

**Customer Information Sheet**  
Description is illustrative and not exhaustive

S. No	Title	Description	Refer to Policy Clause No.
1	<b>Product Name</b>	PRAVASI BHARTIYA BIMA YOJANA POLICY (PBBY)	
2	<b>What am I covered for:</b>	<ul style="list-style-type: none"> <li>• Personal Accident- CSI Rs.10,00,000</li> <li>• In patient treatment in the country of employment and in India</li> <li>• Family Floater in India</li> <li>• Maternity Cover</li> <li>• Repatriation and Transport Expenses due to termination of contract</li> <li>• Legal Expenses</li> <li>• Hospital admission of minimum 24 hours</li> <li>• Specified / Listed procedures requiring less than 24 hours hospitalization (day care)</li> <li>• Ayurvedic, Unani and Homeopathic treatment in Govt. Hospitals/ Colleges</li> </ul>	1A, IIA,B,C,III A,B,2.1
3	<b>What are the major exclusions in the policy:</b>	<ul style="list-style-type: none"> <li>• Any hospital admission primarily for investigation / diagnostic purpose</li> <li>• Infertility, congenital/genetic conditions</li> <li>• Circumcision, sex change surgery ,cosmetic surgery &amp; plastic surgery,</li> <li>• Substance abuse, self-inflicted injuries, STDs and HIV / AIDS,</li> <li>• War or war like operations or breach of law,etc</li> </ul> <p>(Note: the above is a partial listing of the policy exclusions. Please refer to the policy clauses for the full listing).</p>	3
4	<b>Waiting period</b>	<ul style="list-style-type: none"> <li>• Initial waiting period of 9 months for maternity cover</li> <li>• Specific waiting periods:               <ol style="list-style-type: none"> <li>1. 12 months for named diseases(clauses 4.3 (i &amp; ii)</li> <li>2. 24 months for named diseases(clauses 4.3 (iii to xxii)</li> <li>3. 48 months for named diseases(clauses</li> </ol> </li> </ul>	3.1, 3.2, 3.3,IIIB(2b)

**(Legal Disclaimer) Note:** The information must be read in conjunction with the product brochure and policy document. In case of any conflict between the KFD and the policy document the terms and conditions mentioned in the policy document shall prevail.

		4.3 (xxiii & xxiv)	
		<ul style="list-style-type: none"> <li>Pre-existing diseases: <b>Covered after 48 months</b></li> </ul>	
5	<b>Payout basis</b>	<ul style="list-style-type: none"> <li>Cashless services of covered expenses in Network hospitals in India only</li> <li>Reimbursement of covered expenses</li> </ul>	IIIA
6	<b>Other Benefits</b>	<ul style="list-style-type: none"> <li>Maternity Cover</li> <li>Employment Contingency Cover</li> </ul>	IIIB,II
7	<b>Cancellation</b>	<ul style="list-style-type: none"> <li>The company may allow cancellation of the policy only in case when the journey is not undertaken. The Company will retain Rs . 101 / - as cancellation charges</li> </ul>	Clauses

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