

## Loan Guard

### Customer Information Sheet

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

<b>Sr No</b>	<b>Title</b>	<b>Description</b> (Please refer to the Policy Clause Number in next column)		<b>Policy Clause Number</b>
<b>1</b>	<b>Name of Insurance Product/ Policy</b>	<b>Loan Guard</b>		
<b>2</b>	<b>Policy Number</b>	<b>XXXX &lt;&lt;Dynamic field to be derived from system&gt;&gt;</b>		
<b>3</b>	<b>Type of Insurance Product/Policy</b>	<input checked="" type="checkbox"/> Both Indemnity and Benefit		
<b>4</b>	<b>Sum Insured (Basis)</b>	<b>XXXX</b>		
		<b>Sum Insured Basis</b>		<b>&lt;Fixed SI/ Reducing SI&gt;</b>
<b>5</b>	<b>Policy Coverage</b> (What the policy covers?) (Policy Clause Number/s)	Section I: Critical Illness & Infectious Diseases	I.A. Critical Illness: Plan- Sum Insured	<Fixed SI/ Reducing SI> <XX>
			I.A Critical Illness- Plan	<XX> Critical Illness on benefit basis for the policy period.
			I.B. Infectious Diseases- Coverage type	<Common SI for opted sets/ Separate SI for opted sets>
			I.B. Infectious Diseases- Set 1 (Vector borne diseases)	<Not Applicable/ Rs XX>
			I.B. Infectious Diseases- Set 2 (Waterborne diseases)	<Not Applicable/ Rs XX>
			I.B. Infectious	<Not

		Diseases- Set 3 (HIV infection)	Applicable/ Rs XX>	
		I.B. Infectious Diseases- Set 4 (Covid Infection)	<Not Applicable/ Rs XX>	
		I.B. Infectious Diseases- Set 5 (Other infections)	<Not Applicable/ Rs XX>	
	Section II: Personal Accident	Sum Insured		SECTION II: PERSONAL ACCIDENT
	Section III: EMI cover	Coverage-  <For A days: x EMIs>  <For B days: y EMIs>  <For C days: z EMIs>		SECTION III: EMI COVER
		Max EMIs		
		Initial Waiting period		
		Specific Disease Waiting period		
		Pre-Existing Disease Waiting period		
	Section IV: Hospicash	Per day amount		SECTION IV: HOSPICASH
		Max no. of days		
		Initial Waiting period		
		Specific Disease Waiting period		
		Pre-Existing Disease Waiting period		
	Section V: Loss of Job	Sum Insured	<3/ 6/ 9/ 12 EMIs>	SECTION V: LOSS OF JOB
	Section VI: Fire & Allied Perils – Dwelling & Household content	Sum Insured for Home building		SECTION VI: FIRE & ALLIED PERILS – DWELLING & HOUSEHOLD CONTENT
		Sum Insured Home Content cover		
		Loss of rent and Rent for Alternate accommodation		
	Section VII: Business	Sum Insured		SECTION VII: BUSINESS

Interruption		INTERRUPTION	
Section VIII: Loss of Job due to Retrenchment	Sum Insured	<3/ 6/ 9/ 12 EMIs>	SECTION VII: LOSS OF JOB DUE TO RETRENCHMENT
Optional Covers	With Section I.A (Critical Illness)		Optional Covers With Section I.A (Critical Illness)
	Survival Period	30 days/ Not Applicable	
	Reduction of Pre-existing Disease	0/1 year/2 years	
	Reduction in waiting Period	<0/30/60 days>	
	With Section II (Personal Accident)		Optional Covers With Section II (Personal Accident)
	Permanent Partial Disablement (PPD) Cover		
	Funeral Cover		
	Emergency Road Ambulance Cover		
	Double Benefit		
	Education Benefit		
	With Section III (EMI Cover)		Optional Covers With Section III (EMI Cover)
	Reduction of initial waiting period		
	Reduction of Specific Disease Waiting Period		
	Reduction of PED Waiting Period		
	Maternity EMI Cover		
	With Section IV (Hospicash)		Optional Covers With Section IV (Hospicash Cover)
	Reduction of initial waiting period		
	Reduction of Specific Disease Waiting Period		
	Reduction of PED		

		Waiting Period		
		Maternity		
		HospiCash Cover		
		with Section VI (Fire & Allied Perils)		Optional Covers with Section VI (Fire & Allied Perils)
		Cover for Valuable Contents on Agreed Value Basis (under Home Contents cover)		
		Personal Accident		
		with Section VIII (Loss of job due to Retrenchment)		Optional Covers with Section VIII (Loss of Job due to Retrenchment)
		Reduction in waiting Period	<0/30/60 days>	
		Reduction in Retrenchment Period Condition	<0/15/30 days>	
	Special Conditions			See Policy Schedule
	Policy Deductible			See Policy Schedule
	Assignment			See Policy Schedule
<b>6</b>	<b>Exclusions</b> (What the policy does not cover)	<b>GENERAL EXCLUSIONS:</b> 1.arising or resulting from the Insured person committing any breach of the law with criminal intent. 2.due to, or arising out of, or directly or indirectly connected with or traceable to, war, invasion, act of foreign enemy, hostilities (whether war be declared or not) civil war, rebellion, revolution, insurrection, mutiny, military or usurped power, seizure, capture, arrests, restraints and detainment of all Heads of State and citizens of whatever nation and of all kinds and acts of terrorism, Riots, Strike, Malicious Acts etc. 3.directly or indirectly caused by or contributed to by or arising from ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel. For the purpose of this exclusion, combustion shall include any self-sustaining process of nuclear fission		PART - III Standard Terms and Conditions: 25. GENERAL EXCLUSIONS APPLICABLE TO THE POLICY

	<p>4. directly or indirectly caused by or contributed to by or arising from nuclear weapon materials.</p> <p>5. directly or indirectly caused by or contributed to by or arising out of usage, consumption or abuse of alcohol and/or drugs.</p> <p>6. arising out of or as a result of any act of self-destruction or self-inflicted injury, attempted suicide or suicide.</p> <p>7. any sexually transmitted diseases.</p> <p>8. any consequential or indirect loss or expenses arising out of or related to any Insured Event, which have not been defined under the scope of coverage</p> <p>9. arising out of or resulting directly or indirectly due to or as a consequence of pregnancy or treatment traceable to pregnancy and childbirth, abortion, Miscarriage and its consequences, tests and treatment relating to infertility and in-vitro fertilization.</p> <p>10. arising out of or resulting directly or indirectly while serving in any branch of the Military or Armed Forces of any country during war or warlike operations.</p> <p>11. arising out of or resulting directly or indirectly caused by, resulting from or in connection with any act of terrorism/sabotage regardless of any other cause or event contributing concurrently or in any other sequence to the loss. The Policy also excludes loss, damage, cost or expenses of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to action taken in respect of any act of terrorism/sabotage.</p> <p>Please refer to Policy Schedule for specific exclusions and Policy wordings for exclusions applicable to each section.</p>		
7	<b>Claims/ Claims Procedures</b>	<p><b>Upon happening of first diagnosis of the illness or date of surgical procedure or date of occurrence of the covered event or accidental death or disability which may give rise to a claim under this policy</b></p> <ul style="list-style-type: none"> <li>• You need to give us a notice to our call centre immediately and also intimate in writing to our policy issuing office within thirty (30) days.</li> </ul>	Claims settlement process applicable to each section

		<p><a href="https://www.magmainsurance.com/web/magmainsurance/downloads">https://www.magmainsurance.com/web/magmainsurance/downloads</a> for ready reference. The same may be also obtained from any of our offices on request.</p> <ul style="list-style-type: none"> <li>• Toll Free No- 1800 266 3202</li> <li>• Claim will be settled within 15 days.</li> </ul>	
<b>8</b>	<b>Policy Servicing</b>	<p>Call us at: 1800 266 3202</p> <p>Address: Any of Our branch offices or corporate office during business hours. List of branch offices can be found at <a href="http://www.magmainsurance.com">www.magmainsurance.com</a></p>	
<b>9</b>	<b>Grievances/Complaints</b>	<p><b>Grievance Redressal Officer:</b> In case the Insured Person is aggrieved in any way, the Insured Person may contact Us at:</p> <p>Website: <a href="http://www.magmainsurance.com">www.magmainsurance.com</a>            Toll free: 1800 266 3202            E –mail: <a href="mailto:gro@magmainsurance.com">gro@magmainsurance.com</a>            Fax: 91 033 4401 7471            Courier: Any of Our branch offices or corporate office during business hours.</p> <p><b>IRDAI Grievance Call Centre:</b></p> <p>Toll Free Number: 155255 (or) 1800 4254 732            Timings: 8 AM to 8 PM -- (Monday to Saturday)            In case you are not satisfied with the resolution you may register complaint directly in of IRDAI's online portal - Bima Bharosa System-  <a href="https://bimabharosa.irdai.gov.in/">https://bimabharosa.irdai.gov.in/</a></p> <p><b>Ombudsman:</b> In case You are still not satisfied with the decision/ resolution, you may approach the office of Insurance Ombudsman once the stipulated period of 30 days from the date of filing the complaint is over. For updated status, please refer to websites <a href="http://www.irdai.gov.in">www.irdai.gov.in</a> or <a href="http://www.cioins.co.in">https://www.cioins.co.in</a>.</p>	PART - III Standard Terms and Conditions: 26. Grievance Redressal  Annexure I
<b>10</b>	<b>Things to remember</b>	<p><b>Free Look Cancellation:</b> You may cancel the insurance policy if you do not want it, within 30 days from the beginning of the policy.</p> <p>For process related to Free Look Call us at: 1800 266</p>	PART - III Standard Terms and Conditions:

		<p>3202</p> <p><b>Policy Renewal:</b> Except on the grounds of established fraud, non-disclosure or misrepresentation renewal of your policy shall not be denied, provided the policy not withdrawn.</p> <p><b>Moratorium Period:</b> 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.</p> <p>After the expiry of Moratorium Period no health insurance policy shall be contestable except for proven fraud and permanent exclusions specified in the policy contract.</p>	<p>17. FreeLook Period 12. Renewal</p> <p>24. Moratorium</p>
11	<b>Your Obligations</b>	<p>Please disclose all pre-existing disease/s or condition/s before buying a policy. Non-disclosure may affect the claim settlement.</p> <p>Disclosure of other Material Information during the policy period. "Material facts" for the purpose of this policy shall mean all relevant information sought by Us in the proposal form and other connected documents to enable Us to take informed decision in the context of underwriting the risk.</p> <p>Please notify Us in writing of any material change in the risk.</p>	<p>PART - III Standard Terms and Conditions: 1. Incontestability and Duty of Disclosure:</p>
<b><u>Declaration by the Policy Holder</u></b>			
<p><input type="checkbox"/> I have read and confirm having noted the details.</p>			
<p>Place:</p>			
<p>Date:</p>		<u>(Signature of the Policyholder)</u>	
<p>Note: In case of any conflict, the terms and conditions mentioned in the policy document shall prevail.</p>			