

Group Health Insurance Customer Information Sheet



Magma General Insurance Limited (erstwhile Magma HDI General Insurance Company Limited) | www.magmainurance.com | E-mail: customercare@magmainurance.com | Toll Free: 1800 266 3202 | Registered Office: Equinox Business Park, Tower 3, Ambedkar Nagar, 2nd Floor, Unit Number 1B & 2B, LBS Marg, Kurla (West), Mumbai - 400070, Maharashtra, India. | CIN: U66000MH2009PLC460693 | IRDAI Reg. No. 149 | Group Health Insurance | Product UIN: MAGHLGP21234V022021 | For complete list of details on exclusions, risk factors, terms & conditions, please read the policy documents carefully before concluding a sale. | Trade Logo displayed above belongs to Magma Ventures Private Limited and is used by Magma General Insurance Limited under license. | Chat with MIRA on our website or say "Hi" on WhatsApp No. 7208976789 (CIS.GHI.ver31.08.26)

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

Sr No	Title	Description (Please refer to the Policy Clause Number in next column)	Policy Clause Number
1	Name of Insurance Product/ Policy	Group Health Insurance	
2	Policy Number	XXXX <<Dynamic field to be derived from system>>	
3	Type of Insurance Product/Policy	Indemnity/ Benefit	
4	Sum Insured (Basis)	Sum Insured per family- XXX	
5	Policy Coverage	Family Definition	
		Expenses in respect of:	
		In-patient Care	D
		Day Care treatment	D
		Other coverages	Limits
			Limits as defined in the Policy Schedule.
6	Exclusions	- Treatment for, or arising from, an Injury that is intentionally self-inflicted, including attempted suicide - Any treatment received outside India - Breach of Law (Code Excl10) - Obesity/ Weight Control: (Code- Excl06) - Cosmetic or Plastic Surgery (Code Excl08) - Change of Gender treatment (Code Excl07) Please refer to Policy Schedule for specific exclusions and Policy wordings for generic exclusions.	E
7	Waiting period	Waiting Periods	Limits
		Pre-existing Disease	

		Specific disease waiting period		
		Initial waiting period		
8	Financial limits of coverage i.Sub-limit (it is pre-defined limit, and the insurance company will not pay any amount in excess of this limit) ii.Co-payment (it is a specified amount/ percentage of the admissible claim amount to be paid by policyholder/ insured) iii.Deductible (it is a specified amount • up to which an insurance company will not pay any claim and • which will be deducted from the total claim amount (if claim amount is more than the specified amount) iv.Any other limit (as applicable)	The policy will pay only up to the limits specified hereunder for the following diseases/ procedures: Copayment		Limits as specified in Policy Schedule
		Diseases Wise Sublimits	Metro	Non-Metro
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Annexure

		addresses given in Annexure I of the Policy document.	
12	Things to remember	Free Look Cancellation: You may cancel the insurance policy if you do not want it, within 30 days from the beginning of the policy. For process related to Free Look Call us at: 1800 266 3202 Policy Renewal: Except on the grounds of fraud, moral hazard or misrepresentation or non-cooperation, renewal of your policy shall not be denied. Migration and Portability: When your policy is due for renewal, you may migrate to another policy with us or port your policy to another insurer. Moratorium Period: After completion of sixty continuous months of coverage in health insurance policy, no policy and claim shall be contestable by the insurer on grounds of non-disclosure, misrepresentation, except on grounds of established fraud.	Free Look Provision Renewal of Policy Migration and Portability Moratorium Period
13	Your Obligations	Please disclose claim history of the group for previous insurance years if any. Incorrect disclosure may lead to policy cancellation or affect claim settlement.	Material change

Note: In case of any conflict, 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)

Note: (i) For Product related documents including Customer Information Sheet, kindly refer to the below link (www.magmainsurance.com/web/magmainsurance/downloads)

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