

Customer Information Sheet

Description is illustrative and not exhaustive

S. NO	TITLE	DESCRIPTION	REFER TO POLICY CLAUSE NUMBER
1	Product Name	Pramerica Life Dengue Shield	
2	What am I covered for	I am covered for a fixed benefit equivalent to chosen sum insured on diagnosis of the Dengue fever(Dengue Haemorrhagic fever and/or Dengue Shock Syndrome) subject to meeting all of the following conditions a) Decreasing platelet levels- less than 100,000 cells/mm ³ and b) Increasing in hematocrit more than 20% of the highest normal value and c) Immunoglobulins /PCR test showing positive results for Dengue and d) Attending physician's certification for diagnosis of Dengue Haemorrhagic fever and/or Dengue Shock Syndrome and e) Minimum 48 In-patient care consecutive hours of hospitalization in a Hospital for Medically Necessary Treatment of Dengue	Part C Section 1
3	What are the major exclusions in the policy	No benefit will be payable in any of the following: a) For any Treatment other than Dengue Haemorrhagic fever and/or Dengue Shock Syndrome; b) Treatment requiring less than 48 hours of hospitalization; c) Diagnosis and Treatment outside India; d) Dengue Fever that is not diagnosed by a Physician who does not qualify within the definition of Medical Practitioner; e) Any claim arising due to diagnosis of Dengue Fever during the waiting period of 15 days from the date of commencement/revival, whichever is later	Part C Section 6
4	Waiting period	A waiting period of 15 days will apply from the date of commencement/revival of the cover, whichever is later	Part C Section 4
5	Payout basis	Sum Insured on diagnosis of the Dengue fever (Dengue Haemorrhagic fever and/or Dengue Shock Syndrome)	Part C Section 1
6	Cost sharing	Not Applicable	
7	Renewal Conditions	a) Policy is renewable during the Policy Term subject to due premiums received by the Company. b) Under regular pay option, grace period of 30 days for all modes is available for payment of every due premium and the Policy will remain in-force during this period.	Part F Section 1
8	Renewal Benefits	Not Applicable	
9	Cancellation	Fraud, misrepresentation and forfeiture shall be dealt with in accordance with Section 45 of the Insurance Act, 1938, as amended from time to time.	Part F Section 6(h)

(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.