



**UNITED INDIA INSURANCE COMPANY LIMITED**

**CUSTOMER INFORMATION SHEET**

Description is illustrative and not exhaustive

S.No.	TITLE	DESCRIPTION	REFER TO POLICY CLAUSE NO.
1	Product Name	UNI-CRITICARE POLICY	
2	What am I covered for	Lumpsum compensation in the event of an insured person being diagnosed with listed critical illness.	
3	What are the major exclusions in the policy	a. Self injury, suicide, b. Addiction to alcohol or drugs c. HIV/AIDS d. Smoking more than 40 cigarettes or equivalent tobacco intake e. Pre-existing disease and Critical illness symptom present at any time before inception of first policy. f. War, Invasion, act of foreign enemy g. arising from ionising radiation or contamination by radioactivity.	Excl.1.a 1.b 1.c 1.d 3.A 4 5
		(Note : the above is a partial listing of the policy exclusions. Please refer to the policy clauses for the full listing)	
4	Waiting period	Initial waiting period of three months from the commencement of first policy.	Preamble
5	Payment basis	The Sum Insured on diagnosis of specified critical illness.	
6	Cost sharing	Not applicable	
7	Renewal condition	The policy can be renewed annually throughout the lifetime of the insured. A grace period of 30 days is allowed for renewal.	10
8	Renewal benefits	Nil	
9	Cancellation	This policy would be cancelled and no claim or refund would be due to you if : i. you have not correctly disclosed details about your current and past health status or ii. have otherwise encouraged or participated in any fraudulent claim under the policy.	11
10	Special condition and special benefit	I. Once a claim is paid under the policy, the policy lapses. II. Survival period of 30 days on diagnosis of critical illness for claim.	Proviso -2 Preamble

**LEGAL DISCLAIMER**

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

For details, please refer to policy clauses for full details.