

Product Information Statement

Cancer Insurance Policy

Most types of cancer, if detected early, can be treated effectively. Today, there are thousands of people all over the world who have had cancer and have been cured. They now lead normal lives. Should cancer be detected, this Cancer Insurance Policy provides substantial financial support so that you can be adequately treated in time, allowing you not only to lead a normal life after cancer but one with lesser worries. This Cancer Insurance Policy relieves you of the crippling costs of curing cancer.

What the Policy covers?

- All individuals in the age group of 1 day to 70 years can opt for this insurance cover with Raheja QBE.
- In case an Insured is diagnosed with Cancer and this requires diagnostic investigation or treatment by a duly qualified medical practitioner or surgeon, Raheja QBE pays the Insured:
 - 50% of the Sum Insured or Rs. 250,000.00 whichever is less, as a lump sum amount on the acceptance of a claim under the Policy; and
 - reasonable and necessary medical expenses actually incurred by the Insured in the diagnostic investigation or medical treatment of Cancer as recommended by a registered medical practitioner, in excess of 75% of the amount paid as a lump sum as stated above.

For example:

Scenarios →	1	2	3	4	5	6	7	8	9
Sum Insured	100,000	100,000	500,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000
Amount paid on detection of cancer	50,000	50,000	250,000	250,000	250,000	250,000	250,000	250,000	250,000
Bills produced for reimbursement- Tranche -1	50,000	75,000	200,000	500,000	250,000	50,000	250,000	1,000,000	1,000,000
Amount reimbursed	12,500	37,500	12,500	312,500	62,500	-	62,500	750,000	750,000
Bills produced for reimbursement- Tranche -2 #	50,000	50,000	250,000	750,000	700,000	500,000			
Amount reimbursed	37,500	12,500	237,500	437,500	687,500	500,000	-	-	-
Total claim paid	100,000	100,000	500,000	1,000,000	1,000,000	750,000	312,500	1,000,000	1,000,000

Insured can claim any number of reimbursements till the Sum Insured is exhausted

- Reimbursement of medical expenses will be based on submission of original bills only.
- Reimbursement of claims will be made every quarter for actual expenses incurred, until the entire sum insured is exhausted.
- Sum Insured options starting from Rs.1 Lakh and in multiples thereof subject to a maximum of Rs. 10 Lakhs available under this policy.
- Also if an Insured is diagnosed as suffering from Cancer and reports a claim during the period of insurance, he/she can continue to receive benefits under the Policy up to the Sum Insured limit even after the expiry of the Policy for up to 5 yrs from the inception of the Policy
- The Insured for the purposes of this Policy shall mean the Insured specified in the Schedule only
- For policies continued without any break there will be no exit age.
- All Insureds less than 50 years of age will be accepted for this insurance cover on the basis of the self-declaration provided as well as certification of good health by a registered medical practitioner as given in the proposal form.
- All Insureds above the age of 50 years will be accepted for coverage after medical examination. Such Insureds' who are extended this insurance by Raheja QBE after medical examination and confirmation of no pre-existing cancer in the proposal form and are later on detected with cancer in advanced stages will not be denied cover on the basis of the disease being a pre-existing one.
- Medical examinations required will be:

Men	Clinical Examination, Prostate Specific Antigen Test, Stool examination -occult blood, Complete blood count, chest X-ray, Ultrasound of upper abdomen
Women	Clinical Examination, CBC, Chest X-Ray, PAP Smear, Mammogram, Stool examination-occult blood, Complete blood count, Ultra sound of Pelvis

- Reimbursement towards medical expenses for pre-policy medical examination will be limited to 50% of actual expenses.
- The renewal premium under the Policy is payable by the due date. Raheja QBE will allow a grace period of 30 days from the due date for payment of renewal premium. If the Policy is not renewed within the grace period, then Raheja QBE may agree to issue a fresh policy subject to Raheja QBE's underwriting criteria and, in such cases, no continuing benefits shall be available from the expired Policy.
- This Policy is ordinarily renewable unless the Insured or anyone acting on behalf of an Insured has acted in an improper, dishonest or fraudulent manner or there has been any misrepresentation under or in relation to this Policy or the renewal of the Policy poses a moral hazard.
- The Policy will not be renewed for an Insured once a claim in is admitted under this Policy.

- For all claim-free policies subsequently renewed in accordance with the terms of the Policy, there will be an increase in the Sum Insured by 5% for the immediately following Period of Insurance provided that the cumulative bonus over all Periods of Insurance shall not exceed 25%. The earned Cumulative Bonus will not be lost if the policy is renewed within the 30 day grace period.

What the Policy does not cover?

- Any injury, disease or illness directly or indirectly caused or contributed by nuclear weapons, or caused contact of the insured person with radiation or radioactivity from any source whatsoever from non diagnostic or therapeutic source.
- Any cancer or cancer related condition(s) for which the Insured had signs or symptoms and was diagnosed and received medical advice/treatment, within 48 months prior to his/her first policy with Raheja QBE
- Any representations on the basis of which this Policy is issued is discovered to be fraudulent or incorrect or if any fraudulent means or devices are adopted any time in making any claim under or in respect of this Policy.
- Any claim where the diagnostic investigation does not reveal the positive existence or presence of Cancer.

Premium:

Age In yrs	Premium in Rs. for every Rs. 1 Lakh of Sum Insured including taxes
< 25	102
25-29	127
30-34	179
35-39	306
40-44	561
45-49	1070
50-54	1731
55-59	2648
60-64	4074
65-70	7130
71-74 *	7488
75 onwards*	7844
* Only renewals	

Claims Procedure:

- A notice of claim shall be given to Raheja QBE within a period of 30 days of the happening of any event which gives rise to a claim under the Policy with full particulars.
- Raheja QBE reserves its right to ask the insured to present himself/herself for examination by an oncologist for acceptance a claim under this Policy. The cost for this examination will be borne by Raheja QBE.

- The claim shall be substantiated in full with all supporting documents, including certificates.
- The claim and the requisite information, particulars and documents in respect of a claim shall be submitted within 15 days of notification of the claim.
- Claims shall be paid by Raheja QBE in Indian currency, subject to and in accordance with the limit of liability specified in the Policy.
- Claim for reimbursement of medical expenses can submitted by the insured to Raheja QBE on quarterly basis and shall be settled accordingly as per terms/conditions of the Policy and Raheja QBE's claim settlement procedures applicable from time to time.

Cancellation:

Raheja QBE may cancel the Policy on grounds of misrepresentation, fraud, non-disclosure of material facts or non-cooperation by any Insured or anyone acting for or on behalf of an Insured by sending 30 days notice in writing to the Insured at the last known address and refunding premium pro-rata for the unexpired term of the Policy. The Insured may cancel the Policy at any time, by giving written notice to Raheja QBE. Provided that no claim has arisen under the Policy prior to the receipt of such notice by Raheja QBE, the Insured would be entitled to a return of premium at Raheja QBE's short period scales as mentioned in the table below, for the period the Policy had been in force.

For a period not exceeding	15 days	Full Annual Premium
-do-	1 month	85% of the Annual Premium
-do-	2 months	80% of the Annual Premium
-do-	3 months	75% of the Annual Premium ⁴⁰
-do-	4 months	70% of the Annual Premium
-do-	5 months	60% of the Annual Premium
-do-	6 months	50% of the Annual Premium
-do-	7 months	40% of the Annual Premium
-do-	8 months	30% of the Annual Premium
-do-	9 months	15% of the Annual Premium
For a period exceeding	9 months	10% of the Annual Premium specified in the Schedule (Annual Premium)

Duty of Disclosure:

Raheja QBE relies on information provided by you while accepting your proposal for insurance cover .If that information is not accurate, Raheja QBE can reduce or deny any claim made or cancel the policy. Raheja QBE never wants to have to do that, so you must answer honestly, correctly and completely the questions asked.

Dispute Resolution:

Raheja QBE will take all steps to settle your claim in accordance with policy terms and conditions. However, since the Policy does not cover all eventualities, there may be disagreement on settlement of the claim.

For resolution of such disputes Raheja QBE has developed an elaborate Grievance Redressal mechanism.

At your request, the claim will be considered afresh by the Grievance Committee of Raheja QBE comprising of the Chief Underwriting Officer, Head of Claims and Compliance Officer of the Company.

Product Information Statement:

This Product Information Statement is intended to facilitate an easier understanding of the policy terms, conditions and exclusions. It only gives a summary of the significant benefits and risks associated with this product. The policy represents the legal contract between you and Raheja QBE General Insurance Co. Ltd and should be seen for complete details.

If the Insured needs any clarification on coverage it may please call the nearest RQBE office or its insurance advisor.

Tax Benefits:

You are eligible for tax benefits for premium paid on this insurance policy as per section 80D of the Income Tax Act. Tax benefits are subject to any changes in income tax laws and other taxation statutes and regulations.

Important Note:

This document is for your information and the description herein is a summary only. It does not attempt to provide full details of every aspect of cover, nor all exclusions or limitations which apply. For full details or clarifications, please read our policy wordings which are available on request or contact your insurance advisor.

Insurance is the subject matter of solicitation.