

Citi India consumer banking customers are now served by Axis Bank. Citi India has transferred ownership of its consumer banking business to Axis Bank (registration number L65110GJ1993PLC020769). Consumer banking customers can continue to use all existing Citi products and/or services, branches, ATMs, internet banking and Citi Mobile® App as usual. Axis Bank is the provider of Citi branded consumer banking products in India temporarily and Citi India is providing certain services in respect of those products. The trademarks "Citi", "Citibank", "Citigroup", the Arc design and all similar trademarks and derivations thereof are used temporarily under license by Axis Bank from Citigroup Inc. and related group entities.

IMPORTANT EXCLUSIONS (Mediclaim)

- Any illness/disease which occurs during the first 30 days of Policy (not application on renewal.)
- Any pre-existing illness i.e. any sickness or symptoms of the same illness, existing prior to effecting insurance and complications thereof
- Any dental treatment or surgery unless arising out of an accident and requiring hospitalisation
- All health check-ups and any routine eye examination and cost of glasses/lenses, hearing aids, crutches, walker and similar expenses
- Any expenses traceable to pregnancy/child birth/abortion
- Any expenses on vitamins and tonics unless necessitated by surgery/disease
- Any expenses incurred for diagnosis etc., not consistent with treatment for injury/illness/disease
- Circumcision, vaccination, inoculation, cosmetic or aesthetic, plastic surgery unless necessitated by an accident
- Convalescence, nervous breakdown, rest cure, congenital defects, venereal disease, insanity, intentional self injury and any disease resulting from use of drugs or liquor Naturopathy treatment
- Voluntary medical termination of pregnancy
- All treatments like ARMD and/or Choroidal Neo Vascular Membrane done by administration of Lucentis / Avantis / Macugen/ Avastin and other related drugs as intra-vitreous injection, RFQMR, ECP and Hyperbaric Oxygen therapy.

IMPORTANT EXCLUSIONS (Personal accident)

- Any Claims arising out of intentional self-injury or attempted suicide will NOT be covered
- Any accident caused by liquor, drugs, while engaged in aviation or travelling as a non passenger in any aircraft will NOT be covered
- Any accidents caused due to venereal disease, insanity and actions committing breach of law with criminal intent will NOT be covered
- Any accidents caused by war, nuclear weapons, radiations, claims traceable to pregnancy/childbirth/abortion will NOT be covered
- Any pre-existing disablements will NOT be covered
- Any person engaging whether trained or not engaging himself in hazardous sports or occupation.

The above is not the complete list of exclusions. Details on all exclusions and other details will be available to you once you receive the Policy. Please go through your policy document in detail.