

CUSTOMER INFORMATION SHEET / KNOW YOUR CERTIFICATE OF INSURANCE

Customer Information Sheet reference no. _____

This document provides key information about your Certificate of Insurance. You are also advised to go through your Certificate of Insurance.

Sl. no.	Title	Description in Simple Words (Please refer to applicable COI Clause Number in next column)	Certificate of Insurance (COI) Clause Number
1.	Name of the Insurance Product and Unique Identification Number (UIN)	Axis Max Life Group Smart Health Insurance Plan UIN 104N129V01	Cover letter
2.	COI Number	<COI Number>	COI Schedule
3.	Type of Insurance Policy	A Non-Linked Non-Participating Group Pure Risk Health Plan <ul style="list-style-type: none"> It is Benefit Based Plan 	Cover letter
4.	Sum Insured (Basis) (Along with amount) & Policy Details	<ul style="list-style-type: none"> Instalment Premium: <add modal Premium> Mode of Premium payment: < add modes> *Sum Insured on Death (in case of optional Accidental Death Benefit option): <add SI> Sum Insured on Maturity: <Not Applicable> Sum Insured on Chosen Benefit Option(s) (at inception):<as per chosen Benefit Option> Policy Term: <add Policy term> Premium Payment Term: <add PPT> 	COI Schedule
5.	Policy Coverage/benefits payable (What Certificate of Insurance covers)	<ul style="list-style-type: none"> Benefits payable on Maturity: <ul style="list-style-type: none"> ➤ This is not applicable. Benefits payable on Death/ Benefits Payable: <ul style="list-style-type: none"> ➤ If the Certificate of Insurance is in force, then, upon happening of the insured event during the Member Coverage Term, We will pay the applicable chosen Benefit Option Sum Insured to the Claimant and Death Benefit in case of optional Accidental Death Benefit Option. ➤ The available Benefit Options are: - <ul style="list-style-type: none"> (i) Fixed Daily Hospitalization Cash Benefit (ii) Fixed Surgical Care Benefit (iii) Accidental Total and Permanent Disability (iv) Critical Illness Benefit (v) Cancer Cover (vi) Cardiac Cover ➤ Optional: Accidental Death Benefit ➤ This Plan has two Sum Insured cover option, to be chosen at the time of inception: <ul style="list-style-type: none"> a) Decreasing Cover b) Level Cover 	<p>Clause 3.2</p> <p>Clause 3.1</p> <p>Clause 2</p>

		<p>➤ In case of Fixed Daily Hospitalization Cash Benefit and Fixed Surgical Care Benefit</p> <ul style="list-style-type: none"> • Expenses in respect of: ➤ Admission in Hospital beyond <u>24</u> hours • Subject to Waiting Period and Survival Period, if the Member is hospitalized for undergoing any Medically Necessary Treatment due to any Injury, sickness or disease for a minimum, continuous and complete period of 24 hours, and if the claim is considered admissible by Us, We will pay Fixed Daily Hospitalization Cash Benefit amount for each day of Hospitalisation, starting from the first day of Hospitalisation. • Subject to Waiting Period and Survival Period, if the Member is hospitalized for a minimum continuous and complete period of 24 hours for undergoing any Medically Necessary Treatment through Surgery in India for an Illness/Injury due to Accident, We will pay lumpsum Fixed Surgical Care Benefit (minor or major) as per https://www.axismaxlife.com/static-page/assets/homepage/Annexure%20F.pdf. • For Accidental Total and Permanent Disability, Critical Illness, 'Cancer Cover', 'Cardiac Cover' and optional 'Accidental Death Benefit', Subject to Waiting Period and Survival Period, We will pay upto 100% of the applicable chosen Benefit Option Sum Insured on the insurable event as benefit • Pre-hospitalization (treatment prior to admission in hospital) of xx days amounting to x% of claim: Not Applicable • Post-hospitalization (treatment after discharge from hospital) within xx days from date of discharge amounting to x% of claim: Not Applicable • Specified/ Listed procedures requiring less than <u>24</u> hours of hospitalization (day care): Not Applicable 	Clause 3.1
		<ul style="list-style-type: none"> • Survival Benefits excluding that payable on maturity: This is Not Applicable • Surrender Benefits: Surrender Benefits means an amount that becomes payable in case of Surrender of the Policy/ Certificate of Insurance (as the case may be) in accordance with the terms and conditions of the Policy/ Certificate of Insurance (as the case may be). 	Clause 3.2 Clause 6
		<p>For more details, please refer Certificate of Insurance.</p> <ul style="list-style-type: none"> • Settlement Option: The settlement option provides flexibility to take the applicable Benefit Option Sum Insured in lumpsum or in installments over a chosen period. The two options are:- i. Lumpsum benefit: to take the entire benefit amount as lumpsum immediately on happening of insured event. ii. Lumpsum and level income: a percentage (X%) of benefit amount (in multiples of 10), chosen by You or the Member (as the case may be) will be paid as lump sum immediately on happening of an insured event 	Clause 4

		<p>to the Member. The balance amount, shall be paid as level income, spread over the chosen income period (in years), subject to a maximum income period of 10 years. This option is not available for Fixed Daily Hospitalization Cash Benefit and Fixed Surgical Care Benefit.</p> <p>For more details, please refer to Certificate of Insurance.</p>	
6.	Exclusions (What Certificate of Insurance does not cover)	<p>Brief list of the applicable exclusions, if any:</p> <ul style="list-style-type: none"> - Exclusions applicable to Fixed Daily Hospitalization Cash Benefit and The Fixed Surgical Care Benefit, please refer to https://www.axismaxlife.com/static-page/assets/homepage/Annexure%20B.pdf - Exclusions applicable to The Accidental Total Permanent Disability Benefit Option and optional Accidental Death Benefit Option, please refer to https://www.axismaxlife.com/static-page/assets/homepage/Annexure%20C.pdf - Exclusions applicable for Critical Illness Benefit Option, please refer to https://www.axismaxlife.com/static-page/assets/homepage/Annexure%20D.pdf - Exclusions applicable for Cardiac Cover Benefit Option, , please refer to https://www.axismaxlife.com/static-page/assets/homepage/Annexure%20E.pdf - Exclusions applicable for Cancer Cover Benefit Option, , please refer to https://www.axismaxlife.com/static-page/assets/homepage/Annexure%20H.pdf 	Clause 13
7.	<p>Waiting Period</p> <ul style="list-style-type: none"> • Time period during which specified diseases/ treatments are not covered. • It is counted from the beginning of the policy coverage. 	<ul style="list-style-type: none"> • Initial Waiting Period: <ul style="list-style-type: none"> (a) <u>For Fixed Daily Hospitalization Cash Benefit:</u> 60 days from Effective Date of Coverage or Revival, whichever is later. (b) <u>For Fixed Surgical Care Benefit:</u> 60 days from Effective Date of Coverage or Revival, whichever is later. <ul style="list-style-type: none"> ➤ <i>Specific Waiting Period:</i> <i>Additionally, for list of Surgeries specified below in Table A and Table B, the Waiting Period of 1 Year and 2 Year will apply respectively.</i> ➤ For details of Table A and Table B, please refer to Certificate of Insurance. (c) <u>Critical Illness Benefit:</u> 90 days from Effective Date of Coverage or Revival, whichever is later. (d) <u>Cancer Cover:</u> 180 days from the Effective Date of Coverage or Revival, whichever is later. (e) <u>Cardiac Cover:</u> 180 days from the Effective Date of Coverage or Revival, whichever is later. (f) <u>Accidental Total Permanent Disability:</u> No Waiting Period. (g) <u>Accidental Death Benefit:</u> No Waiting Period. Pre-existing diseases: Covered after <u>36</u> months from Effective Date of Coverage or Revival, whichever is later. <p>For more details, please refer to Certificate of Insurance.</p>	<p>Clause 1(lxiv)</p> <p>Clause 1(lii)</p>

8.	<p>Financial limits of coverage</p> <p>i. Sub-limit (It is a pre-defined limit and the insurance company will not pay any amount in excess of this limit).</p> <p>ii. Co-payment (It is a specified amount/per centage of the admissible claim amount to be paid by policyholder /insured).</p> <p>iii. Deductible (It is a specified amount up to which an insurance company will not pay any</p>	<ul style="list-style-type: none"> • The Policy will pay only up to the limits specified hereunder for the following diseases/procedures: <ul style="list-style-type: none"> ➤ For the <u>Fixed Daily Hospitalization Cash Benefit</u>: 1% of Fixed Daily Hospitalization Cash Benefit Sum Insured for each day of Hospitalization for non-ICU Hospitalization and 2% of Fixed Daily Hospitalization Cash Benefit Sum Insured for each completed day of stay in the ICU from the 1st day of Hospitalization payable at the time of Hospitalization only of the Member for each claim, Subject to the maximum payment of 100% of Fixed Daily Hospitalization Cash Benefit Sum Insured. ➤ For <u>Fixed Surgical Care Benefit Option</u>: The Member will receive 100% of Fixed Surgical Care Benefit Sum Insured in case the Policyholder undergo Major Surgery as per Annexure F and 50% of Fixed Surgical Care Benefit Sum Insured in case of Minor Surgery, Subject to the maximum payment of 100% of Fixed Surgical Care Cash Benefit Sum Insured. ➤ For <u>Cancer Cover Benefit Option</u>: For Minor Cancer, it will be 25% of applicable Cancer Cover Sum Insured and for Major Cancer, it will be 100% of Cancer Cover Sum Insured, subject to maximum of applicable 100% of Cancer Cover Sum Insured. ➤ For <u>Cardiac Cover Benefit Option</u>: For Minor Cardiac, it will be 25% of applicable Cardiac Cover Sum Insured and for Major Cardiac, it will be 100% of applicable Cardiac Cover Sum Insured, subject to maximum of 100% of applicable Cardiac Cover Sum Insured. <p>Not Applicable</p> <p>Not Applicable</p>	Clause 3.1
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	claim, and which will be deducted from total claim amount (if claim amount is more than the specified amount). iv. Any other limit (as applicable)	Up to 100% of Chosen Benefit Option Sum Insured. For more details, please refer to Certificate of Insurance.	
9.	Claims/Claims Procedure	<ul style="list-style-type: none"> • Turn Around Time (TAT) for claims settlement: and brief procedure. For details, refer to “Service TATs in Insurance - Axis Max Life Insurance”. • Helpline number: 1860-120-5577 (Call charges apply) or 0124-4219090 • Contact Details of the Insurer: Axis Max Life Insurance Limited, Plot No. 90C, Udyog Vihar, Sector 18, Gurugram, 122015, Haryana, India. Website - https://www.axismaxlife.com. • Link for downloading claim form and list of documents required including bank account details: https://www.axismaxlife.com/downloads 	Clause 11
10.	Policy Servicing	<ul style="list-style-type: none"> • Turn Around Time (TAT) for claims settlement: and brief procedure. For details, refer to “Service TATs in Insurance - Axis Max Life Insurance”. • Helpline number: 1860-120-5577 (Call charges apply) or 0124-4219090 • Contact Details of the Insurer: Axis Max Life Insurance Limited, Plot No. 90C, Udyog Vihar, Sector 18, Gurugram, 122015, Haryana, India. Website - https://www.axismaxlife.com. • Link for downloading claim form and list of documents required including bank account details: https://www.axismaxlife.com/downloads 	
11.	Grievances /Complaints	<ul style="list-style-type: none"> • Contact Details of Grievance Redressal Officer of the insurer: Grievance Redressal Officer, Axis Max Life Insurance Limited, Plot No. 90C, Udyog Vihar, Sector 18, Gurugram-122015, Haryana, India. • Helpline number: 1860-120-5577 (Call charges apply) or 0124-4219090. • Link for registering the grievance with the insurer's portal: https://www.axismaxlife.com/customer-service/grievance-redressal • Contact details of Ombudsman: Find your nearest Ombudsman office at http://www.cioins.co.in/ombudsman 	Clause 28
12	Things To remember	<ul style="list-style-type: none"> • Free Look cancellation: 30 days beginning from the date of receipt of the Certificate of Insurance, except in case where the coverage is of less than a year. • Policy Renewal: Except on grounds of fraud, moral hazard or misrepresentation or non-cooperation, We will renew your Coverage in case of one year renewal insurance, provided the Certificate of Insurance is not withdrawn and all due Premiums are paid. <ul style="list-style-type: none"> ➤ Also, it must be as per Underwriting Policy and once 100% applicable Benefit Option Sum Insured is paid, the Certificate of Insurance for that Benefit Option will not be renewed again. 	Clause 14 Clause 15

		<ul style="list-style-type: none"> • Change in Sum Insured: (<i>applicable only for single Premium group health insurance</i>) The Sum Insured chosen at inception reduces at a fixed rate over a Policy Term based on a chosen frequency (monthly or annually). It is not applicable to the Fixed Daily Hospitalization Cash Benefit or to the Fixed Surgical Care Benefit options. • Grace Period: A grace period of thirty (30) days (fifteen (15) days in case of monthly premium payment mode) from the due date for payment of each premium will be allowed to the Policyholder for payment of due premium. For more details, please refer to Certificate of Insurance. 	<p>Clause 2</p> <p>Clause 5</p>
13	Your Obligations	<ul style="list-style-type: none"> • Please disclose all pre-existing disease/s or condition/s before buying a Policy. Non-disclosure may affect the claim settlement. Disclosure of other material information during the policy/coverage period <ul style="list-style-type: none"> ➤ For List of Major Surgeries payable under Fixed Surgical Care Benefit, please refer to https://www.axismaxlife.com/static-page/assets/homepage/Annexure%20F.pdf. ➤ For the List of Critical Illness along with Definitions, please refer to https://www.axismaxlife.com/static-page/assets/homepage/Annexure%20G.pdf ➤ For the detailed list of 'Cardiac Cover', please refer to https://www.axismaxlife.com/static-page/assets/homepage/Annexure%20I.pdf ➤ For the detailed List of 'Cancer Cover', please refer to https://www.axismaxlife.com/static-page/assets/homepage/Annexure%20H.pdf • If the Premium is not received by the expiry of the Grace Period, the Member Coverage under all Benefit Options will automatically lapse and no benefits will be payable under the Benefit Options. • Fraud, misstatement and forfeiture would be dealt with in accordance with provisions of Section 45 of the Insurance Act, 1938 as amended from time to time. • Nomination is allowed as per Section 39 of the Insurance Act, 1938 as amended from time to time. • Assignment is allowed as per Section 38 of the Insurance Act, 1938 as amended from time to time 	<p>Clause 5</p> <p>Clause 17</p> <p>Clause 19</p> <p>Clause 20</p>

Declaration by the Member

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

Place:

(Signature of the Member)

Date:

Note:

- For the product related documents including the Customer Information sheet please refer to the <https://www.axismaxlife.com/group-insurance-plans/smart-health-insurance-plan>
- In case of any conflict, the terms and conditions mentioned in the Certificate of Insurance shall prevail.
- *Sum Insured on insurable event is subject to underwriting, for actual Sum Insured details, please refer to the Certificate of Insurance.
- In the event of any conflict or discrepancy between any translated version and the English language version of this CIS, the English language version of this CIS shall prevail.