

CUSTOMER INFORMATION SHEET / KNOW YOUR POLICY

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

SL. NO.	Title	Description in Simple Words [Please refer to applicable section in Certificate of Insurance(COI)]	Policy/COI Clause Number
1	Name of the Insurance Product/Policy	Pramerica Life Dengue+ Group Shield (140N056V02)	Page 1 of COI
2	Policy Number	As mentioned in Certificate of Insurance	Page 1 of COI
3	Type of Insurance Policy	Benefit	Page 1 of COI
4	Sum Insured (Basis) (Along with amount)	Individual Sum Insured Amount as Mentioned in Certificate of Insurance	Page 1 of COI
5	Policy Coverage/benefits payable	<p>Under Option-I: Dengue Shield 100% of the Sum Insured shall be provided on the diagnosis of Dengue Fever.</p> <p>Under Option-II: Dengue & Chikungunya Shield 100% of the Sum Insured shall be provided on the diagnosis of Dengue Fever and Chikungunya.</p> <p>Under Option-III: Dengue & Severe Malaria Shield 100% of the Sum Insured shall be provided on the diagnosis of Dengue Fever and Severe Malaria.</p> <p>Under Option-IV: Dengue, Chikungunya & Severe Malaria Shield 100% of the Sum Insured shall be provided on the diagnosis of Dengue Fever, Chikungunya and Severe Malaria</p>	Page 2 of Policy benefits in COI
6	Exclusions	<p>No benefit will be payable in any of the following:</p> <p>a) Any Treatment other than for Dengue Fever or Chikungunya or Severe Malaria;</p> <p>b) Treatment requiring less than 48 hours of hospitalization;</p> <p>c) Severity criteria as defined in the claim eligibility conditions not met</p> <p>d) Diagnosis and Treatment outside India;</p> <p>e) Dengue Fever or Chikungunya or Severe Malaria that is diagnosed by a Physician who does not qualify</p>	Page 3 Under Exclusions in COI

		<p>within the definition of Medical Practitioner as defined above;</p> <p>f) Any claim arising due to diagnosis of Dengue Fever or Chikungunya or Severe Malaria during the waiting period of 15 days from the date of commencement or revival of membership.</p> <p>g) More than 1 claim for Dengue Fever or Chikungunya or Severe Malaria in a given policy year</p>	
7	Waiting Period	There will be a waiting period of 15 days after commencement or revival of membership, whichever is later.	Page 3 of COI
8	Financial limits of coverage	100% Sum Insured on diagnosis of the covered illnesses	Policy benefits In COI
9	Claims/Claims Procedure	<p>For claim related queries in respect of any Insured Member please contact our sales representative or call us on 1860 500 7070.</p> <p>Claims TATs -</p> <ul style="list-style-type: none"> • Claim Settlement without Investigation– 15 Days • Claim Settlement with Investigation – 45 Days - <p>Health Claim – https://www.pramericalife.in/UserFiles/File/Health%20Claim.pdf</p> <p>List of Documents : As mentioned in the claim form</p>	Page 3 of COI (Claim Processing)
10	Policy Servicing	<p>The Company may be contacted at:</p> <p>Customer Service Help Line 1860 500 7070 / 011 48187070 (Local charges apply) (9:00 am to 7:00 pm from Monday to Saturday)</p> <p>Email: Group.Services@pramericalife.in</p> <p>Email for Senior Citizen: seniorcitizen@pramericalife.in</p> <p>Website: www.pramericalife.in</p>	Page 4 of COI
11	Grievances and complaints	<p>Grievance Redressal Officer, Pramerica Life Insurance Ltd., 4th Floor, Building No. 9 B, Cyber City, DLF City Phase III, Gurgaon– 122002 GRO Contact Number: 0124 – 4697069 Email – gro@pramericalife.in Office hours 9:00 am to 7:00 pm from Monday to Friday</p> <p>IRDAI- Grievance Redressal Cell:</p>	Page 4 of COI

		<p>If after contacting the Company, the Policyholders query or concern is not resolved satisfactorily or within timelines the Grievance Redressal Cell of the IRDAI may be contacted.</p> <p>Bima Bharosa Toll Free number – 155255 or 1800-425-4732</p> <p>Email Id- complaints@irdai.gov.in</p> <p>Website: https://bimabharosa.irdai.gov.in</p> <p>Complaints against Life Insurance Companies: Insurance Regulatory and Development Authority of India Policyholder's protection & Grievance Redressal Department (PPGR) Sy. No. 115/1 Financial District Nanakramguda, Gachibowli Hyderabad – 500032</p> <p>Insurance Ombudsman: The office of the Insurance Ombudsman has been established by the Government of India for the redressal of any grievance in respect of life insurance policies. Any person who has a grievance against an insurer, may himself or through his legal heirs, nominee or assignee, make a complaint in writing to the Insurance Ombudsman within whose territorial jurisdiction the branch or office of the insurer complained against or the residential address or place of residence of the complainant is located.</p> <p>The complaint shall be in writing, duly signed by the complainant or through his legal heirs, nominee or assignee and shall state clearly the name and address of the complainant, the name of the branch or office of the insurer against whom the complaint is made, the facts giving rise to the complaint, supported by documents, the nature and extent of the loss caused to the complainant and the relief sought from the Insurance Ombudsman.</p> <p>You may approach the Insurance Ombudsman if your grievance pertains to any of the following:</p> <p>a. Delay in settlement of claim beyond the time specified in the regulations, framed under the</p>	
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		<p>following link on the internet. Link https://www.cioins.co.in/ombudsman</p> <p>Council for Insurance Ombudsmen: (Monitoring Body for Offices of Insurance Ombudsman) 3rd Floor, Jeevan Seva Annexe, S.V Road , Santacruz (West), Mumbai – 400054. Tel no: 022 - 69038800/69038812. Email id: inscoun@cioins.co.in Website: www.cioins.co.in</p>	
12	Things to remember	<p>Free Look Cancellation - If you disagree with the Terms & conditions of the contract may request for cancellation of the COI stating the reasons for objection within 30 days from the receipt of the COI with complete refund of paid premium (less applicable deduction)</p>	Page 4 of COI
		<p>Policy Renewal - Except on grounds of fraud, moral hazard or misrepresentation or non-cooperation, renewal of your policy shall not be denied, provided the policy is not withdrawn.</p> <p>Portability - When your policy is due for renewal, you may port your policy to another insurer.</p> <p>Change in Sum Insured: NA</p> <p>Moratorium Period – Not Applicable</p>	
13	Your Obligations	<p>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 period.)</p>	

In case of any conflict, the terms and conditions mentioned in the policy document shall prevail.

Declaration by the Policyholder/Member

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



| LIFE INSURANCE

Place:

(Signature / Name of the Policyholder/ Member)

Date: