

पॉलिसी अनुसूची/Policy Schedule- National Mediclaim Policy

पॉलिसी नंबर/Policy Number:  
360400502410000558

व्यवसाय स्रोत/Business Source: 360400



विक्रय चैनल विवरण/Sales Channel Details:

विक्रय चैनल कोड/Sales Channel Code:  
9000193544

जारीकर्ता कार्यालय/Issuing Office

कार्यालय कोड/Office Code: 360400  
कार्यालय पता/Office Address: DELHI  
BUSINESS OFFICE IX 302, N N Mall,  
Sector 3, Rohini, New Delhi,, - 110085.

नाम/Name: Mrs Neeraj Chaudhary संपर्क

संख्या/Contact Number: 7011514981

सह दलाल कोड / Co Broker Code:

राज्य कोड/State Code: 7, Delhi

जीएसटीआईन/GSTIN: 07AAACN9967E1Z5

संपर्क संख्या/Contact Number:

मोबाइल नंबर/Mobile Number: 0

UIN: NICHLIP24004V072324

कस्टमर केयर टॉल फ्री नंबर/Customer Care Toll Free

Number:1800 345 0330

ईमेल/email:customer.support@nic.co.in

ग्राहक का नाम/Customer Name: SURESH MISHRA

ग्राहक आईडी/Customer ID:

पैन/PAN:

पता/ Address: C/O GTECH WEB MARKETING PVT LTD A-19A,  
3RD FLOOR, MAYAPURI INDUSTRIAL AREA, PHASE- II, NEW  
DELHI 110064, शहर/City: NEW DELHI, जिला/District: NEW DELHI, राज्य  
/State: DELHI, पिन/PIN: 110064.  
सेल/Cell: 7011514981

9567789388

आधार /AADHAR:

फोन /Phone: 7011514981

ई-मेल /E-Mail: Jeetuneerajdeepti@gmail.com

पॉलिसी: 02/06/2024 के 00:00 से 01/06/2025 की मध्य रात्रि तक प्रभावी /Policy Effective from 00:00 hours, on 02/06/2024 to midnight of 01/06/2025

प्रीमियम/ Premium	₹ 3,514.00	कवर नोट संख्या और तिथि / Cover Note Number and Date	लागू नहीं /NA
Less: Digital Discount	₹ 0.00		
Total Premium	₹ 3,514.00		
सीजीएसटी/CGST	₹ 316.00		
एसजीएसटी/यूटीजीएसटी / SGST/UTGST	₹ 316.00	प्रस्ताव संख्या और तिथि/ Proposal Number and Date	8800240603307796 दिनांक/Dt. 03/06/2024
आईजीएसटी/IGST	₹ 0.00		
कम:जीएसटी_टीडीएस / Less:GST_TDS	₹ 0.00		
वसूली योग्य योग्य स्टाम्प ड्यूटी /Recoverable Stamp Duty	₹ 0.00	रसीद संख्या और तिथि/ Receipt Number and Date	360400812410000987 दिनांक/Dt. 03/06/2024
कुल राशि /Total Amount	₹ 4,146.00	पिछली पॉलिसी संख्या और समाप्ति तिथि / Previous Policy Number and Expiry Date	3604014823856000004 दिनांक/Dt.01/06/2024

(रुपए/Rupees Four Thousand One Hundred Forty Six केवल/Only.)

\*सरकारी सब्सिडी Government Subsidy: ₹ 0.00

बीमित व्यक्ति का विवरण/Details of Insured Persons

क्र.सं./S.No	बीमित व्यक्ति का नाम/ Name of the Insured Person	जन्म-तिथि/ आयु / Date of Birth Age	संबंध पेशा/ Relation- Occupation	लिंग/ Gender	बीमा राशि (रु.) सीवीराशि/ Sum Insured(') CB Amount(')	Home Care Treatment
1	SURESH MISHRA	14/07/1999 24	Self-Company Employee	Male	200000 10000	NA

वैकल्पिक कॉपीराइट विवरण /Optional Copayment details :-

सह भुगतान/co payment %:NA

नामांकित विवरण /Nominee Details

नामांकित व्यक्ति का नाम/ Name of the Nominee  
GTECH WEB MARKETING PVT.LTD.

बीमित व्यक्ति के साथ संबंध/ Relationship with Insured  
Employer

Frequency of Premium Payment: Annual

एफ1/



प्रमाण-पत्र /Certificate- National Mediclaim Policy

पॉलिसी नंबर /Policy Number:

360400502410000558

आरीकर्ता कार्यालय/Issuing Office

कार्यालय कोड /Office Code: 360400

कार्यालय पता /Office Address: DELHI

BUSINESS OFFICE IX 302, N N Mall,  
Sector 3, Rohini, New Delhi,, - 110085.

राज्य कोड/State Code: 7, Delhi

जीएसटीआर/GSTIN: 07AAACN9967E1Z5

संपर्क संख्या/Contact Number:

मोबाइल नंबर/Mobile Number: 0

व्यवसाय स्रोत /Business Source: 360400

विक्रय चैनल विवरण/ Sales Channel Details

विक्रय चैनल कोड/ Sales Channel Code:

9000193544

नाम/ Name: Mrs Neeraj Chaudhary

संपर्क संख्या/Contact Number: 7011514981

सह दलाल कोड / Co Broker Code:

UIN: NICHILIP24004V072324

कस्टमर केयर टॉल फ्री नंबर/Customer Care Toll Free

Number:1800 345 0330

ईमेल/email:customer.support@nic.co.in

टीपीए का विवरण/ TPA Details:HEALTH INSURANCE TPA OF INDIA LTD - HO, Health Insurance TPA of India Ltd.

2nd Floor, Majestic Omnia Building,

A-110, Sector 4 Noida,

Uttar Pradesh , Toll free number : 1800 180 3600 / 1800 102 3600 ,Email: customerservice@hitpa.co.in . - 201301 Fax : 011 - 49043399

Email : customerservice@hitpa.co.in.

जिसकी गवाही में 03/June/2024 को उपरोक्त उल्लिखित कार्यालय पते पर अधोहस्ताक्षरी को विधिवत अधिकृत किया जा रहा है उसके हाथ निर्धारित किए जाएं। यह अनुसूची, संलग्न पॉलिसी, खण्ड, पृष्ठान्त और पॉलिसी शर्तों, जो कंपनी वेबसाइट <https://nationalinsurance.nic.co.in> पर उपलब्ध है, को एक अनुबंध के रूप में एक साथ पढ़ा जाए तथा कोई भी शब्द या अभिव्यक्ति जिसके लिए यह विशिष्ट अर्थ पॉलिसी या अनुसूची के किसी भी हिस्से में संलग्न किया गया हो, एक ही अर्थ वहन करेगा चाहे जहाँ भी उल्लिखित हो। यह आश्वासन दिया जाता है कि प्रीमियम चेक की अस्वीकृति के मामले में, यह दस्तावेज स्वतः आरंभ से ही निरस्त मानी जाएगी। **IN WITNESS WHEREOF, the undersigned being duly authorized hereunto set his/ her hand at the office address mentioned above, this 03/June/2024. This schedule, the attached policy, the clauses, the endorsements and policy wordings as available in the website <https://nationalinsurance.nic.co.in> shall be read together as one contract and any word or expression to which the specific meaning has been attached in any part of this policy or of the schedule shall bear the same meaning wherever it may appear. It is warranted that IN CASE OF DISHONOUR OF THE PREMIUM CHEQUE, THIS DOCUMENT STANDS AUTOMATICALLY CANCELLED 'AB-INITIO'**

इंश्योरेंसइंडियालिमिटेड ओम्बुड्समैन का विवरण/Ombudsman Details: Office of the Insurance Ombudsman,2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi - 110 002.

Tel.: 011 - 23232481/23213504

Email: bimalokpal.delhi@cioins .co.in

स्टॉप ड्यूटी  
Stamp  
Duty:  
( ₹ 0.50 )

कृते नेशनल इन्श्योरेंस कंपनी लिमिटेड/

For and on behalf of National  
Insurance Company Limited

अधिकृत हस्ताक्षरकर्ता/ Authorized Signatory



प्रमाण-पत्र /Certificate- National Mediclaim Policy

पॉलिसी नंबर /Policy Number:  
360400502410000558

आग्रेकृत कार्यालय/Issuing Office

कार्यालय कोड /Office Code: 360400

कार्यालय पता /Office Address: DELHI

BUSINESS OFFICE IX 302, N N Mall,  
Sector 3, Rohini, New Delhi,, - 110085.

राज्य कोड/State Code: 7, Delhi

जीएसटीआर/GSTIN: 07AAACN9967E1Z5

संपर्क संख्या/Contact Number:

मोबाइल नंबर/Mobile Number: 0

व्यवसाय स्रोत /Business Source: 360400

विक्रय चैनल विवरण/ Sales Channel Details

विक्रय चैनल कोड/ Sales Channel Code:  
9000193544

नाम/ Name: Mrs Neeraj Chaudhary

संपर्क संख्या/Contact Number: 7011514981

सह दलाल कोड / Co Broker Code:

UIN: NICHLIP24004V072324

कस्टमर केयर टॉल फ्री नंबर/Customer Care Toll Free  
Number:1800 345 0330

ईमेल/email:customer.support@nic.co.in

ग्राहक का नाम/Customer Name:\_SURESH MISHRA

ग्राहक आईडी/Customer ID:

9567789388

पैन/PAN:

पता/Address:C/O GTECH WEB MARKETING PVT LTD A-19A, 3RD  
FLOOR, MAYAPURI INDUSTRIAL AREA, PHASE- II, NEW DELHI

110064, शहर/City:NEW DELHI, जिला/District:, राज्य/State:DELHI, पिन

/PIN:110064सेल/Cell:7011514981

फोन/Phone:

ई-मेल/ E-Mail:Jeetuneerajdeepti@gmail.com

पॉलिसी: 00:00hours, on 02/06/2024 से प्रभावी 01/06/2025 की मध्य रात्रि तक/Policy Effective from: 00:00hours, on 02/06/2024 to midnight of  
01/06/2025

प्रीमियम प्रमाण-पत्र/ Premium Certificate

(आयकर (संशोधन) अधिनियम, 1986 के तहत 80 डी के कटौती के प्रयोजन के लिए)

(For the purpose of deduction u/s 80 d of Income Tax (amendment) Act, 1986)

यह प्रमाणित किया जाता है कि \_SURESH MISHRA ने रुपये ₹.4146 Four Thousand One Hundred Forty Six केवलदस्तावेज संख्या IMPS/P2A/415315881519 दिनांकित  
01/06/2024 के द्वारा 02/06/2024 से 01/06/2025 की अवधि के लिए पॉलिसी संख्या 360400502410000558 के माध्यम से अस्पताल में भर्ती बीमा हेतु प्रीमियम का भुगतान  
किया है। प्रीमियम /Premium ₹.3,514.01 सीजीएसटी/CGSTR.316.00. एसजीएसटी/SGSTR.316.00. आईजीएसटी/IGST ₹.0.00. रसीद संख्या के द्वारा भुगतान प्राप्त /Payment  
received vide receipt no.360400812410000987दिनांकित/ dated03/06/2024.

This is to certify that \_SURESH MISHRA has paid ₹.4,146.00 Rupees Four Thousand One Hundred Forty Six Only towards premium for Hospitalisation Insurance vide  
Policy no.360400502410000558 for the period from 02/06/2024 to 01/06/2025 by Instrument number IMPS/P2A/415315881519 dated 01/06/2024. Premium ₹.3,514.01.  
CGSTR.316.00. SGSTR.316.00. IGST ₹.0.00. Payment received vide receipt no.360400812410000987 dated 03/06/2024.s

कृते नेशनल इश्योरेंस कंपनी लिमिटेड/

For National Insurance Company Limited

विधिवत रूप से अधिकृत प्राधिकरण/

Duly Constituted Authority



टैक्स इनवॉयस/TAX INVOICE

इनवॉयस क्र.सं./Invoice Serial No: 30229H4PE0000558

इनवॉयस तिथि/Invoice Date: 03/06/2024

आपूर्तिकर्ता का विवरण/Details of Supplier:

नेशनल इन्श्योरेंस कंपनी लिमिटेड/National Insurance Company Limited.,  
DELHI BUSINESS OFFICE IX 302, N N Mall, Sector 3, Rohini, New Delhi,, - 110085  
राज्य/State: 7, Delhi  
जीएसटीआएन नंबर/  
GSTIN No: 07AAACN9967E1Z5

प्राप्तकर्ता का विवरण/Details Of Receiver: SURESH MISHRA

पता/Address: C/O GTECH WEB MARKETING PVT LTD A-19A, 3RD FLOOR, MAYAPURI INDUSTRIAL AREA, PHASE- II, NEW DELHI 110064  
नगर/City: NEW DELHI,  
जिला/District: NEW DELHI,  
राज्य/State: DELHI,  
पिन/PIN: 110064.

आपूर्ति का स्थान/Place Of  
Supply State: Delhi  
राज्य कोड/State Code: 7  
जीएसटीआएन नंबर/GSTIN No: NA

सैक कोड/SAC Code	सेवा का विवरण/Description of Service	कुल/Total(₹)	छूट/Discount	टैक्स योग्य/मूल्य/Taxable Value(₹)	सीजीएसटी की दर/CGST Rate	सीजीएसटी की राशि/CGST Amount(₹)	एसजीएसटी/यूटीजीएसटी/SGST/UTGST	एसजीएसटी/यूटीजीएसटी/SGST/UTGST	आईजीएसटी/IGST	आईजीएसटी/IGST	आईजीएसटी/IGST	Kerala Flood Cess
997133	Accident and health insurance services	3,514	0%	3,514	9%	316	9%	316	0%	0	0	0
TOTAL		3,514		3,514		316		316		0	0	0

कुल इनवॉयस मूल्य (अंकों में) Total Invoice Value (In figures): ₹ 4,146

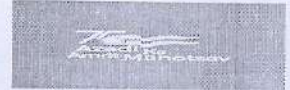
कुल इनवॉयस मूल्य (शब्दों में) Total Invoice Value (In words): रूपए/Rupees Four Thousand One Hundred Forty Six केवल/Only.

रिवर्स चार्ज के अधीन टैक्स की राशि/ Amount of Tax Subject to Reverse Charge : No

E.&O.E

कृते नेशनल इन्श्योरेंस कंपनी लिमिटेड/  
For and on behalf of National Insurance Company Limited

अधिकृत हस्ताक्षरकर्ता/ Authorized Signatory







**National Medicaid Policy  
Customer Information Sheet**

This documents provides key information about your policy. You are also advised to go through your policy document.

S No.	TITLE	DESCRIPTION (Please refer to applicable Policy Clause Number in next column)		Policy Clause No.			
1.	Name of Insurance Product	National Mediclaim Policy					
2.	Policy No.	360400502410000558					
3.	Type of Insurance Product	Indemnity					
4.	Sum Insured	<table><tr><th>Name of the Insured Person</th><th>Sum Insured</th></tr><tr><td>SURESH MISHRA</td><td>200000</td></tr></table>	Name of the Insured Person	Sum Insured	SURESH MISHRA	200000	
Name of the Insured Person	Sum Insured						
SURESH MISHRA	200000						
5.	Policy Coverage (what the policy covers?)	<p><b>Expenses in respect of:</b></p> <p>a. Admission in Hospital beyond 24 hrs</p> <p>b. Pre-hospitalisation (treatment prior to admission in hospital) of 45 days</p> <p>c. Post-hospitalisation (treatment after discharge from hospital) within 60 days from date of discharge</p> <p>d. Modern Treatment (12 in Number)</p> <p>e. Procedures requiring less than 24 hours of hospitalization (day care).</p> <p>f. Ayurveda and Homeopathy</p> <p>g. HIV/ AIDS Treatment</p> <p>h. Mental Illness Treatment</p> <p>i. Organ Donor's Medical Expenses</p> <p>j. Ambulance Charges</p> <p>k. Morbid Obesity Treatment</p> <p>l. Correction of Refractive Error (equal to or more than 7.5 dioptries)</p> <p><b>Other Benefit: Reinstatement of Basic Sum Insured (available to Basic SI of ₹ 6L and above)</b></p> <p><b>Good Health Incentive:</b></p> <p>m. Cumulative Bonus (CB)</p> <p>n. Preventive Health Check Up</p>	<p>3</p> <p>3.7</p> <p>3.8</p> <p>3.5</p> <p>3.9.1</p> <p>3.9.2</p> <p>3.9.3</p> <p>3.9.4</p> <p>3.9.5</p> <p>3.9.6</p> <p>3.9.7</p> <p>3.9.8</p> <p>3.10.1</p> <p>3.11</p> <p>3.11.1</p> <p>3.11.2</p>				
6.	Exclusions (what the policy does not cover)	<p><b>STANDARD EXCLUSIONS</b></p> <p>a. Pre-Existing Diseases (Excl 01)</p> <p>b. Specified disease/procedure waiting period (Excl 02)</p> <p>c. First 30 days waiting period (Excl 03)</p> <p>d. Investigation&amp; Evaluation (Excl 04)</p> <p>e. Rest Cure, Rehabilitation and Respite Care (Excl 05)</p> <p>f. Obesity/ Weight Control (Excl 06)</p> <p>g. Change-of-Gender Treatments (Excl 07)</p> <p>h. Cosmetic or Plastic Surgery (Excl 08)</p> <p>i. Hazardous or Adventure Sports (Excl 09)</p> <p>j. Breach of Law (Excl 10)</p> <p>k. Excluded Providers (Excl 11)</p> <p>l. Drug/Alcohol Abuse (Excl 12)</p> <p>m. Non Medical Admissions (Excl 13)</p> <p>n. Vitamins, Tonics (Excl 14)</p> <p>o. Refractive Error (Excl 15)</p> <p>p. Unproven Treatments (Excl 16)</p> <p>q. Birth control, Sterility and Infertility (Excl 17)</p> <p>r. Maternity (Excl 18)</p> <p><b>SPECIFIC EXCLUSIONS</b></p> <p>a. Hormone Replacement Therapy</p> <p>b. General Debility, Congenital External Anomaly</p> <p>c. Self Inflicted Injury</p> <p>d. Stem Cell Surgery</p> <p>e. Circumcision</p> <p>f. Vaccination or Inoculation.</p> <p>g. Massages, Steam Bath, Alternative Treatment (Other than Ayurveda and Homeopathy)</p> <p>h. Dental treatment</p> <p>i. Domiciliary Hospitalization &amp; Out Patient Department (OPD) treatment</p> <p>j. Stay in Hospital which is not Medically Necessary.</p> <p>k. Spectacles, Contact Lens, Hearing Aid, Cochlear Implants</p> <p>l. Non Prescription Drug</p> <p>m. Treatment not Related to Disease for which Claim is Made</p> <p>n. Equipments</p>	<p>4.1</p> <p>4.2</p> <p>4.3</p> <p>4.4</p> <p>4.5</p> <p>4.6</p> <p>4.7</p> <p>4.8</p> <p>4.9</p> <p>4.10</p> <p>4.11</p> <p>4.12</p> <p>4.13</p> <p>4.14</p> <p>4.15</p> <p>4.16</p> <p>4.17</p> <p>4.18</p> <p>5.1</p> <p>5.2</p> <p>5.3</p> <p>5.4</p> <p>5.5</p> <p>5.6</p> <p>5.7</p> <p>5.8</p> <p>5.9</p> <p>5.10</p> <p>5.11</p> <p>5.12</p> <p>5.13</p> <p>5.14</p> <p>5.15</p> <p>5.16</p> <p>5.17</p>				







		In the event of emergency hospitalisation	Within twenty four (24) hours of the Insured Person's admission to Hospital	6.17.1
		For reimbursement of claims the insured person may submit the necessary documents to TPA (if claim is processed by TPA)/Company (if claim is processed by the Company) within the prescribed time limit.		
		Type of claim	Time limit for submission of documents to Company/TPA	
		Reimbursement of hospitalization, pre hospitalisation expenses and ambulance charges	Within thirty (30) days of date of discharge from Hospital	6.17.3
		Reimbursement of post hospitalisation expenses	Within thirty (30) days from completion of Post Hospitalisation treatment	
		Reimbursement of Preventive Health Check-Up expenses	At least forty five (45) days before the expiry of the fifth Policy Period	6.17.5
		<b>Claim Settlement</b>		
		i. The Company shall settle or reject a claim, as the case may be, within 30 days from the date of receipt of last necessary document.		
		ii. In the case of delay in the payment of a claim, the Company shall be liable to pay interest to the policyholder from the date of receipt of last necessary document to the date of payment of claim at a rate 2% above the bank rate.		
		iii. However, where the circumstances of a claim warrant an investigation in the opinion of the Company, it shall initiate and complete such investigation at the earliest, in any case not later than 30 days from the date of receipt of last necessary document. In such cases, the Company shall settle or reject the claim within 45 days from the date of receipt of last necessary document.		
		iv. In case of delay beyond stipulated 45 days, the Company shall be liable to pay interest to the policyholder at a rate 2% above the bank rate from the date of receipt of last necessary document to the date of payment of claim		
		<b>Turn Around Time (TAT) for claims settlement:</b>		
		i. TAT for preauthorization of cashless facility – 2 hours from the time last necessary document is received by TPA		
		ii. TAT for cashless final bill authorization – 2 hours from the time discharge bill is received by TPA		
		<b>Network Hospital Details:</b> <a href="https://nationalinsurance.nic.co.in/en/health-insurance/city-wise-list-ppn-hospitals">https://nationalinsurance.nic.co.in/en/health-insurance/city-wise-list-ppn-hospitals</a>		
		<b>Helpline Number:</b> 1800 345 0330		
		<b>Downloading Claim form:</b> <a href="https://nationalinsurance.nic.co.in/en/health-insurance">https://nationalinsurance.nic.co.in/en/health-insurance</a>		
10	Policy Servicing	Toll free: 1800 345 0330		
		Phone: 0 Post: DELHI BUSINESS OFFICE IX 302, N N Mall, Sector 3, Rohini, New Delhi., - 110085		
11	Grievances/ Complaints	<b>In case of any grievance the insured person may contact the company through</b> <b>Website:</b> <a href="https://nationalinsurance.nic.co.in/en/grievance">https://nationalinsurance.nic.co.in/en/grievance</a> <b>Toll free:</b> 1800 345 0330 <b>E-mail:</b> <a href="mailto:customer.relations@nic.co.in">customer.relations@nic.co.in</a> <b>Phone :</b> (033) 6811 0000 <b>Post:</b> CRM Dept., National Insurance Co. Ltd., Premises No. 18-0374, Plot no. CBD-81, Rajarhat, New Town, Kolkata - 700156 <b>Insurance Ombudsman – As per Appendix III attached to Policy.</b>		
12	Things to Remember	<b>Free Look Period</b> You may cancel the insurance policy if you don't want it, within 15 days from the beginning of the policy. (Not applicable on renewals) If the insured has not made any claim during the Free Look Period, the insured shall be entitled to i. a refund of the premium paid less any expenses incurred by the Company on medical examination of the insured person and the stamp duty charges or ii. where the risk has already commenced and the option of return of the policy is exercised by the insured person, a deduction towards the proportionate risk premium for period of cover or iii. Where only a part of the insurance coverage has commenced, such proportionate premium commensurate with the insurance coverage during such period.		
		<b>Policy Renewal</b> Except fraud, moral hazard or misrepresentation or noncooperation renewal of your policy shall not be denied, provided the policy is not withdrawn.		
		<b>Migration and Portability:</b>		
		• The insured person will have the option to migrate the policy to other health insurance products/plans offered by the company by applying for migration of the policy at least 30 days before the policy renewal date as per IRDAI guidelines on Migration.		
		• The insured person will have the option to port the policy to other insurers by applying to such insurer to port the entire policy along with all the members of the family, if any, at least 45 days before, but not earlier than 60 days from the policy renewal date as per IRDAI guidelines related to portability		
		<b>Change in Basic Sum Insured:</b>		

Type of claim	Time limit for submission of documents to Company/TPA
Reimbursement of hospitalization, pre hospitalisation expenses and ambulance charges	Within thirty (30) days of date of discharge from Hospital
Reimbursement of post hospitalisation expenses	Within thirty (30) days from completion of Post Hospitalisation treatment
Reimbursement of Preventive Health Check-Up expenses	At least forty five (45) days before the expiry of the fifth Policy Period

### Claim Settlement

**Turn Around Time (TAT) for claims settlement:**

**Network Hospital Details:** <https://nationalinsurance.nic.co.in/en/health-insurance/city-wise-list-ppn-hospitals>

**Downloading Claim form:** <https://nationalinsurance.nic.co.in/en/health-insurance>

Phone: 0

11.	Grievances/ Complaints
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Website: <https://nationalinsurance.nic.co.in/en/grievance>

E-mail: [customer.relations@nic.co.in](mailto:customer.relations@nic.co.in)

Post: CRM Dept. Nation

Post: SRM Dept., National Insurance Co. Ltd., Premises No. 18-8374, Plot No. CBD-81, Rajanlat,  
New Town, Kolkata - 700156

**Insurance Ombudsman** – As per Appendix III attached to Policy.

### Free Look Period

If the insured has not made any claim during the Free Look Period, the insured shall be entitled to

- i. a refund of the premium paid less any expenses incurred by the Company on medical examination of the insured person and the stamp duty charges or
- ii. where the risk has already commenced and the option of return of the policy is exercised by the insured person, a deduction towards the proportionate risk premium for period of cover or
- iii. Where only a part of the insurance coverage has commenced, such proportionate premium commensurate with the insurance coverage during such period.

### Policy Renewal

### Migration and Portability:

• The insured person will have the option to port the policy to other insurers by applying to such insurer to port the entire policy along with all the members of the family, if any, at least 45 days before, but not earlier than 60 days from the policy renewal date as per IRDAI guidelines related to portability

**Change in Basic Sum Insured:**



		<p>i. Basic Sum insured can be enhanced only at the time of renewal.</p> <p>ii. For the incremental portion of the Basic Sum Insured, the Waiting Periods shall apply. Coverage on enhanced Basic Sum insured shall be available after the completion of Waiting Periods.</p> <p><b>Moratorium Period:</b> After completion of eight continuous years under the policy no look back to be applied. This period of eight years is called as moratorium period. The moratorium would be applicable for the sums insured of the first policy and subsequently completion of eight continuous years would be applicable from the date of enhancement of sums insured only on the enhanced limits. After the expiry of Moratorium Period no health insurance policy shall be contestable except for proven fraud and permanent exclusions specified in the policy contract.</p>	<p>6.23</p> <p>6.11</p>
13	<b>Your Obligations</b>	<ul style="list-style-type: none"> <li>Please disclose all Pre-Existing Disease/s or condition/s before buying a Policy. Non-disclosure may affect the claim settlement.</li> <li>The policy shall be void and all premium paid thereon shall be forfeited to the Company in the event of misrepresentation, mis description or non-disclosure of any material fact by the policyholder. "Material facts" for the purpose of this policy shall mean all relevant information sought by the company in the proposal form and other connected documents to enable it to take informed decision in the context of underwriting the risk.</li> </ul>	6.1

#### Legal Disclaimer

The information must be read in conjunction with the policy document. In case of any conflict between the CIS and the policy document the terms and conditions mentioned in the policy document shall prevail.

#### Declaration by the Policy Holder:

I have read the above and confirm having noted the details.

Place:

Date:

(Signature of the Policyholder)

Insurance is the Subject matter of Solicitation