

**Registered Office:** Religare Health Insurance Company Limited, D-3, District Centre, Saket, New Delhi - 110017

**PRODUCT NAME: CARE FREEDOM**

**POLICY CERTIFICATE**

|                   |  |                  |  |                   |  |
|-------------------|--|------------------|--|-------------------|--|
| <b>Policy no.</b> |  | <b>Issued at</b> |  | <b>Issue date</b> |  |
|-------------------|--|------------------|--|-------------------|--|

**Intermediary Details**

|                    |  |             |  |
|--------------------|--|-------------|--|
| <b>Name</b>        |  | <b>Code</b> |  |
| <b>Contact no.</b> |  |             |  |

**Policyholder Details**

|                               |  |                      |  |               |  |
|-------------------------------|--|----------------------|--|---------------|--|
| <b>Name</b>                   |  |                      |  |               |  |
| <b>Correspondence address</b> |  |                      |  |               |  |
| <b>Client Id</b>              |  | <b>Date of birth</b> |  | <b>Gender</b> |  |

**Plan Details**

|                      |                      |             |                  |                    |
|----------------------|----------------------|-------------|------------------|--------------------|
| <b>Policy Period</b> | <b>Start Date</b>    | 00:00 hours | <b>End Date</b>  | <b>Midnight of</b> |
| <b>Cover type</b>    | Individual / Floater |             | <b>Plan name</b> |                    |

**Nominee Details**

|                            |  |
|----------------------------|--|
| <b>Name (Relationship)</b> |  |
|----------------------------|--|

**Details of the Insured: <sup>\*1</sup>**

|   | 1 | 2 | 3 | 4 | 5 | 6 |
|---|---|---|---|---|---|---|
| Name  |   |   |   |   |   |   |
| Client ID   |   |   |   |   |   |   |
| Relationship  |   |   |   |   |   |   |
| Date of birth (DD-MM-YYYY)  |   |   |   |   |   |   |
| Pre-existing Disease (since)  |   |   |   |   |   |   |
| Insured with the Company (since)  |   |   |   |   |   |   |
| Sum Insured – on annual basis (Rs.)   |   |   |   |   |   |   |
| Deductible – on annual basis (Rs.)  |   |   |   |   |   |   |
| Co-payment (in %)   |   |   |   |   |   |   |
| Optional Cover – 1 : Good Health + opted (Yes / No)   |   |   |   |   |   |   |
| If opted for Optional Cover – 1, then the opted per consultation payable claim limit (in Rs.)       |   |   |   |   |   |   |
| Optional Cover – 2: Home Care opted (Yes / No)  |   |   |   |   |   |   |
| Optional Cover – 3 : Health Check + opted (Yes / No)  |   |   |   |   |   |   |
| If opted for Optional Cover – 3, then opted for Diabetes Health Check-up or Cardiac Health Check-up |   |   |   |   |   |   |
| Room Rent/Room Category   |   |   |   |   |   |   |
| 1. Twin Sharing Room; or  |   |   |   |   |   |   |
| 2. Twin sharing Room or up to 1% of the Sum Insured per day, whichever is lower; or                 |   |   |   |   |   |   |
| 3. Single Private Room  |   |   |   |   |   |   |
| ICU Charges   |   |   |   |   |   |   |

<sup>\*1</sup> The list may vary depending upon the Plan

**Schedule of Benefits<sup>\*2</sup>**

| Sr. No. | Benefit  | Basis of Offering   |
|---------|--|---|
| 1       | Hospitalization Expenses   | Up to Rs. x <sup>*3</sup> in excess of Deductible per Policy Year <ul style="list-style-type: none"> <li>Up to Rs. x<sup>*4</sup> per eye in excess of Deductible per Policy Year for Cataract Surgery.</li> <li>Up to Rs. x<sup>*4</sup> per knee in excess of Deductible per Policy Year for Total Knee Replacement Surgery.</li> <li>Up to Rs. x<sup>*4</sup> in excess of Deductible per Policy Year for each and every Ailment / Procedure mentioned below:-               <ul style="list-style-type: none"> <li>i. Surgery for treatment of all types of Hernia</li> <li>ii. Hysterectomy</li> <li>iii. Surgeries for Benign Prostate Hypertrophy (BPH)</li> <li>iv. Surgical treatment of stones of renal system</li> </ul> </li> <li>Up to Rs. x<sup>*4</sup> in excess of Deductible per Policy Year for each and every Ailment / Procedure mentioned below:-               <ul style="list-style-type: none"> <li>i. Treatment of Cerebrovascular and Cardiovascular disorders</li> <li>ii. Treatments/Surgeries for Cancer</li> <li>iii. Treatment of other renal complications and Disorders</li> <li>iv. Treatment for breakage of bones</li> </ul> </li> </ul> |
| 2       | Consumable Allowance   | Rs. x <sup>*5</sup> per day (Deductible of 3 days per Claim) in excess of Deductible; Max. up to 7 days per Claim   |
| 3       | Companion Benefit  | Rs. x <sup>*6</sup> per Claim in excess of Deductible per Policy Year if hospitalization exceeds 10 days  |
| 4       | Pre-hospitalization Medical Expenses and Post-hospitalization Medical Expenses | Up to x <sup>*7</sup> % of payable hospitalization expenses in excess of Deductible per Policy Year   |
| 5       | Ambulance Cover  | Up to Rs. 1,000 per Claim in excess of Deductible   |
| 6       | Domiciliary Hospitalization  | Up to 10% of Sum Insured in excess of Deductible per Policy Year  |
| 7       | Recharge of Sum Insured  | One re-instatement up to Sum Insured per Policy Year  |
| 8       | Dialysis Cover   | Up to Rs. 1,000 per sitting in excess of Deductible; up to 24 months from date of occurrence of event   |
| 9       | Annual Health Check-up   | One Health Check-up per Adult per Policy Year   |

**Specific Condition<sup>\*8</sup>**

| Sr. No. | Particulars |
|---------|-------------|
| 1       | Floater     |
| 2       | Co-payment  |

<sup>\*2</sup> The list may vary depending upon the Plan & Sum Insured

<sup>\*3</sup> Amount may vary depending upon the Plan

<sup>\*4</sup> Amount may vary depending upon the Plan

<sup>\*5</sup> Amount may vary depending upon the Plan

<sup>\*6</sup> Amount may vary depending upon the Plan

<sup>\*7</sup> Amount may vary depending upon the Plan

<sup>\*8</sup> The list may vary depending upon the Plan

**Portability Details of the Insured**

|   | 1 | 2 | 3 | 4 | 5 | 6 |
|---|---|---|---|---|---|---|
| Name of the Previous Insurer  |   |   |   |   |   |   |
| First Policy no   |   |   |   |   |   |   |
| Expiring Policy Sum Insured (Original Sum Insured + Cumulative Bonus) |   |   |   |   |   |   |
| Date of first enrollment  |   |   |   |   |   |   |

**Premium Details<sup>\*9</sup>**

|  |  |
|--|--|
| Plan Premium                               |  |
| Base premium                               |  |
| Optional Cover – 1 (Good Health+) premium  |  |
| Optional Cover – 2 (Home Care) premium     |  |
| Optional Cover – 2 (Health Check+) premium |  |
| Loading <sup>*10</sup> :                   |  |
| Underwriting                               |  |
| Co-payment                                 |  |
| Discounts <sup>*11</sup> :                 |  |
| Employee Discount                          |  |
| Tenure Discount                            |  |
| Family Discount                            |  |
| Deductible Discount                        |  |
| Service Tax & Levies                       |  |
| Total premium                              |  |

Service Tax Reg. No.: &lt;xxxxxxxxxxx&gt;

Stamp duty of &lt;Rs. x&gt; vide Receipt/Challan no. &lt;Challan no.&gt; dated &lt;Challan date&gt;.

**Contact details for Claims & Policy Servicing**

|                                       |  |                |               |
|---------------------------------------|--|----------------|---------------|
| <b>Correspondence address</b>         | Religare Health Insurance Company Limited<br>GYS Global, Plot No. A3, A4, A5,<br>Sector - 125, Noida, U.P. – 201301. |                |               |
| <b>Contact no.</b>                    | 1800-200-4488  | <b>Fax no.</b> | 1800-200-6677 |
| <b>E-mail ID for Claims</b>           | <a href="mailto:claims@religare.com">claims@religare.com</a>   |                |               |
| <b>E-mail ID for Policy servicing</b> | <a href="mailto:customerfirst@religarehealthinsurance.com">customerfirst@religarehealthinsurance.com</a>             |                |               |
| <b>Website</b>                        | <a href="http://www.religarehealthinsurance.com">www.religarehealthinsurance.com</a>                                 |                |               |

For Religare Health Insurance Company Limited

Authorized Signatory

<sup>\*9</sup> Where Premium Acknowledgement is provided, these details shall be provided in such acknowledgement

<sup>\*10</sup> Wherever applicable

<sup>\*11</sup> Wherever applicable

**Please Note:**

- Attached with this Policy Certificate are the Policy terms and conditions, Optional Cover (if opted) and Annexures. Please ensure that these documents have been received, read and understood. If any of these documents have not been received, please email at <\*\*\*\*\*> or contact the Company at <\*\*\*\*\*>.
- For waiting periods and exclusions under this Policy, please refer to Clause 4 of the Policy terms and conditions.
- This Policy Certificate in original must be surrendered to the Company in case of cancellation of the Policy.

**Eligibility of Premium for deduction under Section 80D of Income Tax Act, 1961**

To,

|                                 |  |
|---------------------------------|--|
| <b>Name of the Policyholder</b> |  |
| <b>Correspondence address</b>   |  |

This is to certify that Religare Health Insurance Company Limited has received an amount of Rs. <xxx> from Mr. / Ms./M/S <Name of the Policyholder> towards payment of health insurance premium as per the details mentioned above. The premium paid for this Policy is eligible for applicable tax benefits under Section 80D of the Income Tax Act, 1961 and amendments thereof.

For Religare Health Insurance Company Limited

Authorized Signatory

**Note:**

1. In case of any discrepancy, the Policyholder is requested to contact the Company immediately.
2. Any amount paid in cash towards the premium would not qualify for tax benefits as mentioned above.
3. This document must be surrendered to the Company in case of cancellation of the Policy or for the issuance of a fresh certificate in the case of any alteration in the Policy.
4. This Policy is issued subject to realization of the premium amount. In case the instrument given towards the premium amount is dishonored, then the cover provided under this Policy shall automatically get cancelled. In the given scenario, if any amount has been paid by the Company in respect of a claim or due to any other reason than the amount so advanced by the Company shall be refunded to the Company forthwith.

IRDA Registration Number - 148  
CIN : U66000DL2007PLC161503  
UIN : xxx

Registered Office Address :  
Religare Health Insurance Company Limited  
D-3, District Centre, Saket, New Delhi – 110017.

Correspondence Office Address :  
Religare Health Insurance Company Limited  
GYS Global, Plot No. A3, A4, A5,  
Sector - 125, Noida, U.P. – 201301.

Website : [www.religarehealthinsurance.com](http://www.religarehealthinsurance.com)  
Contact No.:1800-200-4488  
Fax :1800-200-6677

## POLICY TERMS AND CONDITIONS

### 1. Definitions

For the purposes of interpretation and understanding of this Policy the Company has defined, below some of the important words used in this Policy. Words not defined below are to be construed in the usual English language meaning as contained in standard English language dictionaries. The words and expressions defined in the Insurance Act, IRDA Act, regulations notified by the Insurance Regulatory and Development Authority ("Authority") and circulars and guidelines issued by the Authority shall carry the meanings described therein. The terms and conditions, insurance coverage and exclusions, other benefits, various procedures and conditions which have been built in to the Policy are to be construed in accordance with the applicable provisions contained in the Policy.

The terms defined below have the meanings ascribed to them wherever they appear in this Policy and, where appropriate, references to the singular include references to the plural; references to the male include the female and references to any statutory enactment include subsequent changes to the same and vice versa.

- 1.1. Accident/Accidental** means a sudden, unforeseen and involuntary event caused by external, visible and violent means.
- 1.2. Acute condition** is a disease, illness or injury that is likely to respond quickly to treatment which aims to return the person to his or her state of health immediately before suffering the disease/illness/injury which leads to full recovery.
- 1.3. Age** means the completed age of the Insured Person as on his last birthday.
- 1.4. Alternative treatments** are forms of treatments other than treatment "Allopathy" or "modern medicine" and includes Ayurveda, Unani, Sidha and Homeopathy in the Indian context.
- 1.5. Ambulance** means a road vehicle operated by a licensed/authorized service provider and equipped for the transport and paramedical treatment of the person requiring medical attention.
- 1.6. Annexure** means a document attached and marked as an Annexure to this Policy.
- 1.7. Any One Illness** means a continuous period of Illness and it includes relapse within 45 days from the date of last consultation with the Hospital/nursing home where the treatment may have been taken.
- 1.8. Break in Policy** means the end of the existing policy period, when the premium due for renewal on a given policy is not paid on or before the premium renewal date or within 30 days thereof.
- 1.9. Cashless Facility** means a facility extended by the Company to the Insured Person where the payments, of the costs of treatment undergone by the Insured Person in accordance with the Policy terms and conditions, are directly made to the Network Provider by the Company to the extent pre-authorization approved.
- 1.10. Chronic Condition** means defined as a disease, illness, or injury that has one or more of the following characteristics:
  - i. It needs ongoing or long-term monitoring through consultations, examinations, check-ups, and/or tests;
  - ii. It needs ongoing or long-term control or relief of symptoms;
  - iii. It requires the Insured Person's rehabilitation or for the Insured Person to be specially trained to cope with it;

- iv. It continues indefinitely;
  - v. It comes back or is likely to come back.
- 1.11. Claim** means a demand made in accordance with the terms and conditions of the Policy for payment of the specified Benefits in respect of the Insured Person.
- 1.12. Company** means Religare Health Insurance Company Limited.
- 1.13. Condition Precedent** means a Policy term or condition upon which the Company's liability under the Policy is conditional upon.
- 1.14. Congenital Anomaly** means a condition(s) which is present since birth, and which is abnormal with reference to form, structure or position.
- 1.15. Contribution** means essentially the right of the Company to call upon other insurers, liable to the same Insured Person, to share the cost of an indemnity claim on a ratable proportion of sum insured.
- 1.16. Co-Payment** means a cost-sharing requirement under a health insurance policy that provides that the policyholder/insured will bear a specified percentage of the admissible claim amount. A co-payment does not reduce the Sum Insured.
- 1.17. Cumulative Bonus** shall mean any increase in the Sum Insured granted by the insurer without an associated increase in premium.
- 1.18. Day Care Centre** means any institution established for day care treatment of illness and/or injuries or a medical setup within a Hospital and which has been registered with the local authorities, wherever applicable, and is under the supervision of a registered and qualified Medical Practitioner AND must comply with all minimum criteria as under—
- i. has qualified nursing staff under its employment;
  - ii. has qualified Medical Practitioner/s in charge;
  - iii. has a fully equipped operation theatre of its own where surgical procedures are carried out;
  - iv. maintains daily records of patients and will make these accessible to the insurance company's authorized personnel.
- 1.19. Day Care Treatment** means medical treatment and/or a surgical procedure as specified under Annexure I which is:
- i. undertaken under general or local anesthesia in a Hospital/Day Care Center in less than 24 hours because of technological advancement, and
  - ii. which would have otherwise required Hospitalization of more than 24 hours.
- Treatment normally taken on an out-patient basis is not included in the scope of this definition.
- 1.20. Deductible** means a cost-sharing requirement under a health insurance policy that provides that the Company will not be liable for a specified rupee amount in case of indemnity policies and for a specified number of days/hours in case of hospital cash policies which will apply before any benefits are payable by the insurer. A deductible does not reduce the Sum Insured.
- 1.21. Dental Treatment** is carried out by a dental practitioner including examinations, fillings (where appropriate), crowns, extractions and surgery excluding any form of cosmetic surgery/implants.
- 1.22. Dependent Child** refers to a child (natural or legally adopted), who is financially dependent on the primary insured or proposer and does not have his/her independent sources of income.
- 1.23. Disclosure to Information Norm:** The Policy shall be void and all premium paid hereon shall be forfeited to the Company, in the event of misrepresentation, mis-description or non-disclosure of any material fact.
- 1.24. Domiciliary Hospitalization** means medical treatment for an illness/disease/injury which in the normal course would require care and treatment at a Hospital but is actually taken while confined at home under any of the following circumstances:

- i. The condition of the patient is such that he/she is not in a condition to be removed to a Hospital, or
  - ii. The patient takes treatment at home on account of non-availability of room in a Hospital.
- 1.25. Emergency Care (Emergency)** means a medical condition arising out of any Illness or Injury contracted by the Insured Person and declared and certified by the Medical Practitioner, attending to the Insured Person, that immediate treatment is required to save the life of the Insured Person.
- 1.26. Grace Period** means the specified period of time immediately following the premium due date during which payment can be made to renew or continue a Policy in force without loss of continuity benefits such as waiting periods and coverage of Pre-existing Diseases. Coverage is not available for the period for which no premium is received.
- 1.27. Hazardous Activities** means any sport or activity, which is potentially dangerous to the Insured Person whether he is trained or not. Such sport/activity includes stunt activities of any kind, adventure racing, base jumping, biathlon, big game hunting, black water rafting, BMX stunt/obstacle riding, bobsleighbing/ using skeletons, bouldering, boxing, canyoning, caving/ pot holing, cave tubing, rock climbing/ trekking/ mountaineering, cycle racing, cyclo cross, drag racing, endurance testing, hand gliding, harness racing, hell skiing, high diving (above 5 meters), hunting, ice hockey, ice speedway, jousting, judo, karate, kendo, lugging, risky manual labor, marathon running, martial arts, micro – lighting, modern pentathlon, motor cycle racing, motor rallying, parachuting, paragliding/ parapenting, piloting aircraft, polo, power lifting, power boat racing, quad biking, river boarding, scuba diving, river bugging, rodeo, roller hockey, rugby, ski acrobatics, ski doo, ski jumping, ski racing, sky diving, small bore target shooting, speed trials/ time trials, triathlon, water ski jumping, weight lifting or wrestling of any type.
- 1.28. Hospital** means any institution established for in-patient care and day care treatment of illness and/or injuries and which has been registered as a hospital with the local authorities under the Clinical Establishments (Registration and Regulation) Act, 2010 or under the enactments specified under the Schedule of Section 56(1) of the said Act OR complies with all minimum criteria as under:
- i. has qualified nursing staff under its employment round the clock;
  - ii. has at least 10 in-patient beds in towns having a population of less than 10,00,000 and at least 15 in-patient beds in all other places;
  - iii. has qualified Medical Practitioner(s) in charge round the clock;
  - iv. has a fully equipped operation theatre of its own where surgical procedures are carried out;
  - v. maintains daily records of patients and makes these accessible to the insurance company's authorized personnel.
- 1.29. Hospitalization** means admission in a Hospital for a minimum period of 24 In-patient Care consecutive hours except for specified procedures/treatments, where such admission could be for a period of less than 24 consecutive hours.
- 1.30. Illness** means a sickness or a disease or a pathological condition leading to the impairment of normal physiological function which manifests itself during the Policy Period and requires medical treatment.
- 1.31. Injury** means accidental physical bodily harm excluding illness or disease solely and directly caused by external, violent and visible and evident means which is verified and certified by a Medical Practitioner.
- 1.32. In-patient Care** means treatment for which the Insured Person has to stay in a Hospital for more than 24 hours for a covered event.



- 1.33. Insured Person** means a person whose name specifically appears under Insured in the Policy Certificate and with respect to whom the premium has been received by the Company.
- 1.34. Intensive Care Unit (ICU)** means an identified section, ward or wing of a Hospital which is under the constant supervision of a dedicated Medical Practitioner(s), and which is specially equipped for the continuous monitoring and treatment of patients who are in a critical condition, or require life support facilities and where the level of care and supervision is considerably more sophisticated and intensive than in the ordinary and other wards.
- 1.35. Maternity expenses** shall include—
- i. medical treatment expenses traceable to childbirth ( including complicated deliveries and caesarean sections incurred during hospitalization).
  - ii. expenses towards lawful medical termination of pregnancy during the policy period.
- 1.36. Medical Advice** means any consultation or advice from a Medical Practitioner including the issue of any prescription or repeat prescription.
- 1.37. Medical Expenses** means those expenses that an Insured Person has necessarily and actually incurred for medical treatment on account of Illness or Accident on the advice of a Medical Practitioner, as long as these are no more than would have been payable if the Insured Person had not been insured and no more than other Hospitals or doctors in the same locality would have charged for the same medical treatment.
- 1.38. Medical Practitioner** means a person who holds a valid registration from the Medical Council of any State or Medical Council of India or Council for Indian Medicine or for Homeopathy set up by the Government of India or a State Government and is thereby entitled to practice medicine within its jurisdiction; and is acting within the scope and jurisdiction of license.
- 1.39. Medically Necessary** means any treatment, tests, medication, or stay in Hospital or part of a stay in Hospital which:
- i. Is required for the medical management of the Illness or Injury suffered by the Insured Person;
  - ii. Must not exceed the level of care necessary to provide safe, adequate and appropriate medical care in scope, duration, or intensity;
  - iii. Must have been prescribed by a Medical Practitioner;
  - iv. Must conform to the professional standards widely accepted in international medical practice or by the medical community in India.
- 1.40. Newborn baby** means baby born during the Policy Period and is aged between 1 day and 90 days, both days inclusive.
- 1.41. Network Provider** means the Hospitals or health care providers enlisted by the Company to provide medical services to an Insured Person on payment by a Cashless Facility.
- 1.42. Non-Network** means any hospital, day care centre or other provider that is not part of the network.
- 1.43. Notification of Claim** means the process of notifying a Claim to the Company by specifying the timelines as well as the address/telephone number to which it should be notified.
- 1.44. OPD Treatment** means one in which the Insured Person visits a clinic/Hospital or associated facility like a consultation room for diagnosis and treatment based on the advice of a Medical Practitioner. The Insured Person is not admitted as a day care or In-patient.
- 1.45. Policy** means these Policy terms and conditions and Annexures thereto, the Proposal Form, Policy Certificate and Optional Cover (if applicable) which form part of the Policy and shall be read together.
- 1.46. Policy Certificate** means the certificate attached to and forming part of this Policy.
- 1.47. Policyholder** means the person named in the Policy Certificate as the Policyholder.

- 1.48. Policy Period** means the period commencing from the Policy Period Start Date and ending on the Policy Period End Date as specified in the Policy Certificate.
- 1.49. Policy Period End Date** means the date on which the Policy expires, as specified in the Policy Certificate.
- 1.50. Policy Period Start Date** means the date on which the Policy commences, as specified in the Policy Certificate.
- 1.51. Policy Year** means a period of 12 consecutive months commencing from the Policy Period Start Date or any anniversary thereof.
- 1.52. Portability** means transfer by an individual health insurance policyholder (including family cover) of the credit gained for pre-existing conditions and time-bound exclusions if he/she chooses to switch from one insurer to another.
- 1.53. Post-hospitalization Medical Expenses** means Medical Expenses incurred immediately after the Insured Person is discharged from the Hospital provided that:
- i. Such Medical Expenses are incurred for the same condition for which the Insured Person's Hospitalization was required and
  - ii. The inpatient Hospitalization claim for such Hospitalization is admissible by the Company
- 1.54. Pre-existing Disease** means any condition, ailment or Injury or related condition(s) for which the Insured Person had signs or symptoms, and/or were diagnosed, and/or received Medical Advice/treatment within 24 months prior to the first Policy issued by the Company.
- 1.55. Pre-hospitalization Medical Expenses** means Medical Expenses incurred immediately before the Insured Person is Hospitalized, provided that :
- i. Such Medical Expenses are incurred for the same condition for which the Insured Person's Hospitalization was required, and
  - ii. The In-patient Hospitalization claim for such Hospitalization is admissible by the Company.
- 1.56. Qualified Nurse** means a person who holds a valid registration from the Nursing Council of India or the Nursing Council of any state in India.
- 1.57. Reasonable and Customary Charges** means the charges for services or supplies, which are the standard charges for the specific provider and consistent with the prevailing charges in the geographical area for identical or similar services, taking into account the nature of the Illness/ Injury involved.
- 1.58. Rehabilitation** means assisting an Insured Person who, following a Medical Condition, requires assistance in physical, vocational, independent living and educational pursuits to restore him to the position in which he was in, prior to such medical condition occurring.
- 1.59. Renewal** means the terms on which the contract of insurance can be renewed on mutual consent with a provision of Grace Period for treating the renewal continuous for the purpose of all waiting periods.
- 1.60. Room Rent** means the amount charged by a Hospital for the occupancy of a bed on per day (24 hours) basis and shall include associated Medical Expenses.
- 1.61. Subrogation** means the right of the Company to assume the rights of the Policyholder/Insured Person to recover expenses paid out under the Policy that may be recovered from any other source.
- 1.62. Sum Insured** means the amount specified in the Policy Certificate which represents the Company's maximum, total and cumulative liability for in respect of the Insured Person for any and all Claims incurred during the Policy Year. If the Policy Period is more than 12 months, then it is clarified that the Sum Insured shall be applied separately for each Policy Year in the Policy Period.
- 1.63. Surgery/Surgical Procedure** means manual and/or operative procedure(s) required for treatment of an Illness or Injury, correction of deformities and defects, diagnosis and cure of

diseases, relief of suffering or prolongation of life, performed in a Hospital or a Day Care Centre by a Medical Practitioner.

**1.64. Unproven/Experimental Treatment** means a treatment including drug experimental therapy which is not based on established medical practice in India, is treatment experimental or unproven.

**1.65. Variable Medical Expenses** means those Medical Expenses as listed below which vary in accordance with the Room Rent or Room Category or ICU Charges applicable in a Hospital:

- (a) Room, boarding, nursing and operation theatre expenses as charged by the Hospital where the Insured Person availed medical treatment;
- (b) Intensive Care Unit charges;
- (c) Fees charged by surgeon, anesthetist, Medical Practitioner;
- (d) Investigation expenses.

## 2. Benefits

### General Conditions applicable to all Benefits:

- (a) Benefits shall be available only if the Benefit is specified to be applicable in the Policy Certificate.
- (b) Admissibility of a Claim under Benefit 1 is a pre-condition to the admission of a Claim for Benefit 2 to Benefit 5. The event giving rise to a Claim under Benefit 1 should occur within the Policy Period for the Claim to be accepted under Benefit 1 to Benefit 5 (as applicable).
- (c) Any Claim made under Benefit 1 shall always be subject to Clause 6.5.
- (d) Any Claim paid under Benefit 1, Benefit 4 to Benefit 6 or Benefit 8 shall reduce the Sum Insured for that Policy Year and only the balance Sum Insured after payment of the Claim amounts admitted shall be available for all future Claims arising in that Policy Year.
- (e) The maximum, total and cumulative liability of the Company in respect of an Insured Person for any and all Claims arising under this Policy during the Policy Year shall not exceed the Sum Insured for that Insured Person as specified in the Policy Certificate. All Claims shall be payable subject to the terms, conditions and exclusions of the Policy and subject to availability of the Sum Insured.
- (f) Co-payment is applicable on all the Benefits / Optional Covers except Benefit 2, Benefit 3, Benefit 5, Benefit 7, Benefit 9, Optional Cover 2 & Optional Cover 3.
- (g) Deductible is applicable on all the Benefits except Benefit 7 & Benefit 9.

### 2.1. Benefit 1 : Hospitalization Expenses

If an Insured Person(s) is diagnosed with an Illness or suffers an Injury which requires the Insured Person to be admitted in a Hospital in India, which should be Medically Necessary, during the Policy Period and while the Policy is in force for:

- (a) **In-patient Care:** The Company will indemnify the Insured Person(s) for Medical Expenses incurred on Hospitalization up to the Sum Insured specified in the Schedule of Benefits provided that the Hospitalization is for a minimum period of 24 consecutive hours and was on the advice of a Medical Practitioner, and the Medical Expenses incurred are Reasonable and Customary Charges that were necessarily incurred.
- (b) **Day Care Treatment:** The Company will indemnify the Insured Person(s) for Medical Expenses incurred on Day Care Treatment up to the Sum Insured specified in the Schedule of Benefits provided that the period of treatment of the Insured Person in the Hospital/Day Care Center does not exceed 24 hours and the Day Care Treatment was taken on the advice of a Medical Practitioner, and the Medical Expenses incurred are Reasonable and Customary Charges that were necessarily incurred.

(c) **Conditions applicable for payment of Medical Expenses under Benefit 1**

(i) **Room, boarding and nursing expenses as charged by the Hospital where the Insured Person availed medical treatment (Room Rent / Room Category):**

- I. If the Insured Person is admitted in a Hospital room where the Room Rent incurred or the Room Category is different than the eligible Room Rent or Room Category specified for the Insured Person in the Policy Certificate, then the Policyholder/Insured Person shall bear the ratable proportion of the total Variable Medical Expenses (including applicable surcharge and taxes thereon) in the proportion of the difference between the Room Rent actually incurred and the Room Rent specified in the Policy Certificate or the Room Rent of the entitled Room Category to the Room Rent actually incurred.

The Room Rent/ Room Category applicable under this Policy is:

- II. Room Rent = 1% of Benefit 1 Sum Insured as specified in the Schedule of Benefits per day of Hospitalization.

The Room Categories available under this Policy are as follows. The Policy Certificate will specify which Room Category is applicable for the Insured Person under the Policy:

- III. Room Category 1 = Twin Sharing Room.  
For the purposes of this Clause only, Twin Sharing Room means a Hospital room where at least two patients are accommodated at the same time. Such room shall be the most basic and the most economical of all accommodations available as twin sharing rooms in that Hospital.
- IV. Room Category 2 = Single Private Room with A.C.  
For the purpose of this Clause only, Single Private Room with A.C. means an air conditioned Hospital room where a single patient is accommodated and which has an attached toilet (lavatory and bath). Such room shall be the most basic and the most economical of all accommodations available as a single room in that Hospital.

(ii) **Intensive Care Unit Charges (ICU Charges):**

- I. If the Insured Person is admitted in an ICU where the ICU charges incurred are higher than the ICU Charges specified in the Policy Certificate then the Policyholder/Insured Person shall bear the ratable proportion of the Variable Medical Expenses (including applicable surcharge and taxes thereon) in the proportion of the difference between the ICU charges actually incurred and the ICU Charges specified in the Policy Certificate.

The ICU Charges available under this Policy are as follows. The Policy Certificate will specify which ICU Charges are applicable for the Insured Person under the Policy:

- II. ICU Charges Option 1 = 2% of the Benefit 1 Sum Insured as specified in the Schedule of Benefits per day of Hospitalization.
- III. ICU Charges Option 2 = no limit.

**(iii) Expenses incurred on treatment for Named Ailments / Procedures**

- I. The Company will indemnify the Insured Person for Expenses incurred in respect of the below mentioned Ailments / Procedures up to the amount specified against each and every Ailment / Procedure mentioned in the Policy Certificate in a Policy Year, provided that the treatment was taken on the advice of a Medical Practitioner.
  - i. Treatment of Cataract
  - ii. Treatment of Total Knee Replacement
  - iii. Surgery for treatment of all types of Hernia
  - iv. Hysterectomy
  - v. Surgeries for Benign Prostate Hypertrophy (BPH)
  - vi. Surgical treatment of stones of renal system
  - vii. Treatment of Cerebrovascular and Cardiovascular disorders
  - viii. Treatments/Surgeries for Cancer
  - ix. Treatment of other renal complications and Disorders
  - x. Treatment for breakage of bones

Claims under this Benefit must be made in accordance with the procedure and other requirements specified in Clause 6.2(a) and (b).

**2.2. Benefit 2 : Consumable Allowance**

- (a) The Company will pay the amount specified against this Benefit in the Schedule of Benefits for each continuous and completed period of 24 hours of Hospitalization of the Insured Person, provided that:
  - i. The Hospitalization is only for In-patient Care for the Insured Person; and
  - ii. The Company shall not be liable to make payment under this Benefit for the first 3 consecutive days of Hospitalization; and
  - iii. The Company shall not be liable to make payment under this Benefit for more than 7 consecutive days of Hospitalization for each period of Hospitalization arising from Any One Illness or Accident; and
- (b) Claims under this Benefit must be made in accordance with the procedure and other requirements specified in Clause 6.2(b).

**2.3. Benefit 3 : Companion Benefit**

- (a) The Company will pay the amount specified against this Benefit in the Schedule of Benefits if the Insured Person has been Hospitalized for at least 10 consecutive days for Any One Illness or Accident provided that:
- i. The Hospitalization is only for In-patient Care for the Insured Person; and
  - ii. The Company shall not be liable to make payment under this Benefit more than once in a Policy Year.

**2.4. Benefit 4 : Pre-hospitalization Medical Expenses and Post-hospitalization Medical Expenses**

- (a) The Company will indemnify the Medical Expenses up to the amount specified against this Benefit in the Schedule of Benefits provided that is incurred for the Insured Person:
- i. As Pre-hospitalization Medical Expenses immediately prior to the date of the Insured Person's admission to the Hospital provided that the Company shall not be liable to make payment for any Pre-hospitalization Medical Expenses that were incurred before the Policy Start Date; and
  - ii. As Post-hospitalization Medical Expenses immediately following the date of the Insured Person's discharge from Hospital provided that the Company shall not be liable to make payment for any Post-hospitalization Medical Expenses that were incurred 30 days or more after the Policy End Date

Provided that the Medical Expenses relate to the Illness/Injury for which the Company has accepted the Insured Person's Claim.

- (b) If the provisions of Clause 6.6(d) is applicable to a Claim, then:
- i. The date of admission to Hospital for the purpose of this Benefit shall be the date of the first admission to the Hospital for the Illness deemed to be Any One Illness; and
  - ii. The date of discharge from Hospital for the purpose of this Benefit shall be the last date of discharge from the Hospital in relation to the Illness deemed to be Any One Illness.
  - iii. The date of admission to Hospital for the purpose of this Benefit shall be the date of the first admission to the Hospital for the Injury.
  - iv. The date of discharge from Hospital for the purpose of this Benefit shall be the last date of discharge from the Hospital in relation to the Injury.
- (c) Claims under this Benefit must be made in accordance with the procedure and other requirements specified in Clause 6.2(b).

**2.5. Benefit 5 : Ambulance Cover**

- (a) The Company will indemnify up to the amount specified against this Benefit in the Schedule of Benefits, for the Reasonable and Customary Charges necessarily incurred on availing Ambulance services offered by a Hospital or by an Ambulance service provider for the Insured Person's necessary transportation to the nearest Hospital following an Emergency provided that the necessity of the Ambulance transportation is certified by the treating Medical Practitioner.
- (b) Claims under this Benefit must be made in accordance with the procedure and other requirements specified in Clause 6.2(a) and (b).

**2.6. Benefit 6 : Domiciliary Hospitalization**

- (a) The Company will indemnify for the Medical Expenses incurred for Domiciliary Hospitalization of the Insured Person up to 10% of the Sum Insured, provided that:
- i. The Domiciliary Hospitalization continues for a period exceeding 3 consecutive days.
  - ii. The Medical Expenses are incurred during the Policy Year.
  - iii. The Medical Expenses are Reasonable and Customary Charges which are necessarily incurred.
  - iv. Any Medical Expenses incurred under Benefit 4 shall not be payable under this Benefit.
  - v. Any Medical Expenses incurred for the treatment in relation to any of the following diseases shall not be payable under this Benefit :
    - I. Asthma;
    - II. Bronchitis;
    - III. Chronic Nephritis and Chronic Nephritic Syndrome;
    - IV. Diarrhoea and all types of Dysenteries including Gastro-enteritis;
    - V. Diabetes Mellitus and Insipidus;
    - VI. Epilepsy;
    - VII. Hypertension;
    - VIII. Influenza, cough or cold;
    - IX. All Psychiatric or Psychosomatic Disorders;
    - X. Pyrexia of unknown origin;
    - XI. Tonsillitis and Upper Respiratory Tract Infection including Laryngitis and Pharyngitis;
    - XII. Arthritis, Gout and Rheumatism.
- (b) Claims under this Benefit must be made in accordance with the procedure and other requirements specified in Clause 6.2 (b).



**2.7. Benefit 7 : Recharge of Sum Insured**

- (a) If a Claim is payable under the Policy, then the Company agrees to automatically make the re-instatement of up to the Sum Insured for that Policy Year only provided that:
- i. The Recharge shall be utilized only after the Sum Insured has been completely exhausted in that Policy Year.
  - ii. A Claim will be admissible under the Recharge only if the Claim is admissible under the Benefit 1.
  - iii. The Recharge shall be available only for all future Claims and not in relation to any Illness or Injury for which a Claim has already been admitted for that Insured Person during that Policy Year.
  - iv. The total amount of Recharge shall not exceed the Sum Insured for that Policy Year.
  - v. Any unutilized Recharge cannot be carried forward to any subsequent Policy Year.
  - vi. If the Policy is issued on a Floater basis, then the Recharge will also be available only on Floater basis.
  - vii. For any single Claim during a Policy Year the maximum Claim amount payable shall be the Sum Insured.
  - viii. During a Policy Year, the aggregate Claim amount payable, subject to admissibility of the Claim, shall not exceed the sum of:
    - I The Sum Insured
    - II Recharge of Sum Insured
  - ix. The balance of the Recharge shall be available during the Policy Year till it is exhausted completely.
  - x. In case of Portability, the credit for Sum Insured would be available only to the extent of the sum insured of the expiring policy, including the Recharge.
  - xi. This Benefit is not applicable to Optional Covers.
- (b) Claims under this Benefit must be made in accordance with the procedure and other requirements specified in Clause 6.2(a) and (b).

**2.8. Benefit 8 : Dialysis Cover**

- (a) The Company will indemnify for the Medical Expenses incurred on dialysis up to the amount per sitting specified in the Schedule of Benefits provided that:
- i. The Medical Expenses are incurred during the Policy Year;
  - ii. We shall not be liable to make any payment in respect of Medical Expenses incurred on dialysis which relate to kidney disease which occurred and was diagnosed as a Chronic Condition prior to the Policy Start Date;
  - iii. We shall not be liable to make any payment under this Benefit for more than 24 consecutive months.
- (b) Claims under this Benefit must be made in accordance with the procedure and other requirements in Clause 6.2(a) and (b).

**2.9. Benefit 9 : Annual Health Check-up**

(a) On the Insured Person's request, the Company will arrange for the Insured Person's Annual Health Check-up for the list of medical tests specified below at its Network Provider, provided that:

- i. This Benefit shall be available only to those Insured Persons who are of Age 18 years or above on the Policy Period Start Date; and
- ii. If the Policy is a Floater policy then this Benefit shall not be available to any Insured Person who has been admitted under the Floater policy as a child of any other Insured Person; and
- iii. This Benefit shall be available only once during a Policy Year.

(b) Medical Tests covered in the Annual Health Check-up are as follows :-

| Medical Tests                 |
|-------------------------------|
| Complete Blood Count with ESR |
| Urine Routine                 |
| Blood Group                   |
| Fasting Blood Sugar           |
| Lipid Profile                 |
| Kidney Function Test          |
| ECG                           |

(c) Claims under this Benefit must be made in accordance with the procedure and other requirements specified in Clause 6.2(a).

The Policy provides the following Optional Covers which can be opted either at the inception of the policy or at the time of renewal. The Policy Certificate will specify the Optional Covers that are in force for the Insured Persons.

#### **2.10. Optional Cover 1 – Good Health+**

- (a) The Insured Person shall be entitled to avail up to 8 consultations with the Network Service Providers, up to the per consultation payable claim limit and the applicable Co-payment specified in the Policy Certificate.
- (b) The Insured Person shall be able to avail discounts at the pharmacies of the Network Service Providers and wellness centers empanelled with the Company. For an updated list of the Network Service Providers and wellness centres empanelled with the Company or the discounts available, please visit the Company's website.

**Network Service Provider** means any person, organization, institution that has been empanelled with the Company to provide Services specified under this Optional Cover to the Insured Person.

#### **2.11. Optional Cover 2 – Home Care**

- (a) The Company will indemnify the Insured Person for the expenses incurred up to up to the limit of Rs. 1,000 per day towards the hiring of a Qualified Nurse with the purpose of providing necessary care and convenience to the Insured Person to perform his necessary daily activities, which facilitate his necessary activities of daily living and are recommended and certified by a Medical Practitioner to be necessary in writing, provided that:
  - i. The Company shall not be liable to make payment under this Benefit for the first day of hiring the Qualified Nurse in respect of an Illness/Injury;
  - ii. The Company shall not be liable to make payment under this Benefit for more than 7 consecutive days arising from Any One Illness or Injury; and
  - iii. The Company shall not be liable to make payment under this Benefit for more than 45 days per Policy Year per Insured Person.

## 2.12. Optional Cover 3 – Health Check+

(a) Clause 2.9(b) of the Policy is deleted entirely and replaced with the following:

Medical Tests covered in the Annual Health Check-up are as follows if the Optional Cover is Diabetes Health Check – up in the Policy Certificate:-

| <b>Diabetes Health Check – up</b> |
|-----------------------------------|
| Complete Blood Count with ESR     |
| Urine RE                          |
| Blood Group                       |
| Fasting & PP Blood Sugar          |
| TMT                               |
| Lipid Profile                     |
| Kidney Function test              |
| Liver Function test               |
| TSH                               |
| Medical Examination Report        |
| Hb A 1 C                          |
| Urine for Micro Albuminuria       |
| Hbs Ag                            |

Medical Tests covered in the Annual Health Check-up are as follows if the Optional Cover is Cardiac Health Check – up in the Policy Certificate:-

| <b>Cardiac Health Check – up</b> |
|----------------------------------|
| Complete Blood Count with ESR    |
| Urine RE                         |
| Blood Group                      |
| Fasting & PP Blood Sugar         |
| TMT                              |
| Lipid Profile                    |
| Kidney Function test             |
| Liver Function test              |
| TSH                              |
| Medical Examination Report       |
| Hbs Ag                           |
| Chest X Ray                      |

### 3. Special Conditions

Special Conditions shall be applicable only if the Special Condition is specified to be applicable to the Insured Person in the Policy Certificate.

#### 3.1. Special Condition 1 : Floater Cover

- (a) The Company's maximum, total and cumulative liability, for any and all Claims incurred during the Policy Year in respect of all Insured Persons, shall not exceed the Sum Insured.
- (b) Definition 1.62 is deleted entirely and replaced with the following:

**Sum Insured:** The amount specified in the Policy Certificate which represents the Company's maximum, total and cumulative liability for all Insured Persons for any and all Claims incurred during the Policy Year. If the Policy Period is more than 12 months, then it is clarified that the Sum Insured shall be applied separately for each Policy Year in the Policy Period.

#### 3.2. Special Condition 2 : Co-payment

- (a) The Policyholder shall bear a Co-payment per Claim (as specified in the Policy Certificate) of the final amount admitted as payable by the Company in accordance with Clause 6.5 and the Company's liability shall be restricted to payment of the balance amount subject to the available Sum Insured.
- (b) The applicable Co-payment will increase by 10% per Claim in the Policy Year following the Insured Person (or eldest Insured Person in the case of a Floater cover) attaining Age 71. If an Insured Person (or eldest Insured Person in the case of a Floater cover) attains age 71 years during the Policy Period, additional 10% co-payment will be applicable to the Policy only at the time of subsequent renewal.
- (c) However, if the age of the Insured Person or eldest Insured Person (in case of Floater) at the time of issue of the first Policy with the Company is 70 years or below, then the Insured Person has an option to waive the condition for the additional 10% Co-payment upon payment of extra premium in this regard.
- (d) The Co-payment shall be applicable to each and every Claim made, for each Insured Person.

## 4. Exclusions

### 4.1. Waiting Period:

#### (a) 30-Day waiting period

- (i) Claim for any Medical Expenses incurred for treatment of any Illness during the first 30 days from the Policy Period Start Date shall not be admissible, except those Medical Expenses incurred directly as a result of an Injury taking place within the Policy Period.
- (ii) This exclusion shall not apply for subsequent Policy Years provided that there is no Break in Policy for that Insured Person and that the Policy has been renewed with the Company for that Insured Person within the Grace Period and for the same or lower Sum Insured.

#### (b) Specific waiting period

- (i) Any Claim for or arising out of any of the following Illnesses or Surgical Procedures shall not be admissible during the first 24 (twenty four) consecutive months of coverage of the Insured Person by the Company from the first Policy Period Start Date:
  - I Arthritis (if non-infective), Osteoarthritis and Osteoporosis, Gout, Rheumatism and Spinal Disorders, Joint Replacement Surgery;
  - II Surgical treatments for Benign ear, nose and throat (ENT) disorders and surgeries (including but not limited to Adenoidectomy, Mastoidectomy, Tonsillectomy and Tympanoplasty), Nasal Septum Deviation, Sinusitis and related disorders;
  - III Benign Prostatic Hypertrophy;
  - IV Cataract;
  - V Dilatation and Curettage;
  - VI Fissure / Fistula in anus, Hemorrhoids / Piles, Pilonidal Sinus, Ulcers of Gastro Intestinal tract;
  - VII Surgery of Genito urinary system unless necessitated by malignancy;
  - VIII All types of Hernia, Hydrocele;
  - IX Hysterectomy for menorrhagia or fibromyoma or prolapse of uterus unless necessitated by malignancy;
  - X Internal tumors, skin tumors, cysts, nodules, polyps including breast lumps (each of any kind) unless malignant;
  - XI Kidney Stone / Ureteric Stone / Lithotripsy / Gall Bladder Stone;
  - XII Myomectomy for fibroids;
  - XIII Varicose veins and varicose ulcers;
  - XIV Pancreatitis;
  - XV End stage liver disease;
  - XVI Procedures for Retinal disorders;
  - XVII Cerebrovascular accident;
  - XVIII Renal Failure / End Stage Renal Disease;
  - XIX Cardiomyopathies;
  - XX Myocardial Infarction;
  - XXI Heart Failure;
  - XXII Arrhythmia / Heart blocks;
  - XXIII All types of Cancer;

---

XXIV Arthroscopic Knee Surgeries/ACL Reconstruction/Meniscal and Ligament Repair.

- (ii) If an Insured Person is suffering from any of the above Illnesses, conditions or Pre-existing Diseases at the time of commencement of first policy with the Company, any Claim in respect of that Illness, condition or Pre-existing Disease shall not be covered until the completion of 24 months of continuous insurance coverage with the Company from the first Policy Period Start Date.
- (c) **Pre-existing Disease:** Claims will not be admissible for any Medical Expenses incurred for Hospitalization in respect of diagnosis/treatment of any Pre-existing Disease until 24 months of continuous coverage has elapsed, since the inception of the first Policy with the Company.
- (d) If the Sum Insured is enhanced on any renewal of this Policy, the waiting periods as defined above in Clauses 4.1(a), 4.1(b) and 4.1(c) shall be applicable afresh to the incremental amount of the Sum Insured only.
- (e) If the Sum Insured is reduced on any renewal of this Policy, the credit for waiting periods as defined above in Clauses 4.1(a), 4.1(b) and 4.1(c) shall be restricted to the lowest Sum Insured under the previous Policy.
- (f) The Waiting Periods as defined in Clauses 4.1(a), 4.1(b) and 4.1(c) shall be applicable individually for each Insured Person and Claims shall be assessed accordingly.

**4.2. Permanent Exclusions :**

- (a) Any Claim in respect of any Insured Person for, arising out of or directly or indirectly due to any of the following shall not be admissible unless expressly stated to the contrary elsewhere in the Policy terms and conditions:
  - (i) Any condition or treatment as specified in Annexure – II.
  - (ii) The Company shall not admit any Claim in respect of an Insured Person which involves treatment/consultation in any of the hospitals as listed in Annexure – III.
  - (iii) Any condition directly or indirectly caused by or associated with any sexually transmitted disease, including Genital Warts, Syphilis, Gonorrhoea, Genital Herpes, Chlamydia, Pubic Lice and Trichomoniasis, Acquired Immuno Deficiency Syndrome (AIDS) whether or not arising out of HIV, Human T-Cell Lymphotropic Virus Type III (HTLV–III or IITLB-III) or Lymphadenopathy Associated Virus (LAV) or the mutants derivative or Variations Deficiency Syndrome or any Syndrome or condition of a similar kind.
  - (iv) Any treatment arising from or traceable to pregnancy (including voluntary termination), miscarriage (unless due to an Accident), childbirth, maternity (including caesarian section), abortion or complications of any of these. This exclusion will not apply to ectopic pregnancy.
  - (v) Any treatment arising from or traceable to any fertility, sterilization, birth control procedures, contraceptive supplies or services including complications arising due to supplying services or Assisted Reproductive Technology.

- (vi) Treatment taken from anyone who is not a Medical Practitioner or from a Medical Practitioner who is practicing outside the discipline for which he is licensed or any kind of self-medication.
- (vii) Charges incurred in connection with cost of routine eye and ear examinations, dentures, artificial teeth and all other similar external appliances and / or devices whether for diagnosis or treatment.
- (viii) Unproven/Experimental or investigational treatments which are not consistent with or incidental to the diagnosis and treatment of the positive existence or presence of any Illness for which confinement is required at a Hospital. Any Illness or treatment which is a result or a consequence of undergoing such experimental or unproven treatment.
- (ix) Expenses incurred on High Intensity Focused Ultra Sound, Balloon Sinuplasty, Enhanced External Counter Pulsation Therapy and related therapies. Deep Brain Simulation, Hyperbaric Oxygen Therapy, Robotic Surgery, Holmium Laser Enucleation of Prostate, KTP Laser surgeries, Femto laser surgeries and such other similar therapies.
- (x) Any expenses incurred on prosthesis, corrective devices, external durable medical equipment of any kind, like wheelchairs, walkers, belts, collars, caps, splints, braces, stockings of any kind, diabetic footwear, glucometer/thermometer, crutches, ambulatory devices, instruments used in treatment of sleep apnea syndrome (C.P.A.P) or continuous ambulatory peritoneal dialysis (C.A.P.D.) and oxygen concentrator for asthmatic condition, cost of cochlear implants and related surgery.
- (xi) Any treatment related to sleep disorder or sleep apnea syndrome, general debility convalescence, cure, rest cure, health hydros, nature cure clinics, sanatorium treatment, Rehabilitation measures, private duty nursing, respite care, long-term nursing care, custodial care or any treatment in an establishment that is not a Hospital.
- (xii) Treatment of any genetic disorder or Congenital Anomaly or Illness or defects or anomalies or treatment relating to birth defects.
- (xiii) Treatment of mental illness, stress or psychological disorders.
- (xiv) Aesthetic treatment, cosmetic surgery or plastic surgery or related treatment of any description, including any complication arising from these treatments, other than as may be necessitated due to an Injury, cancer or burns.
- (xv) Any treatment/surgery for change of sex or gender reassignments including any complication arising from these treatments.
- (xvi) Circumcision unless necessary for treatment of an Illness or as may be necessitated due to an Accident.
- (xvii) All preventive care, vaccination, including inoculation and immunizations (except in case of post-bite treatment), vitamins and tonics.
- (xviii) Artificial life maintenance, including life support machine use, where such treatment will not result in recovery or restoration of the previous state of health.
- (xix) All expenses related to donor treatment, including surgery to remove organs from the donor, in case of transplant surgery.
- (xx) Non-allopathic treatment.
- (xxi) Any OPD Treatment.
- (xxii) Treatment received outside India.
- (xxiii) Charges incurred at Hospital primarily for diagnostic, X-ray or laboratory examinations not consistent with or incidental to the diagnosis and treatment of the positive



existence or presence of any Illness or Injury, for which In-patient Care/ Day Care Treatment is required.

- (xxiv) War (whether declared or not) and war like occurrence or invasion, acts of foreign enemies, hostilities, civil war, rebellion, revolutions, insurrections, mutiny, military or usurped power, seizure, capture, arrest, restraints and detainment of all kinds.
- (xxv) Any Illness or Injury directly or indirectly resulting or arising from or occurring during commission of any breach of any law by the Insured Person with any criminal intent.
- (xxvi) Act of self-destruction or self-inflicted Injury, attempted suicide or suicide while sane or insane or Illness or Injury attributable to consumption, use, misuse or abuse of tobacco, intoxicating drugs and alcohol or hallucinogens.
- (xxvii) Any charges incurred to procure any medical certificate, treatment or Illness related documents pertaining to any period of Hospitalization or Illness.
- (xxviii) Personal comfort and convenience items or services including but not limited to T.V. (wherever specifically charged separately), charges for access to telephone and telephone calls (wherever specifically charged separately), foodstuffs (except patient's diet), cosmetics, hygiene articles, body or baby care products and bath additive, barber or beauty service, guest service as well as similar incidental services and supplies.
- (xxix) Expenses related to any kind of RMO charges, service charge, surcharge, night charges levied by the Hospital under whatever head.
- (xxx) Nuclear, chemical or biological attack or weapons, contributed to, caused by, resulting from or from any other cause or event contributing concurrently or in any other sequence to the loss, claim or expense. For the purpose of this exclusion:
  - I Nuclear attack or weapons means the use of any nuclear weapon or device or waste or combustion of nuclear fuel or the emission, discharge, dispersal, release or escape of fissile/ fusion material emitting a level of radioactivity capable of causing any Illness, incapacitating disablement or death.
  - II Chemical attack or weapons means the emission, discharge, dispersal, release or escape of any solid, liquid or gaseous chemical compound which, when suitably distributed, is capable of causing any Illness, incapacitating disablement or death.
  - III Biological attack or weapons means the emission, discharge, dispersal, release or escape of any pathogenic (disease producing) micro-organisms and/or biologically produced toxins (including genetically modified organisms and chemically synthesized toxins) which are capable of causing any Illness, incapacitating disablement or death.

In addition to the foregoing, any loss, claim or expense of whatsoever nature directly or indirectly arising out of, contributed to, caused by, resulting from, or in connection with any action taken in controlling, preventing, suppressing, minimizing or in any way relating to the above shall also be excluded.

- (xxxi) Impairment of an Insured Person's intellectual faculties by abuse of stimulants or depressants.
- (xxxii) Alopecia, wigs and/or toupee and all hair or hair fall treatment and products.
- (xxxiii) Any treatment taken in a clinic, rest home, convalescent home for the addicted, detoxification center, sanatorium, home for the aged, mentally disturbed, remodeling clinic or similar institutions.
- (xxxiv) Multifocal lens implantation for cataract.
- (xxxv) Remicade, Avastin or similar injectable treatment.

- (xxxvi) Oral Chemotherapy.
- (xxxvii) Any claim related to Hazardous Activities.
- (xxxviii) If the Insured Person is suffering from or has been diagnosed with or has been treated for any of the following disorders prior to the first Policy Start Date, then costs of treatment related to or arising from the disorder whether directly or indirectly will be permanently excluded from coverage under the Policy:-
- I Chronic Bronchitis;
  - II Esophageal Stricture or stenosis;
  - III Unoperated Varicose Veins;
  - IV Deep Vein Thrombosis (DVT);
  - V Spondyloarthropathies (Spondylosis/Spondylitis/Spondylolisthesis);
  - VI Residual Poliomyelitis;
  - VII Avascular Necrosis, Idiopathic;
  - VIII Unoperated Hyperthyroidism;
  - IX Renal/Ureteric/Bladder Calculi;
  - X DUB/Endometriosis;
  - XI Unoperated Fibroid Uterus;
  - XII Retinal Detachment;
  - XIII Otosclerosis;
  - XIV Deafness;
  - XV Blindness;
  - XVI Any implant in the body.

## 5. Portability

In case Portability has been granted to the Policyholder and/or Insured Person under this Policy then:-

- (a) The proposed Insured Person has to be covered without any break in insurance coverage under any similar indemnity health insurance policy from any non-life insurance company registered with the IRDA or any similar group indemnity health insurance policy from the Company; and
- (b) The Waiting Periods as defined in Clauses 4.1(a), 4.1(b) and 4.1(c) of this Policy shall be reduced by the number of months of continuous coverage under such health insurance policy with the previous insurer to the extent of the sum insured and the deductible under the expiring health insurance policy.
- (c) The Waiting Periods under Clauses 4.1(a), 4.1(b) and 4.1(c) shall be applicable afresh to the amount by which the Sum Insured under this Policy exceeds the sum insured and the deductible under the terms of the expiring policy.
- (d) The Waiting Periods as defined in Clauses 4.1(a), 4.1(b) and 4.1(c) shall be applicable individually for each Insured Person and Claims shall be assessed accordingly.
- (e) Credit for the sum insured of the expiring policy shall additionally be available as under:
  - (i) If the Insured Person was covered on a Floater basis under the expiring policy and is proposed to be covered on a Floater basis with the Company, then the sum insured to be carried forward for credit under this Policy would also be applied on a Floater basis only.
  - (ii) In all other cases the sum insured to be carried forward for credit in this Policy would be applied on an individual basis only.
- (f) In case the Policyholder has opted to switch to any other insurer under portability and the outcome of acceptance of the portability is awaited from the new insurer on the date of renewal:
  - (i) The Company may at the request of the Policyholder, extend the Policy for a period not less than 1 month at an additional premium to be paid on a pro-rated basis.
  - (ii) In case any Claim is reported during the extended Policy Period, the Policyholder shall first pay the premium so as to make the Policy Period part of full Policy as applicable. The Company's liability for the payment of the Claim shall commence only once such premium is received. Alternately, the Company may deduct the premium payable by the Policyholder and pay the balance Claim amount, if any and issue Policy for the balance Policy Period.

## 6. Claims Intimation, Assessment and Management

### 6.1. Claims Intimation

(a) Upon the occurrence of any Illness or Injury that may give rise to a Claim under this Policy, then as a Condition Precedent to the Company's liability under the Policy, all of the following shall be undertaken:

(i) If any Illness is diagnosed or discovered or any Injury is suffered or any other contingency occurs which may result in a Claim under the Policy, the Company shall be notified with full particulars within 48 hours from the date of occurrence of event either at the Company's call center or in writing.

(ii) Claim must be filed within 15 days from the date of discharge from the hospital.

**Note:** 6.1 (a) (i) and 6.1 (a) (ii) are precedent to admission of liability under the policy.

(iii) The following details are to be given to the Company at the time of intimation of Claim:

- I Policy Number;
- II Name of the Policyholder;
- III Name of the Insured Person in respect of whom the Claim is being made;
- IV Nature of Illness or Injury;
- V Name and address of the attending Medical Practitioner and Hospital;
- VI Date of admission to Hospital or proposed date of admission to Hospital for planned Hospitalization;
- VII Any other necessary information, documentation or details requested by the Company.

(iv) In case of an Emergency Hospitalization, the Company shall be notified either at the Company's call center or in writing immediately and in any event within 48 hours of Hospitalization commencing or before the Insured Person's discharge from Hospital.

However, the Company will examine and relax the time limit mentioned in the above conditions depending upon the merits of case.

## **6.2. Claims Procedure**

### **(a) Cashless**

For availing the Cashless Facility at a Network Provider, the following shall be carried out:-

- (i) Submit a pre-authorization form to the Company for approval. Only upon due approval from the Company, Cashless Facility can be availed at any Network Hospital.
- (ii) Present the health card provided by the Company under this Policy along with a valid photo identification
- (iii) document (Voter ID card / Driving License / Passport / PAN Card or any other identification documentation as approved by the Company).
- (iv) The Company will confirm in writing authorization or rejection of the request to avail Cashless Facility for the Insured Person's Hospitalization.
- (v) If the request for availing Cashless Facility is authorized by the Company, then payment for the Medical Expenses incurred in respect of the Insured Person shall not have to be made to the extent that such Medical Expenses are covered under this Policy and fall within the amount authorized in writing by the Company for availing Cashless Facility. All original bills and evidence of treatment for the Medical Expenses incurred in respect of the Hospitalization of the Insured Person and all other information and documentation specified at Clause 6.4 shall be submitted to the Network Provider immediately and in any event before the Insured Person's discharge from Hospital.
- (vi) If the Company does not authorize the Cashless Facility due to insufficient Sum Insured or if insufficient information is provided to the Company to determine the admissibility of the Claim, payment for the treatment will have to be made by the Policyholder or Insured Person to the Network Provider, following which a Claim for reimbursement may be made to the Company and the same will be considered by the Company subject to the Policy.
- (vii) It is agreed and understood that the Company may modify or add to the list of Network Providers or modify or restrict the extent of Cashless Facilities that may be availed at any particular Network Provider. For an updated list of Network Providers and the extent of Cashless Facilities available at each Network Provider, the Policyholder or Insured Person may refer to the list of Network Providers available on the Company's website or at the call centre.

### **(b) Re-imburement**

It is agreed and understood that in all cases where intimation of a Claim has been provided under this clause, all the information and documentation specified in Clause 6.4 below shall be submitted (at the Policyholder or Insured Person's expense) to the Company immediately and in any event within 15 days of Insured Person's discharge from Hospital. However the Company may examine and relax the time limits mentioned upon the merits of the case.

**6.3. Policyholder's or Insured Person's duty at the time of Claim**

- (a) It is agreed and understood that as a Condition Precedent for a Claim to be considered under this Policy:
- (i) The Policyholder or Insured Person shall check the updated list of Network Provider before submission of a pre-authorization request for Cashless Facility.
  - (ii) All reasonable steps and measures must be taken to avoid or minimize the quantum of any Claim that may be made under this Policy.
  - (iii) The Insured Person shall follow the directions, advice or guidance provided by a Medical Practitioner and the Company shall not be obliged to make payment that is brought about or contributed to by the Insured Person failing to follow such directions, advice or guidance.
  - (iv) Intimation of the Claim, notification of the Claim and submission or provision of all information and documentation shall be made promptly and in any event in accordance with the procedures and within the timeframes specified in Clause 6 of the Policy.
  - (v) The Insured Person will, at the request of the Company, submit himself for a medical examination by the Company's nominated Medical Practitioner as often as the Company considers reasonable and necessary. The cost of such examination will be borne by the Company.
  - (vi) The Company's Medical Practitioner and representatives shall be given access and co-operation to inspect the Insured Person's medical and Hospitalization records and to investigate the facts and examine the Insured Person.
  - (vii) The Company shall be provided with complete necessary documentation and information which the Company has requested to establish its liability for the Claim, its circumstances and its quantum.

**6.4. Claim Documents**

- (a) The following information and documentation shall be submitted in accordance with the procedures and within the timeframes specified in Clause 6 in respect of all Claims:
- (i) Duly completed and signed Claim form, in original;
  - (ii) Medical Practitioner's referral letter advising Hospitalization;
  - (iii) Medical Practitioner's prescription advising drugs/diagnostic tests/consultation;
  - (iv) Original bills, receipts and discharge card from the Hospital/Medical Practitioner;
  - (v) Original bills from pharmacy/chemists;
  - (vi) Original pathological/diagnostic test reports/radiology reports and payment receipts;
  - (vii) Indoor case papers;
  - (viii) Original investigation test reports and payment receipts;
  - (ix) Ambulance Receipt;
  - (x) Any other document as required by the Company to assess the Claim.
- (b) The Company will only accept bills/invoices which are made in the Insured Person's name.

## **6.5. Claim Assessment**

- (a) All admissible Claims under this Policy shall be assessed by the Company in the following progressive order:
- (i) If the provisions of the Contribution Clause in Clause 7.7 are applicable, the Company's liability to make payment under that Claims shall first be apportioned accordingly.
  - (ii) If a room/ICU accommodation has been opted for where the Room Rent or Room Category or ICU Charges is higher than the eligible limit as applicable for that Insured Person as specified in the Policy Certificate, then, the Variable Medical Expenses payable shall be pro-rated as per the applicable limits in accordance with Clause 2.1(c) (i) or (ii).
  - (iii) The Deductible shall be applied to the aggregate of all Claims that are either paid or payable under this Policy. The Company's liability to make payment shall commence only once the aggregate amount of all Claims payable or paid exceed the Deductible.
  - (iv) Co-payment shall then be applicable on the amount payable by the Company.
  - (v) The balance amount, if any, subject to the applicability of sub-limits on Expenses in accordance with Clause 2.1(c) (iii), the Company's liability to make payment shall be limited to such extent as applicable and shall be the Claim payable.
- (b) The Claim amount assessed in Clause 6.5(a) above would be deducted from the following amounts in the following progressive order:
- (i) Sum Insured;
  - (ii) Recharge of Sum Insured (if applicable).

**6.6. Payment Terms**

- (a) This Policy covers only medical treatment taken entirely within India. All payments under this Policy shall be made in Indian Rupees and within India.
- (b) The Company shall have no liability to make payment of a Claim under the Policy in respect of an Insured Person during the Policy Period, once the Sum of Sum Insured and Recharge of Sum Insured for that Insured Person is exhausted.
- (c) The Company shall settle any Claim within 30 days of receipt of all the necessary documents/information as required for settlement of such Claim and sought by the Company. The Company shall provide the Policyholder an offer of settlement of Claim and upon acceptance of such offer by the Policyholder the Company shall make payment within 7 days from the date of receipt of such acceptance. In case there is delay in the payment beyond the stipulated timelines, the Company shall pay additional amount as interest at a rate which is 2% above the bank rate prevalent at the beginning of the financial year in which the claim is reviewed by it. For the purpose of this clause, 'bank rate' shall mean the existing bank rate as notified by Reserve Bank of India, unless the extent regulation requires payment based on some other prescribed interest rate.
- (d) If the Policyholder or Insured Person suffers a relapse within 45 days of the date of discharge from the Hospital for which a Claim has been made, then such relapse shall be deemed to be part of the same Claim.
- (e) If any Claim is made which extends in to two Policy Periods then such Claim shall be paid taking into consideration the available Sum Insured in these Policy Periods including the deductible for each Policy Period. Such eligible Claim amount will be paid to the Policyholder/Insured after deducting the extent of premium to be received for the renewal/due date of premium of the policy, if not received earlier.
- (f) For Claims for Cashless Facility, the payment shall be made to the Network Provider whose discharge would be complete and final.
- (g) For Claims for reimbursement, the Company will pay the Policyholder. In the event of death of the Policyholder, the Company will pay the nominee (as named in the Policy Certificate) and in case of no nominee, to the legal heirs or legal representatives of the Policyholder whose discharge shall be treated as full and final discharge of its liability under the Policy.



## 7. General Terms and Conditions

### 7.1. Disclosure to Information Norm

If any untrue or incorrect statements are made or there has been a misrepresentation, misdescription or non-disclosure of any material particulars or any material information having been withheld or if a Claim is fraudulently made or any fraudulent means or devices are used by the Policyholder or the Insured Person or any one acting on his/their behalf, the Company shall have no liability to make payment of any Claims and the premium paid shall be forfeited ab initio to the Company.

### 7.2. Observance of Terms and Conditions

The due observance and fulfillment of the terms and conditions of this Policy (including the realization of premium by their respective due dates and compliance with the specified procedure on all Claims) in so far as they relate to anything to be done or complied with by the Policyholder or any Insured Person, shall be Condition Precedent to the Company's liability under the Policy.

### 7.3. Reasonable Care

Insured Persons shall take all reasonable steps to safeguard against any Illness or Injury that may give rise to a Claim.

### 7.4. No constructive Notice

Any knowledge or information of any circumstance or condition in relation to the Policyholder or Insured Person which is in possession of the Company other than that information expressly disclosed in the Proposal Form or otherwise in writing to the Company, shall not be held to be binding or prejudicially affect the Company.

### 7.5. Complete discharge

Payment made by the Company to the Policyholder or Insured Person or the nominee of the Policyholder or the legal representative of the Policyholder or to the Hospital, as the case may be, of any Medical Expenses or compensation or benefit under the Policy shall in all cases be complete and construe as an effectual discharge in favor of the Company.

### 7.6. Subrogation

The Policyholder and Insured Person shall at his own expense do or concur in doing or permit to be done all such acts and things that may be necessary or reasonably required by the Company for the purpose of enforcing and/or securing any rights and remedies or obtaining relief or indemnity from any other party to which the Company is or would become entitled upon the Company paying for a Claim under this Policy, whether such acts or things shall be or become necessary or required before or after its payment. Neither the Policyholder nor any Insured Person shall prejudice these subrogation rights in any manner and shall at his own expense provide the Company with whatever assistance or cooperation is required to enforce such rights. Any recovery the Company makes pursuant to this clause shall first be applied to the amounts paid or payable by the Company under this Policy and any costs and expenses incurred by the Company of affecting a recovery, where after the Company shall pay any balance remaining to the Policyholder. This clause shall not apply to any Benefit offered on a fixed benefit basis.

**7.7. Contribution**

- (a) In case any Insured Person is covered under more than one indemnity insurance policies, with the Company or with other insurers, the Policyholder/Insured Person shall have the right to settle the Claim with any of the Company, provided that the Claim amount payable is up to the sum insured of such Policy.
- (b) In case the Claim amount exceeds the Sum Insured, then Policyholder shall have the right to choose the companies with whom the Claim is to be settled. In such cases, the settlement shall be done as under:
  - (i) If at the time when any Claim arises under this Policy, there is any other insurance which covers (or would have covered but for the existence of this Policy), the same Claim (in whole or in part), then the Company shall not be liable to pay or contribute more than its ratable proportion of any Claim.
  - (ii) This clause shall not apply to any Benefit offered on a fixed benefit basis.

**7.8. Policy Disputes**

Any and all disputes or differences under or in relation to the validity, construction, interpretation and effect to this Policy shall be determined by the Indian Courts and in accordance with Indian law.

**7.9. Free Look Period**

- (a) The Policyholder may, within 15 days from the receipt of the Policy document, return the Policy stating reasons for his objection, if the Policyholder disagrees with any Policy terms and conditions.
- (b) If no Claim has been made under the Policy, the Company will refund the premium received after deducting proportionate risk premium for the period on cover, expenses for medical examination and stamp duty charges. If only part of the risk has commenced, such proportionate risk premium shall be calculated as commensurate with the risk covered during such period. All rights under the Policy will immediately stand extinguished on the free look cancellation of the Policy.
- (c) Provision for free look period is not applicable and available at the time of renewal of the Policy.

**7.10. Renewal Terms**

- (a) This Policy will automatically terminate on the Policy Period End Date. All renewal applications should reach the Company on or before the Policy Period End Date.
- (b) The premium payable on renewal shall be paid to the Company on or before the Policy Period End Date and in any event before the expiry of the Grace Period.
- (c) For the purpose of this provision, Grace Period means a period of 30 days immediately following the Policy Period End Date during which a payment can be made to renew this Policy without loss of continuity benefits. Coverage is not available for the period for which premium is not received by the Company and the Company shall not be liable for any Claims incurred during such period.
- (d) The Company will ordinarily not refuse to renew the Policy except on ground of fraud, moral hazard or misrepresentation or non-co-operation by the Insured.
- (e) The Company may carry out underwriting in accordance with its Board approved underwriting policy in relation to any request for change in Sum Insured or Deductible at the time of renewal of the Policy.

- (f) This product may be withdrawn / modified by the Company after due approval from the IRDA. In case this product is withdrawn / modified by the Company, this Policy can be renewed under the then prevailing Health Insurance Product or its nearest substitute approved by IRDA. The Company shall duly intimate the Policyholder at least three months prior to the date of such modification / withdrawal of this product and the options available to the Policyholder at the time of Renewal of this Policy.
- (g) The Company may revise the renewal premium payable under the Policy provided that revisions to the renewal premium are in accordance with the IRDA rules and regulations as applicable from time to time. Change in rates will be applicable from the date of approval by the Authority and shall be applied only prospectively thereafter for new policies and at the date of renewal for renewals.
- (h) Renewal shall be offered lifelong. The Insured Person shall be given an option to port this Policy into any other health insurance product of the Company and credit shall be given for number of years of continuous coverage under this Policy for the standard waiting periods.
- (i) No loading based on individual claim experience shall be applicable on renewal premium payable.

#### **7.11. Cancellation / Termination**

- (a) The Company may at any time, cancel this Policy on grounds as specified in Clause 7.1 by giving 15 days' notice in writing by Registered Post Acknowledgment Due / recorded delivery to the Policyholder at his last known address and the Company shall have no liability to make payment of any Claims and the premium paid shall be forfeited to the Company.
- (b) The Policyholder may also give 15 days' notice in writing, to the Company, for the cancellation of this Policy, in which case the Company shall from the date of receipt of the notice, cancel the Policy and refund the premium for the unexpired period of this Policy at the short period scales as mentioned below, provided no Claim has been made under the Policy.

Refund % to be applied on premium received

| <b>Cancellation date from Policy Period Start Date</b> | <b>Policy Tenure – 1 Year</b> | <b>Policy Tenure – 2 Years</b> | <b>Policy Tenure – 3 Years</b> |
|--|-------------------------------|--------------------------------|--------------------------------|
| Up to 1 month  | 75.0%                         | 87.0%                          | 91.0%                          |
| 1 month to 3 months                                    | 50.0%                         | 74.0%                          | 82.0%                          |
| 3 months to 6 months                                   | 25.0%                         | 61.5%                          | 73.5%                          |
| 6 months to 12 months                                  | 0.0%                          | 48.5%                          | 64.5%                          |
| 12 months to 15 months                                 | N.A.                          | 24.5%                          | 47.0%                          |
| 15 months to 18 months                                 | N.A.                          | 12.0%                          | 38.5%                          |
| 18 months to 24 months                                 | N.A.                          | 0.0%                           | 30.0%                          |
| 24 months to 30 months                                 | N.A.                          | N.A.                           | 8.0%                           |
| Beyond 30 months                                       | N.A.                          | N.A.                           | 0.0%                           |

- (c) In case of demise of the Policyholder,
  - (i) Where the Policy covers only the Policyholder, this Policy shall stand null and void from the date and time of demise of the Policyholder. The premium would be refunded for the unexpired period of this Policy at the short period scales.
  - (ii) Where the Policy covers other Insured Persons, this Policy shall continue till the end of Policy Period for the other Insured Persons. If the other Insured Persons wish to continue with the same Policy, the Company will renew the Policy subject to the appointment of a policyholder provided that:

- I. Written notice in this regard is given to the Company before the Policy Period End Date; and
- II. A person over Age 18 who satisfies the Company's criteria applies to become the Policyholder.

**7.12. Limitation of Liability**

Any Claim under this Policy for which the notification or intimation of Claim is received 12 calendar months after the event or occurrence giving rise to the Claim shall not be admissible, unless the Policyholder proves to the Company's satisfaction that the delay in reporting of the Claim was for reasons beyond his control.

**7.13. Communication**

- (a) Any communication meant for the Company must be in writing and be delivered to its address shown in the Policy Certificate. Any communication meant for the Policyholder will be sent by the Company to his last known address or the address as shown in the Policy Certificate.
- (b) All notifications and declarations for the Company must be in writing and sent to the address specified in the Policy Certificate. Agents are not authorized to receive notices and declarations on the Company's behalf.

Notice and instructions will be deemed served 10 days after posting or immediately upon receipt in the case of hand delivery, facsimile or e-mail.

**7.14. Alterations in the Policy**

This Policy constitutes the complete contract of insurance. No change or alteration shall be valid or effective unless approved in writing by the Company, which approval shall be evidenced by a written endorsement signed and stamped by the Company. However, change or alteration with respect to increase/ decrease of the Sum Insured shall be permissible only at the time of renewal of the Policy.

**7.15. Overriding effect of Policy Certificate**

In case of any inconsistency in the terms and conditions in this Policy vis-a-vis the information contained in the Policy Certificate, the information contained in the Policy Certificate shall prevail.

**7.16. Electronic Transactions**

The Policyholder and Insured Person agree to adhere to and comply with all such terms and conditions as the Company may prescribe from time to time, and hereby agrees and confirms that all transactions effected by or through facilities for conducting remote transactions including the Internet, World Wide Web, electronic data interchange, call centers, tele-service operations (whether voice, video, data or combination thereof) or by means of electronic, computer, automated machines network or through other means of telecommunication, established by or on behalf of the Company, for and in respect of the Policy or its terms, or the Company's other products and services, shall constitute legally binding and valid transactions when done in adherence to and in compliance with the Company's terms and conditions for such facilities, as may be prescribed from time to time.

**7.17. Grievances**

**7.17.1.** The Company has developed proper procedures and effective mechanism to address complaints, if any of the customers. The Company is committed to comply with the Regulations, standards which have been set forth in the Regulations, Circulars issued from time to time in this regard.

**7.17.2.** If the Policyholder/Insured Person has a grievance that the Policyholder/Insured Person wishes the Company to redress, the Policyholder/Insured Person may contact the Company with the details of his grievance through:

Website : [www.religarehealthinsurance.com](http://www.religarehealthinsurance.com)

Contact No.:1800-200-4488

Fax :1800-200-6677

**Or write to :**

Manager – Customer Services

Religare Health Insurance Company Limited

GYS Global,

Plot No. A3, A4, A5, Sector - 125,

Noida, Uttar Pradesh - 201301

E-mail : [resolve1@religarehealthinsurance.com](mailto:resolve1@religarehealthinsurance.com)

Post/Courier : Any branch office or the correspondence address, during normal business hours

**7.17.3.** If the Policyholder/Insured Person is not satisfied with the Company's redressal of the Policyholder's/Insured Person's grievance through one of the above methods, the Policyholder/Insured Person may contact the Company at:

Head – Customer Services

Religare Health Insurance Company Limited

GYS Global,

Plot No. A3, A4, A5, Sector - 125,

Noida, U.P. - 201301

E-mail : [resolve2@religarehealthinsurance.com](mailto:resolve2@religarehealthinsurance.com)

**7.17.4.** If the Policyholder/Insured Person is not satisfied with the Company's redressal of the Policyholder's/Insured Person's grievance through one of the above methods, the Policyholder/Insured Person may approach the nearest Insurance Ombudsman for resolution of the grievance. The contact details of Ombudsman offices are mentioned below:

| Office of the Ombudsman | Name of the Ombudsman | Contact Details   | Areas of Jurisdiction  |
|-------------------------|-----------------------|---|--|
| <b>AHMEDABAD</b>        |                       | Insurance Ombudsman,<br>Office of the Insurance Ombudsman,<br>2nd Floor, Ambica House,<br>5, Navyug Colony Nr. C.U. Shah College,<br>Ashram Road,<br><b><u>AHMEDABAD-380 014.</u></b><br>Tel.: 079-27546150/139<br>Fax: 079-27546142<br>Email: <a href="mailto:ins.omb@rediffmail.com">ins.omb@rediffmail.com</a> | Gujarat , UT of<br>Dadra & Nagar<br>Haveli, Daman<br>and Diu |

|                     |                           |  |   |
|---------------------|---------------------------|--|---|
| <b>BHOPAL</b>       | Shri Raj Kumar Srivastava | Insurance Ombudsman,<br>Office of the Insurance Ombudsman,<br>Janak Vihar Complex,<br>2 <sup>nd</sup> Floor, 6, Malviya Nagar,<br>Opp. Airtel, Near New Market,<br><b><u>BHOPAL(M.P.)-462 011.</u></b><br>Tel.: 0755-2569200/201/202<br>Fax: 0755-2569203<br>Email: <a href="mailto:bimalokpalbhopal@gmail.com">bimalokpalbhopal@gmail.com</a> | Madhya Pradesh & Chhattisgarh   |
| <b>BHUBANESHWAR</b> | Shri B.N. Mishra          | Insurance Ombudsman,<br>Office of the Insurance Ombudsman,<br>62, Forest Park,<br><b><u>BHUBANESHWAR-751 009.</u></b><br>Tel.: 0674-2596455/2596461<br>Fax: 0674-2596429<br>Email: <a href="mailto:ioobbsr@dataone.in">ioobbsr@dataone.in</a>  | Orissa  |
| <b>CHANDIGARH</b>   | Shri Manik Sonawane       | Insurance Ombudsman,<br>Office of the Insurance Ombudsman,<br>S.C.O. No.101-103,<br>2nd Floor, Batra Building.<br>Sector 17-D,<br><b><u>CHANDIGARH-160 017.</u></b><br>Tel.: 0172-2706468/6196/5861<br>Fax: 0172-2708274<br>Email: <a href="mailto:ombchd@yahoo.co.in">ombchd@yahoo.co.in</a>  | Punjab ,<br>Haryana,<br>Himachal Pradesh,<br>Jammu & Kashmir , UT of Chandigarh             |
| <b>CHENNAI</b>      | Shri Virander Kumar       | Insurance Ombudsman,<br>Office of the Insurance Ombudsman,<br>Fathima Akhtar Court,<br>4th Floor, 453 (old 312),<br>Anna Salai, Teynampet,<br><b><u>CHENNAI-600 018.</u></b><br>Tel.: 044-24333668/664/678<br>Fax: 044-24333664<br>Email: <a href="mailto:chennaiinsuranceombudsman@gmail.com">chennaiinsuranceombudsman@gmail.com</a>         | Tamil Nadu,<br>UT–Pondicherry Town and Karaikal (which are part of UT of Pondicherry)       |
| <b>NEW DELHI</b>    | Ms. Sandhya Baliga        | Insurance Ombudsman,<br>Office of the Insurance Ombudsman,<br>2/2 A, Universal Insurance Bldg.,<br>Asaf Ali Road,<br><b><u>NEW DELHI-110 002.</u></b><br>Tel.: 011-23239633/7539/7532<br>Fax: 011-23230858<br>Email: <a href="mailto:iobdelraj@rediffmail.com">iobdelraj@rediffmail.com</a>  | Delhi & Rajasthan   |
| <b>GUWAHATI</b>     |                           | Insurance Ombudsman,<br>Office of the Insurance Ombudsman,<br>"Jeevan Nivesh", 5 <sup>th</sup> Floor,<br>Near Panbazar Overbridge, S.S. Road,<br><b><u>GUWAHATI-781 001 (ASSAM).</u></b><br>Tel.: 0361-2132204/2205/1307<br>Fax: 0361-2732937<br>Email: <a href="mailto:ombudsmanghy@rediffmail.com">ombudsmanghy@rediffmail.com</a>           | Assam ,<br>Meghalaya,<br>Manipur,<br>Mizoram,<br>Arunachal Pradesh,<br>Nagaland and Tripura |
| <b>HYDERABAD</b>    | Shri G.Rajeswara          | Insurance Ombudsman,<br>Office of the Insurance Ombudsman,   | Andhra Pradesh,   |

|                |                         |   |   |
|----------------|-------------------------|---|---|
|                | Rao                     | 6-2-46, 1 <sup>st</sup> Floor, Moin Court,<br>A.C. Guards, Lakdi-Ka-Pool,<br><b><u>HYDERABAD-500 004.</u></b><br>Tel: 040-23325325/23312122<br>Fax: 040-23376599<br>Email: insombudhyd@gmail.com  | Karnataka and<br>UT of Yanam –<br>a part of the UT<br>of Pondicherry                        |
| <b>KOCHI</b>   | Shri P.K.<br>Vijayakmar | Insurance Ombudsman,<br>Office of the Insurance Ombudsman,<br>2nd Floor, CC 27/2603, Pulinat Bldg.,<br>Opp. Cochin Shipyard, M.G. Road,<br><b><u>ERNAKULAM-682 015.</u></b><br>Tel: 0484-2358759/734/9338<br>Fax: 0484-2359336<br>Email: iokochi@asianetindia.com                                   | Kerala , UT of<br>(a)<br>Lakshadweep ,<br>(b) Mahe – a<br>part of UT of<br>Pondicherry      |
| <b>KOLKATA</b> | Shri K.B. Saha          | Insurance Ombudsman,<br>Office of the Insurance Ombudsman,<br>4th Floor, Hindusthan Bldg. Annexe, 4, C.R.Avenue,<br><b><u>Kolkatta – 700 072.</u></b><br>Tel: 033 22124346/22124339<br>Fax: 033 22124341<br>Email: <a href="mailto:insombudsmankolkata@gmail.com">insombudsmankolkata@gmail.com</a> | West Bengal ,<br>Bihar ,<br>Jharkhand and<br>UT of Andaman<br>& Nicobar<br>Islands , Sikkim |
| <b>LUCKNOW</b> | Shri N.P.<br>Bhagat     | Insurance Ombudsman,<br>Office of the Insurance Ombudsman,<br>6 <sup>th</sup> Floor, Jeevan Bhawan,<br>Phase-2, Nawal Kishore Road,<br>Hazaratganj,<br><b><u>LUCKNOW-226 001.</u></b><br>Tel: 0522 -2201188/31330/1<br>Fax: 0522-2231310<br>Email: insombudsman@rediffmail.com                      | Uttar Pradesh<br>and Uttaranchal  |
| <b>MUMBAI</b>  | Shri A.K.<br>Dasgupta   | Insurance Ombudsman,<br>Office of the Insurance Ombudsman,<br><u>3rd Floor, Jeevan Seva Annexe,</u><br>S.V. Road, Santacruz(W),<br><b><u>MUMBAI-400 054.</u></b><br>Tel: 022-26106928/360/6552/6960<br>Fax: 022-26106052<br>Email: ombudsmanmumbai@gmail.com  | Maharashtra ,<br>Goa  |

The updated details of Insurance Ombudsman are available on IRDA website : [www.irda.gov.in](http://www.irda.gov.in), on the website of General Insurance Council: [www.generalinsurancecouncil.org.in](http://www.generalinsurancecouncil.org.in), the Company's website xxxx. xxxxxxxxxxxxxx or from any of the Company's offices. Address and contact number of Governing Body of Insurance Council –

Office of the Governing Body of Insurance Council  
 3rd Floor, Jeevan Seva Annexe,  
 S. V. Road, Santacruz (W),  
 Mumbai - 400 054.  
 Tel.: 022-26106245/889/671  
 Fax: 022-26106949  
 Email: [inscoun@gmail.com](mailto:inscoun@gmail.com)

**Annexure I - List of Day Care Surgeries****1. Microsurgical operations on the middle ear**

1. Stapedotomy to treat various lesions in middle ear
2. Revision of a stapedectomy
3. Other operations on the auditory ossicles
4. Myringoplasty (post-aural/endaural approach as well as simple Type -I Tympanoplasty)
5. Tympanoplasty (closure of an eardrum perforation/reconstruction of the auditory ossicles)
6. Revision of a tympanoplasty
7. Other microsurgical operations on the middle ear

**2. Other operations on the middle & internal ear**

8. Myringotomy
9. Removal of a tympanic drain
10. Incision of the mastoid process and middle ear
11. Mastoidectomy
12. Reconstruction of the middle ear
13. Other excisions of the middle and inner ear
14. Fenestration of the inner ear
15. Revision of a fenestration of the inner ear
16. Incision (opening) and destruction (elimination) of the inner ear
17. Other operations on the middle and inner ear
18. Removal of Keratosis Obturans

**3. Operations on the nose & the nasal sinuses**

19. Excision and destruction of diseased tissue of the nose
20. Operations on the turbinates (nasal concha)
21. Other operations on the nose
22. Nasal sinus aspiration  
Foreign body removal from nose

**4. Operations on the eyes**

23. Incision of tear glands
24. Other operations on the tear ducts
25. Incision of diseased eyelids
26. Correction of Eyelid Ptosis by Levator Palpebrae Superioris Resection (bilateral)
27. Correction of Eyelid Ptosis by Fascia Lata Graft (bilateral)
28. Excision and destruction of diseased tissue of the eyelid
29. Operations on the canthus and epicanthus
30. Corrective surgery for entropion and ectropion
31. Corrective surgery for blepharoptosis
32. Removal of a foreign body from the conjunctiva
33. Removal of a foreign body from the cornea
34. Incision of the cornea
35. Operations for pterygium



36. Other operations on the cornea
37. Removal of a foreign body from the lens of the eye
38. Removal of a foreign body from the posterior chamber of the eye
39. Removal of a foreign body from the orbit and eyeball
40. Operation of cataract
41. Diathermy/Cryotherapy to treat retinal tear
42. Anterior chamber Paracentesis/ Cyclodiathermy/Cyclocryotherapy/ Goniotomy/Trabeculotomy and Filtering and Allied Operations to treat glaucoma
43. Enucleation of Eye without Implant
44. Dacryocystorhinostomy for various lesions of Lacrimal Gland
45. Laser Photocoagulation to treat Retinal Tear

**5. Operations on the skin & subcutaneous tissues**

46. Incision of a pilonidal sinus
47. Other incisions of the skin and subcutaneous tissues
48. Surgical wound toilet (wound debridement) and removal of diseased tissue of the skin and subcutaneous tissues
49. Local excision of diseased tissue of the skin and subcutaneous tissues
50. Other excisions of the skin and subcutaneous tissues
51. Simple restoration of surface continuity of the skin and subcutaneous tissues
52. Free skin transplantation, donor site
53. Free skin transplantation, recipient site
54. Revision of skin plasty
55. Other restoration and reconstruction of the skin and subcutaneous tissues.
56. Chemosurgery to the skin.
57. Destruction of diseased tissue in the skin and subcutaneous tissues
58. Reconstruction of Deformity/Defect in Nail Bed

**6. Operations on the tongue**

59. Incision, excision and destruction of diseased tissue of the tongue
60. Partial glossectomy
61. Glossectomy
62. Reconstruction of the tongue
63. Other operations on the tongue

**7. Operations on the salivary glands & salivary ducts**

64. Incision and lancing of a salivary gland and a salivary duct
65. Excision of diseased tissue of a salivary gland and a salivary duct
66. Resection of a salivary gland
67. Reconstruction of a salivary gland and a salivary duct
68. Other operations on the salivary glands and salivary ducts

**8. Other operations on the mouth & face**

69. External incision and drainage in the region of the mouth, jaw and face
70. Incision of the hard and soft palate
71. Excision and destruction of diseased hard and soft palate
72. Incision, excision and destruction in the mouth
73. Palatoplasty

74. Other operations in the mouth

**9. Operations on the tonsils & adenoids**

- 75. Transoral incision and drainage of a pharyngeal abscess
- 76. Tonsillectomy without adenoidectomy
- 77. Tonsillectomy with adenoidectomy
- 78. Excision and destruction of a lingual tonsil
- 79. Other operations on the tonsils and adenoids
- 80. Trauma surgery and orthopaedics
- 81. Incision on bone, septic and aseptic
- 82. Closed reduction on fracture, luxation or epiphyseolysis with osteosynthesis
- 83. Suture and other operations on tendons and tendon sheath
- 84. Reduction of dislocation under GA

85. Adenoidectomy

**10. Operations on the breast**

- 86. Incision of the breast abscess
- 87. Operations on the nipple
- 88. Excision of single breast lump

**11. Operations on the digestive tract, Kidney and Bladder**

- 89. Incision and excision of tissue in the perianal region
- 90. Surgical treatment of anal fistulas
- 91. Surgical treatment of hemorrhoids
- 92. Division of the anal sphincter (sphincterotomy)
- 93. Other operations on the anus
- 94. Ultrasound guided aspirations
- 95. Sclerotherapy, etc.
- 96. Laparotomy for grading Lymphoma with Splenectomy/Liver/Lymph Node Biopsy
- 97. Therapeutic Laparoscopy with Laser
- 98. Cholecystectomy and Choledcho-Jejunostomy/ Duodenostomy/Gastrostomy/Exploration Common Bile Duct
- 99. Esophagoscopy, gastroscopy, duodenoscopy with polypectomy/ removal of foreign body/diathermy of bleeding lesions
- 100. Lithotripsy/Nephrolithotomy for renal calculus
- 101. Excision of renal cyst
- 102. Drainage of Pyonephrosis/Perinephric Abscess
- 103. Appendicectomy with/without Drainage

**12. Operations on the female sexual organs**

- 104. Incision of the ovary
- 105. Insufflations of the Fallopian tubes
- 106. Other operations on the Fallopian tube
- 107. Dilatation of the cervical canal
- 108. Conisation of the uterine cervix
- 109. Therapeutic curettage with Colposcopy/Biopsy/Diathermy/Cryosurgery/
- 110. Laser Therapy of Cervix for Various lesions of Uterus

- 111. Other operations on the uterine cervix
- 112. Incision of the uterus (hysterectomy)
- 113. Local excision and destruction of diseased tissue of the vagina and the pouch of Douglas
- 114. Incision of vagina
- 115. Incision of vulva
- 116. Culdotomy
- 117. Operations on Bartholin's glands (cyst)
- 118. Salpingo-Oophorectomy via Laparotomy

**13. Operations on the prostate & seminal vesicles**

- 119. Incision of the prostate
- 120. Transurethral excision and destruction of prostate tissue
- 121. Transurethral and percutaneous destruction of prostate tissue
- 122. Open surgical excision and destruction of prostate tissue
- 123. Radical prostatovesiculectomy
- 124. Other excision and destruction of prostate tissue
- 125. Operations on the seminal vesicles
- 126. Incision and excision of periprostatic tissue
- 127. Other operations on the prostate

**14. Operations on the scrotum & tunica vaginalis testis**

- 128. Incision of the scrotum and tunica vaginalis testis
- 129. Operation on a testicular hydrocele
- 130. Excision and destruction of diseased scrotal tissue
- 131. Other operations on the scrotum and tunica vaginalis testis

**15. Operations on the testes**

- 132. Incision of the testes
- 133. Excision and destruction of diseased tissue of the testes
- 134. Unilateral orchidectomy
- 135. Bilateral orchidectomy
- 136. Orchidopexy
- 137. Abdominal exploration in cryptorchidism
- 138. Surgical repositioning of an abdominal testis
- 139. Reconstruction of the testis
- 140. Implantation, exchange and removal of a testicular prosthesis
- 141. Other operations on the testis

**16. Operations on the spermatic cord, epididymis und ductus deferens**

- 142. Surgical treatment of a varicocele and a hydrocele of the spermatic cord
- 143. Excision in the area of the epididymis
- 144. Epididymectomy

**17. Operations on the penis**

- 145. Operations on the foreskin
- 146. Local excision and destruction of diseased tissue of the penis
- 147. Amputation of the penis
- 148. Other operations on the penis

**18. Operations on the urinary system**

- 149. Cystoscopic removal of stones
- 150. Catheterisation of Bladder

**19. Other Operations**

- 151. Lithotripsy
- 152. Coronary angiography
- 153. Biopsy of Temporal Artery for Various Lesions
- 154. External Arterio-venous Shunt
- 155. Haemodialysis
- 156. Radiotherapy for Cancer
- 157. Cancer Chemotherapy
- 158. Endoscopic polypectomy

**20. Operations of bones and joints**

- 159. Surgery for ligament tear
- 160. Surgery for meniscus tear
- 161. Surgery for hemoarthrosis/pyoarthrosis
- 162. Removal of fracture pins/nails
- 163. Removal of metal wire
- 164. Closed reduction on fracture, luxation
- 165. Reduction of dislocation under GA
- 166. Epiphyseolysis with osteosynthesis
- 167. Excision of Bursitis
- 168. Tennis Elbow Release
- 169. Excision of Various Lesions in Coccyx
- 170. Arthroscopic knee aspiration

Note – This list is not exhaustive, only illustrative. Due to Technological advancement any treatment considered by the Indian Medical Council as Day Care Procedure / Surgery such treatments would also be considered for Day care procedures / surgery.

Hence it is requested to verify Company's website for detailed list of updated days care procedures / surgery for easy understanding purposes.

| Sr. No.   | Annexure – II (List of Expenses Generally Excluded ("Non-medical") in Hospital Indemnity Policy) |
|---|--|
| <b>TOILETRIES/ COSMETICS/ PERSONAL COMFORT OR CONVENIENCE ITEMS</b> |  |
| 1   | HAIR REMOVAL CREAM   |
| 2   | BABY CHARGES (UNLESS SPECIFIED/INDICATED)  |
| 3   | BABY FOOD  |
| 4   | BABY UTILITIES CHARGES   |
| 5   | BABY SET   |
| 6   | BABY BOTTLES   |
| 7   | BRUSH  |
| 8   | COSY TOWEL   |
| 9   | HAND WASH  |
| 10  | MOISTURISER PASTE BRUSH  |
| 11  | POWDER   |
| 12  | SHOE COVER   |
| 13  | BEAUTY SERVICES  |
| 14  | BELTS/ BRACES  |
| 15  | BUDS   |
| 16  | BARBER CHARGES   |
| 17  | CAPS   |
| 18  | COLD PACK/HOT PACK   |
| 19  | CARRY BAGS   |
| 20  | CRADLE CHARGES   |
| 21  | COMB   |
| 22  | EAU-DE-COLOGNE / ROOM FRESHNERS  |
| 23  | EYE PAD  |
| 24  | EYE SHEILD   |
| 25  | EMAIL / INTERNET CHARGES   |
| 26  | FOOD CHARGES (OTHER THAN PATIENT'S DIET PROVIDED BY HOSPITAL)                                    |
| 27  | FOOT COVER   |
| 28  | GOWN   |
| 29  | LEGGINGS   |
| 30  | LAUNDRY CHARGES  |
| 31  | MINERAL WATER  |
| 32  | OIL CHARGES  |
| 33  | SANITARY PAD   |
| 34  | SLIPPERS   |
| 35  | TELEPHONE CHARGES  |
| 36  | TISSUE PAPER   |

| Sr. No.  | Annexure – II (List of Expenses Generally Excluded ("Non-medical") in Hospital Indemnity Policy)                                   |
|--|--|
| 37   | TOOTH PASTE  |
| 38   | TOOTH BRUSH  |
| 39   | GUEST SERVICES   |
| 40   | BED PAN  |
| 41   | BED UNDER PAD CHARGES  |
| 42   | CAMERA COVER   |
| 43   | CLINIPLAST   |
| 44   | CREPE BANDAGE  |
| 45   | CURAPORE   |
| 46   | DIAPER OF ANY TYPE   |
| 47   | DVD, CD CHARGES  |
| 48   | EYELET COLLAR  |
| 49   | FACE MASK  |
| 50   | FLEXI MASK   |
| 51   | GAUSE SOFT   |
| 52   | GAUZE  |
| 53   | HAND HOLDER  |
| 54   | HANSAPLAST/ ADHESIVE BANDAGES  |
| 55   | LACTOGEN/ INFANT FOOD  |
| 56   | SLINGS   |
| <b>ITEMS SPECIFICALLY EXCLUDED IN THE POLICIES</b> |  |
| 57   | WEIGHT CONTROL PROGRAMS/ SUPPLIES/ SERVICES  |
| 58   | COST OF SPECTACLES/ CONTACT LENSES/ HEARING AIDS, ETC.,  |
| 59   | DENTAL TREATMENT EXPENSES THAT DO NOT REQUIRE HOSPITALISATION  |
| 60   | HORMONE REPLACEMENT THERAPY  |
| 61   | HOME VISIT CHARGES   |
| 62   | INFERTILITY/ SUBFERTILITY/ ASSISTED CONCEPTION PROCEDURE   |
| 63   | OBESITY (INCLUDING MORBID OBESITY) TREATMENT   |
| 64   | PSYCHIATRIC & PSYCHOSOMATIC DISORDERS  |
| 65   | CORRECTIVE SURGERY FOR REFRACTIVE ERROR  |
| 66   | TREATMENT OF SEXUALLY TRANSMITTED DISEASES   |
| 67   | DONOR SCREENING CHARGES  |
| 68   | ADMISSION/REGISTRATION CHARGES   |
| 69   | HOSPITALISATION FOR EVALUATION/ DIAGNOSTIC PURPOSE   |
| 70   | EXPENSES FOR INVESTIGATION/ TREATMENT IRRELEVANT TO THE DISEASE FOR WHICH ADMITTED OR DIAGNOSED                                    |
| 71   | ANY EXPENSES WHEN THE PATIENT IS DIAGNOSED WITH RETRO VIRUS + OR SUFFERING FROM /HIV/ AIDS ETC IS DETECTED/ DIRECTLY OR INDIRECTLY |
| 72   | STEM CELL IMPLANTATION/ SURGERY and storage  |

| Sr. No.   | Annexure – II (List of Expenses Generally Excluded ("Non-medical") in Hospital Indemnity Policy) |
|---|--|
| <b>ITEMS WHICH FORM PART OF HOSPITAL SERVICES WHERE SEPARATE CONSUMABLES ARE NOT PAYABLE BUT THE SERVICE IS</b> |  |
| 73  | WARD AND THEATRE BOOKING CHARGES   |
| 74  | ARTHROSCOPY & ENDOSCOPY INSTRUMENTS  |
| 75  | MICROSCOPE COVER   |
| 76  | SURGICAL BLADES, HARMONIC SCALPEL, SHAVER  |
| 77  | SURGICAL DRILL   |
| 78  | EYE KIT  |
| 79  | EYE DRAPE  |
| 80  | X-RAY FILM   |
| 81  | SPUTUM CUP   |
| 82  | BOYLES APPARATUS CHARGES   |
| 83  | BLOOD GROUPING AND CROSS MATCHING OF DONORS SAMPLES  |
| 84  | ANTISEPTIC OR DISINFECTANT LOTIONS   |
| 85  | BAND AIDS, BANDAGES, STERILE INJECTIONS, NEEDLES, SYRINGES                                       |
| 86  | COTTON   |
| 87  | COTTON BANDAGE   |
| 88  | MICROPORE/ SURGICAL TAPE   |
| 89  | BLADE  |
| 90  | APRON  |
| 91  | TORNIQUET  |
| 92  | ORTHOBUNDLE, GYNAEC BUNDLE   |
| 93  | URINE CONTAINER  |
| <b>ELEMENTS OF ROOM CHARGE</b>  |  |
| 94  | LUXURY TAX   |
| 95  | HVAC   |
| 96  | HOUSE KEEPING CHARGES  |
| 97  | SERVICE CHARGES WHERE NURSING CHARGE ALSO CHARGED  |
| 98  | TELEVISION & AIR CONDITIONER CHARGES   |
| 99  | SURCHARGES   |
| 100   | ATTENDANT CHARGES  |
| 101   | IM IV INJECTION CHARGES  |
| 102   | CLEAN SHEET  |
| 103   | EXTRA DIET OF PATIENT (OTHER THAN THAT WHICH FORMS PART OF BED CHARGE)                           |
| 104   | BLANKET/WARMER BLANKET   |
| <b>ADMINISTRATIVE OR NON-MEDICAL CHARGES</b>  |  |
| 105   | ADMISSION KIT  |
| 106   | BIRTH CERTIFICATE  |
| 107   | BLOOD RESERVATION CHARGES AND ANTE NATAL BOOKING CHARGES   |

| Sr. No.                         | Annexure – II (List of Expenses Generally Excluded ("Non-medical") in Hospital Indemnity Policy) |
|---------------------------------|--|
| 108                             | CERTIFICATE CHARGES  |
| 109                             | COURIER CHARGES  |
| 110                             | CONVENYANCE CHARGES  |
| 111                             | DIABETIC CHART CHARGES   |
| 112                             | DOCUMENTATION CHARGES / ADMINISTRATIVE EXPENSES  |
| 113                             | DISCHARGE PROCEDURE CHARGES  |
| 114                             | DAILY CHART CHARGES  |
| 115                             | ENTRANCE PASS / VISITORS PASS CHARGES  |
| 116                             | EXPENSES RELATED TO PRESCRIPTION ON DISCHARGE  |
| 117                             | FILE OPENING CHARGES   |
| 118                             | INCIDENTAL EXPENSES / MISC. CHARGES (NOT EXPLAINED)  |
| 119                             | MEDICAL CERTIFICATE  |
| 120                             | MAINTAINANCE CHARGES   |
| 121                             | MEDICAL RECORDS  |
| 122                             | PREPARATION CHARGES  |
| 123                             | PHOTOCOPIES CHARGES  |
| 124                             | PATIENT IDENTIFICATION BAND / NAME TAG   |
| 125                             | WASHING CHARGES  |
| 126                             | MEDICINE BOX   |
| 127                             | MORTUARY CHARGES   |
| 128                             | MEDICO LEGAL CASE CHARGES (MLC CHARGES)  |
| <b>EXTERNAL DURABLE DEVICES</b> |  |
| 129                             | WALKING AIDS CHARGES   |
| 130                             | BIPAP MACHINE  |
| 131                             | COMMODE  |
| 132                             | CPAP/ CAPD EQUIPMENTS  |
| 133                             | INFUSION PUMP – COST   |
| 134                             | OXYGEN CYLINDER (FOR USAGE OUTSIDE THE HOSPITAL)   |
| 135                             | PULSEOXYMER CHARGES  |
| 136                             | SPACER   |
| 137                             | SPIROMETRE   |
| 138                             | SPO2 PROBE   |
| 139                             | NEBULIZER KIT  |
| 140                             | STEAM INHALER  |
| 141                             | ARMSLING   |
| 142                             | THERMOMETER  |
| 143                             | CERVICAL COLLAR  |
| 144                             | SPLINT   |
| 145                             | DIABETIC FOOT WEAR   |



| Sr. No.   | Annexure – II (List of Expenses Generally Excluded ("Non-medical") in Hospital Indemnity Policy)     |
|---|--|
| 146   | KNEE BRACES ( LONG/ SHORT/ HINGED)   |
| 147   | KNEE IMMOBILIZER/SHOULDER IMMOBILIZER  |
| 148   | LUMBO SACRAL BELT  |
| 149   | NIMBUS BED OR WATER OR AIR BED CHARGES   |
| 150   | AMBULANCE COLLAR   |
| 151   | AMBULANCE EQUIPMENT  |
| 152   | MICROSHEILD  |
| 153   | ABDOMINAL BINDER   |
| <b>ITEMS PAYABLE IF SUPPORTED BY A PRESCRIPTION</b> |  |
| 154   | BETADINE \ HYDROGEN PEROXIDE \ SPIRIT \ DISINFECTANTS ETC  |
| 155   | PRIVATE NURSES CHARGES- SPECIAL NURSING CHARGES  |
| 156   | NUTRITION PLANNING CHARGES - DIETICIAN CHARGES - DIET CHARGES  |
| 157   | SUGAR FREE Tablets   |
| 158   | CREAMS POWDERS LOTIONS (Toiletries are not payable, only prescribed medical pharmaceuticals payable) |
| 159   | Digestion gels   |
| 160   | ECG ELECTRODES   |
| 161   | GLOVES   |
| 162   | HIV KIT  |
| 163   | LISTERINE/ ANTISEPTIC MOUTHWASH  |
| 164   | LOZENGES   |
| 165   | MOUTH PAINT  |
| 166   | NEBULISATION KIT   |
| 167   | NOVARAPID  |
| 168   | VOLINI GEL/ ANALGESIC GEL  |
| 169   | ZYTEE GEL  |
| 170   | VACCINATION CHARGES  |
| <b>PART OF HOSPITAL'S OWN COSTS AND NOT PAYABLE</b> |  |
| 171   | AHD  |
| 172   | ALCOHOL SWABES   |
| 173   | SCRUB SOLUTION/STERILLIUM OTHERS   |
| 174   | VACCINE CHARGES FOR BABY   |
| 175   | AESTHETIC TREATMENT / SURGERY  |
| 176   | TPA CHARGES  |
| 177   | VISCO BELT CHARGES   |
| 178   | ANY KIT WITH NO DETAILS MENTIONED [DELIVERY KIT, ORTHOKIT, RECOVERY KIT, ETC]                        |
| 179   | EXAMINATION GLOVES   |
| 180   | KIDNEY TRAY  |
| 181   | MASK   |

| Sr. No. | Annexure – II (List of Expenses Generally Excluded ("Non-medical") in Hospital Indemnity Policy) |
|---------|--|
| 182     | OUNCE GLASS  |
| 183     | OUTSTATION CONSULTANT'S/ SURGEON'S FEES  |
| 184     | OXYGEN MASK  |
| 185     | PAPER GLOVES   |
| 186     | PELVIC TRACTION BELT   |
| 187     | REFERAL DOCTOR'S FEES  |
| 188     | ACCU CHECK ( Glucometry/ Strips)   |
| 189     | PAN CAN  |
| 190     | SOFNET   |
| 191     | TROLLY COVER   |
| 192     | UROMETER, URINE JUG  |
| 193     | AMBULANCE  |
| 194     | TEGADERM / VASOFIX SAFETY  |
| 195     | URINE BAG  |
| 196     | SOFTOVAC   |
| 197     | STOCKINGS  |

### **Annexure III –List of Hospitals where Claim will not be admitted**

| <b>Hospital Name</b>                              | <b>Address</b>  | <b>Zone</b> |
|---|---|-------------|
| Nulife Hospital And Maternity Centre              | 1616 Outram Lines, Kingsway Camp, Guru Teg Bahadur Nagar, New Delhi, Delhi  | North       |
| Taneja Hospital                                   | Q-Block, South City-2, Sohna Road, Main Sector-47, Preet Vihar, New Delhi, Delhi                                      | North       |
| Shri Komal Hospital & Dr.Saxena's Nursing Home    | Silver Plaza Complex, Opposite Rupali Cinema, Rander Road, Rewari, Haryana  | North       |
| Sona Devi Memorial Hospital & Trauma Centre       | Sohna Road, Badshahpur, Badshahpur, Gurgaon, Haryana  | North       |
| Amar Hospital                                     | Sector-70, S.A.S. Nagar, Mohali, Sector 70, Mohali, Punjab  | North       |
| Brij Medical Centre                               | Sec-6, Jain Narayan Vyas Colony, Kavi Nagar Industrial Area Sector 17, Ghaziabad, Uttar Pradesh                       | North       |
| Famliy Medicare                                   | A-55, Sector 61, Rajat Vihar Sector 62, Noida, Uttar Pradesh  | North       |
| Jeevan Jyoti Hospital                             | 162, Lowther Road, Bai Ka Bagh, Allahabad, Uttar Pradesh  | North       |
| City Hospital & Trauma Centre                     | C-1, Cinder Dump Complex, Opposite Krishna Cinema Hall, Kanpur Road, Alambagh, Lucknow, Uttar Pradesh                 | North       |
| Dayal Maternity & Nursing Home                    | No.953/23, D.C.F.Chowk, DLF Colony, Rohtak, Haryana   | North       |
| Metas Adventist Hospital                          | No.24, Ring-Road, Athwalines, Surat, Gujarat  | West        |
| Surgicare Medical Centre                          | Sai Dwar Oberoi Complex, S.A.B.T.V.Lane Road, Lokhandwala, Near Laxmi Industrial Estate, Andheri, Mumbai, Maharashtra | West        |
| Paramount General Hospital & I.C.C.U.             | 42-1, Chettipalayam Road, Palladam, Andheri, Mumbai, Maharashtra  | West        |
| Gokul Hospital                                    | Battan Lal Road, District Fatehgarh Sahib, Kandivali East, Mumbai, Maharashtra  | West        |
| Shree Sai Hospital                                | Gokul Nagri I, Thankur Complex, Western Express Highway, Kandivali East, Mumbai, Maharashtra                          | West        |
| Shreedevi Hospital                                | Akash Arcade, Bhanu Nagar, Near Bhanu Sagar Theatre, Dr.Deepak Shetty Road, Kalyan D.C., Thane, Maharashtra           | West        |
| Saykhedkar Hospital And Research Centre Pvt. Ltd. | Trimurthy Chowk, Kamatwada Road, Cidco Colony, Nashik, Maharashtra  | West        |
| Arpan Hospital And Research Centre                | No.151/2, Imli Bazar, Near Rajwada, Imli Bazar, Indore, Madhya Pradesh  | West        |
| Ramkrishna Care Hospital                          | Aurobindo Enclave, Pachpedhi Naka, Dhamtri Road, National Highway No 43, Raipur, Chhattisgarh                         | East        |
| Gupta Multispeciality Hospital                    | Mezzanine Floor, Shakuntal B, Near Sanghvi Tower, Gujrat Gas Circle, Adajan Road, Vivek Vihar, New Delhi, Delhi       | North       |
| R.K.Hospital                                      | 3C/59, BP, Near Metro Cinema, New Industrial Township 1, Faridabad, Haryana   | North       |
| Prakash Hospital                                  | D -12, 12A, 12B, Noida, Sector 33, Noida, Uttar Pradesh   | North       |
| Aryan Hospital Pvt. Ltd.                          | Old Railway Road, Near New Colony, New Colony, Gurgaon, Haryana   | North       |
| Medilink Hospital Research Centre Pvt. Ltd.       | Near Shyamal Char Rasta, 132, Ring Road, Satellite, Ahmedabad, Gujarat  | West        |
| Mohit Hospital                                    | Khoya B-Wing, Near National Park, Borivali(E), Kandivali West, Mumbai, Maharashtra                                    | West        |
| Scope Hospital                                    | 628, Niti Khand-I, Indirapuram, Indirapuram, Ghaziabad, Uttar Pradesh   | North       |
| Agarwal Medical Centre                            | E-234, -, Greater Kailash 1, New Delhi, Delhi   | North       |

|  |  |       |
|--|--|-------|
| Oxygen Hospital                                | Bhiwani Stand, Durga Bhawan, Rohtak, Haryana   | North |
| Prayag Hospital & Research Centre Pvt. Ltd.    | J-206 A/1, Sector 41, Noida, Uttar Pradesh   | North |
| Karnavati Superspeciality Hospital             | Opposite Sajpur Tower, Naroda Road, Naroda Road, Ahmedabad, Gujarat  | West  |
| Palwal Hospital                                | Old G.T. Road, Near New Sohna Mod, Palwal, Haryana   | North |
| B.K.S. Hospital                                | No.18,1st Cross, Gandhi Nagar, Adyar, Bellary, Karnataka   | South |
| East West Medical Centre                       | No.711, Sector 14, Sector 14, Gurgaon, Haryana   | North |
| Jagtap Hospital                                | Anand Nagar, Sinhgoud Road, Anandnagar, Pune, Maharashtra  | West  |
| Dr. Malwankar's Romeen Nursing Home            | No 14, Cunningham Road, Sheriffs Chamber, Vikhroli East, Mumbai, Maharashtra   | West  |
| Noble Medical Centre                           | C.K. Emerald Number, N.S. Palya, Kaveriappa Industrial Area, Bannerghatta Road, Borivali West, Mumbai, Maharashtra   | West  |
| Rama Hospital                                  | Sonepat Road, Bahalgarh, Bahalgarh, Sonapat, Haryana   | North |
| S.B. Nursing Home & ICU                        | Lake Bloom 16,17,18 Opposite Solaris Estate, L.T. Gate No.6, Tunga Gaon, Saki-Vihar Road, Powai, Mumbai, Maharashtra | West  |
| Saraswati Hospital                             | 103-106, Vrurel Apartment, Opposite Navjivan Post Office, Navjivan, Ajwa Road, Malad West, Mumbai, Maharashtra       | West  |
| Shakuntla Hospital                             | 3-B Tashkant Marg, Near St. Joseph Collage, Allahabad, Uttar Pradesh   | North |
| Mahaveer Hospital & Trauma Centre              | Plot No-25, B/H Old Mount Carmel School, Near Lokmat Square, Panki, Kanpur, Uttar Pradesh                            | North |
| Eashwar Lakshmi Hospital                       | Plot No. 9, Near Sub Registrar Office, Gandhi Nagar, Hyderabad, Andhra Pradesh                                       | South |
| Amrapali Hospital                              | Plot No. NH-34, P-2, Omega -1, Greater Noida, Noida, Uttar Pradesh   | North |
| Hardik Hospital                                | 29c, Budh Bazar, Vikas Nagar, New Delhi, Delhi   | North |
| Jabalpur Hospital & Research Centre Pvt Ltd    | Russel Crossing, Naptier Town, Jabalpur, Madhya Pradesh  | West  |
| Panvel Hospital                                | Plot No. 260A, Uran Naka, Old Panvel, Navi Mumbai, Maharashtra   | West  |
| Santosh Hospital                               | L-629/631, Hapur Road, Shastri Nagar, Meerut, Uttar Pradesh  | North |
| Sona Medical Centre                            | 5/58, Near Police Station, Vikas Nagar, Lucknow, Uttar Pradesh   | North |
| City Super Speciality Hospital                 | Near Mohan Petrol Pump, Gohana Road, Rohtak, Haryana   | North |
| Navjeevan Hospital & Maternity Centre          | 753/21, Madanpuri Road, Near Pataudi Chowk, Gurgaon, Haryana   | North |
| Abhishek Hospital                              | C-12, New Azad Nagar, Kanpur, Uttar Pradesh  | North |
| Raj Nursing Home                               | 23-A, Park Road, Allahabad, Uttar Pradesh  | North |
| SPARSH MEDICARE AND TRAUMA CENTRE              | Shakti Khand - III/54, Indirapuram, Ghaziabad, Uttar Pradesh   | North |
| SARAS HEALTHCARE PVT LTD                       | K-112, SEC-12, Pratap Vihar, Ghaziabad, Uttar Pradesh  | North |
| GETWELL SOON MULTISPECIALITY INSTITUTE PVT LTD | S-19, Shalimar Garden Extn., Near Dayanand Park, Sahibabad, Ghaziabad, Uttar Pradesh                                 | North |
| SHIVALIK MEDICAL CENTRE PVT LTD                | A-93, Sector 34, Noida, Uttar Pradesh  | North |
| Aakanksha Hospital                             | 126, Aaradhnanagar Soc., B/H. Bhulkabhavan School, Aanand-Mahal Rd., Adajan, Surat, Gujarat                          | West  |
| Abhinav Hospital                               | Harsh Apartment, Nr Jamna Nagar Bus Stop, God Dod Road, Surat, Gujarat   | West  |
| Adhar Ortho Hospital                           | Dawer Chambers, Nr. Sub Jail, Ring Rd., Surat, Gujarat   | West  |

|  |   |      |
|--|---|------|
| Aris Care Hospital ,                                 | A 223-224, Mansarovar Soc, 60 Feet , Godadara Road, Surat, Gujarat                    | West |
| Arzoo Hospital                                       | Opp. L.B. Cinema, Bhatar Rd., Surat, Gujarat  | West |
| Auc Hospital   | B-44 Gujarat Housing Board ,Nandeshara, Surat, Gujarat                                | West |
| Dharamjivan General Hospital & Trauma Centre         | Karmayogi - 1, Plot No. 20/21, Near Piyush Point, Pandesara, Surat, Gujarat           | West |
| Dr. Santosh Basotia Hospital ,                       | Bhatar Road, Surat, Gujarat   | West |
| God Father Hosp.                                     | 344, Nandvan Soc., B/H. Matrushakti Soc., Puna Gam, Surat, Gujarat                    | West |
| Govind-Prabha Arogya Sankool                         | Opp. Ratna-Sagar Vidhyalaya, Kaji Medan, Gopipura, Surat, Gujarat                     | West |
| Hari Milan Hospital                                  | L H Road, Surat, Gujarat  | West |
| Jaldhi Ano-Rectal Hospital                           | 103, Payal Apt., Nxt To Rander Zone Office, Tadwadi, Surat, Gujarat                   | West |
| Jeevan Path Gen. Hospital                            | 2Nd. Fl., Dwarkesh Nagri, Nr. Laxmi Farsan, Sayan, Surat, Gujarat                     | West |
| Kalrav Children Hospital                             | Yashkamal Complex, Nr. Jivan Jyot, Udhna, Surat, Gujarat                              | West |
| Kanchan General Surgical Hospital                    | Plot No. 380, Ishwarnagar Soc, Bhamroli-Bhatar, Pandesara, Surat, Gujarat             | West |
| Krishnavati General Hospital ,                       | Bamroli Road, Surat, Gujarat  | West |
| Niramayam Hosptial & Prasutigruah                    | Shraddha Raw House, Near Natures Park, Surat, Gujarat                                 | West |
| Patna Hospital                                       | 25, Ashapuri Soc - 2, Bamroli Road, Surat, Surat, Gujarat                             | West |
| Poshia Children Hospital                             | Harekrishan Shoping Complex 1St Floor, Varachha Road, Surat, Gujarat                  | West |
| R.D Janseva Hospital                                 | 120 Feet Bamroli Road, Pandesara, Surat, Gujarat                                      | West |
| Radha Hospital & Maternity Home                      | 239/240 Bhagunagar Society, Opp Hans Society, L H Road, Varachha Road, Surat, Gujarat | West |
| Santosh Hospital                                     | L H Road, Surat, Gujarat  | West |
| Sparsh Multy Specality Hospital & Trauma Care Center | G.I.D.C Road, Nr Udhana Citizan Co-Op.Bank, Surat, Gujarat                            | West |

**Notes:**

1. For an updated list of Hospitals, please visit the Company's website.
2. Only in case of a medical emergency, Claims would be payable if admitted in the above Hospitals on a reimbursement basis.