

**Raheja QBE General Insurance Company Limited**

5th Floor, A Wing, Fulcrum, IA Project Road, Sahar, Andheri East, Mumbai – 400059, India.

Tel: 022 69155050 | Email: [customercare@rahejaqbe.com](mailto:customercare@rahejaqbe.com) | Website: [www.rahejaqbe.com](http://www.rahejaqbe.com)

CIN: U66030MH2007PLC173129, IRDAI Reg. No. 141

**CUSTOMER INFORMATION SHEET**

This document provides key information about your policy. You are also advised to go through your policy document.

Sr. No	Title	Description	Refer to Policy clause number
1	<b>Product Name</b>	PRAVASI BHARTIYA BIMA YOJANA	
2	<b>Policy Number</b>	XXXXXXXXX	
3	<b>Type of Insurance Product/Policy</b>	Benefit/Indemnity Product	
4	<b>Sum Insured</b>	Individual Sum Insured	
5	<b>Policy Coverage (Type of Cover)</b>	<b>List of Benefits (Types of cover)</b>	
	<b>Personal Accident covering Death and Permanent Total Disability: Rs 10,00,000/-.</b>	If following bodily Injury which solely and directly causes Insured Person's death or permanent total disablement leading to loss of employment abroad, We shall pay to You or Your legal representative the sum(s) set forth in the Schedule, provided that such bodily injury has been sustained during the period of Insured Person's employment abroad as emigrant. However the Accident leading to injury may take place anywhere in the world.	Clause 3.1
	<b>Transportation and Airfare for Attendant: Actual economy class airfare for attendant and transportation cost of remains return actual mortal.</b>	In the event of an accidental death of Insured Person whilst in employment outside India: 1. We will reimburse the actual cost of transporting the mortal remains of the deceased back home to India. 2. We will reimburse the additional cost of economy class return airfare for one attendant to accompany the mortal remains from the place of death abroad to back home in India. For both the above expenses, the journey has to be completed through the shortest direct route available.	Clause 3.2
	<b>Hospitalization Expenses covering injuries/diseases: Rs. 100,000/- (upto Rs. 50,000 Per Hospitalisation).</b>	In case the Insured Person sustains any Injury or contracts any Disease and upon advice of a Medical Practitioner, he/she has to incur Hospitalisation expenses in Nursing Home/Hospital in India or in the country of employment.	Clause 3.3.A

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	<b>Maternity Expenses: Rs 35,000/- for Normal, Rs. 50,000 for Caesarean.</b>	<p>In case a woman Insured Person incurs the Hospitalisation expenses relating to maternity in Nursing Home/Hospital in India or in the country of employment, arising out of her pregnancy. This benefit is payable after the period of nine months from the commencement of Period of Insurance. The period of nine months relates to normal delivery, as well as caesarean section or abdominal surgery for extra uterine pregnancy.</p>	<p>Clause 3.3.B</p>
	<b>Hospitalization Expenses of Insured's Family in India: Rs 50,000/-.</b>	<p>In case a Family member of Insured Person comprising spouse upto age of 60 years and two children upto the age of 21 years sustains any injury or contracts any disease, and upon advice of Medical Practitioner, any or all of them have to incur Hospitalisation expenses in a Nursing Home/Hospital in India. This benefit is payable provided that a claim has been paid or liability has been admitted by Us under Section 1 of this Policy. The Hospitalisation expenses for the purpose of this Section will include the following expenses: -</p>	<p>Clause 3.3.C</p>
		<p>1. Room, Board and Nursing expenses as provided in any of the Hospital/Nursing Home.</p>	
		<p>2. Medical Practitioner, Anesthetist, Consultant fees.</p>	
		<p>3. Expenses on Anesthesia, Blood, Oxygen, Operation Theatre, Surgical Appliances, Medicines and Drugs, Diagnostic Materials and X-ray, Dialysis, Chemotherapy, Radiotherapy, Cost of Pacemaker, Artificial Limbs, Cost of Organs and similar expenses.</p>	
		<p>4. Expenses on Vitamins and Tonics, only if forming part of treatment as certified by the attending Medical Practitioner.</p>	
		<p><b>Note:</b> The Hospitalisation expenses incurred for treatment of Any One Illness under agreed package charges of the Hospital/Nursing Home will be restricted to 80% of the Sum Insured or actuals, whichever is less.</p>	

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	<b>Employment Contingencies: Actual economy class airfare.</b>	We will pay to You for actual one way economy class airfare to return back home in India by the shortest direct route available to the under noted circumstances: -	Clause 3.4.A
		Part A i) Insured Person is/has not been received on behalf of employer, when he/she arrives at his/her workplace or destination abroad i.e. employer refuses the job/employment to the Insured Person. ii) If there is any substantive change in the job/employment contract/agreement to the disadvantage of the Insured Person. iii) If the employment is prematurely terminated within first three months of Period of Insurance for no fault of the Emigrant (Insured Person)	
		Part B Emigrant (Insured Person) falls sick or is declared medically unfit to commence or continue or resume working and the service contract is terminated by the Employer abroad within the first 12 months of commencement of cover under this Policy.	
		Note: In such cases where the repatriation is arranged by Indian Mission/Post, We will reimburse the actual transportation expenses to the concerned Indian Mission/Post.	
		Repatriation Expenses on Medical Grounds: Actual economy class airfare	Clause 3.4.B
		Legal Cost: Rs 45,000/-. We will pay to You upto limits specified in the Schedule in connection with legal expenses incurred by You in any litigation expenses relating to Insured Person's employment abroad.	Clause 3.5

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6	<b>Exclusions</b>	For any claim relating to events occurring before the commencement of the cover and after the expiry of the cover as described in the Period of Insurance.	6.1
		For any claim if the Insured Person – a) Is travelling against the advice of a physician. b) Is receiving or on a waiting list for specified medical treatment declared in a Medical Practitioner's Report or Certificate. c) Has received terminal prognosis for a medical condition. d) Is taking part in a naval, military or air force operation, whether in the form of military exercises or war games, or actual engagement with the enemy, whether foreign or domestic.	6.2
		Any claim in the event of war or military action occurring against the country or internal conflict in the country to which the Insured Person/Emigrant has gone for the work	6.3
		Any claim arising after expiry date of passport or visa for Insured Person.	6.4
		For any claim arising out of illness or Accident that the Insured Person has caused intentionally, including committing or attempting suicide or as a result of drug addiction, alcoholism or whilst under influence of intoxicating liquor.	6.5
		For any claim arising out of mental disorder, anxiety, stress, depression, venereal disease or any loss directly or indirectly attributable to HIV (Human Immuno Deficiency Virus) and /or any HIV related illness including AIDS (Acquired Immuno Deficiency Syndrome) and /or any mutant derivative or variations thereof howsoever caused.	6.6

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	Any claim that are results of war and warlike occurrence or invasion, acts of foreign enemies, hostilities, civil war, rebellion, insurrection, military or usurped power, active participation in riots, confiscation or nationalization or requisition of or destruction of or damage to property by or under the order of any government or local authority.	6.7
	<p>For any claim arising from damage to any property or any loss or expense whatsoever resulting or arising from or any consequential loss directly or indirectly caused by or contributed to or arising from:</p> <p>a) Ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel or</p> <p>b) The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.</p> <p>c) Asbestosis or any related sickness or disease resulting from the existence, production, handling, processing, manufacture, sale, distribution, deposit or use of asbestosis or products thereof.</p>	6.8
	For any claim relating to any consequential loss	6.9
	For any claim arising in respect of travel by the Insured Person to any country against whom the Republic of India has imposed general or specific travel restrictions, or against whom it may impose such restrictions or any country which has imposed or may impose subsequently such restrictions against travel by a citizen of India to such country.	6.10
	For any claim arising out of Insured Person's attempted engagement in any criminal or other unlawful act.	6.11
	War, invasion, act of foreign enemy, hostilities (whether war be declared or not) civil war, rebellion, revolution, insurrection, mutiny military or usurped power, confiscation, seizure, capture, assault, restraint, nationalization, civil commotion or loot or pillage in connection herewith	6.12

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		Ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purpose of this exclusion, combustion shall include any self-sustaining process of nuclear fission.	6.13
		The radioactive, toxic, explosive or the hazardous properties of any nuclear assembly or nuclear component.	6.14
		Air travel except as a passenger on a recognized airline operating on regular scheduled air routes and air travel by any charter aircraft duly licensed as a recognized air carrier and flown by professional crews between properly established and maintained airports.	6.15
		Participation in any kind of motor speed contest (including trial, training and qualifying heats)	6.16
		This Insurance does not cover any loss, damage, cost or expense directly or indirectly arising out of a) Biological or chemical contamination b) Missiles, bombs, grenades, explosives due to any act of terrorism	6.17
7	<b>Waiting Period</b>	1. Pre-existing disease (within 36 months). 2. First 30 days waiting period. 3. Specific waiting period. (as per policy wordings)	Clause 3
8	<b>Financial Limits</b>	As per policy wording	

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9	<b>Claims /Claims Procedure</b>	<p><b>For Claims visit :</b> <a href="https://www.rahejaqbe.com/claims/health-claims">https://www.rahejaqbe.com/claims/health-claims</a> Details of procedure to be followed for cashless service as well as for reimbursement of claim including pre and post hospitalization.</p> <p><b>Settlement /Rejection TAT for Reimbursement:</b> 7 days from last document received.</p> <p><b>Blacklisted Hospitals list (No claims will be accepted):</b> <a href="https://www.rahejaqbe.com/frontend/images/network-hospital/Raheja_QBE_General_Insurance_List_of_Excluded_Providers.pdf">https://www.rahejaqbe.com/frontend/images/network-hospital/Raheja_QBE_General_Insurance_List_of_Excluded_Providers.pdf</a></p> <p><b>Download claim form:</b> <a href="https://www.rahejaqbe.com/frontend/images/pravasi-bhartiya/pdf/download/claim-form.pdf">https://www.rahejaqbe.com/frontend/images/pravasi-bhartiya/pdf/download/claim-form.pdf</a></p>	Section 7
10	<b>Policy Servicing</b>	<a href="mailto:customercare@rahejaqbe.com">customercare@rahejaqbe.com</a> <a href="tel:18001027723">Toll Free No -1800 102 7723 (9 am to 8 pm, Mon to Sat)</a>	



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11	<b>Grievances /Complaints</b>	<p>The Grievance Cell, Raheja QBE General Insurance Company Limited Fulcrum, 501 &amp; 502, A wing, 5th Floor, International Airport project road, Sahar, Andheri East, Mumbai - 400059, India. Toll free: 1800-102-7723 (Toll Free - 9 Am to 8 PM, Monday to Saturday)</p> <p>E-mail: <a href="mailto:customercare@rahejaqbe.com">customercare@rahejaqbe.com</a> Escalation level 1- <a href="mailto:complaintsofficer@rahejaqbe.com">complaintsofficer@rahejaqbe.com</a> Escalation level 2- <a href="mailto:grievancehead@rahejaqbe.com">grievancehead@rahejaqbe.com</a></p> <p>For Senior Citizen: Telephone : 022-69155050 Email: <a href="mailto:seniorcitizencare@rahejaqbe.com">seniorcitizencare@rahejaqbe.com</a></p> <p>IRDAI Integrated Grievance Management System – <a href="https://bimabharosa.irdai.gov.in/">https://bimabharosa.irdai.gov.in/</a></p> <p>Insurance Ombudsman – The contact details of the Insurance Ombudsman offices have been provided as Annexure-B of Policy document or on below website: <a href="https://www.cioins.co.in/">https://www.cioins.co.in/</a></p>	Clause 10
12	<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. Process as per policy wordings.</p> <p><b>Policy renewal:</b> Except on grounds of fraud, moral hazard or misrepresentation or non-cooperation, renewal of your policy shall not be denied, provided the policy is not withdrawn.</p> <p><b>Migration and Portability:</b> When your policy is due for renewal, you may migrate to another policy with us or port your policy to another insurer. For Detailed Guidelines on portability and migration, kindly refer the link <a href="http://www.rahejaqbe.com/frontend/images/health-basic-guideline/pdf/download/Portability_Migration_Guideline.pdf">http://www.rahejaqbe.com/frontend/images/health-basic-guideline/pdf/download/Portability_Migration_Guideline.pdf</a></p>	



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		<b>Moratorium Period:</b> After completion of five continuous years under the policy no look back to be applied. This period of five years is called as moratorium period. The moratorium would be applicable for the sum insured of the first policy and and subsequently completion of five continuous years would be applicable from date of enhancement or sums insured only on the enhanced limits. After the expiry of Moratorium Period no health insurance policy shall be contestable except for prover fraud and permanent exclusions specified in the policy contract.	
13	<b>Your Obligations</b>	Please disclose all pre-existing disease/s or condition/s, personal habits, major illness or hospitalization history before buying a policy.  Non-disclosure may affect the claim settlement.	

Declaration by the Policy Holder

I have read the above and confirm having noted the details.

Place

Date

(Signature of the Policy holder)

<b>Note</b>	1. You may find product related documents on <a href="https://www.rahejaqbe.com/health-insurance/pravasi-bhartiya-bima-yojana">https://www.rahejaqbe.com/health-insurance/pravasi-bhartiya-bima-yojana</a>
	2. In case of any conflict, the terms and conditions mentioned in the policy document shall prevail