

COCOProtect – Customer Information Sheet

	Title	Description	Policy Clause Number
1	Product Name	COCOProtect	
2	What am I covered for	<p>1) Accidental Death – Policy sum insured and applicable cumulative bonus will be paid to the nominee/assignee if death occurs due to an Accident. In case, such death occurs while you are travelling in a public transport substantiated by proof of travel by way of ticket/boarding pass or any other documentary proof, we will pay 200% of the insured amount.</p> <p style="text-align: center;">The Policy gets cancelled the moment claim is paid.</p> <p>2) Accidental Permanent Total Disability – 150% of the Insured amount as per table of losses and applicable cumulative bonus will be paid if you suffer an accidental Injury that leads to Permanent Total Disability within 365 days from the date of Accident. Disability related to loss of use of limbs / organs must continue for a period of 180 days and at the end of this period there is no reasonable hope of improvement.</p> <p style="text-align: center;">The Policy gets cancelled the moment claim is paid.</p> <p>3) Accidental Permanent Partial Disability – Specified percentage of Insured amount and applicable cumulative bonus will be paid If you suffer an accidental Injury that leads to Permanent Partial Disability within 365 days from the date of Accident. Disability related to loss of use of limbs / organs must continue for a period of 180 days and at the end of this period there is no reasonable hope of improvement.</p> <p>4) Accidental Temporary Total Disability – Weekly benefit will be paid if you are not able to attend to your occupation consecutively for more than 7 days in a row, and not able to perform any duties that are related to your employment or occupation because of your accidental injury.</p> <p>5) Common Injuries – Specified percentage of Insured amount will be paid if you suffer any accidental injury leading to fractures/dislocations/burns (as per table of losses) within 90 days from the date of Accident.</p> <p>6) Child Tuition Benefit – In an unfortunate event of your Accidental Death or Accidental Permanent Total Disability, we will pay the lump sum amount to take care of educational expenses of your children if they are pursuing an educational course as a full-time student in any recognised educational institute at the time of such incident.</p>	<p>Section 2 - Coverage</p> <p># 2.1</p> <p># 2.2</p> <p># 2.3</p> <p># 2.4</p> <p># 2.5</p> <p># 2.6</p>

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DHFL General Insurance Limited

(A Wholly Owned Subsidiary Of WGC)

Registered & Corporate Office: 402, 403 & 404, A&B Wing, 4th Floor, Fulcrum, Sahar Road, Next to Hyatt Regency, Andheri (E), Mumbai - 400 099
 COCOProtect – Customer Information Sheet IRDAI Reg No.: 155 CIN: U66000MH2016PLC283275
 Phone: 022 - 4001 8100/8200 Web: www.dhflinsurance.com Email: mycare@dhflinsurance.com

		<p>7) Repatriation of Mortal Remains & Funeral Expenses – In an unfortunate event of your Accidental Death, lumpsum amount will be paid towards the –</p> <p>i) Transportation expenses to take the mortal remains to hospital and / or to residence or to the cremation ground.</p> <p>ii) Expenses towards the Cremation / Funeral.</p> <p>8) Physiotherapy – If you are injured in an accident and your treating doctor advises you to attend Physiotherapy sessions as a part of treatment, we will reimburse upto the Insured amount towards cost of such sessions.</p> <p>9) Emergency Evacuation – If you suffer serious injuries in an accident and an emergency transfer is required in an ambulance to the nearest Hospital, we will reimburse upto the Insured amount towards the cost of transportation expenses.</p> <p>10) Trauma Counselling – In an unfortunate event of Accidental Death or Accidental Permanent total disability or Accidental Permanent partial disability, if treating doctor advises for counselling sessions for the psychological upliftment, changes in daily diet or nutrition intake / lifestyle changes, we will reimburse upto the Insured amount towards the cost of such counselling sessions for following members if taken within 6 months from the date of incident –</p> <ul style="list-style-type: none"> ▪ <u>Spouse/Children</u> – in case of accidental death of Primary Insured (Proposer); ▪ <u>Primary Insured</u> – in case of accidental permanent partial disability / accidental permanent total disability. <p>11) Lifestyle Support – If you succumb to accidental death or suffer accidental permanent total disability which is certified by the treating doctor, we will pay the lumpsum amount to reduce the financial hardship of your family.</p> <p>12) Orphan Benefit – If the Parents who are Insured under the policy unfortunately succumb to death either in the same accident or in a separate accident during the policy, we will pay an amount i.e. higher of the either parents Sum Insured to dependent child.</p> <p>13) Daily Hospital Cash Benefit – We will pay a fixed amount for each day you are in hospital as an inpatient towards treatment of your accidental injuries and related expenses.</p> <p>14) Skill Development – In case you succumb to Death or Permanent Total Disability due to an accident, we will reimburse upto the Insured amount to You or your spouse for any skill development course in order to earn an independent living.</p> <ul style="list-style-type: none"> ▪ <u>Spouse</u> – in case of your accidental death. ▪ <u>You / Spouse</u> – in case you suffer accidental permanent total disability. 	<p># 2.7</p> <p># 2.8</p> <p># 2.9</p> <p># 2.10</p> <p># 2.11</p> <p># 2.12</p> <p># 2.13</p> <p># 2.14</p>
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		<p>Enrolment in such course must be from a recognized educational / vocational / training institute as a full time / part time student. Such enrolment must be after the occurrence of Accidental Death or Permanent Total Disability and should be within 6 months from the date of incident.</p> <p>15) Mobility Aids Allowance – If you suffer grievous bodily injuries and you are medically advised for procurement of prosthetic device or equipment, we will reimburse upto the Insured amount towards the cost of procuring the prosthetic devices so that you can manage your daily activities independently.</p> <p>16) Accidental Medical Expenses Reimbursement – If you suffer injuries due to an accident and incur expenses towards outpatient and / or inpatient treatment, we will reimburse you the amount incurred for taking such necessary treatment.</p> <p>17) Adventure Sports – If you take part in any of the adventure sports/ activity (in a non-professional capacity under supervision of trained professional) and unfortunately suffer an accidental Injury which leads to any of the following then we will pay as per the coverages & Sum Insured opted by you.</p> <ul style="list-style-type: none"> ▪ Accidental Death ▪ Permanent Total Disability ▪ Permanent Partial Disability ▪ Temporary Total Disability ▪ Common Injuries ▪ Accidental Medical Expense Reimbursement 	<p># 2.15</p> <p># 2.16</p> <p># 2.17</p>
<p>3</p>	<p>What are the major Exclusions in the policy:</p>	<p>We will not make any payment under this policy howsoever attributable to –</p> <ul style="list-style-type: none"> - suicide or attempted suicide, intentionally self-inflicted Injury or Illness, acts of self-destruction whether the Insured Person is medically sane or insane. - any psychiatric or mental disorders. - being under the influence of drugs, alcohol, or other intoxicants or hallucinogens. - participation in an actual or attempted felony, riot, crime, strike, or civil commotion. - ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from burning nuclear fuel. - external congenital anomalies or any complications or conditions arising therefrom. - participation in adventure sports unless opted for. <p>Note: The above is an abridged wording/listing of the policy exclusions. For complete listing and wording of exclusions please refer to the policy clauses.</p>	<p>Section 3 – General Exclusions</p>

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4	Waiting period & Survival Period	Not Applicable	
5	Payment basis	<ul style="list-style-type: none"> ▪ <u>Reimbursement</u> – Following coverages are on reimbursement basis i.e. you will have to submit bills for claiming under the policy. <ul style="list-style-type: none"> ✚ <i>Physiotherapy, Emergency Evacuation, Trauma Counselling, Skill Development, Mobility Aids Allowance, Accidental Medical Expenses Reimbursement.</i> ▪ <u>Benefit</u> – All other coverages are on benefit basis i.e. lumpsum amount will be paid as covered under the policy. 	
6	Loss Sharing	<ol style="list-style-type: none"> 1. Elimination Period of 7 days will be applicable under Accidental Temporary Total Disability Coverage. 2. 10% co-pay will be applicable on Out-Patient Treatment under Accidental Medical Expenses Reimbursement Coverage 	<p># 2.4</p> <p># 2.16</p>
7	Renewal Conditions	<ul style="list-style-type: none"> • You may renew the policy on or before the end of the Policy Period. Renewal of policy is subject to realization of renewal premium. • We may not renew the policy if you have acted in a fraudulent manner; misrepresented or suppressed any of the material fact either at the time of taking the Policy or any time during the policy period. <ul style="list-style-type: none"> ▪ We are NOT under any obligation to send renewal notice or reminders. ▪ Grace Period of 30 days for renewing the Policy is provided under this Policy. ▪ Any revision / modification in the product will be done with the approval of the IRDAI and will be intimated to you at least 90 days prior to the effective date of modification or revision coming into effect. ▪ <u>Product Withdrawal</u> <ul style="list-style-type: none"> - The product may be withdrawn subject to prior approval of IRDAI. Such information shall be communicated to policyholders at least ninety (90) days prior to the date from which such withdrawal shall come into effect. - In such case, you will get onetime option to renew the existing policy within 90 days of withdrawal of the product or migrate to modified product or other suitable Individual Personal Accident Policy with us subject to Portability norms in vogue. - If you choose to renew the existing policy, you will be migrated to modified product or other suitable Individual Personal Accident Policy at the time of next renewal. - However, if you do not respond to Our intimation in case of such withdrawal, the Policy will be withdrawn on the renewal date. - If your renewal falls after 90 days of withdrawal of product, you will require to migrate to modified product or other suitable Individual Personal Accident Policy. 	<p>Section 4 – General Terms & Conditions</p> <p># 4.3.3 – Renewal Terms</p> <p># 4.2.12 – Withdrawal of Product</p>

8	Renewal Benefits	<p>Cumulative Bonus is applicable only for benefits – Accidental Death (Section 2.1); Accidental Permanent Total Disability (Section 2.2); Accidental Permanent Partial Disability (Section 2.3)</p> <p>i. If no claim has been made under the above sections of the Policy and the Policy is renewed with Us without any break (including grace period), then We will increase <i>Your</i> Sum Insured by 10% on renewal of the policy with us.</p> <p>ii. The total of all increases is limited to 50% of the Sum Insured.</p> <p>iii. If a cumulative bonus has been applied and a Permanent Partial Disability claim is made, then We will automatically decrease the cumulative bonus by 10% of the Sum Insured in the following Policy Year provided policy is renewed with us.</p>	# 4.3.4 – Cumulative Bonus
9	Cancellation	<p>Cancellation by You – You may cancel this Policy any time during the Policy period by giving Us 15 days notice in writing. Your premium shall be refunded as per the refund table available in the policy document provided no claim has been made under this Policy.</p> <p>Cancellation by Us – We may cancel this Policy on grounds of misrepresentation, fraud, non-disclosure of material facts, non-cooperation by You or anyone acting on Your behalf.</p> <p>Cancellations done on the ground of misrepresentation, fraud, non-disclosure of material facts, will be given 15 days written notice. Such cancellations are from the date of inception of the policy or the renewal date (as the case may be) without refund of any premium.</p> <p>Cancellations done on ground of non-cooperation, shall be entitled to get refund of pro-rata premium for the unexpired portion of the policy on the date of cancellation provided no claim has been paid or is payable under the policy.</p> <p>Important Note – You shall immediately notify Us in writing in regard to change in occupation / business. In case the risk is unacceptable i.e risk class changes from lower degree of risk to higher degree of risk , We will cancel the coverage and shall return the premium on pro-rata basis for the remaining period.</p>	<p>Section 4 – General Terms & Conditions – # 4.2.2</p> <p># 4.2.3 (vi)</p>
10	Claims	<p>In the event of any unfortunate event be rest assured of complete assistance from us.</p> <p>1. Insured/Representative can notify or submit a claim within 7 days of occurrence of event by following way;</p> <ul style="list-style-type: none"> • Making a call on Toll Free 1800 123 0004 OR • By sending an email to mycare@dhflinsurance.com OR • Through Customer Portal on website www.dhflinsurance.com OR • Using Mobile App of DHFL General Insurance OR • Directly walk-in to office or through an Intermediary <p>2. During Notification of Claim, information pertaining to You, Your Policy & Loss will be collected.</p>	Section 4.4.5 – Claims Process & Management

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		<p>3. All claim documents as mentioned in the policy should be submitted to us not later than 30 days from the date of accident.</p> <p>4. In case any document is missing, we'll raise a request within 5 days of submission of documents by you and you should provide the documents within 10 days from our notification.</p> <p>5. Claim shall be settled or repudiated within 30 days of the receipt of the last necessary document/information. If your claim needs further investigation, the claim shall be settled or repudiated within 45 days of receiving the last necessary document/information.</p> <p>6. Payment of Interest: In case of delay in payment beyond the above given timelines, two percent (2%) interest will be paid above the Bank Rate or as per the applicable / extant IRDAI regulation. Such interest shall be paid from the date of receipt of last relevant and necessary document from the insured /claimant by us till the date of the actual payment.</p>	
<p>11</p>	<p>Policy Servicing / Grievances/ Complaints</p>	<p>At DHFL General Insurance, we want your relationship with insurance to soar beyond what you've experienced yet. To understand, appreciate, and enjoy insurance—we're here for you.</p> <p>You can connect with us on the following channels.</p> <ul style="list-style-type: none"> • Call us on our Toll Free 1800 123 0004 (From 8 am to 8 pm) for any queries that you may have! • Email your queries to mycare@dhflinsurance.com. • For Senior Citizens, we have a special cell and our Senior Citizen Customers can email us at seniorcare@dhflinsurance.com for priority resolution. • Visit our website www.dhflinsurance.com to register your policy related requests. • Please walk into any of our branches or partner locations • You can also dispatch your letters to us at: <p style="text-align: center;">DHFL General Insurance Ltd. 402, 403 & 404, A&B Wing, 4th Floor, Fulcrum, Sahar Road, Next to Hyatt Regency, Andheri (E), Mumbai - 400 099</p> <p>We request you to please mention your complete details: Full Name, Policy Number and Contact Details in all your communications, to enable our customer experience expert to connect with you and provide you with the quickest possible solution.</p> <p>We'll make sure to acknowledge your service request within 3 working days—and try and resolve it to your satisfaction within 15 working days. That's a promise!</p> <p>Escalation:</p> <p>Level 1: While we attempt to give you best-in-class and prompt resolution for any concerns—sometimes it may not be perfect. If you felt</p>	<p>Section 6 – Grievance Redressal Procedure</p>

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		<p>that you weren't offered a perfect resolution, please feel free to share your feedback to our Customer Experience team at manager.customerexperience@dhflinsurance.com</p> <p>Level 2: If you still are not happy about the resolution provided, then you may please write to our Head Customer Experience and Redressal Manager at Head.CustomerExperience@dhflinsurance.com or contact GRO at 022-40018100.</p> <p>Level 3: If you are not happy with the resolution, you may approach IRDAI by calling on the Toll-Free no. 155255 (or) 1800 4254 732. You can also register an online complaint on the website http://igms.irda.gov.in.</p> <p>If your concern remains unresolved till one month from the date of registering your complaint, you may please approach the Insurance Ombudsman for redressal. To know who your Insurance Ombudsman is, simply refer to the Ombudsman list overleaf. Contact details of Insurance Ombudsman are available at our website www.dhflinsurance.com</p> <p>OMBUDSMAN AND ADDRESSES: Refer the below link</p> <ul style="list-style-type: none"> http://ecoi.co.in/ombudsman.html 	
12	Insured's Rights	<ul style="list-style-type: none"> ▪ Free Look Period – You have 15 days from the date of receipt of the Policy to review the terms and conditions. In case the terms of the policy are not acceptable, you have an option to cancel the policy provided you have not made any claim under the policy. Premium paid for the policy will be refunded in your account within 15 days from your request of policy cancellation. Your premium refund will be subject to deduction of stamp duty charges and proportionate risk premium. Free look provision is not applicable for renewal policies. ▪ Renewability - You may renew the policy on or before the end of the Policy Period. Renewal of policy is subject to realization of renewal premium. ▪ Continuity – You have an option to migrate to Our other individual personal accident insurance product(s), if available, subject to Our underwriting guidelines. Likewise, children under the family plan when exiting on account of being not dependent on parents will also be given an option to migrate to our individual personal accident insurance plans subject to our underwriting guidelines. Insured Person(s) will be entitled for accrued continuity benefits as per prevailing portability guidelines issued by the regulator. ▪ Portability – Insured Persons covered under this COCOProtect Policy or any other similar policy from non-life insurance company shall have the right to migrate from such policy to a suitable individual personal accident insurance policy offered by Us provided that member shall apply to port the entire policy along with all the 	<p># 4.2.4</p> <p># 4.3.3</p> <p># 4.3.1</p>

		<p>members of the family, if any, at least 45 days before the premium renewal date of his/ her existing personal accident policy. Insured Persons will be entitled for accrued continuity benefits as per prevailing portability guidelines issued by the regulator.</p> <ul style="list-style-type: none"> ▪ Turn Around Time <ul style="list-style-type: none"> ✚ Settlement of Claims – 30 days from submission of the last "necessary" document(s) / information. In case, the claim warrants an investigation, the same shall be completed within 30 days from the date you submit the last necessary document to us. In such cases, the settlement shall be within 45 days from the date of receipt of last necessary document. 	<p># 4.3.2</p> <p># 4.3.2 4.4.5.6</p>
13	Insured's Obligations	<p>You must disclose material facts*. Non-disclosure may result in claim not being paid.</p> <p>*material facts - means a fact deemed so important that it would change the decision made by an insurer if it were kept hidden.</p>	
<p>Legal Disclaimer Note: 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>			