

## Customer Information Sheet

Description is illustrative and not exhaustive

Sr. No.	TITLE	DESCRIPTION	POLICY CLAUSE NUMBER
1	<b>Product Name:</b>	LIC's Cancer Cover (UIN: 512N314V03)	
2	<b>What am I covered for:</b>	Benefit under the plan is payable on diagnosis of <ul style="list-style-type: none"> <li>• Specified Early Stage Cancer</li> <li>• Specified Major Stage Cancer</li> </ul>	<b>Condition 2, 3 and 9 of Part C</b>
3	<b>What are the major exclusions in the policy:</b>	<p><b>Specific Exclusions:</b></p> <p><u>Early Stage</u></p> <ul style="list-style-type: none"> <li>• All tumors which are histologically described as benign, borderline malignant, or low malignant potential</li> <li>• Dysplasia, intra-epithelial neoplasia or squamous intra-epithelial lesions</li> <li>• Carcinoma in-situ of skin and Melanoma in-situ</li> </ul> <p><u>Major stage</u></p> <ul style="list-style-type: none"> <li>• All tumors which are histologically described as carcinoma in situ, benign, pre-malignant, borderline malignant, low malignant potential, neoplasm of unknown behavior, or non-invasive, including but not limited to: Carcinoma in situ of breasts, Cervical dysplasia CIN-1, CIN -2 and CIN-3.</li> <li>• Any non-melanoma skin carcinoma unless there is evidence of metastases to lymph nodes or beyond;</li> <li>• Malignant melanoma that has not caused invasion beyond the epidermis;</li> <li>• All tumors of the prostate unless histologically classified as having a Gleason score greater than 6 or having progressed to at least clinical TNM classification T2N0M0</li> <li>• All Thyroid cancers histologically classified as T1N0M0 (TNM Classification) or below;</li> <li>• Chronic lymphocytic leukaemia less than RAI stage 3</li> <li>• Non-invasive papillary cancer of the bladder histologically described as TaN0M0 or of a lesser classification,</li> <li>• All Gastro-Intestinal Stromal Tumors histologically classified as T1N0M0 (TNM Classification) or below and with mitotic count of less than or equal to 5/50 HPFs.</li> </ul>	<b>Condition 9 of Part C</b>

		<p><b>General Exclusions:</b></p> <p>(a) Any Pre-Existing Condition</p> <p>(b) If the diagnosis of a Cancer was made within 180 days from the Date of issuance of policy or date of revival of risk cover whichever is later;</p> <p>For detailed exclusions please see policy condition.</p>	
4	<b>Waiting period:</b>	<p><b>Waiting period:</b> 180 days</p> <p>Pre existing Condition: 48 months</p>	<p><b>Condition 9 (G) of Part C</b></p> <p><b>Part B- Definition</b></p>
5	<b>Payment basis:</b>	Fixed amount on occurrence of a covered event	<b>Condition 2 and 3 of Part C</b>
6	<b>Loss sharing:</b>	Not applicable	
7	<b>Renewal Conditions:</b>	Not applicable	
8	<b>Renewal Benefits:</b>	Not applicable	
9	<b>Cancellation:</b>	<p>The policy shall be terminated upon the happening of the first of the following events.</p> <p>(i) On the death of the Life Assured; or</p> <p>(ii) On the date of maturity; or</p> <p>(iii) On payment of the Major Stage Cancer, however, Income Benefit shall continue to be payable as and when due; or</p> <p>(iv) On the diagnosis of any stage cancer during the waiting period; or</p> <p>(v) On cancellation of the policy by the Life Assured or insurer; or</p> <p>(vi) On expiry of revival period; or</p> <p>(vii) On grounds of misrepresentation, fraud, non-disclosure or non-cooperation of the insured; or</p> <p>(viii) In case the policyholder does not renew the policy after premium review, if any.</p>	<b>Condition 6 of Part D</b>
10	<b>Claims</b>	On diagnosis of any of the contingencies mentioned under definitions of Early Stage Cancer or Major Stage Cancer, full particulars hereof must be notified in writing within 120 days from the date of occurrence to the office of the Corporation where this Policy is serviced along with the documents as specified in the Policy Bond.	<b>Condition 3 of Part F</b>
11	<b>Policy Servicing/ Grievances/ Complaints</b>	<p>• <b>IRDAI:</b></p> <p>In case the customer is not satisfied with the response or do not receive a response from us within 15 days, then the customer may approach the Grievance Redressal Cell of the IRDAI through any of the following modes:</p> <p>○ Toll Free Number 155255 / 18004254732 (i.e.</p>	<b>Part G</b>

		<p>IRDAI Grievance Call Centre–(BIMA BHAROSA SHIKAYAT NIVARAN KENDRA))</p> <ul style="list-style-type: none"> <li>○ Sending an email to <a href="mailto:complaints@irda.gov.in">complaints@irda.gov.in</a></li> <li>○ Register the complaint online at <a href="http://bimabharosa.irdai.gov.in">http://bimabharosa.irdai.gov.in</a></li> <li>○ Address for sending the complaint through courier /letter: General Manager, Consumer Affairs Department, Grievance Redressal Cell, Insurance Regulatory and Development Authority of India, Survey No.115/1, Financial District, Nanakramguda, Gachibowli, Hyderabad- 500032, Telangana</li> </ul> <p>• <b>Ombudsman:</b> Address is given on the first page of the policy document</p> <p>• <b>Company Official:</b> Address is given on the first page of the policy document.</p> <p>• <b>For Senior Citizens:</b> Email address: <a href="mailto:co_healthsc@licindia.com">co_healthsc@licindia.com</a></p> <p>Health Toll free Number: 18004259876</p>	
12	<b>Insured's Rights</b>	<p><b>Free Look:</b> 30 days from the date of receipt of the electronic or physical mode of the policy document whichever is earlier</p> <p><b>Review of Premiums:</b> The premium rates are guaranteed for a period of first 5 years from the date of issuance of the policy. Any time after the completion of 5 policy years starting from the date of issuance of the policy, the premium rates for future years will be subject to revision. However, the Life Assured shall have the right to discontinue this plan in case the revised installment premium is not acceptable.</p>	<p><b>Condition 7 of Part D</b></p> <p><b>Condition 8 of Part C</b></p>
13	<b>Insured's Obligations</b>	Please disclose all pre-existing disease/s or Condition/s before buying/reviving a policy. Non-disclosure may result in claim not being paid.	<b>Condition 9.(I).(a) of Part C</b>
<p><b>Legal Disclaimer Note:</b> The information must be read in conjunction with the product brochure and policy document. In case of any conflict between the CIS and the policy document, the terms and conditions mentioned in the policy document shall prevail.</p>			