



The Oriental Insurance Company Limited

Registered Office: A 25/27, Asaf Ali Road, New Delhi -
110002

NAGRIK SURAKSHA INDIVIDUAL POLICY CUSTOMER INFORMATION SHEET

This document provides only key information about your policy. Please refer to the policy document for detailed terms and conditions.

SI No	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy/ Clause Number
1	Product Name	NAGRIK SURAKSHA INDIVIDUAL POLICY	
2	Unique Identification Number (UIN) allotted by IRDAI	IRDA/NL-HLT/OIC/P-H/V.1/20/14-15	
3	Structure	Indemnity/Modified Indemnity	Section I & II
4	Interests Insured	Personal Accident cover including reimbursement of hospitalization expense.	Section I & II
5	Sum Insured	Compensation under benefits mentioned under "Compensation" in respect of same period of disablement arising out of the accident	Section I & II
6	Policy Coverage	The Policy offers Personal Accident cover (Death/Permanent Total Disability, loss of Limb(s) & Permanent Partial Disability including reimbursement of hospitalization expense as specified under the schedule of insurance of the policy.	Section I & II
7	Add-on Cover	NA	
8	Loss Participation	NA	
9	Exclusions	List all the applicable exclusions : 1. Compensation under more than one of the benefits mentioned under "Compensation" above in respect of same period of	EXCLUSION: (APPLICABLE TO SECTION I OF THE POLICY)

		<p>disablement arising out of the accident.</p> <ol style="list-style-type: none">2. Any other payment after a claim under one of the Sub-Clauses (a), (b), (c) or (d) mentioned under “ Compensation” above has been admitted and becomes payable.3. Any payment in case of more than one claim under this section during any one period of insurance by which company’s liability in that period would exceed the sum insured as specified in the schedule of insurance.4. Payment of compensation in respect of injury as a direct consequence of:<ol style="list-style-type: none">(i) Committing or attempting suicide, intentional self injury.(ii) Under the influence of intoxicating liquor or drugs.5. Whilst engaging in Aviation or whilst mounting into, dismounting from or traveling in any aircraft other than as a passenger (fare paying or otherwise) in any duly licensed standard type of aircraft anywhere in the world.6. Death or disablement resulting from Pregnancy or childbirth.7. Death or disablement resulting from Venereal disease or insanity.8. Contracting any illness directly or indirectly arising from or attributable to HIV and/or any HIV related illness including AIDS and/or any mutant derivative or variation of HIV or AIDS.9. Committing any breach of law of the land with criminal intent.	
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		<p>The Company shall not be liable to make any payment under this policy in respect of any expenses whatsoever incurred by the insured person in connection with or in respect of Such conditions which has been in existence at the time of proposing the insurance the pre existing condition means any injury or it's symptoms which existed prior to the effective date of this insurance, whether or not the insured person had any knowledge that the symptoms were relating to the injury. Any complications arising from pre existing injury will be considered part of that preexisting condition.</p> <ol style="list-style-type: none"> 1. Circumcision unless necessary for treatment of injury, vaccination or inoculation or change of life, cosmetic or aesthetic treatment of any description, plastic surgery unless necessary for treatment of the injury. 2. Cost of spectacles and/or contact lens and/or hearing aids. 3. Convalescence, general debility, run down condition or rest cure, congenital external disease or defects or anomalies, sterility, venereal disease , intentional self injury and use of intoxicating drugs/alcohol. 4. Any treatment relating to Human T-Cell lymph tropic virus types III (IITLB-III) Lymphadionopathy Associated Virus (LAV) or Mutants Derivative or Variation Deficiency Syndrome or any syndrome or a condition of a similar kind referred to as AIDS. 5. Diagnostic, X-Ray or laboratory 	<p><u>EXCLUSIONS APPLICABLE ON SECTION II OF THE POLICY</u></p>
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		<p>examination unless related to the treatment of the injury falling within the ambit of Hospitalization.</p> <p>6. Out Patient or first aid and also such expenses, which do not arise out of Hospitalization.</p> <p>7. Vitamin and tonic unless forming part of treatment for injury and as may be prescribed by the attending Physician.</p> <p>8. Naturopathy, magnetic/yoga therapy treatment.</p> <p>9. Dental treatment or surgery of any kind unless requiring hospitalization.</p> <p>10. Any pre-hospitalization and post hospitalization medical treatment.</p> <p>11. Any treatment arising from or traceable to pregnancy, child birth including caesarean section.</p> <p>The Company shall not be liable for:</p> <p>1. WAR RISK: body injury as a consequence directly or indirectly of war, invasion, act of foreign enemy, hostilities (whether war be declared or not) civil war, rebellion, revolution, insurrection, military or usurps power, confiscation, nationalization, civil commotion or loot or pillage in connection herewith.</p> <p>2. CONFISCATION: any bodily injury to the insured person due to confiscation, requisition or destruction by order of any government, public or local authority.</p> <p>3. NUCLEAR RISK: any bodily injury to the insured person, consequential loss,</p>	<p>GENERAL EXCLUSION (APPLICABLE BOTH SECTION-I & SECTION-II OF THE POLICY):</p>
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		<p>legal liability, directly or indirectly caused by or contributed to by or arising from:</p> <p>A. ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.</p> <p>B. the radioactive, toxic, explosive or the hazardous properties of any nuclear assembly or nuclear component.</p> <p>4. Consequential loss of any kind or description.</p>	
10	Special Conditions and Warranties (if any)	<ol style="list-style-type: none"> 1. Every notice or communication to be given or to be made under this policy shall be delivered in writing at the address of this policy issuing office of the Company. In the event of a claim arising out of an accident involving any other person or property not relating/belonging to the insured, a complaint to the nearest police station to be lodged forthwith unless it is not practicable to do so on account of reasons beyond the control of the insured, in which case, a report to the police station to be sent as soon as possible and in any case, within reasonable time, stating the circumstances of the occurrence including the circumstances if any for not taking immediate action to report the said accident to the police. 2. Insured/Insured Persons shall take all reasonable precautions for safety and soundness to prevent aggravation of injury in order to minimize claims under the policy. 	<p>GENERAL Conditions (APPLICABLE BOTH SECTION-I & SECTION-II OF THE POLICY):</p>

		<ol style="list-style-type: none">3. This policy shall be void and the premium paid by the Insured to the Company shall be forfeited in the event of misrepresentation, mis-description or concealment of any material facts.4. Insured/Insured person must inform the company, as soon as reasonably possible, of any material change in the information provided to the company for example, change of address etc.5. The premium payable under this policy shall be paid in advance. No receipt for Premium shall be valid except on the official form of the Company signed by a duly authorized official. The due payment of premium and the observance and fulfillment of the terms, provisions, conditions and endorsement of this policy by the insured person in so far as they relate to anything to be done or complied with by the insured person shall be a condition precedent to any liability of the Company to make any payment under the policy. No waiver of any terms, provisions, conditions and endorsement of this policy shall be valid unless made in writing and signed by an authorized official of the Company.6. The Company shall not be liable to make any payment under this policy in respect of any claim if such claim be in any manner fraudulent or supported by any fraudulent statement or device, whether by the insured person	
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		<p>or by any other person on his/her behalf.</p> <p>7. Customer can cancel policy anytime during the term, by informing the insurer. The Insurer can cancel the policy only on the grounds of established fraud, by giving minimum notice of 7 days to policy holder proportionate premium for unexpired period shall be refunded only to the Bank Account through electronic transfer only..</p> <p>8. The parties to this insurance policy expressly agree that the disputes under the policy shall be subject to Indian Courts of competent jurisdiction and that the laws of the Republic of India shall govern the validity, construction, interpretation and effect of this policy.</p> <p>9. In the event of a claim otherwise being admissible in respect of hospitalization as a result of an accident on a foreign land, the reimbursement of hospital expenses shall be at the rate of exchange applicable as on the date of accident. However, such an amount payable shall be in Indian Currency and limited to the Sum Insured specified in the schedule of insurance of the Policy.</p>	
11	Admissibility of Claim	<p>1. Upon happening of any event which may give rise to a claim under this policy, written notice with full particulars must be given to the Company's policy issuing office immediately. However reasonable cause to be</p>	CLAIM PROCEDURE & REQUIREMENTS (APPLICABLE BOTH SECTION-I & SECTION-II OF THE POLICY

		<p>furnished in the event of the insured person or his representative for not notifying the accident immediately. This clarification for delay in notification shall in any case be submitted within 7 days from the date of accidental injury.</p> <ol style="list-style-type: none"> 2. The insured person shall obtain and furnish to the Company with all the original bills, receipts and other documents , upon which a claim is based and shall also give the Company such additional information and/or assistance as the company may require in dealing with the Claim. 3. Proof satisfactory to the Company shall be furnished of all matters upon which a claim is based. Any medical practitioner or any authorized official of the Company shall be allowed to examine the Insured Person in case of any alleged injury requiring hospitalization as and when the same may reasonably be required on behalf of the Company. 4. Final claim along with hospital receipted Bills/Cash memos, FIR- if any, claim form and list of documents as listed in the claim form etc., should be submitted to the Company's policy issuing office within 14 days of discharge from the hospital. 	
12	Policy Servicing- Claim Intimation and Processing	<ol style="list-style-type: none"> 1. Website: www.orientalinsurance.org.in , 2. Toll free: 1800118485 Or 011- 33208485 3. Claim Service Centre/policy issuing office 4. Upon the happening of any event which may give rise to a claim under this Policy, written notice with full particulars must be given to the Company immediately. 	

		5. The Company shall settle or reject a claim, as the case may be, within 07 days from the date of receipt of last necessary document.	
13	Grievance Redressal and Policyholders Protection	<p>In the event of the policyholder having any grievance relating to the insurance, the insured person may submit its details in writing to the Policy Issuing Office or Grievance cells at Regional Office of the Company for redressal. If the grievance remains unaddressed, the insured person may contact the Officer, Customer Care Department, Head Office or email us at csd@orientalinsurance.co.in.</p> <p>The Insured person can also approach the office of Insurance Ombudsman of the respective area/region for redressal of grievance. The updated list of Office of Insurance Ombudsman are available on IRDA website www.irda.gov.in and on the website of General Insurance Council www.gicouncil.in and is also given at the end of the policy document</p>	
14	Obligations of the Policyholder	<ul style="list-style-type: none"> • To disclose all information correctly sought by the insurer at time of filling the proposal form • In case of any change / modification / addition to the already declared information the same shall be brought to the notice of the Insurer immediately • Non-disclosure of material fact may affect the claim settlement. <p>Explanation: "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)</p>	

Declaration by Policyholder:

Nagrik Suraksha Policy CIS
 IRDA/NL-HLT/OIC/P-H/V.1/20/14-15

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

Place:

Date :

(Signature of the Policyholder)

Note:

- i. Insurer shall provide web-link where the product related documents including the Customer Information sheet are available on the website of the Insurer.
- ii. In case of any conflict, the terms and conditions mentioned in the policy document shall prevail
- iii. Insurer to take confirmation of the Policyholder regarding receiving of the Customer Information Sheet.