

**ADITYA BIRLA HEALTH INSURANCE COMPANY LIMITED**  
**Group Activ Secure**  
**Policy Terms and Conditions**

**I. Preamble**

This Policy has been issued on the basis of the Disclosure to information norm, including the information provided by You in respect of the Insured Persons in the Proposal Form, any application for insurance cover in respect of any Insured Person and any other information or details submitted in relation to the Proposal Form. This Policy is a contract of insurance between You and Us which is subject to receipt of premium in full in respect of the Insured Persons and the terms, conditions and exclusions of this Policy.

**Key Notes:**

*The terms listed in Section VI (Definitions) and which have been used elsewhere in the Policy in Initial Capital letters shall have the meaning set out against them in Section VI, wherever they appear in the Policy.*

**II. Group Activ Secure - Personal Accident**

***Section A: Basic Covers***

***The Policy Schedule or the Certificate of Insurance will specify which of the following Basic Covers are in force and available for the Insured Persons under the Policy.***

***Benefits under this Section A are subject to the terms, conditions and exclusions of this Policy. The Sum Insured and/or the sub-limit for each Benefit under Section A is specified against that Benefit in the Policy Schedule or the Certificate of Insurance. Payment of the Benefit will be subject to the availability of the Sum Insured/applicable sub-limit for that Benefit.***

***If the Policy Schedule or Certificate of Insurance specifies that the Capital Sum Insured is in force for the Insured Person, then Our maximum, total and cumulative liability for all claims arising under the Benefits specified in the Policy Schedule or Certificate of Insurance against the Capital Sum Insured will be limited to the amount of the Capital Sum Insured stated in the Policy Schedule/Certificate of Insurance.***

***Capital Sum Insured will be available only where a combination of Sections II.1, II.2 and II.3, have been applied under the Policy as specified in the Policy Schedule or Certificate of Insurance and where Section II.1 is mandatorily applied.***

***All claims under Section A must be made in accordance with the procedure set out in Section II.34.***

If an Insured Person suffers an Injury due to an Accident which occurs during the Policy Period and that Injury results either in the Insured Person's death or in the Insured Person's disablement which is of the nature specified below within 365 days from the date of the Accident or in any of the other medical conditions specified below, We shall pay the benefits as specified below:

**1. Accidental Death**

If the Insured Person suffers an Injury due to an Accident that results in the death of the Insured Person, We will pay 100% of the Sum Insured provided that:

- a) Once a claim has been accepted and paid under this Benefit then cover under this Policy shall immediately and automatically cease in respect of that Insured Person.

## 2. Permanent Total Disablement

If the Insured Person suffers an Injury due to an Accident that results in the permanent total disablement of the Insured Person of the nature as specified in the table below, We will pay 100% of the Sum Insured.

Table of Benefits
Type of Permanent Total Disablement
i) Total and irrecoverable loss of sight of both eyes
ii) Loss by physical separation or total and permanent loss of use of both hands or both feet
iii) Loss by physical separation or total and permanent loss of use of one hand and one foot
iv) Total and irrecoverable loss of sight of one eye and loss of a Limb
v) Total and irrecoverable loss of hearing of both ears and loss of one Limb/loss of sight of one eye
vi) Total and irrecoverable loss of hearing of both ears and loss of speech
vii) Total and irrecoverable loss of speech and loss of one Limb/loss of sight of one eye
viii) Permanent total and absolute disablement (not falling under the above) disabling the Insured Person from engaging in any employment or occupation or business for remuneration or profit, of any description whatsoever which results in Loss of Independent Living

For the purpose of this Benefit,

- **Limb** means a hand at or above the wrist or a foot above the ankle;
- **Physical separation of one hand or foot** means separation at or above wrist and/or at or above ankle, respectively.

Once a claim has been accepted and paid under this Benefit then cover under this Benefit shall immediately and automatically cease in respect of that Insured Person.

## 3. Permanent Partial Disablement

If the Insured Person suffers an Injury due to an Accident that that results in the permanent partial disablement of the Insured Person of the nature as specified in the table below, then We will pay the percentage of the Sum Insured as specified in the table below.

Table of Benefits	Percentage of the Sum Insured payable
Type of Permanent Partial Disablement	
i) Total and irrecoverable loss of sight of one eye	50%
ii) Loss of one hand or one foot	50%
iii) Loss of all toes - any one foot	10%
iv) Loss of toe great - any one foot	5%
v) Loss of toes other than great, if more than one toe lost, each	2%
vi) Total and irrecoverable loss of hearing in both ears	50%
vii) Total and irrecoverable loss of hearing in one ear	15%
viii) Total and irrecoverable loss of speech	50%
ix) Loss of four fingers and thumb of one hand	40%
x) Loss of four fingers	35%

xi) Loss of thumb –both phalanges	25%
xii) Loss of thumb - one phalanx	10%
xiii) Loss of index finger-three phalanges	10%
- two phalanges	8%
- one phalanx	4%
xiv) Loss of middle/ring/little finger-three phalanges	6%
- two phalanges	4%
- one phalanx	2%

In case the Insured Person suffers a loss not mentioned in the table above, then an external medical advisor will determine the degree of disablement and the amount payable, if any.

#### **4. Temporary Total Disablement**

If the Insured Person suffers an Injury due to an Accident that disables the Insured Person from engaging in any employment or occupation on a temporary basis, then We will pay the weekly amount as specified in the Policy Schedule or Certificate of Insurance for the duration that the temporary total disablement continues provided that:

- a) We shall not be liable to make payment for more than the number of weeks as specified in the Policy Schedule or Certificate of Insurance in respect of any one Injury calculated from the date of commencement of the temporary total disablement as certified by the treating Medical Practitioner.
- b) This Benefit shall not be paid for the first three days from the date of commencement of temporary total disablement.
- c) This Benefit shall not be paid in excess of the Insured Person's base weekly income excluding overtime, bonuses, tips, commissions, or any other compensation.
- d) This Benefit is payable provided that the minimum absence from work must be for 7 consecutive days, post which if the Insured Person is disabled for a part of the week, then only a proportionate part of the weekly benefit will be payable.
- e) This Benefit will be payable at the completion of the duration of temporary total disablement. In case the temporary total disablement continues for a period of more than 30 days then We will make payment of the amount due at the end of every calendar month provided the person continues to suffer from the temporary total disablement at end of such period.

#### **5. Recovery Benefit**

If the Insured Person suffers an Injury due to an Accident and such Injury results in the Hospitalization of the Insured Person during the Policy Period for at least 10 consecutive days, then We will pay the lump sum amount as specified in the Policy Schedule or Certificate of Insurance.

#### **6. Road Ambulance Cover**

If the Insured Person suffers an Injury due to an Accident and such Injury requires the Insured Person to be transported to the Hospital by an Ambulance, then We shall reimburse the costs incurred up to the limits as specified in the Policy Schedule or Certificate of Insurance, provided that the treating Medical Practitioner certifies in writing that the transportation of the Insured Person by Ambulance was medically necessary and such transportation was availed immediately following the Accident.

#### **7. Accidental In-patient Hospitalization (limited to India)**

If an Insured Person suffers an Injury due to an Accident and such Injury requires the Insured Person to

be Hospitalized as an In-patient in a Hospital room as specified in the Policy Schedule or Certificate of Insurance then We will cover the costs incurred on Medical Expenses up to the limit specified in the Policy Schedule or Certificate of Insurance provided that:

- a) The Insured Person is Hospitalized in India;
- b) The Hospitalization is for Medically Necessary Treatment and is on the written advice of a Medical Practitioner.
- c) The Insured Person is admitted to Hospital within 7 days of the occurrence of the Accident.

**8. Transportation of Imported Medicine**

If an Insured Person suffers an Injury due to an Accident and such Injury requires the Insured Person to be Hospitalized as an In-patient, then We will reimburse the costs incurred for freight charges for importing medicines to India, provided that:

- a) An In-patient claim under Section II.7 has been admitted and payable under the Policy;
- b) Such medicines, formulations or their alternatives are not available in India;
- c) Such medicines are necessary for the medical or surgical treatment of the Insured Person in a Hospital following the Accident;
- d) Such medicines shall not include any drugs under clinical trial or medicines, formulations or molecules of unproven efficacy.

**9. Burns Benefits**

If an Insured Person sustains burns of the nature as specified in the table below solely and directly due to an Accident, then We will pay the percentage of the Sum Insured as specified in the table below:

<b>Nature of Burns</b>	<b>% of Sum Insured payable</b>
<b>1. Head</b>	
a. Third degree burns of 8% or more of the total head surface area	100%
b. Second degree burns of 8% or more of the total head surface area	50%
c. Third degree burns of 5% or more, but less than 8% of the total head surface area	80%
d. Second degree burns of 5% or more, but less than 8% of the total head surface area	40%
e. Third degree burns of 2% or more, but less than 5% of the total head surface area	60%
f. Second degree burns of 2% or more, but less than 5% of the total head surface area	30%
<b>2. Rest of the body</b>	
a. Third degree burns of 20% or more of the total body surface area	100%
b. Second degree burns of 20% or more of the total body surface area	50%
c. Third degree burns of 15% or more, but less than 20% of the total body surface area	80%
d. Second degree burns of 15% or more, but less than 20% of the total body surface area	40%
e. Third degree burns of 10% or more, but less than 15% of the total body surface area	60%
f. Second degree burns of 10% or more, but less than 15% of the total body surface area	30%

surface area	
g. Third degree burns of 5% or more, but less than 10% of the total body surface area	20%
h. Second degree burns of 5% or more, but less than 10% of the total body surface area	10%

The Benefits as specified above will be payable provided that:

- a) If the Injury results in more than one of the nature of burns specified in the table above, We shall be liable to pay for only the highest Benefit among all.
- b) If We have admitted a claim in accordance with this Benefit, which results in 100% of the Sum Insured under this Benefit being paid then cover under this Benefit shall immediately and automatically cease in respect of that Insured Person.

#### 10. Broken Bones Benefit

If an Insured Person sustains broken bones of the nature as specified in the table below, solely and directly due to an Accident, then We will pay the percentage of the Sum Insured as specified in the table below.

Broken Bones resulting an Injury to	Percentage of the Sum Insured payable
Vertebral body resulting in spinal cord damage	100%
Pelvis	100%
Skull (excluding nose and teeth)	30%
Chest (all ribs and breast bone)	50%
Shoulder (collar bone and shoulder blade)	30%
Arm	25%
Leg	25%
Vertebra – vertebral arch (excluding coccyx)	30%
Wrist (collies or similar fractures)	10%
Ankle (Potts or similar fracture)	10%
Coccyx	5%
Hand	3%
Finger	3%
Foot	3%
Toe	3%
Nasal bone	3%

For the purpose of this Benefit:

- **Broken Bones** means the breakage of one or more of bones of the Insured Person specified in the table above as evidenced by a Fracture but excluding any form of hair line fracture.
- **Pelvis** means all pelvic bones which shall be treated as one bone. The sacrum will be considered as part of the vertebral column.
- **Skull** means all skull and facial bones (excluding nasal bones and teeth) which shall be treated as one bone.

The Benefits specified above will be payable provided that:

- a) Any Fracture which results due to any Illness or disease (including malignancy) or due to osteoporosis shall not be payable under this Benefit.
- b) If We have admitted a claim in accordance with this Benefit, which results in 100% of the Sum Insured under this Benefit being paid then cover under this Benefit shall immediately and automatically cease in respect of that Insured Person.

**11. Worldwide Emergency Medical Assistance**

We will provide Emergency Medical Assistance as described below when an Insured Person is travelling 150 (one hundred and fifty) kilometres or more away from his/her residential address as mentioned in the Policy Schedule or Certificate of Insurance for a period of less than 90 (ninety) days.

- 1) Emergency Medical Evacuation: When an adequate medical facility is not available in the proximity of the Insured Person, as determined by the Emergency service provider, the consulting Medical Practitioner and the Medical Practitioner attending to the Insured Person, transportation under appropriate medical supervision will be arranged, through an appropriate mode of transport to the nearest medical facility which is able to provide the required care.
- 2) Medical Repatriation (Transportation): When medically necessary, as determined by Us and the consulting Medical Practitioner, transportation under medical supervision shall be provided in respect of the Insured Person to the residential address as mentioned in the Policy Schedule or Certificate of Insurance, provided that the Insured Person is medically cleared for travel via commercial carrier, and provided further that the transportation can be accomplished without compromising the Insured Person's medical condition.

**Conditions**

- (i) No claims for reimbursement of expenses incurred for services arranged by Insured Person will be allowed unless agreed by Us or Our authorized representative.
- (ii) Please call Our call centre with details on the name of the Insured Person and Policy number, on the toll free number specified in the Policy Schedule or Certificate of Insurance for availing this Benefit.

We will not provide services in the following instances:

1. Travel undertaken specifically for securing medical treatment.
2. Injuries resulting from participation in acts of war or insurrection.
3. Commission of an unlawful act(s).
4. Attempt at suicide.
5. Incidents involving the use of drugs unless prescribed by a Medical Practitioner.
6. Transfer of the Insured Person from one medical facility to another medical facility of similar capabilities which provides a similar level of care.
7. Trips exceeding 90 days from the Insured Person's residential address without prior notification to Us.

We will not evacuate or repatriate an Insured Person in the following instances:

1. Without medical authorization.
2. With mild lesions, simple Injuries such as sprains, simple Fractures, or mild Illness which can be treated by local Medical Practitioner and do not prevent the Insured Person from continuing his/her trip or returning home.
3. With a pregnancy beyond the end of the 28th week and will not evacuate or repatriate a child born while the Insured Person was traveling beyond the 28th week.
4. With mental or nervous disorders unless Hospitalized.

## **12. Out-patient Expenses**

If an Insured Person suffers an Injury due to an Accident, then We will reimburse Medical Expenses incurred in a Hospital or on an Outpatient basis up to the limit specified in the Policy Schedule or Certificate of Insurance.

### ***Section B: Optional Covers***

*The following additional covers will apply only if the premium in respect of the additional cover has been received and the Policy Schedule or Certificate of Insurance states that the additional cover is in force. The Policy Schedule or Certificate of Insurance will specify which of the following additional covers are in force and available for the Insured Persons under the Policy.*

*Benefits under this Section B are subject to the terms, conditions and exclusions of this Policy. The sub-limit for each Benefit under Section B is specified against that Benefit in the Policy Schedule or the Certificate of Insurance. Payment of the Benefit will be subject to the availability of the applicable sub-limit for that Benefit.*

*All claims under Section B must be made in accordance with the procedure set out in Section II.34. Wherever a claim qualifies under more than one benefit in Section B, We will pay for all such eligible covers opted and in force.*

## **13. Funeral Expenses**

If We have accepted a claim under Accidental Death in accordance with Sections II.1 then in addition to the amount payable under that Section, We will pay a lumpsum amount as specified in the Policy Schedule or Certificate of Insurance towards funeral, cremation/ or burial and transportation of the body to the place of the funeral ceremony for the Insured Person.

## **14. Medical Expenses**

If We have accepted a claim under Accidental Death or Permanent Total Disablement or Permanent Partial Disablement or Temporary Total Disablement under Section II.1, II.2, II.3 or II.4, then We will cover Medically Necessary Treatment or Surgery that is availed in a Hospital or Day Care Centre in India including as OPD treatment /Day Care Treatment in a room category as specified in the Policy Schedule or Certificate of Insurance.

In the event that this Benefit is applicable under the Policy as specified in the Policy Schedule or the Certificate of Insurance, coverage under Section II.7 and/or II.12 cannot be availed.

The maximum amount payable shall be a percentage of claim amount as specified in the Policy Schedule or Certificate of Insurance subject to maximum amount as specified in the Policy Schedule or Certificate of Insurance.

We shall not be liable to pay any amount under this Benefit in respect of any Insured Person in respect of:

- 1) any Medical Expenses incurred before the Inception Date.
- 2) any Dental Treatment.
- 3) any claim caused by or arising from or due to Illness of any and every kind.

## **15. Repatriation of Mortal Remains**

If We have accepted a claim under Accidental Death in accordance with Section II.1, then in addition to the amount payable under that Section, We will pay a lumpsum amount specified in the Policy Schedule or Certificate of Insurance associated with transportation of mortal remains from the place of death to the residence of the Insured Person.

**16. Accidental Hospital Cash**

*Coverage under this benefit can be opted for, provided (any one Benefit under Section II.1, II.2, II.3 or II.4 from Section A is also purchased.*

If the Insured Person is Hospitalized for treatment of an Injury solely and directly due to an Accident, We will pay the daily allowance as specified in the Policy Schedule or Certificate of Insurance, for each continuous and completed period of 24 hours of Hospitalisation provided that:

- (i) The Insured Person's admission to Hospital is within 7 days of the occurrence of the Accident;
- (ii) This Benefit shall be payable for a maximum of 10 days for each claim in respect of an Insured Person;
- (iii) A Deductible of 1 day or 2 days as specified in the Policy Schedule or Certificate of Insurance is applicable under the Benefit;
- (iv) This Benefit shall not be payable for more than the number of days per Policy Year as specified in the Policy Schedule or Certificate of Insurance.

**17. Damage to Personal Protective Equipment**

*Coverage under this benefit can be opted for, provided any one Benefit under Section II.1, II.2, II.3 or II.4 from Section A is also purchased.*

If Insured Person suffers an Injury due to an Accident which solely and directly results in damage to any equipment that controls or mitigates a risk to a person's health and safety, which includes but is not limited to helmets, kneepads, safety boots, earmuffs and face masks, then We will pay a lump sum amount as specified in the Policy Schedule or Certificate of Insurance.

**18. Coma Benefit**

*Coverage under this benefit can be opted for, provided any one Benefit under Section II.1, II.2, II.3 or II.4 from Section A is also purchased.*

If an Insured Person suffers a coma solely and directly due to an Accident, then We will pay a lump sum amount as specified in the Policy Schedule or Certificate of Insurance, in respect of that Insured Person, provided that:

- a) The condition of coma is confirmed by a specialist Medical Practitioner in writing which includes:
  - (i) no response to external stimuli continuously for at least 96 hours; and
  - (ii) life support measures are necessary to sustain life;
- b) We will not pay for coma which results from alcohol/ drug abuse or due to an Illness.

**19. Modification Benefit (Residence)**

If We have admitted a claim for Permanent Total Disablement or Permanent Partial Disablement under Section II.2or II.3, then in addition to the amount payable under that Section, We will reimburse the costs incurred up to the limit specified in the Policy Schedule or Certificate of Insurance for improvements to be carried out in the Insured Person's residence following the Insured Person's disablement.



**20. Modification Benefit (Vehicle)**

If We have admitted a claim for Permanent Total Disablement or Permanent Partial Disablement under Section II.2 or II.3, then in addition to the amount payable under that Section, We will reimburse the costs incurred up to the limit specified in the Policy Schedule or Certificate of Insurance for improvements to be carried out in the Insured Person's vehicle following the Insured Person's disablement.

**21. Cost of Support Items**

If We have accepted a claim under Permanent Total Disablement, Permanent Partial Disablement or Temporary Total Disablement in accordance with Sections II.2 or II.3 or II.4, then in addition to the amount payable under that Section, We will reimburse expenses for support items including but limited to crutches, artificial limbs, wheelchairs, tri-cycles, intra-ocular lenses, spectacles, imported medicines or any other item which in the opinion of a Medical Practitioner is necessary for the Insured Person for normal living due to the Injury sustained in the Accident up to a limit as specified in the Policy Schedule or Certificate of Insurance.

**22. Education Fund for Children**

If We have accepted a claim under Accidental Death or Permanent Total Disablement in accordance with Sections II.1 or II.2, then in addition to the amount payable under that Section, We will pay a lump sum amount as specified in the Policy Schedule or Certificate of Insurance in respect of each surviving Dependent Child, up to 2 Dependent Children, if specified in the Policy Schedule or Certificate of Insurance irrespective of whether the child is an Insured Person under this Policy.

This Benefit shall be payable subject to the Dependent Child being up to 25 years of Age as on date of occurrence of the event irrespective of whether the child is an Insured Person under this Policy. and provided that the Dependent Child does not have any independent source of income.

**23. Marriage Fund for Children**

If We have accepted a claim under Accidental Death or Permanent Total Disablement in accordance with Sections II.1 or II.2, then in addition to the amount payable under that Section, We will pay a lump sum amount as specified in the Policy Schedule or Certificate of Insurance in respect of the Dependent Child that is unmarried, up to 2 Dependent Children, if specified in the Policy Schedule or Certificate of Insurance, irrespective of whether the child is an Insured Person under this Policy.

**24. Orphan Benefit for Children**

If We have accepted a claim under Accidental Death in accordance with Sections II.1 for the Insured Person and that Insured Person's spouse (who may or may not be an Insured Person) is also deceased in the same Policy Year at the time of death of the Insured Person, and the child becomes Orphan, then in addition to the amount payable under that Section, We will pay a lump sum amount as specified in the Policy Schedule or Certificate of Insurance in respect of the Dependent Child, up to 2 Dependent Children, if specified in the Policy Schedule or Certificate of Insurance, irrespective of whether the child is an Insured Person under this Policy.

This Benefit shall be payable subject to the Dependent Child being up to 25 years of Age as on date of occurrence of the event and provided that the Dependent Child does not have any independent source of income.

Any claim towards Orphan Benefit where the Dependent Child is a minor, shall be payable to the legal guardian of the Dependent Child.

## 25. Disappearance Benefit

If an Insured Person disappears during the Policy Period due to an Accident followed by a forced landing, stranding, sinking or wrecking of a conveyance, earthquake or flood during the Policy Period and is legally declared dead (declared death in absentia or legal presumption of death) provided that such disappearance is certified in writing by the local police authorities, We will pay the amount specified under Section II.1 in the Policy Schedule or Certificate of Insurance to the Nominee. Sum Insured under Section II.1 will be payable only once under the Policy.

## 26. Compassionate Visit

If We have accepted a claim under Accidental Death, Permanent Total Disablement or Permanent Partial Disablement in accordance with Sections II.1, II.2 or II.3, then in addition to any amount payable under that Section, We will reimburse an amount incurred for return economy class ticket up to the limit specified in the Policy Schedule or Certificate of Insurance for an Immediate Relative of the Insured to travel to the place of Hospitalization of the Insured Person provided that the Insured Person is Hospitalized at a distance of at least 100 kilometre from his place of residence.

For the purpose Benefit, "Immediate Relative" means the Insured Person's spouse, children, siblings, parent's or in-laws.

## 27. Sports Activity Cover

If an Insured Person suffers Accidental Death, Permanent Total Disability or Permanent Partial Disability in accordance with Section II.1, II.2 or II.3, while engaged in sports activity carried out in accordance with the guidelines, codes of good practice and recommendations as laid down by a governing body or authority in respect of that sport, then We will pay the amount as specified under Section II.1, II.2 or II.3 in the Policy Schedule or Certificate of Insurance in respect of the Insured Person.

Sum Insured under Section II.1 or II.2 or II.3 will be payable only once under the Policy.

Exclusion 17 under Group Personal Accident will not be applicable in respect of this Benefit.

## 28. Loss of Job

If We have accepted a claim for Permanent Total Disablement or Permanent Partial Disablement in accordance with Section II.2 or II.3, then in addition to any amount payable under that Section then We will pay the amount as specified in the Policy Schedule or Certificate of Insurance provided that the Insured Person is disabled from engaging in his/her primary occupation and loses his/her source of income generation.

- a. In case of salaried persons: A lump sum amount equal to 3 months salary, based on the last 3 months salary slip of the employer.

**Salary** shall mean and include Basic Salary along with the Daily Allowance and any other allowance being paid by the Employer. It would not include overtime, Seasonal allowance, Bonus, variable pay, performance bonus etc., tips, commissions or any other special compensation or anything available in kind or in lieu of such items in whatever form. Also salary would exclude income from any other sources. In case of Insured is earning from more than one source, only the higher of two would be considered for the purpose of calculation of payout under this benefit.

- b. In case of self-employed persons or where salary information is not available, 5% of Sum Insured under Permanent Total Disablement (Section II.2) or under Permanent Partial Disablement (Section II.3) whichever is higher, up to a maximum of Rs 75,000 shall be payable. This amount can be paid

either lump sum or in three equated monthly instalments as specified in the Policy Schedule or Certificate of Insurance.

### **29. Rehabilitation/ Counselling Benefit**

If We have accepted a claim for Permanent Total Disablement or Permanent Partial Disablement in accordance with Section II.2 or II.3, then in addition to any amount payable under that Section, We will reimburse the amounts incurred up to the limit specified in the Policy Schedule or Certificate of Insurance for counselling and specialist consultation on an Outpatient basis to cope with mental trauma provided that this Benefit cannot be availed for a period of more than one year from the date of onset of disablement of the Insured Person.

### **30. Second E-opinion**

If We have accepted a claim for Permanent Total Disablement or Permanent Partial Disablement in accordance with Section II.2 or II.3, then We will provide an option to the Insured Person to avail a Second E-opinion.

It is agreed and understood that the Second E-opinion will be based only on the information and documentation provided to Us.

Under this Benefit, We are only providing the Insured Person with access to a Second E-opinion and We shall not be deemed to substitute the Insured Person's visit or consultation to an independent Medical Practitioner.

We do not assume any liability towards any loss or damage arising out of or in relation to any opinion, advice, prescription, actual or alleged errors, omissions and representations made by the Medical Practitioner. Costs under this Benefit shall not be available on a reimbursement basis.

### **31. Domestic Travel for Medical Treatment**

If We have accepted a claim for an Accidental Death or Permanent Total Disablement or Permanent Partial Disablement in accordance with Section II.1 or II.2 or II.3, then in addition to any amount payable under that Section, We will reimburse travelling expenses for the return journey of the Insured Person to the nearest city in India capable of providing adequate Medically Necessary Treatment, provided medical expertise is not available in the city where Insured Person suffers an Accident. The limits under this Benefit will be as specified in the Policy Schedule or Certificate of Insurance.

### **32. Chauffeur Benefit (Per day)**

If We have accepted a claim for Permanent Total Disablement or Permanent Partial Disablement in accordance with Section II.2 or II.3, then in addition to any amount payable under that Section, We will pay a per day allowance as specified in the Policy Schedule or Certificate of Insurance in respect of a chauffeur to drive the Insured Person. This benefit shall be payable for a maximum of 15 days from the date of Accident.

## **II. 33 PERMANENT EXCLUSIONS**

We shall not be liable to make any payment for any claim under any Benefit under Section II.A. or Section II.B., in respect of any Insured Person, directly or indirectly for, caused by or arising from or in any way attributable to any of the following:

1. Any Pre-Existing Disease or Injury or disability arising out of a Pre-Existing Diseases or any complication arising therefrom.
2. Any payment in case of more than one claim under the Policy during any one Policy Period by which Our maximum liability in that period would exceed the Sum Insured. This would not apply

- to payments made under the Additional Covers.
3. Suicide or attempted suicide, intentional self-inflicted Injury, acts of self-destruction whether the Insured Person is medically sane or insane.
  4. Mental Illness or sickness or disease including a psychiatric condition, mental disorders of or disturbances of consciousness, strokes, fits or convulsions which affect the entire body and pathological disturbances caused by mental reaction to the same.
  5. Certification by a Medical Practitioner who shares the same residence as the Insured Person or who is a member of the Insured Person's family.
  6. Death or disablement arising out of or attributable to foreign invasion, act of foreign enemies, hostilities, warlike operations (whether war be declared or not or while performing duties in the armed forces of any country during war or at peace time), participation in any naval, military or air-force operation, civil war, public defence, rebellion, revolution, insurrection, military or usurped power.
  7. Death or disablement directly or indirectly caused by or associated with any venereal disease or sexually transmitted disease.
  8. Congenital internal or external diseases, defects or anomalies or in consequence thereof.
  9. Bacterial infections (except pyogenic infection which occurs through a cut or wound due to Accident).
  10. Medical or surgical treatment except as necessary solely and directly as a result of an Accident.
  11. Death or disablement directly or indirectly caused due to or associated with human T-cell Lymphotropic virus type III (HTLV-III or IITLB-III) or Lymphadenopathy Associated Virus (LAV) and its variants or mutants, Acquired Immune Deficiency Syndrome (AIDS) whether or not arising out of HIV, AIDS related complex syndrome (ARCS) and any injury caused by and/or related to HIV.
  12. Any change of profession after inception of the Policy which results in the enhancement of Our risk under the Policy, if not accepted and endorsed by Us on the Policy Schedule or Certificate of Insurance.
  13. Death or disablement arising or resulting from the Insured Person committing any breach of law or participating in an actual or attempted felony, riot, crime, misdemeanour or civil commotion with criminal intent.
  14. Death or disablement arising from or caused due to use, abuse or a consequence or influence of an abuse of any substance, intoxicant, drug, alcohol or hallucinogen.
  15. Death or disablement resulting directly or indirectly, contributed or aggravated or prolonged by childbirth or from pregnancy or a consequence thereof including ectopic pregnancy unless specifically arising due to Accident;
  16. Death or disablement caused by participation of the Insured Person in any flying activity, except as a bona fide, fare-paying passenger of a recognized airline on regular routes and on a scheduled timetable.
  17. Insured Persons whilst engaging in a speed contest or racing of any kind (other than on foot), bungee jumping, parasailing, ballooning, parachuting, skydiving, paragliding, hang gliding, mountain or rock climbing necessitating the use of guides or ropes, potholing, abseiling, deep sea diving using hard helmet and breathing apparatus, polo, snow and ice sports in so far as they involve the training for or participation in competitions or professional sports and specified in the Policy Schedule.
  18. Insured Persons involved in naval, military or air force operations.
  19. Working in underground mines, tunnelling or explosives, or involving electrical installation with high tension supply, or as jockeys or circus personnel, or engaged in Hazardous Activities.
  20. Accidental death or Injury occurring after twelve calendar months from the date of the Accident.
  21. Death or disablement unless directly caused by an Accident.

22. Death or disablement or Injury arising from or caused by ionizing radiation or contamination by radioactivity from any nuclear fuel (explosive or hazardous form) or resulting from or from any other cause or event contributing concurrently or in any other sequence to the loss, claim or expense from any nuclear waste from the combustion of nuclear fuel, nuclear, chemical or biological attack.
  - a) 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.
  - b) Biological attack or weapons means the emission, discharge, dispersal, release or escape of any pathogenic (disease producing) microorganisms and/or biologically produced toxins (including genetically modified organisms and chemically synthesized toxins) which are capable of causing any illness, incapacitating disablement or death.
23. Any physical, medical or mental condition or treatment or service that is specifically excluded in the Policy.
24. Any Injury which shall result in Hernia
25. Any Benefit under the policy arising from Hernia.

## **II. 34 Claims Process**

### **A. Intimation of Claim**

We shall be given an intimation by calling Our call centre or by e-mail or by fax or by writing to Our office address along with the following details within 7 days from the date of Accident:

- (1) The Policy number;
- (2) Name of the Policyholder;
- (3) Name and address of the Insured Person in respect of whom the request is being made;
- (4) Photo ID, KYC documents
- (5) Nature of Illness or Injury and the treatment/Surgery taken;
- (6) Name and address of the attending Medical Practitioner;
- (7) Hospital where treatment/Surgery was taken;
- (8) Date of admission and date of discharge;
- (9) Approximate expenses or approximate length of stay towards Hospitalization for Illness / Injury or percentage of disability.

Any other information that may be relevant to the Illness/ Injury/ Hospitalization

### **B. Claims Submission**

The following documents as per the Benefit being sought must be provided to Us within 30 days of the occurrence of the event giving rise to a claim under the Policy.

#### ***Documents required for all Benefits***

- (a) Duly completed personal accident policy claim form signed by Nominee or Insured Person
- (b) Photo ID of Insured Person & Nominee (where applicable)
- (c) Claim intimation or claim reference number
- (d) Attested copies of KYC documents of Insured Person & Nominee (where applicable) - PAN card, ration card, voter ID, etc.
- (e) Original discharge card / day care summary / transfer summary (where applicable)
- (f) Attested copy of medico legal certificate copy / first information report copy / Panchnama (spot / inquest) where applicable

- (g) Copies of consultation letters detailing the treatment taken immediately after Accident. where applicable
- (h) Radiological investigation reports like X ray, CT scan, MRI etc with films supporting the diagnosis of Injury
- (i) Copies of medical documents towards treatment taken during disability period, including discharge summary of the Hospital where applicable
- (j) Copy of indoor case papers with nursing sheet detailing medical history of the patient, treatment details and patient's progress. where applicable
- (k) In Case of employer – employee relationship:
  - \* Employer certificate confirming the employee details, designation and sum insured (In case of unnamed policy)
  - \* Total Head count of employee – designation or grade wise (In case of unnamed policy)
  - \* Copy of Company Accident notification register (if accident happened in Office / Factory / Plant)
- (l) Bank account detail form stating bank name, branch name, MICR code, IFSC code, account number and account type - duly signed by Nominee along with personalised cancelled cheque i.e. name of account holder printed on it or copy of 1st page of pass book or bank account statement.

***Documents required for Specific Benefits***

If these details are not provided in full or are insufficient for Us to consider the request, We will request additional information or documentation in respect of that request.

**1) Accidental Death**

- (a) Attested copy of the death certificate issued by Government / Municipal Authorities
- (b) Attested copy of cause of death certificate issued by treating Medical Practitioner/ Hospital
- (c) Copy of burial certificate (wherever applicable)
- (d) Attested copy of post-mortem Report
- (e) Attested copy of viscera report and chemical analysis report
- (f) Attested copy of witness statement (if available)
- (g) Hospitalization and treatment papers (if available)
- (h) Translation of all vernacular documents in English duly notarized.
- (i) Salary slip with seal and signature of authorized signatory of the organization (if employed)
- (j) Last 3 years financial years Income Tax Return for self-employed persons
- (k) Legal heir certificate containing affidavit and indemnity bond both duly signed by all legal heirs and notarized (If Nominee name is not mentioned on Policy Schedule or Certificate of Insurance or Nominee is a minor, then legal guardian.)

**2) Permanent Total Disablement / Permanent Partial Disablement**

- (a) Attested copy of disability certificate issued by Civil Surgeon of District Hospital mentioning the type and percentage of disability.
- (b) Original photograph of the Insured Person reflecting the disablement or injured part for which the claim is made
- (c) Leave records with seal and signature of authorized signatory of the organization (if employed)
- (d) Salary slip with seal and signature of authorized signatory of the organization (if employed)
- (e) Last 3 years financial years Income Tax Return for self-employed persons

**3) Temporary Total Disablement**

- (a) Attested copy of disability certificate issued by Civil Surgeon of District Hospital mentioning the type and percentage of disability.
- (b) Original photograph of the Insured Person reflecting the disablement or injured part for which the claim is made
- (c) Leave records with seal and signature of authorized signatory of the organization (if employed)
- (d) Salary slip with seal and signature of authorized signatory of the organization (if employed)
- (e) Last 3 years financial years Income Tax Return for self-employed persons

**4) Recovery Benefit**

- (a) Photocopy of Hospitalization documents:- i.e. discharge card, final Hospital bill, indoor case papers, etc.
- (b) Any other document as per the check list for Hospitalization / In- patient claims in order to ascertain the genuineness of claim

**5) Road Ambulance:**

- (a) Original invoice and paid receipt

**6) Accidental In-patient Hospitalization (limited to India)**

- (a) Original discharge card / day care summary / transfer summary
- (b) Original final Hospital bill with all original deposit and final payment receipt.
- (c) Original invoice with payment receipt and implant stickers for all implants used during Surgeries i.e. sticker & invoice of nails, plates, screws, wires, implants, etc.
- (d) All original diagnostic reports (including imaging and laboratory) along with the Medical Practitioner's prescription and invoice / bill with receipt from diagnostic center.
- (e) All original medicine / pharmacy bills along with the Medical Practitioner's prescription.
- (f) Medico legal certificate copy / first information report copy
- (g) Copy of death summary and death certificate (in death claims only)
- (h) Pre and post- operative imaging reports – where applicable
- (i) Copy of the Hospital's registration certificate / copy of Form C in case of Hospitalization.

**For Contribution Claims Only:**

- Photocopy of entire claim document duly attested by previous insurer or TPA.
- Original payment receipts for expenses not claimed/settled by the previous insurer.
- Discharge voucher/settlement letter by previous insurer.

**7) Transportation of Imported Medicine**

- (a) Original treating Medical Practitioner's prescription for use of imported medicine.
- (b) Original freight invoice for such imported medicines.
- (c) Document pertaining to the section under which the benefit is payable i.e. Permanent Total Disablement, Permanent Partial Disablement Benefit, Temporary Total Disablement or Accidental In-patient Hospitalization

**8) Burns Benefit:**

- (a) Treating Medical Practitioner's certificate stating:
  - i. Incident details of Accident / trauma.
  - ii. Degree of burns & extent of area involved

- iii. Cause of burns whether Accidental or self inflicted
  - iv. Whether the patient was under the influence of alcohol or any intoxicating substance during incident / accident.
  - v. Photo of the Burns
- (b) Medico Legal Certificate copy / First Information Report Copy

**9) Broken Bones Benefit:**

- (b) All documents listed under Permanent Total Disablement / Permanent Partial Disablement and Temporary Total Disablement
- (c) All original diagnostic reports (including imaging and laboratory) along with Medical Practitioner's prescription and invoice / bill with receipt from diagnostic center
- (d) Pre and post operative radiological imaging reports with films confirming the extent of the fracture
- (e) Medico legal certificate copy / first information report copy / Panchnama (spot / nquest)
- (f) Medical documents / Hospital records evidencing the fracture.

**10) Out-patient Expenses**

- (g) Original medicine prescription and advice from treating Medical Practitioner
- (h) Original invoices, bills, receipts of Medical Practitioner consultations / laboratory reports / radiology investigations / pharmacy bills
- (i) Original investigation report(s)

**11) Funeral Expenses:**

- (j) All documents listed under Accidental Death benefit, invoice and payment receipt for expenses incurred during funeral.

**12) Medical Expenses**

All documents listed under Accidental In-patient Hospitalization (limited to India) (under Section II.7) and Out-patient Expenses Benefit (under Section II.12)

**13) Repatriation of Mortal Remains:**

- (a) All documents listed under Accidental Death benefit
- (b) Proof of Repatriation (bills and payment receipt of transportation)

**14) Hospital Cash:**

- (a) Photocopy of Hospitalization documents:- i.e. discharge card, final Hospital bill, indoor case papers, etc.
- (b) Any other document as per the check list for Hospitalization / In- patient claims in order to ascertain the genuineness of claim

**15) Damage to Personal Protective Equipment:**

- (a) Evidence of Injury due to an Accident
- (b) Evidence of damage of equipment mitigating risk to health and safety

**16) Coma Benefit:**

- (a) All documents listed under Permanent Total Disablement / Permanent Partial Disablement
- (b) Condition of coma as confirmed by a specialist Medical Practitioner which documents:
  - i. No response to external stimuli continuously for at least 96 hours



- ii. Life support measures are necessary to sustain life
- iii. Cause of coma
- iv. Whether coma has resulted from alcohol consumption or any intoxicating substance
- v. Clinical summary of the comatose patient (original discharge card / day care summary / transfer summary)

**17) Modification Benefit (Residence):**

- (a) All documents listed under Permanent Total Disablement / Permanent Partial Disablement original bills and payment receipt of actual expenses incurred towards improvements carried out in the Insured Person's residence following the Insured Person's disablement

**18) Modification Benefit (Vehicle):**

- (a) All documents listed under Permanent Total Disablement / Permanent Partial Disablement original bills and payment receipt of actual expenses incurred towards improvements carried out in the Insured Person's or vehicle following the Insured Person's disablement

**19) Cost of Support Items:**

- (a) Document pertaining to the section under which the Benefit is payable i.e. Permanent Total Disablement / Permanent Partial Disablement / Temporary Total Disablement
- (b) Prescriptions of treating specialist Medical Practitioner for support items
- (c) Original invoice of actual expenses incurred

**20) Education Fund for Children**

- (a) Document pertaining to the section under which the Benefit is payable i.e. Accidental Death and Permanent Total Disablement
- (b) Proof of relationship with the Insured and Age proof of the Dependent Child

**21) Marriage Fund for Children:**

- (a) Document pertaining to the section under which the benefit is payable i.e. Accidental Death Benefit and Permanent Total Disablement
- (b) Proof of relationship of the child with the Insured Person

**22) Orphan Benefit:**

- (a) All documents listed under Accidental Death Benefit
- (b) Age proof of the surviving Dependent Child

**23) Disappearance Benefit**

- (a) FIR/ missing complaint
- (b) Proof of Accident
- (c) Confirmation of death/certificate of death (legal assumption of death) post completion of relevant period applicable under law
- (d) Certification of death by the local police authorities (where the Accident took place)
- (e) Translation of all vernacular documents in English duly notarized.

**24) Compassionate Visit:**

- (a) All documents listed under Accidental Death, Permanent Total Disablement, Permanent Partial Disablement Benefit

- (b) ticket of the Immediate Relative of the Insured Person to travel to the place of Hospitalization of the Insured Person
- (c) Original bills and payment receipt for travel expense incurred
- (d) proof of the relationship of the 'Immediate Relative' as defined in the Policy (such as marriage certificate, ration card)

**25) Sports Activity Cover**

- (a) All documents listed under Accidental Death Benefit & Permanent Total Disablement / Permanent Partial Disablement Benefit

**26) Loss of Job:**

- (a) Document pertaining to the section under which the following Benefit is payable i.e. Permanent Total Disablement / Permanent Partial Disablement
- (b) Loss of employment/termination letter indicating the reason for termination.
- (c) Proof of employment (appointment letter / salary slips)

**27) Rehabilitation/ Counseling Benefit:**

- (a) Document pertaining to the section under which the following Benefit is payable i.e. Permanent Total Disablement / Permanent Partial Disablement
- (b) A certificate from the treating consultant stating;
  - i. Indication and advice for rehabilitation and counseling
  - ii. Medical document evidencing counseling and specialist consultation
- (c) Original invoices & receipts for the treatment given by such specialist / counsellor.

**28) Second E Opinion:**

- (c) All documents listed under Permanent Total Disablement & Permanent Partial Disablement Benefit

**29) Domestic Travel for Medical Treatment**

- (a) Document pertaining to the section under which the following benefit is payable i.e. Accidental Death/ Permanent Total Disablement / Permanent Partial Disablement
- (b) All documents listed under Hospitalization / In- patient claims Benefit
- (c) Original invoice of the travel expenses incurred
- (d) The original ticket / boarding pass indicating the travel dates
- (e) Medical Advice / certificate / fitness certificate for travel
- (f) Prescription from the Medical Practitioner stating the line of medical treatment, the facility where medical treatment needs to be sought and the unavailability of such treatment in the current facility
- (g) For Accident cases – copy of police report, Injury certificate issued by State Government Undertaking Hospital to assess the severity of disability.

**30) Chauffeur Benefit**

- (a) Document pertaining to the section under which the Benefit is payable i.e. Permanent Total Disablement / Permanent Partial Disablement Benefit
- (b) RC book copy of the Insured Person's vehicle
- (c) Documented evidence of utilization of chauffeur service with bills / receipts

**C. For Sections II.7 OR II.14, as applicable, please follow the process as under for Cashless Hospitalization:**

**1. For Availing Cashless facility**

- i. Cashless facilities can be availed only at Our Network Providers. The complete list of Network Providers is available on Our website and at Our branches and can also be obtained by contacting Us over the telephone.
- ii. We reserve the right to modify, add or restrict any Network Provider for Cashless facilities at Our sole discretion. Before availing Cashless facilities, please check the applicable updated list of Network Providers.

a. Process to be followed for availing Cashless facilities in Emergencies

- (i) We must be contacted to pre-authorise Cashless facility within 24 hours of the Insured Person's Hospitalization if the Insured Person has been Hospitalized in an Emergency. Each request for pre-authorization must be accompanied with all the following details:
  - (1) The health card We have issued to the Insured Person supported with the Insured Person's KYC documents.
  - (2) The Policy number;
  - (3) Name of the Policyholder;
  - (4) Name and address of Insured Person in respect of whom the request is being made;
  - (5) Nature of the Injury and the treatment/Surgery required;
  - (6) Name and address of the attending Medical Practitioner;
  - (7) Hospital where treatment/Surgery is proposed to be taken;
  - (8) Proposed date of admission.
- (ii) If these details are not provided in full or are insufficient for Us to consider the request, We will request additional information or documentation in respect of that request.
- (iii) When We have obtained sufficient details to assess the request, We will issue the authorization letter specifying the sanctioned amount, any specific limitation on the claim, applicable Deductibles and non-payable items, if applicable, or reject the request for pre-authorization specifying reasons for the rejection.
- (iv) Once the request for pre-authorization has been granted, the treatment must take place within 15 days of the pre-authorization date at a Network Provider and pre-authorization shall be valid only if all the details of the authorized treatment, including dates, Hospital and locations, match with the details of the actual treatment received. For Hospitalization where Cashless facility is pre-authorized by Us, We will make the payment of the amounts assessed to be due directly to the Network Provider.

b. Process for Obtaining Pre-Authorisation for Planned Treatment:

- (i) We must be contacted to pre-authorise Cashless facility for planned treatment at least 72 hours prior to the proposed treatment. Each request for pre-authorization must be accompanied with all the following details:
  - (1) The health card We have issued to the Insured Person supported with the Insured Person's KYC documents.
  - (2) The Policy number;
  - (3) Name of the Policyholder;
  - (4) Name and address of Insured Person in respect of whom the request is being made;
  - (5) Nature of the Injury and the treatment/Surgery required;
  - (6) Name and address of the attending Medical Practitioner;

- (7) Hospital where treatment/Surgery is proposed to be taken;
- (8) Proposed date of admission.

- (ii) If these details are not provided in full or are insufficient for Us to consider the request, We will request additional information or documentation in respect of that request.
- (iii) When we have obtained sufficient details to assess the request, We will issue the authorization letter specifying the sanctioned amount, any specific limitation on the claim, applicable Deductibles and non-payable items, if applicable, or reject the request for pre-authorisation specifying reasons for the rejection.

### **III. Group Activ Secure - Critical Illness**

#### **Basic Covers: Section A**

*The Basic Covers below are in-built Benefits that are available for the Insured Persons under the Policy.*

*Benefits under this Section A are subject to the terms, conditions and exclusions of this Policy. The Sum Insured for the Benefit under Section A is specified in the Policy Schedule or the Certificate of Insurance. Payment of the Benefit will be subject to the availability of the Sum Insured for this Benefit. All claims under Section A must be made in accordance with the procedure set out in Section III.11.*

#### **III.1 Critical Illness Benefit**

If an Insured Person is diagnosed to be suffering from a Critical Illness of the nature as specified below, during the Policy Period and while the Policy is in force then We will pay the Sum Insured provided that:

- i. The Critical Illness occurs or first manifests itself during the Policy Period as a first incidence; and
- ii. Upon admission of the first claim under this Section III.1 in respect of an Insured Person in any Policy Period, the cover under the Policy shall automatically terminate in respect of that Insured Person and no further Renewals will be allowed for that Insured Person under this Benefit.

#### **1. Cancer of Specific Severity**

I. A malignant tumour characterised by the uncontrolled growth and spread of malignant cells with invasion and destruction of normal tissues. This diagnosis must be supported by histological evidence of malignancy. The term cancer includes leukaemia, lymphoma and sarcoma.

II. The following are excluded-

- i. All tumors which are histologically described as carcinoma in situ, benign, pre-malignant, borderline malignant, low malignant potential, neoplasm of unknown behavior, or non-invasive, including but not limited to: Carcinoma in situ of breasts, Cervical dysplasia CIN-1, CIN -2 & CIN-3.
- ii. Any non-melanoma skin carcinoma unless there is evidence of metastases to lymph nodes or beyond;
- iii. Malignant melanoma that has not caused invasion beyond the epidermis;
- iv. All tumours of the prostate unless histologically classified as having a Gleason score greater than 6 or having progressed to at least clinical TNM classification T2N0M0
- v. All Thyroid cancers histologically classified as T1N0M0 (TNM Classification) or below;
- vi. Chronic lymphocytic leukaemia less than RAI stage 3
- vii. Non-invasive papillary cancer of the bladder histologically described as TaN0M0 or of a lesser classification,
- viii. All Gastro-Intestinal Stromal Tumors histologically classified as T1N0M0 (TNM Classification) or below and with mitotic count of less than or equal to 5/50 HPFs;

ix. All tumours in the presence of HIV infection.

## **2. Myocardial Infarction**

(First Heart Attack of specific severity)

I. The first occurrence of heart attack or myocardial infarction, which means the death of a portion of the heart muscle as a result of inadequate blood supply to the relevant area. The diagnosis for Myocardial Infarction should be evidenced by all of the following criteria:

- i. A history of typical clinical symptoms consistent with the diagnosis of acute myocardial infarction (For e.g. typical chest pain)
- ii. New characteristic electrocardiogram changes
- iii. Elevation of infarction specific enzymes, Troponins or other specific biochemical markers.

The following are excluded:

- i. Other acute Coronary Syndromes
- ii. Any type of angina pectoris
- iii. A rise in cardiac biomarkers or Troponin T or I in absence of overt ischemic heart disease OR following an intra-arterial cardiac procedure.

## **3. Open Chest CABG**

I. The actual undergoing of heart surgery to correct blockage or narrowing in one or more coronary artery(s), by coronary artery bypass grafting done via a sternotomy (cutting through the breast bone) or minimally invasive key hole coronary artery bypass procedures. The diagnosis must be supported by a coronary angiography and the realization of surgery has to be confirmed by a cardiologist.

II. The following are excluded:

- i. Angioplasty and/or any other intra-arterial procedures

## **4. Open Heart Replacement Or Repair Of Heart Valves**

I. The actual undergoing of open-heart valve Surgery is to replace or repair one or more heart valves, as a consequence of defects in, abnormalities of, or disease-affected cardiac valve(s). The diagnosis of the valve abnormality must be supported by an echocardiography and the realization of surgery has to be confirmed by a specialist medical practitioner. Catheter based techniques including but not limited to, balloon valvotomy/valvuloplasty are excluded.

## **5. Kidney Failure Requiring Regular Dialysis**

I. End stage renal disease presenting as chronic irreversible failure of both kidneys to function, as a result of which either regular renal dialysis (hemodialysis or peritoneal dialysis) is instituted or renal transplantation is carried out. Diagnosis has to be confirmed by a specialist medical practitioner.

## **6. Stroke Resulting In Permanent Symptoms**

I. Any cerebrovascular incident producing permanent neurological sequelae. This includes infarction of brain tissue, thrombosis in an intracranial vessel, haemorrhage and embolization from an extracranial source. Diagnosis has to be confirmed by a specialist medical practitioner and evidenced by typical clinical symptoms as well as typical findings in CT Scan or MRI of the brain. Evidence of permanent neurological deficit lasting for at least 3 months has to be produced.

II. The following are excluded:

- i. Transient ischemic attacks (TIA)
- ii. Traumatic Injury of the brain
- iii. Vascular disease affecting only the eye or optic nerve or vestibular functions.

**7. Major Organ / Bone Marrow Transplant**

I. The actual undergoing of a transplant of:

i. One of the following human organs: heart, lung, liver, kidney, pancreas, that resulted from irreversible end-stage failure of the relevant organ, or

ii. Human bone marrow using haematopoietic stem cells. The undergoing of a transplant has to be confirmed by a specialist medical practitioner.

II. The following are excluded:

i. Other stem-cell transplants

ii. Where only islets of langerhans are transplanted

**8. Permanent Paralysis Of Limbs**

I. Total and irreversible loss of use of two or more limbs as a result of injury or disease of the brain or spinal cord. A specialist medical practitioner must be of the opinion that the paralysis will be permanent with no hope of recovery and must be present for more than 3 months.

**9. Multiple Sclerosis With Persisting Symptoms**

I. The unequivocal diagnosis of Definite Multiple Sclerosis confirmed and evidenced by all of the following:

i. investigations including typical MRI findings, which unequivocally confirm the diagnosis to be multiple sclerosis and

ii. there must be current clinical impairment of motor or sensory function, which must have persisted for a continuous period of at least 6 months.

II. Other causes of neurological damage such as SLE and HIV are excluded.

**10. Coma of Specified Severity**

I. A state of unconsciousness with no reaction or response to external stimuli or internal needs. This diagnosis must be supported by evidence of all of the following:

i. no response to external stimuli continuously for at least 96 hours;

ii. life support measures are necessary to sustain life; and

iii. permanent neurological deficit which must be assessed at least 30 days after the onset of the coma.

II. The condition has to be confirmed by a specialist medical practitioner. Coma resulting directly from alcohol or drug abuse is excluded.

**11. Motor Neurone Disease With Permanent Symptoms**

I. Motor neurone disease diagnosed by a specialist medical practitioner as spinal muscular atrophy, progressive bulbar palsy, amyotrophic lateral sclerosis or primary lateral sclerosis. There must be progressive degeneration of corticospinal tracts and anterior horn cells or bulbar efferent neurons. There must be current significant and permanent functional neurological impairment with objective evidence of motor dysfunction that has persisted for a continuous period of at least 3 months.

**12. Loss of Vision (Blindness)**

I. Total, permanent and irreversible loss of all vision in both eyes as a result of illness or accident.

II. The Blindness is evidenced by

- i. corrected visual acuity being 3/60 or less in both eyes or;
  - ii. the field of vision being less than 10 degrees in both eyes.
- III. The diagnosis of blindness must be confirmed and must not be correctable by aides or surgical procedure.

**13. Third Degree Burns**

I. There must be third-degree burns with scarring that cover at least 20% of the body's surface area. The diagnosis must confirm the total area involved using standardized, clinically accepted, body surface area charts covering 20% of the body surface area.

**14. Parkinson's disease**

The unequivocal diagnosis of progressive, degenerative idiopathic Parkinson's disease by a Neurologist acceptable to us.

The diagnosis must be supported by all of the following conditions:

- a. the disease cannot be controlled with medication;
- b. signs of progressive impairment; and
- c. inability of the Insured Person to perform at least 3 of the 6 activities of daily living as listed below (either with or without the use of mechanical equipment, special devices or other aids and adaptations in use for disabled persons) for a continuous period of at least 6 months:

Activities of daily living:

- i. Washing: the ability to wash in the bath or shower (including getting into and out of the shower) or wash satisfactorily by other means and maintain an adequate level of cleanliness and personal hygiene;
- ii. Dressing: the ability to put on, take off, secure and unfasten all garments and, as appropriate, any braces, artificial limbs or other surgical appliances;
- iii. Transferring: The ability to move from a lying position in a bed to a sitting position in an upright chair or wheel chair and vice versa;
- iv. Toileting: the ability to use the lavatory or otherwise manage bowel and bladder functions so as to maintain a satisfactory level of personal hygiene;
- v. Feeding: the ability to feed oneself, food from a plate or bowl to the mouth once food has been prepared and made available.
- vi. Mobility: The ability to move indoors from room to room on level surfaces at the normal place of residence

Parkinson's disease secondary to drug and/or alcohol abuse is excluded.

**15. Benign Brain Tumor**

I. Benign brain tumor is defined as a life threatening, non-cancerous tumor in the brain, cranial nerves or meninges within the skull. The presence of the underlying tumor must be confirmed by imaging studies such as CT scan or MRI.

II. This brain tumor must result in at least one of the following and must be confirmed by the relevant medical specialist.

i. Permanent Neurological deficit with persisting clinical symptoms for a continuous period of at least 90 consecutive days or

ii. Undergone surgical resection or radiation therapy to treat the brain tumor.

III. The following conditions are **excluded**:

Cysts, Granulomas, malformations in the arteries or veins of the brain, hematomas, abscesses, pituitary tumors, tumors of skull bones and tumors of the spinal cord.

### **16. Alzheimer's Disease**

Alzheimer's disease is a progressive degenerative illness of the brain, characterised by diffuse atrophy throughout the cerebral cortex with distinctive histopathological changes. It affects the brain, causing symptoms like memory loss, confusion, communication problems, and general impairment of mental function, which gradually worsens leading to changes in personality.

Deterioration or loss of intellectual capacity, as confirmed by clinical evaluation and imaging tests, arising from Alzheimer's disease, resulting in progressive significant reduction in mental and social functioning, requiring the continuous supervision of the Insured Person. The diagnosis must be supported by the clinical confirmation of a specialist Medical Practitioner (Neurologist) and supported by Our appointed Medical Practitioner, evidenced by findings in cognitive and neuro radiological tests (e.g. CT scan, MRI, PET scan of the Brain). The disease must result in a permanent inability to perform three or more Activities with Loss of Independent Living" or must require the need of supervision and permanent presence of care staff due to the disease. This must be medically documented for a period of at least 90 days

The following conditions are however not covered:

- a. non-organic diseases such as neurosis and psychiatric illnesses;
- b. alcohol related brain damage; and
- c. any other type of irreversible organic disorder/dementia.

### **17. Aorta Graft Surgery**

The actual undergoing of major Surgery to repair or correct aneurysm, narrowing, obstruction or dissection of the Aorta through surgical opening of the chest or abdomen. For the purpose of this cover the definition of "Aorta" shall mean the thoracic and abdominal aorta but not its branches.

The Insured Person understands and agrees that we will not cover:

- a. Surgery performed using only minimally invasive or intra arterial techniques.
  - b. Angioplasty and all other intra arterial, catheter based techniques, "keyhole" or laser procedures.
- The aorta is the main artery carrying blood from the heart. Aortic graft surgery benefit covers surgery to the aorta wherein part of it is removed and replaced with a graft.

### **18. Loss of Hearing (Deafness)**

I. Total and irreversible loss of hearing in both ears as a result of illness or accident. This diagnosis must be supported by pure tone audiogram test and certified by an Ear, Nose and Throat (ENT) specialist.

Total means "the loss of hearing to the extent that the loss is greater than 90decibels across all frequencies of hearing" in both ears.

### **19. Loss of Limbs**

I. The physical separation of **two** or more limbs, at or above the wrist or ankle level limbs as a result of injury or disease. This will include medically necessary amputation necessitated by injury or disease. The separation has to be permanent without any chance of surgical correction. Loss of Limbs resulting directly or indirectly from self-inflicted injury, alcohol or drug abuse is excluded

### **20. Loss of Speech**

I. Total and irrecoverable loss of the ability to speak as a result of injury or disease to the vocal cords.

The inability to speak must be established for a continuous period of 12 months. This diagnosis must be supported by medical evidence furnished by and Ear, Nose, Throat (ENT) specialist.



II. All psychiatric related causes are excluded.

### **21. Aplastic Anaemia**

Chronic persistent bone marrow failure which results in anaemia, neutropenia and thrombocytopenia requiring treatment with at least one of the following:

- a. Blood product transfusion;
- b. Marrow stimulating agents;
- c. Immunosuppressive agents; or
- d. Bone marrow transplantation.

The diagnosis must be confirmed by a haematologist using relevant laboratory investigations including Bone Marrow Biopsy resulting in bone marrow cellularity of less than 25% which is evidenced by any two of the following:

- a. Absolute neutrophil count of  $500/\text{mm}^3$  or less
- b. Platelets count less than  $20,000/\text{mm}^3$  or less
- c. Absolute Reticulocyte count of  $20,000/\text{mm}^3$  or less

Temporary or reversible Aplastic Anaemia is excluded.

In this condition, the bone marrow fails to produce sufficient blood cells or clotting agents.

### **22. End Stage Liver Failure**

I. Permanent and irreversible failure of liver function that has resulted in all three of the following:

- i. Permanent jaundice; and
- ii. Ascites; and
- iii. Hepatic encephalopathy.

II. Liver failure secondary to alcohol or drug abuse is **excluded**.

### **23. End Stage Lung Failure**

I. End stage lung disease, causing chronic respiratory failure, as confirmed and evidenced by all of the following:

- i. FEV1 test results consistently less than 1 litre measured on 3 occasions 3 months apart; and
- ii. Requiring continuous permanent supplementary oxygen therapy for hypoxemia; and
- iii. Arterial blood gas analysis with partial oxygen pressures of 55mmHg or less ( $\text{PaO}_2 < 55 \text{ mm Hg}$ ); and
- iv. Dyspnea at rest.

### **24. Primary (Idiopathic) Pulmonary Hypertension**

I. An unequivocal diagnosis of Primary (Idiopathic) Pulmonary Hypertension by a Cardiologist or specialist in respiratory medicine with evidence of right ventricular enlargement and the pulmonary artery pressure above 30 mm of Hg on Cardiac Catheterization. There must be permanent irreversible physical impairment to the degree of at least Class IV of the New York Heart Association Classification of cardiac impairment.

II. The NYHA Classification of Cardiac Impairment are as follows:

- i. Class III: Marked limitation of physical activity. Comfortable at rest, but less than ordinary activity causes symptoms.
- ii. Class IV: Unable to engage in any physical activity without discomfort. Symptoms may be present even at rest.

III. Pulmonary hypertension associated with lung disease, chronic hypoventilation, pulmonary thromboembolic disease, drugs and toxins, diseases of the left side of the heart, congenital heart disease and any secondary cause are specifically excluded.

**25. Bacterial Meningitis**

Bacterial infection resulting in severe inflammation of the membranes of the brain or spinal chord resulting in significant, irreversible and permanent neurological deficit. The neurological deficit must persist for at least 6 weeks resulting in permanent inability to perform three or more Activities for Loss of Independent Living.

This diagnosis must be confirmed by:

- a. The presence of bacterial infection in cerebrospinal fluid by lumbar puncture; and
- b. A consultant neurologist certifying the diagnosis of bacterial meningitis.

Bacterial Meningitis in the presence of HIV infection is excluded.

**26. Apallic Syndrome or Persistent Vegetative State (PVS)**

Apallic Syndrome or Persistent vegetative state (PVS) or unresponsive wakefulness syndrome (UWS) is a universal necrosis of the brain cortex with the brainstem remaining intact. The patient should be in a vegetative state for a minimum of four weeks in order to be classified as UWS, PVS, Apallic Syndrome. The diagnosis must be confirmed by a Neurologist acceptable to Us and the condition must be documented for at least one month.

In this condition, the patient with severe brain damage progresses who was in coma, progresses to a wakeful conscious state, but not in a state of true awareness.

**27. Coronary Angioplasty (PTCA)**

I. Coronary Angioplasty is defined as percutaneous coronary intervention by way of balloon angioplasty with or without stenting for treatment of the narrowing or blockage of minimum 50% of one or more major coronary arteries. The intervention must be determined to be medically necessary by a cardiologist and supported by a coronary angiogram (CAG).

II. Coronary arteries herein refer to left main stem, left anterior descending, circumflex and right coronary artery.

III. Diagnostic angiography or investigation procedures without angioplasty / stent insertion are excluded.

The maximum benefit pay-out for Coronary Angioplasty is restricted to the Sum Insured or INR 10,00,000 , whichever is lesser.

**28. Encephalitis**

Severe inflammation of the brain tissue due to infectious agents like viruses or bacteria which results in significant and permanent neurological deficits for a minimum period of 30 days, certified by a specialist Medical Practitioner (Neurologist)

The permanent deficit should result in permanent inability to perform three or more Activities for Loss of Independent Living.

Exclusions:

- Encephalitis in the presence of HIV infection is excluded.

**29. Fulminant Hepatitis**

A sub-massive to massive necrosis of the liver by the Hepatitis virus, leading precipitously to liver failure. This diagnosis must be supported by all of the following:

- a. Rapid decreasing of liver size;
- b. Necrosis involving entire lobules, leaving only a collapsed reticular framework;
- c. Rapid deterioration of liver function tests;
- d. Deepening jaundice; and
- e. Hepatic encephalopathy.

Acute Hepatitis infection or carrier status alone does not meet the diagnostic criteria.

### **30. Chronic Relapsing Pancreatitis**

An unequivocal diagnosis of Chronic Relapsing Pancreatitis, made by a Registered Doctor who is a specialist in gastroenterology and confirmed as a continuing inflammatory disease of the pancreas characterised by relapses in the form of sub lethal attacks of acute pancreatitis, irreversible morphological change and typically causing pain and/or permanent impairment of function. The condition must be confirmed by elevated levels of pancreatic function tests including serum amylase, serum lipase, and radiographic and imaging evidence. Relapsing Pancreatitis caused directly or indirectly, wholly or partly, by alcohol is excluded

### **31. Major Head Trauma**

I. Accidental head injury resulting in permanent Neurological deficit to be assessed no sooner than 3 months from the date of the accident. This diagnosis must be supported by unequivocal findings on Magnetic Resonance Imaging, Computerized Tomography, or other reliable imaging techniques. The accident must be caused solely and directly by accidental, violent, external and visible means and independently of all other causes.

II. The Accidental Head injury must result in an inability to perform at least three (3) of the following Activities of Daily Living either with or without the use of mechanical equipment, special devices or other aids and adaptations in use for disabled persons. For the purpose of this benefit, the word "permanent" shall mean beyond the scope of recovery with current medical knowledge and technology

III. Activities of Daily Living are:

- i. Washing: the ability to wash in the bath or shower (including getting into and out of the bath or shower) or wash satisfactorily by other means;
- ii. Dressing: the ability to put on, take off, secure and unfasten all garments and, as appropriate, any braces, artificial limbs or other surgical appliances;
- iii. Transferring: the ability to move from a bed to an upright chair or wheelchair and vice versa;
- iv. Mobility: the ability to move indoors from room to room on level surfaces;
- v. Toileting: the ability to use the lavatory or otherwise manage bowel and bladder functions so as to maintain a satisfactory level of personal hygiene;
- vi. Feeding: the ability to feed oneself once food has been prepared and made available.

IV. The following are excluded:

- i. Spinal cord injury;

### **32. Medullary Cystic Disease**

A progressive hereditary disease of the kidneys characterised by the presence of cysts in the medulla, tubular atrophy and interstitial fibrosis with the clinical manifestations of anaemia, polyuria and renal loss of sodium, progressing to chronic renal failure. The diagnosis must be supported by renal biopsy.

### 33. Muscular Dystrophy

A group of hereditary degenerative diseases of muscle characterised by progressive and permanent weakness and atrophy of certain muscle groups. The diagnosis of muscular dystrophy must be unequivocal and made by a Neurologist acceptable to Us, with confirmation of at least 3 of the following 4 conditions:

- a. Family history of muscular dystrophy;
- b. Clinical presentation including absence of sensory disturbance, normal cerebrospinal fluid and mild tendon reflex reduction;
- c. Characteristic electromyogram; or
- d. Clinical suspicion confirmed by muscle biopsy.

The condition must result in the inability of the Insured Person to perform at least 3 of the 6 activities of daily living as listed below (either with or without the use of mechanical equipment, special devices or other aids and adaptations in use for disabled persons) for a continuous period of at least 6 months:

### 34. Poliomyelitis

The unequivocal diagnosis of infection with the polio virus must be established by a Consultant Neurologist. The infection must result in irreversible paralysis as evidenced by impaired motor function or respiratory weakness. Expected permanence and irreversibility of the paralysis must be confirmed by a Consultant Neurologist after at least 6 months since the beginning of the event.

Exclusions:

- Cases not involving irreversible paralysis will not be eligible for a claim
- Other causes of paralysis such as Guillain-Barré Syndrome are specifically excluded.

### 35. Systemic Lupus Erythematosus

A multi-system, multifactorial, autoimmune disorder characterised by the development of auto-antibodies directed against various self-antigens. Systemic lupus erythematosus will be restricted to those forms of systemic lupus erythematosus which involve the kidneys (Class III to Class V lupus nephritis, established by renal biopsy, and in accordance with the World Health Organization (WHO) classification). The final diagnosis must be confirmed by a registered Medical Practitioner specialising in Rheumatology and Immunology acceptable to Us, Other forms, discoid lupus, and those forms with only haematological and joint involvement are however not covered:

The WHO lupus classification is as follows:

- a. Class I: Minimal change – Negative, normal urine.
- b. Class II: Mesangial – Moderate proteinuria, active sediment.
- c. Class III: Focal Segmental – Proteinuria, active sediment.
- d. Class IV: Diffuse – Acute nephritis with active sediment and/or nephritic syndrome.
- e. Class V: Membranous – Nephrotic Syndrome or severe proteinuria.

### 36. Brain Surgery:

The actual undergoing of surgery to the brain under general anesthesia during which a craniotomy is performed.

Exclusion:

Burr hole surgery / brain surgery on account of an accident.

The Critical illness Benefit shall be offered in the below combination as specified in the Policy Schedule or Certificate of Insurance:

S. No	Critical Illness	Group
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		9 Cls	11 Cls	15 Cls	25 Cls	36 Cls
1	Cancer of specific severity	√	√	√	√	√
2	Myocardial Infarction (First Heart Attack – of Specific Severity)	√	√	√	√	√
3	Open Chest CABG	√	√	√	√	√
4	Open Heart Replacement or Repair of Heart Valves	√	√	√	√	√
5	Kidney Failure Requiring Regular Dialysis	√	√	√	√	√
6	Stroke Resulting in Permanent Symptoms	√	√	√	√	√
7	Major Organ / Bone Marrow Transplant	√	√	√	√	√
8	Permanent Paralysis of Limbs	√	√	√	√	√
9	Multiple Sclerosis with Persisting Symptoms	√	√	√	√	√
10	Coma of Specified Severity	x	√	√	√	√
11	Motor Neurone Disease with Permanent Symptoms	x	√	√	√	√
12	Loss of Vision (Blindness)	x	x	√	√	√
13	Major Burns	x	x	√	√	√
14	Parkinson's Disease	x	x	√	√	√
15	Benign Brain Tumor	x	x	√	√	√
16	Alzheimer's Disease	x	x	x	√	√
17	Aorta Graft Surgery	x	x	x	√	√
18	Loss of Hearing (Deafness)	x	x	x	√	√
19	Loss of Limbs	x	x	x	√	√
20	Loss of Speech	x	x	x	√	√
21	Aplastic Anaemia	x	x	x	√	√
22	End Stage Liver Failure	x	x	x	√	√
23	End Stage Lung Failure	x	x	x	√	√
24	Primary (Idiopathic) Pulmonary Hypertension	x	x	x	√	√
25	Bacterial Meningitis	x	x	x	√	√
26	Apallic Syndrome or Persistent Vegetative State (PVS)	x	x	x	x	√
27	Coronary Angioplasty (PTCA) <sup>[1]</sup>	x	x	x	x	√
28	Encephalitis	x	x	x	x	√
29	Fulminant Hepatitis	x	x	x	x	√
30	Chronic Relapsing Pancreatitis	x	x	x	x	√
31	Major Head Trauma	x	x	x	x	√
32	Medullary Cystic Disease	x	x	x	x	√
33	Muscular Dystrophy	x	x	x	x	√
34	Poliomyelitis	x	x	x	x	√
35	Systemic Lupus Erythematous	x	x	x	x	√
36	Brain Surgery	x	x	x	x	√

We shall not be liable to make any payment in respect of any Critical Illness whose signs or symptoms first occur within the first 90 days from the Inception Date.

### III.2 Survival Period:

<sup>[1]</sup> The maximum benefit pay-out for Coronary Angioplasty is restricted to the Sum Insured or INR 10,00,000 , whichever is lesser

The payment under Section III.1 shall be subject to survival of the Insured Person for a number of days as specified in the Policy Schedule or Certificate of Insurance following the first diagnosis of the Critical Illness/undergoing the Surgical Procedure for the first time.

There is also an option for waiver of survival period under the Policy if specified in the Policy Schedule or Certificate of Insurance.

### **Section B: Optional Covers**

*The following Optional Covers will be available to the Insured Persons only if the premium in respect of the Optional Cover has been received in full and the Policy Schedule or Certificate of Insurance specifies that the Optional Cover is in force. The Policy Schedule/Certificate of Insurance will specify which of the following Optional Covers are in force and available for the Insured Persons under the Policy.*

*Benefits under this Section B are subject to the terms, conditions and exclusions of this Policy. The sub-limit for each Benefit under Section B is specified against that Benefit in the Policy Schedule or the Certificate of Insurance. Payment of the Benefit will be subject to the availability of the applicable sub-limit for that Benefit.*

*All claims under Section B must be made in accordance with the procedure set out in Section III.11.*

#### **III.3 Second E-opinion**

If an Insured Person is diagnosed with a Critical Illness during the Policy Period, the Insured Person may at his/her sole discretion choose to avail a Second E-opinion for the Critical Illness.

This Benefit can be availed by the Insured Person only once in the Policy Period for the same Critical Illness.

It is agreed and understood that the Second E-Opinion will be based only on the information and documentation provided to Us.

Under this Benefit, We are only providing the Insured Person with access to an E-opinion and We shall not be deemed to substitute the Insured Person's visit or consultation to an independent Medical Practitioner.

We do not assume any liability towards any loss or damage arising out of or in relation to any opinion, advice, prescription, actual or alleged errors, omissions and representations made by the Medical Practitioner. Costs under this Benefit shall not be available on a reimbursement basis.

#### **III.4 Education Fund for Children**

If We have accepted a claim under Critical Illness Benefit in accordance with Sections III.1, then in addition to the amount payable under that Section, We will pay a lump sum amount as specified in the Policy Schedule or Certificate of Insurance in respect of the surviving Dependent Child, up to 2 Dependent Children, if specified in the Policy Schedule or Certificate of Insurance, irrespective of whether the child is an Insured Person under this Policy.

This Benefit shall be payable subject to the Dependent Child being up to 25 years of Age as on date of occurrence of the event and provided that the Dependent Child does not have any independent source of income.

#### **III.5 Marriage Fund for Children**

If We have accepted a claim under Critical Illness Benefit in accordance with Sections III.1 then in addition to the amount payable under that Section, We will pay a lump sum amount as specified in the Policy Schedule or Certificate of Insurance in respect of each child of the Insured Person that is unmarried, up to 2 Dependent Children, if specified in the Policy Schedule or Certificate of Insurance, irrespective of whether the child is an Insured Person under this Policy.

This Benefit shall be payable subject to the Dependent Child being up to 25 years of Age as on date of occurrence of the event and provided that the Dependent Child does not have any independent source of income.

### **III.6 Rehabilitation/ Counseling Benefit**

If We have accepted a claim for Critical Illness, in accordance with Section III.1, then in addition to any amount payable under that Section, We will reimburse the amount up to the limit specified in the Policy Schedule or Certificate of Insurance towards counselling and specialist consultation on an Out-patient basis,.

This Benefit shall be payable up to 1 year from the date of diagnosis of the Critical Illness.

### **III.7 Loan Protection**

(This benefit is available for credit linked policies only)

If the Insured Person is diagnosed with a Critical Illness and We have accepted a claim under Section III , We will pay the Insured Person the number of EMI Amount(s) as specified in the Policy Schedule or Certificate of Insurance falling due in respect of the Loan from a Financial Institution (as per the account number as stated in the Policy Schedule or Certificate of Insurance), subject to a maximum of Rs 1 Lac per EMI.

**EMI or EMI Amount** means and includes the amount of monthly payment required to repay the principal amount of Loan and interest by the Insured Person as set forth in the amortization chart referred to in the Loan agreement (or any amendments thereto) between the Bank/Financial Institution and the Insured Person prior to the date of occurrence of the event giving rise to a claim under Section III of the Policy.

For the purpose of avoidance of doubt, it is clarified that any monthly payments that are overdue and unpaid by the Insured Person prior to the occurrence of the event giving rise to a claim under Section III will not be considered for the purpose of this Policy and shall be deemed as paid by the Insured Person.

### **III.8 Wellness Coach**

In order to educate, empower and engage Insured Persons to become more aware of their health and proactively manage it, each Insured Person shall have access to wellness coaching in areas such as:

- (i) Weight management
- (ii) Activity and fitness
- (iii) Nutrition
- (iv) Tobacco cessation

These coaches will be available as a chat service on Our mobile application and website or as a call back service.

It is agreed and understood that Our wellness coaches are not providing and shall not be deemed to be providing any Medical Advice, they shall only provide a suggestion for the Insured Person's consideration and it is the Insured Person's sole and absolute choice to follow the suggestion for any health related advice.

**Doctor on call**

Upon the Insured Person's request, We shall also provide access to a general Medical Practitioner, available as a chat service on Our mobile application and website or as a call back service.

We do not assume any liability towards any loss or damage arising out of or in relation to any opinion, actual or alleged errors, omissions and representations suggested under this Benefit.

**III.9 Permanent Exclusions**

We shall not be liable to make any payment under Section III.A or III.B of this Policy towards a covered Critical Illness, directly or indirectly caused by, based on, arising out of or howsoever attributable to any of the following:

1. Any Illness, sickness or disease other than those specified as Critical Illnesses under this Policy;
2. Any claim with respect to any Critical Illness diagnosed or which manifested prior to the Inception Date.
3. Any Pre-Existing Disease or any complication arising therefrom.
4. Any Critical Illness directly or indirectly caused due to or associated with human T-cell Lymphotropic virus type III (HTLV-III or IITLB-III) or Lymphadenopathy Associated Virus (LAV) and its variants or mutants, Acquired Immune Deficiency Syndrome (AIDS) whether or not arising out of HIV, AIDS related complex syndrome (ARCS) and all diseases/illness/injury caused by and/or related to HIV;
5. 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, whether or not arising out of conditions listed under 3 above.
6. Any Critical Illness arising out of use, abuse or consequence or influence of any substance, intoxicant, drug, alcohol or hallucinogen;
7. Narcotics used by the Insured Person unless taken as prescribed by a Medical Practitioner,
8. Any Critical Illness directly or indirectly caused due to intentional self-injury, suicide or attempted suicide; whether the person is medically sane or insane;
9. Any Critical Illness directly or indirectly, caused by or arising from or attributable to a foreign invasion, act of foreign enemies, hostilities, warlike operations (whether war be declared or not or while performing duties in the armed forces of any country during war or at peace time), civil war, public defense, rebellion, revolution, insurrection, military or usurped power;
10. Any Critical Illness caused by ionizing radiation or contamination by radioactivity from any nuclear fuel (explosive or hazardous form) or from any nuclear waste from the combustion of nuclear fuel, nuclear, chemical or biological attack.
11. Working in underground mines, tunneling or involving electrical installations with high tension supply, or as jockeys or circus personnel;
12. Insured Persons whilst engaging in a speed contest or racing of any kind (other than on foot), bungee jumping, parasailing, ballooning, parachuting, skydiving, paragliding, hang gliding, mountain or rock climbing necessitating the use of guides or ropes, potholing, abseiling, deep sea diving using hard helmet and breathing apparatus, polo, snow and ice sports in so far as they involve the training for or participation in competitions or professional sports, or involving a naval, military or air force operation;
13. Participation by the Insured Person in any flying activity, except as a bona fide, fare-paying passenger of a recognized airline on regular routes and on a scheduled timetable.
14. Any loss resulting directly or indirectly contributed or aggravated or prolonged by childbirth or from pregnancy;
15. Any Critical Illness based on certification/diagnosis/treatment from persons not registered as Medical Practitioners, or from a Medical Practitioner who is practicing outside the discipline that he is licensed for, or any diagnosis or treatment that is not scientifically recognized or



Unproven/Experimental treatment, or is not medically necessary or any kind of self-medication and its complications;

16. Any treatment/Surgery for change of sex, cosmetic or plastic Surgery or any elective Surgery or cosmetic procedure that improve physical appearance, Surgical and non-Surgical treatment of obesity, including morbid obesity (unless certified to be life threatening) and weight control programs, or treatment of an optional nature including complications/illness arising as a consequence thereof;

17. Any Critical Illness arising or resulting from the Insured Person committing any breach of law or participating in an actual or attempted felony, riot, crime, misdemeanor or civil commotion with criminal intent;

18. In the event of the death of the Insured Person within the stipulated survival period as set out above.

19. Birth control procedures and hormone replacement therapy.

20. Any mental illness, psychiatric or psychological disorders.

21. 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.

### **III.10 Claims Process**

#### **A. Intimation of Claim**

We shall be given an intimation by calling Our call centre or by e-mail or by fax or by writing to Our office address along with the following details within 7 days of the diagnosis of the Critical Illness:

- (1) The Policy number;
- (2) Name of the Policyholder;
- (3) Name and address of the Insured Person in respect of whom the request is being made;
- (4) Photo ID, KYC documents
- (5) Nature of Illness or Injury and the treatment/Surgery taken;
- (6) Name and address of the attending Medical Practitioner;
- (7) Hospital where treatment/Surgery was taken;
- (8) Date of admission and date of discharge;
- (9) Approximate expenses or approximate length of stay towards Hospitalization for Illness / Injury or percentage of disability

Any other information that may be relevant to the Illness/ Injury/ Hospitalization

#### **B. Claims Submission**

##### **1. Critical Illness Benefit**

The Insured Person at their own expenses shall submit the following documents within 90 (ninety) days of the earliest of the date of first diagnosis of the Critical Illness/ date of Surgical Procedure or date of occurrence of the medical event, as the case may be:

- Duly completed and signed claim form in original as prescribed by Us
- Medical certificate confirming the diagnosis of Critical Illness
- Certificate from attending Medical Practitioner confirming that the claim does not relate to any Pre-Existing Disease or Injury or any Illness or Injury which was diagnosed within the first 90 days of the Inception Date
- Discharge certificate/ card from the Hospital, if any
- Investigation test reports confirming the diagnosis,
- First consultation letter and subsequent prescriptions
- Indoor case papers if applicable
- KYC documents

- Specific documents listed under the respective Critical Illness
- Any other documents as may be required by Us
- In the cases where Critical Illness arises due to an accident, FIR copy or medico legal certificate will be required wherever conducted

We may call for any additional documents/information as required based on the circumstances of the claim.

## **2. Education Fund for Children**

- Specific documents pertaining to the Critical Illness under which the Benefit is payable
- Proof of relationship with the Insured Person and Age proof of the Dependent Child

## **3. Marriage Fund for Children**

- Specific documents pertaining to the Critical Illness under which the Benefit is payable
- Proof of relationship of the child with the Insured Person

## **4. Rehabilitation/ Counseling benefit**

- Specific documents pertaining to the Critical Illness under which the Benefit is payable
- A certificate from the treating consultant stating;
  - a) Indication and advice for rehabilitation and counseling
  - b) Medical document evidencing counseling and specialist consultation
- iii. Original invoices and receipts for the treatment given by such specialist / counsellor.

## **5. Loan Protection**

- Specific documents pertaining to the Critical Illness under which the Benefit is payable
- Certificate, if applicable, from the Bank/Financial Institution stating the amortization schedule, the EMI Amounts, EMI payment track with Principal Outstanding

## **IV. Group Activ Secure - Hospital Cash**

### **Basic Covers:**

*The Policy Schedule or Certificate of Insurance will specify which of the following Basic Covers and Optional Covers are in force and available for the Insured Persons under the Policy.*

*Benefits under this Section are subject to the terms, conditions and exclusions of this Policy. The sub-limit for each Benefit under this Section is specified against that Benefit in the Policy Schedule or the Certificate of Insurance. Payment of the Benefit will be subject to the availability of the applicable sub-limit for that Benefit.*

*Benefits shall be applicable on an Individual or a Family Floater basis as specified in the Policy Schedule or the Certificate of Insurance.*

*If the Policy Schedule or Certificate of Insurance specifies that the Benefits are available on an Individual basis, then the Sum Insured specified in the Policy Schedule or Certificate of Insurance for the Insured Person will be Our maximum, total and cumulative liability for any and all claims arising under this Benefit in respect of that Insured Person.*

*If the Policy Schedule or Certificate of Insurance specifies that the Benefits are available on a Family Floater basis, then the Floater Sum Insured specified in the Policy Schedule or Certificate of Insurance will be Our maximum, total and cumulative liability for any and all claims arising under this Benefit in*

*respect of all the Insured Persons named in the Policy Schedule or Certificate of Insurance as being covered under the Floater Sum Insured.*

*All claims under this Section must be made in accordance with the procedure set out in Section IV.10.*

### **Section A: Basic Covers**

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#### **IV.1 Hospital Cash Benefit**

If the Insured Person is Hospitalized in India during the Policy Period for Medically Necessary Treatment of an Illness or Injury due to an Accident that occurred during the Policy Period, We will pay the Daily Cash Benefit specified in the Policy Schedule or Certificate of Insurance for each continuous and completed period of 24 hours of Hospitalization.

If the Insured Person is Hospitalized in an Intensive Care Unit (ICU) during the Policy Period for Medically Necessary Treatment of an Illness or an Injury that occurred during the Policy Period, We will pay 2 times the Daily Cash Benefit specified in the Policy Schedule for each continuous and completed period of 24 hours of Hospitalisation.

#### **IV.2 Accidental Hospital Cash Benefit**

If the Insured Person is Hospitalized during the Policy Period for Medically Necessary Treatment of an Injury due to an Accident that occurred during the Policy Period, We will pay the Daily Cash Benefit specified in the Policy Schedule or Certificate of Insurance for each continuous and completed period of 24 hours of Hospitalisation.

If the Insured Person is Hospitalized in an Intensive Care Unit (ICU) during the Policy Period for Medically Necessary Treatment of an Illness or an Injury that occurred during the Policy Period, We will pay 2 times the Daily Cash Benefit specified in the Policy Schedule for each continuous and completed period of 24 hours of Hospitalisation.

Note: Either Benefits under Sections IV.1 or Section IV.2 can be opted for, both sections cannot be applied to an Insured Person. The Policy Schedule or Certificate of Insurance will specify which Benefits are in force.

#### **IV.3 Deductible**

Benefits under Section IV.1 or IV.2 will trigger only after a Deductible of 1 day or 2 days, as specified in the Policy Schedule or Certificate of Insurance.

#### **IV.4 Limits per Hospitalization Claim**

Benefits under this Section IV.1 or IV.2 shall not be payable for more than the number of days per Hospitalization claim per Policy Year as specified in the Policy Schedule or Certificate of Insurance.

#### **IV.5 Limit per Policy Year**

Benefits under this Section IV.1 or IV.2 shall not be payable for more than the number of days per Policy Year as specified in the Policy Schedule or Certificate of Insurance.

In case of Family Floater Policy, such limit will be applicable to all members covered under the Policy.

#### **IV.6 First 30 Days Waiting Period**

A waiting period of 30 days from the Inception Date of the Policy will be applicable for all Hospitalisation claims except in case of Accidents.

We also have an option to waive the '30 Days Waiting Period' if specified in the Policy Schedule or Certificate of Insurance.

**IV.7 One Year Waiting Period**

A waiting period of 12 months from the Inception Date shall apply to the treatment, whether medical or Surgical and of the Illness/conditions and their complications mentioned below.

We also have an option to waive the 'One Year Waiting Period', if specified in the Policy Schedule or Certificate of Insurance.

	<b>Body System</b>	<b>Illness</b>	<b>Treatment/ Surgery</b>
1	Eye	Cataract	Cataract Surgery
		Glaucoma	Glaucoma Surgery
2	Ear Nose Throat	Serous Otitis Media	
		Sinusitis	Sinus Surgery
		Rhinitis	Surgery for the nose
		Tonsillitis	Tonsillectomy
		Tympanitis	Tympanoplasty
		Deviated Nasal Septum	Surgery for Deviated Nasal Septum
		Otitis Media	Surgery or Treatment for Otitis Media
		Adenoiditis	Adenoidectomy
		Mastoiditis	Mastoidectomy
3	Gynecology	Cholesteatoma	Resection of the Nasal Concha
		All Cysts & Polyps of the female genito urinary system	Dilatation & Curettage
		Polycystic Ovarian Disease	Myomectomy
		Uterine Prolapse	Uterine prolapsed Surgery
		Fibroids (Fibromyoma)	Hysterectomy unless necessitated by malignancy
		Breast lumps	Any treatment for Menorrhagia
		Prolapse of the uterus	
		Dysfunctional Uterine Bleeding (DUB)	
		Endometriosis	
		Menorrhagia	
4	Orthopedic / Rheumatological	Pelvic Inflammatory Disease	
		Gout	Joint replacement Surgery Surgery for Prolapse of the intervertebral disc
		Rheumatism, Rheumatoid Arthritis	
		Non infective arthritis	
		Osteoarthritis	
Osteoporosis			

		Prolapse of the intervertebral disc	
		Spondylopathies	
5	Gastroenterology (Alimentary Canal and related Organs)	Stone in Gall Bladder and Bile duct	Cholecystectomy / Surgery for Gall Bladder
		Cholecystitis	Surgery for Ulcers (Gastric / Duodenal)
		Pancreatitis	
		Fissure, Fistula in ano, hemorrhoids (piles), Pilonidal Sinus, Ano-rectal & Perianal Abscess	
		Rectal Prolapse	
		Gastric or Duodenal Erosions or Ulcers + Gastritis & Duodenitis	
		Gastro Esophageal Reflux Disease (GERD)	
		Cirrhosis	
6	Urogenital (Urinary and Reproductive system)	Stones in Urinary system (Stone in the Kidney, Ureter, Urinary Bladder)	Prostate Surgery
		Benign Hypertrophy / Enlargement of Prostate (BHP / BEP)	
		Hernia, Hydrocele,	Surgery for Hydrocele, Rectocele and Hernia
		Varicocoele / Spermatocoele	Surgery for Varicocoele / Spermatocoele
7	Skin	skin tumour (unless malignant)	Removal of such tumour unless malignant
		All skin diseases	
8	General Surgery	Any swelling, tumour, cyst, nodule, ulcer, polyp anywhere in the body (unless malignant)	Surgery for cyst, tumour, nodule, polyp unless malignant
		Varicose veins, Varicose ulcers	Surgery for Varicose veins and Varicose ulcers
		Congenital Internal Diseases or Anomalies	

#### IV.8 Pre- Existing Diseases Waiting Period

We will not make any payment for any claim in respect of any Insured Person directly or indirectly for, caused by, arising from or in any way attributable to any Pre-Existing Disease or any complication arising from the same, until the time period specified in the Policy Schedule has elapsed since the inception of the first Policy with Us.

We also have an option to waive the 'Pre-Existing Disease Waiting Period', if specified in the Policy Schedule or Certificate of Insurance.

Note: In case waiver for '30 Days Waiting Period' under Section IV.6 has not been selected and 'Pre-Existing Diseases Waiting Period' under section IV.8 has been waived off, then Pre-Existing Diseases will be covered from 31<sup>st</sup> day from the Inception Date.

## Section B: Optional Covers

*The following Optional Covers will be available to the Insured Persons only if the premium in respect of the Optional Cover has been received in full and the Policy Schedule or Certificate of Insurance specifies that the Optional Cover is in force. The Policy Schedule/Certificate of Insurance will specify which of the following Optional Covers are in force and available for the Insured Persons under the Policy.*

*Benefits under this Section B are subject to the terms, conditions and exclusions of this Policy. The sub-limit for each Benefit under Section B is specified against that Benefit in the Policy Schedule or the Certificate of Insurance. Payment of the Benefit will be subject to the availability of the applicable sub-limit for that Benefit.*

*All claims under Section B must be made in accordance with the procedure set out in Section IV.10.*

### IV.9 Maternity Benefit Expense Cover:

This Benefit is applicable for each continuous and completed period of 24 hours of Hospitalization arising from or traceable to pregnancy, child birth including normal/ caesarean section, for a maximum number of days as specified in the Policy Schedule or the Certificate of Insurance

1. These Benefits are admissible only if incurred in Hospital as In-patient in India.
2. A waiting period of 9 months is applicable for payment of any claim related to normal delivery, caesarean section and complications of maternity (including and not limited to medical complications).
3. We also have an option to waive waiting period under Section IV.9.2 above, where this option is in force for the Insured Person.
4. Claim in respect of an Insured Person between the Ages of 18 years to 45 years up to a maximum of 2 events including (a) 2 deliveries (including twins) or (b) 2 medically necessary and lawful medical terminations or (c) 1 delivery (including twins) and 1 medically necessary and lawful termination during the lifetime of an Insured is covered.
5. Pre-natal and post natal expenses including expenses for the New Born Baby are not covered.

Note:

- a) A deductible of 1 day is applicable under this Benefit
- b) A limit of 5 days per Policy Year is applicable under this Benefit
- c) When this Benefit is opted for in the Policy, Exclusion no. 26 under Section IV.16 of the Policy stands deleted.
- d) This option has to be exercised at the inception of the Policy Period and no refund is allowable in case of Insured Person's cancellation of this option during the Policy Period.

### IV.9 Permanent Exclusions

We shall not be liable to make any payment under Section IV of this Policy in respect of any Hospitalization, directly or indirectly caused by, based on, arising out of or howsoever attributable to any of the following:

1. Treatment directly or indirectly arising from or consequent upon war or any act of war, invasion, act of foreign enemy, war like operations (whether war be declared or not or caused during service in the armed forces of any country), civil war, public defense, rebellion, uprising, revolution, insurrection, military or usurped acts, nuclear weapons / materials, chemical and biological

- weapons, ionizing radiation, contamination by radioactive material or radiation of any kind, nuclear fuel, nuclear waste.
2. An Insured Person committing or attempting to commit a breach of law with criminal intent, intentional self Injury or attempted suicide while sane or insane.
  3. Willful or deliberate exposure to danger, intentional self Injury, non adherence to medical advice, participation or involvement in naval, military or air force operation, circus personnel, racing in wheels or horseback, diving, aviation, scuba diving, parachuting, hang-gliding, rock or mountain climbing, bungee jumping, parasailing, ballooning, skydiving, river rafting, polo, snow and ice sports in a professional or semi professional nature.
  4. Abuse or the consequences of the abuse of intoxicants or hallucinogenic substances such as intoxicating drugs and alcohol, including smoking cessation programs and the treatment of nicotine addiction or any other substance abuse treatment or services, or supplies.
  5. Weight management programs or treatment in relation to the same including vitamins and tonics, treatment of obesity (including morbid obesity).
  6. Treatment for correction of eye sight due to refractive error including routine examination.
  7. All routine examinations and preventive health check-ups.
  8. Cosmetic, aesthetic and re-shaping treatments and Surgeries.  
Plastic Surgery or cosmetic Surgery or treatments to change appearance unless medically necessary and certified by the attending Medical Practitioner for reconstruction following an Accident, cancer or burns.
  9. Circumcisions (unless necessitated by Illness or Injury and forming part of treatment); aesthetic or change-of-life treatments of any description such as sex transformation operations.
  10. Non allopathic treatment.
  11. Conditions for which treatment could have been done on an outpatient basis without any Hospitalization.
  12. Experimental/ Unproven treatment devices and pharmacological regimens.
  13. Admission primarily for diagnostic purposes not related to Illness for which Hospitalization has been done.
  14. Preventive care, vaccination including inoculation and immunizations (except in case of post-bite treatment); any physical, psychiatric or psychological examinations or testing.
  15. Admission for enteral feedings (infusion formulas via a tube into the upper gastrointestinal tract) and other nutritional and electrolyte supplements unless certified to be required by the attending Medical Practitioner as a direct consequence of an otherwise covered claim.
  16. Hospitalization for treatment and use of hearing aids, spectacles or contact lenses including optometric therapy, multifocal lens.
  17. Treatment for alopecia, baldness, wigs, or toupees, and all treatment related to the same.
  18. Hospitalization for treatment and use of medical supplies including elastic stockings, diabetic test strips, and similar products.
  19. Any expenses incurred on prosthesis, corrective devices external durable medical equipment of any kind, like wheelchairs crutches, instruments used in treatment of sleep apnea syndrome or continuous ambulatory peritoneal dialysis (C.A.P.D.) and oxygen concentrator for bronchial asthmatic condition, cost of cochlear implant(s) unless necessitated by an Accident or required intra-operatively. Cost of artificial limbs, crutches or any other external appliance and/or device used for diagnosis or treatment (except when used intra-operatively).
  20. Psychiatric or psychological disorders, mental disorders (including mental health treatments), Parkinson and Alzheimer's disease, general debility or exhaustion ("rundown condition"), sleep-apnea, stress.
  21. Congenital external diseases, defects or anomalies, genetic disorders.

22. Stem cell therapy or Surgery, or growth hormone therapy.
23. Venereal disease, all sexually transmitted disease or illness including but not limited to Genital Warts, Syphilis, Gonorrhoea, Genital Herpes, Chlamydia, Pubic Lice and Trichomoniasis.
24. "AIDS" (Acquired Immune Deficiency Syndrome) and/or infection with HIV (Human Immunodeficiency Virus) including but not limited to conditions related to or arising out of HIV/AIDS such as ARC (AIDS Related Complex), Lymphomas in brain, Kaposi's sarcoma, tuberculosis.
25. Complications arising out of pregnancy (including voluntary termination), miscarriage (except as a result of an Accident or Illness), maternity or birth (including caesarean section) except in the case of ectopic pregnancy for In-patient only.
26. Treatment for sterility, infertility, sub-fertility or other related conditions and complications arising out of the same, assisted conception, surrogate or vicarious pregnancy, birth control, and similar procedures contraceptive supplies or services including complications arising due to supplying services.
27. Expenses for organ donor screening, or save as and to the extent provided for in the treatment of the donor (including Surgery to remove organs from a donor in the case of transplant Surgery).
28. Admission for Organ Transplant but not compliant under the Transplantation of Human Organs Act, 1994 (amended).
29. Treatment and supplies for analysis and adjustments of spinal subluxation, diagnosis and treatment by manipulation of the skeletal structure; muscle stimulation by any means except treatment of fractures (excluding hairline fractures) and dislocations of the mandible and extremities.
30. Hospitalisation for treatment and use of dentures and artificial teeth, Dental Treatment and Surgery of any kind, unless requiring Hospitalization due to an Accident.
31. Hospitalisation for any health check-up or for the purpose of issuance of medical certificates and examinations required for employment or travel or any other such purpose.
32. Hospitalisation for treatment of artificial life maintenance, including life support machine use, where such treatment will not result in recovery or restoration of the previous state of health.
33. Treatment for developmental problems, learning difficulties eg. Dyslexia, behavioral problems including attention deficit hyperactivity disorder (ADHD).
34. Treatment for Age Related Macular Degeneration (ARMD) , treatments such as Rotational Field Quantum Magnetic Resonance (RFQMR), External Counter Pulsation (ECP), Enhanced External Counter Pulsation (EECP), Hyperbaric Oxygen Therapy.
35. Treatment taken from a person not falling within the scope of definition of Medical Practitioner.
36. Treatment charges or fees charged by any Medical Practitioner acting outside the scope of license or registration granted to him by any medical council.
37. Treatments rendered by a Medical Practitioner who is a member of the Insured Person's family or stays with him, save for the proven material costs are eligible for reimbursement as per the applicable cover.
38. Any treatment or part of a treatment that is not of a reasonable charge, not medically necessary; drugs or treatments which are not supported by a prescription.
39. Insured Person whilst flying or taking part in aerial activities except as a fare-paying passenger in a regular scheduled airline or air charter company.

#### **IV.10 Claims Process**

##### **A. Intimation of Claim**

We shall be given an intimation by calling Our call centre or by e-mail or by fax or by writing to Our office address along with the following details within 7 days of admission in the Hospital

- (1) The Policy number;



- (2) Name of the Policyholder;
- (3) Name and address of the Insured Person in respect of whom the request is being made;
- (4) Photo ID, KYC documents
- (5) Nature of Illness or Injury and the treatment/Surgery taken;
- (6) Name and address of the attending Medical Practitioner;
- (7) Hospital where treatment/Surgery was taken;
- (8) Date of admission and date of discharge;
- (9) Approximate expenses or approximate length of stay towards Hospitalization for Illness / Injury or percentage of disability

Any other information that may be relevant to the Illness/ Injury/ Hospitalization

### **B. Claims Submission**

The following documents as per the benefit being sought must be provided to Us within 30 days of the occurrence of the event giving rise to a claim under the Policy or date of discharge from the Hospital.

- (d) Duly filled claim form
- (e) Photo ID and Age proof
- (f) Photocopy of discharge card / day care summary / transfer summary
- (g) Photocopy of the final bill
- (h) Photocopy of the invoice and payment receipt.
- (i) Photocopy of previous consultation papers indicating history and treatment details for current ailment.
- (j) Photocopy of all diagnostic reports (including imaging and laboratory) along with the medical prescription & copy of invoice / bill and receipt from the diagnostic center.
- (k) Photocopy of MLC / FIR copy – in Accidental cases only
- (l) Photocopy of death summary & death certificate (in death claims only)
- (m) KYC documents

If these details are not provided in full or are insufficient for Us to consider the request, We will request additional information or documentation in respect of that request.

Please refer to Section on Terms and Conditions for general provisions pertaining to Claims Administration, Processing, Assessment and Repudiation.

### **V. Terms and Conditions**

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#### **A. Material Change**

Material information to be disclosed includes every matter that the Policyholder is aware of, or could reasonably be expected to know, that relates to questions in the Proposal Form and which is relevant to Us in order to accept the risk of insurance. The Policyholder must exercise the same duty to disclose those matters to Us before the Renewal, extension, variation, endorsement of the contract. The Policy terms and conditions will not be altered.

#### **B. Alterations in the Policy**

This Policy constitutes the complete contract of insurance. No change or alteration will be effective or valid unless approved in writing which will be evidenced by a written endorsement, signed and stamped by Us.

#### **C. No Constructive Notice**

Any knowledge or information of any circumstance or condition in relation to the Policyholder/ Insured Person which is in Our possession and not specifically informed by the Policyholder / Insured Person shall not be held to bind or prejudicially affect Us notwithstanding subsequent acceptance of any premium.

**D. Eligibility**

	Group Activ Secure - Personal Accident	Group Activ Secure - Critical Illness	Group Activ Secure - Hospital Cash
Minimum Entry Age	5 years	18 years	91 days for Hospital Cash Benefit and  5 years for Accidental Hospital Cash Benefit
Maximum Entry ages	85 years  (Coverage will be provided to Individuals above 65 years on a case to case basis)	65 years	85 years  (Coverage will be provided to Individuals above 65 years on a case to case basis)
Cover ceasing Age	90	NA	NA

Following relationships can be covered as dependants:

Self, lawfully wedded spouse (more than one wife)/ Partner (including same sex partners), son (biological/ adopted), daughter (biological/ adopted), mother (biological/ foster), father (biological/ foster), brother (biological/ step) sister (biological/ step, mother in-law, father in-law, son in-law, daughter in-law, brother in-law, sister in-law

For the purpose of this section, **Partner** shall be taken as declared at the time of Inception Date and no change in the same would be accepted during a Policy Period. However, an Insured Person may request for change at the time of Renewal of the cover).

It is further clarified that for the purpose of availing this Policy, the Policyholder shall ensure that the minimum number of employees/members who will form a group to avail the benefits under this Policy shall be 7.

**E. Short Period Cover**

For Group Activ Secure - Personal Accident Section only, the Policy can be issued for a period from one day to 364 days.

**F. On- Duty Cover**

For Group Activ Secure - Personal Accident Section only, Policy can be issued for restricted time period of the day i.e. work duty hours only.

**G. Unnamed Policy Cover**

For Group Activ Secure - Personal Accident Section only, Policies can be issued on an un-named basis.

**H. Geography**

This Policy applies to events or occurrences taking place anywhere in the world unless limited under this

Policy in a particular Benefit or definition or by Us through an endorsement.

In case of group Critical Illness, Benefits shall be paid to an Insured Person provided he/ she is the Resident of India.

Resident for the purpose of this Clause shall mean and include a person who satisfies the conditions prescribed under the Income Tax Act for treating a person as Resident of India for that Financial Year.

**I. Claims terms applicable to all benefits under the Policy**

The fulfillment of the terms and conditions of this Policy (including payment of premium in full and on time) insofar as they relate to anything to be done or complied with by the Insured Person, including complying with the following in relation to claims, shall be conditions precedent to admission of Our liability under this Policy:

- (1) On the occurrence or discovery of any Illness or Injury that may give rise to a claim under this Policy, the claims procedure set in the Policy shall be followed.
- (2) The directions, advice and guidance of the treating Medical Practitioner shall be strictly followed. We shall not be obliged to make any payments that are brought about or contributed to as a consequence of or failure to follow such directions, advice or guidance.
- (3) If requested by Us and at Our cost, the Insured Person must submit to medical examination by Our Medical Practitioner as often as We consider reasonable and necessary and We/Our representatives must be permitted to inspect the medical and Hospitalisation records pertaining to the Insured Person's treatment and to investigate the circumstances pertaining to the claim.
- (4) We and Our representatives must be given all reasonable co-operation in investigating the claim in order to assess Our liability and quantum in respect of the claim.

**J. Claims Assessment & Repudiation – Applicable to all benefits under the Policy**

- (a) At Our discretion, We may investigate claims to determine the validity of a claim. This investigation will be conducted within 15 days of the date of assigning the claim for investigation and not later than 6 months from the date of receipt of claim intimation. All costs of investigation will be borne by Us and all investigations will be carried out by those individuals/entities that are authorised by Us in writing.
- (b) If there are any deficiencies in the necessary claim documents which are not met or are partially met, We will send a deficiency letter within 10 days of receipt of the claim documents.
- (c) If deficiency is not met or partially met then we will send maximum of 3 (three) reminders following which We will send a rejection letter or make a part-payment if we have not received the deficiency documents after 45 days from the date of the initial request for such documents. However, documents/ details received beyond such period shall be considered if there are valid reasons for any delay.
- (d) We may decide to deduct the amount of claim for which deficiency is intimated to the Insured Person and settle the claim if We observe that such a claim is otherwise valid under the Policy.
- (e) We shall settle or repudiate a claim within 30 days of the receipt of the last necessary information and documentation set out above. In case of any suspected fraud, the last "necessary" document will include the receipt of the investigation report from Our investigator/representatives.
- (f) Payment for reimbursement claims will be made to the Insured Person. In the unfortunate event of the Insured Person's death, We will pay the Nominee named in the Policy Schedule or Certificate of Insurance or their legal heir or legal representatives holding a valid succession certificate.
- (g) In case of delay in payment, We shall be liable to pay 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 Us.

For details on the claims process or assistance during the process, the Insured Person may contact Us at Our call centre on the toll free number specified in the Policy Schedule or through the website

**K. Grace Period**

The Policy may be renewed by mutual consent and in such event the Renewal premium should be paid to Us on or before the date of expiry of the Policy and in no case later than the Grace Period of 30 days from the expiry of the Policy. We will not be liable to pay for any claim arising out of an Illness/Injury/Accident that occurred during the Grace Period. The provisions of Section 64VB of the Insurance Act 1938 shall be applicable. All policies Renewed within the Grace Period shall be eligible for continuity of cover.

**L. Renewal Terms**

The Policy may be renewed by mutual consent and in such event the Renewal premium should be paid to Us on or before the date of expiry of the Policy and in no case later than the Grace Period of 30 days from the expiry of the Policy (as stated above).

Renewals will not be denied except on grounds of misrepresentation, moral hazard, fraud, non-disclosure of material facts or non-co-operation by the Insured Person.

We may, revise the Renewal premium payable under the Policy or the terms of cover, provided that all such changes are approved in accordance with the IRDAI rules and regulations as applicable from time to time.

Renewal premium will not alter based on individual claims experience. We will intimate You of any such changes at least 3 months prior to date of such revision or modification.

**M. Portability**

Upon the Insured Person ceasing to be an employee/member of the Policyholder, such Insured Person shall have the option to migrate to an approved retail health insurance policy available with Us, provided that:

- i. Continuity of benefits will be provided for the period based on the number of years of continuous coverage under this Policy with Us.
- ii. We should have received the application for Portability with complete documentation at least 45 days before ceasing to be an employee of the Policyholder.
- iii. We may subject such proposal to Our medical underwriting and decide the terms and conditions upon which We may offer cover, the decision as to which shall be in Our sole and absolute discretion.

After maintaining the retail health insurance policy with Us for a period of one year, the Insured Person may port the policy to any other retail product offered in the market in accordance with applicable law.

**N. Communication & Notices**

Any communication or notice or instruction under this Policy shall be in writing and will be sent to:

- i. The Policyholder's, at the address as specified in the Policy Schedule
- ii. To Us , at the address specified in the Policy Schedule.
- iii. No insurance agents, brokers, other person or entity is authorised to receive any notice on the behalf of Us unless explicitly stated in writing by Us.

**O. Duty of Disclosure**

The Policy shall be null and void and no Benefit shall be payable hereunder in the event of an untrue or

incorrect statement, misrepresentation, mis-description or non-disclosure of any material particular in the Group Proposal Form, personal statements, declarations, medical history and connected documents, or any material information having been withheld by the Policyholder or any one acting on their behalf, under this Policy. Under such circumstances We may at Our sole discretion cancel the Policy and the premium paid shall be forfeited to Us.

**P. Fraudulent Claims**

If any claim is found to be fraudulent, or if any false declaration is made, or if any fraudulent devices are used by You or the Insured Person or anyone acting on their behalf to obtain any benefit under this Policy then this Policy shall be void and all claims being processed shall be forfeited for all Insured Persons. All sums paid under this Policy shall be repaid to Us by You on behalf of all Insured Persons who shall be jointly liable for such repayment.

**a. Premium**

The premium for each Policy will be determined based on the available data of each group and applicable discounts and loadings. Payment of premiums will be available in single mode or instalment options of monthly/ quarterly/ half yearly as agreed with the Policyholder.

**Q. Special Provisions**

Any special provisions subject to which this Policy has been entered into and endorsed in the Policy or in any separate instrument shall be deemed to be part of this Policy and shall have effect accordingly.

**R. Cancellation**

In case You are not satisfied with the Policy or our services, You can request for a cancellation of the policy by giving 15 days’ notice in writing.

Refund Grid					
In-forced period of Policy (in Months)	Policy Tenure				
	12	24	36	48	60
1	73%	77%	78%	78%	79%
3	60%	70%	73%	75%	76%
6	40%	60%	67%	70%	72%
12	Nil	40%	53%	60%	64%
18		20%	40%	50%	56%
24		Nil	27%	40%	48%
30			13%	30%	40%
36			20%	32%	
42			24%		
48		Nil	Nil	16%	
54		8%			
60		Nil			

You further understand and agree that We may cancel the Policy by giving 15 days’ notice in writing by Registered Post Acknowledgment Due / recorded delivery to Your last known address on grounds of misrepresentation, moral hazard, fraud, non-disclosure of material fact by You without any refund of

premium. We may also cancel the Policy with refund of premium in case of non-cooperation by You or the Insured Person.

**S. Electronic Transactions**

The Policyholder agrees to comply with all the terms and conditions of electronic transactions as We shall prescribe from time to time, and confirms that all transactions effected facilities for conducting remote transactions such as the internet, World Wide Web, electronic data interchange, call centres, 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, in respect of this Policy and claim related details, shall constitute legally binding when done in compliance with Our terms for such facilities.

Sales through such electronic transactions shall ensure that all conditions of Section 41 of the Insurance Act, 1938 prescribed for the proposal form and all necessary disclosures on terms and conditions and exclusions are made known to the Policyholder. A voice recording in case of tele-sales or other evidence for sales through the World Wide Web shall be maintained and such consent will be subsequently validated / confirmed by the Policyholder.

**T. Policy Dispute**

Any dispute concerning the interpretation of the terms, conditions, limitations and/or exclusions contained herein shall be governed by Indian law and shall be subject to the jurisdiction of the Indian Courts.

**U. Records to be maintained**

You shall keep an accurate record containing all relevant medical records and shall allow Us or our representative(s) to inspect such records. You or the Insured Person as the case may be, shall furnish such information as may be required by Us under this Policy at any time during the Policy Period and up to three years after the Policy expiration, or until final adjustment (if any) and resolution of all claims under this Policy.

**V. Complete Discharge**

We will not be bound to take notice or be affected by any notice of any trust, charge, lien, assignment or other dealing with or relating to this Policy. The payment made by Us to the Insured Person or to the Nominee/legal representative 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, valid and construe as an effectual discharge in favour of Us.

**W. Assignment**

The Policy and the benefits under this Policy cannot be assigned in whole or in part.

**X. Grievances Redressal Procedure**

In case of a grievance, the Insured/ Policyholder can contact Us with the details through:

Our website: << Website address >>

Email: << Customer service Email ID >>

Toll Free : << Toll Free Number >>

Address: Any of Our Branch office or Corporate office <<>>

For senior citizens, please contact the respective branch office of the Company or call at <<> or may write an e- mail at <<seniorcitizen@<<>>.com>>

The Insured Person can also walk-in and approach the grievance cell at any of Our branches. If in case the Insured Person is not satisfied with the response then they can contact Our Head of Customer Service at the following email <<Email>> If You are still not satisfied with Our redressal, You may approach the nearest Insurance Ombudsman. The contact details of the Ombudsman offices are provided on Our website and in this Policy at Annexure [A].

## VI. Definitions

1. **Accident** means sudden, unforeseen and involuntary event caused by external, visible and violent means.
2. **Age or Aged** means the completed age (in years) of the Insured Person as on his/ her last birthday.
3. **Ambulance** means a road vehicle operated by a licenced/authorised service provider and equipped for the transport and paramedical treatment of the person requiring medical attention.
4. **Annexure** means a document attached and marked as Annexure to this Policy.
5. **Annual Renewal Date** means the anniversary of the Inception Date each year or any other date which We agree and the Policyholder may agree in writing.
6. **Benefit** means any benefit shown in the Policy.
7. **Capital Sum Insured** means the amount specified in the Policy Schedule or the Certificate of Insurance which is Our maximum, total and cumulative liability for all claims arising under the Benefits specified in the Policy Schedule or Certificate of Insurance against the Capital Sum Insured. The Policy Schedule or Certificate of Insurance will specifies whether the Capital Sum Insured is in force for the Insured Person.
8. **Cashless facility** means a facility extended by the insurer to the insured where the payments, of the costs of treatment undergone by the insured in accordance with the policy terms and conditions, are directly made to the network provider by the insurer to the extent pre-authorization is approved.
9. **Certificate of Insurance** means the certificate We issue to the Insured Person confirming the Insured Person's cover under the Policy.
10. **Condition Precedent** means a policy term or condition upon which the Insurer's liability under the policy is conditional upon.
11. **Congenital Anomaly** means a condition which is present since birth, and which is abnormal with reference to form, structure or position.
  - a) **Internal Congenital Anomaly** - Congenital anomaly which is not in the visible and accessible parts of the body.
  - b) **External Congenital Anomaly** - Congenital anomaly which is in the visible and accessible parts of the body.
12. **Cosmetic Surgery** means Surgery or medical treatment that modifies, improves, restores or maintains normal appearance of a physical feature, irregularity, or defect.
13. **Daily Cash Benefit** means the per day Sum Insured unit opted under Section IV and specified in the Policy Schedule or Certificate of Insurance.
14. **Day Care Centre** means any institution established for day care treatment of illness and/or injuries or a medical setup with 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 criterion as under –

- i) has qualified nursing staff under its employment;
- ii) has qualified medical practitioner/s in charge;
- iii) has 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.

15. **Day Care Treatment** means medical treatment, and/or *surgical procedure* which is:

- i. undertaken under General or Local Anesthesia in a *hospital/day care centre* in less than 24 hrs because of technological advancement, and
- ii. which would have otherwise required a hospitalization of more than 24 hours.

Treatment normally taken on an out-patient basis is not included in the scope of this definition. (Insurers may, in addition, restrict coverage to a specified list).

16. **Deductible** means a cost sharing requirement under a health insurance policy that provides that the insurer 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.

17. **Dental Treatment** means a treatment related to teeth or structures supporting teeth including examinations, fillings (where appropriate), crowns, extractions and surgery.

18. **Dependent Child** means a child (natural or legally adopted), who is financially dependent on the Insured Person, does not have his / her independent source of income, is up to the Age of 25 years and unmarried.

19. **Disclosure to information norm:** The policy shall be void and all premiums paid thereon shall be forfeited to the Company in the event of misrepresentation, mis-description or non-disclosure of any material fact.

20. **Emergency** means a serious medical condition or symptom resulting from Injury or sickness which arises suddenly and unexpectedly, and requires immediate care and treatment by a Medical Practitioner, generally received within 24 hours of onset to avoid jeopardy to life or serious long term impairment of the Insured Person's health, until stabilisation at which time this medical condition or symptom is not considered an emergency anymore.

21. **Emergency Care** means management for an illness or injury which results in symptoms which occur suddenly and unexpectedly, and requires immediate care by a *medical practitioner* to prevent death or serious long term impairment of the insured person's health.

22. **Employee** means any member of the Policyholder's staff under full time employment and who is nominated and sponsored by the Policyholder who becomes an Insured Person.

23. **Expiry Date** means the date on which this Policy expires as specified in the Policy Schedule.

24. **Financial Institution** shall have the same meaning assigned to the term under Section 45 I of the Reserve Bank of India Act, 1934 (as amended from time to time) and shall include a Non-Banking Financial Company as defined under Section 45 I of the Reserve Bank of India Act, 1934 (as amended from time to time).

25. **Floater Sum Insured** means the amount specified in the Policy Schedule or the Certificate of Insurance which is Our maximum, total and cumulative liability for any and all claims arising under Section IV.A in respect of all the Insured Persons named in the Policy Schedule or Certificate of Insurance as being covered under the Floater Sum Insured. The Policy Schedule or Certificate of Insurance will specify whether the Floater Sum Insured is in force for the Insured Person(s).

26. **Fracture** means a break in continuity of the bone which is evidenced by an X-ray and certified by the



attending Medical Practitioner.

27. **Grace Period** means the specified period of time immediately following the premium due date during which a 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.
28. **Hazardous Activities** means any sport or activity, which is potentially dangerous to the Insured Person whether he is trained in such sport or activity or not. Such sport/activity includes without limitation 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, cavin/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 labour, 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 riding, ski jumping, ski racing, sky diving, small bore target shooting, speed trials/time trials, triathlon, water ski jumping, weight lifting or wrestling any type.
29. **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 Clinical Establishments (Registration and Regulation) Act 2010 or under the enactments specified under the Schedule of Section 56(1) and 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 this accessible to the insurance company's authorized personnel.
30. **Hospitalization** means admission in a Hospital for a minimum period of 24 consecutive '*In-patient Care*' hours except for specified procedures/ treatments, where such admission could be for a period of less than 24 consecutive hours.
31. **Illness** means a sickness or a disease or pathological condition leading to the impairment of normal physiological function and requires medical treatment.
- (a) **Acute condition**- 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
  - (b) **Chronic condition**- A chronic condition is defined as a disease, illness, or injury that has one or more of the following characteristics:
    1. it needs ongoing or long-term monitoring through consultations, examinations, check-ups, and/or tests
    2. it needs ongoing or long-term control or relief of symptoms
    3. it requires rehabilitation for the patient or for the patient to be specially trained to cope with it
    4. it continues indefinitely
    5. it recurs or is likely to recur
32. **Inception Date** means the inception date of this Policy as specified in the Policy Schedule

33. **Injury** means accidental physical bodily harm excluding illness or disease solely and directly caused by external, violent, visible and evident means which is verified and certified by a Medical Practitioner.
34. **In-patient** means an Insured Person who is admitted to a Hospital and stays for at least 24 hours for the sole purpose of receiving treatment.
35. **Inpatient Care** means treatment for which the insured person has to stay in a hospital for more than 24 hours for a covered event.
36. **Insured Person** means the Member or Dependants to whom a Certificate of Insurance has been issued, who is/are covered under this Policy, for whom the insurance is proposed and the appropriate premium received.
37. **Intensive Care Unit** 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.
38. **Loan** means the sum of money lent at an interest or otherwise to the Insured Person by any bank/Financial Institution as identified by the Loan Account Number specified in the Policy Schedule or Certificate of Insurance
39. **Loss of Independent Living:**
- i. Washing: the ability to wash in the bath or shower (including getting into and out of the shower) or wash satisfactorily by other means and maintain an adequate level of cleanliness and personal hygiene;
  - ii. Dressing: the ability to put on, take off, secure and unfasten all garments and, as appropriate, any braces, artificial limbs or other surgical appliances;
  - iii. Transferring: The ability to move from a lying position in a bed to a sitting position in an upright chair or wheel chair and vice versa;
  - iv. Toileting: the ability to use the lavatory or otherwise manage bowel and bladder functions so as to maintain a satisfactory level of personal hygiene;
  - v. Feeding: the ability to feed oneself, food from a plate or bowl to the mouth once food has been prepared and made available.
  - vi. Mobility: The ability to move indoors from room to room on level surfaces at the normal place of residence
40. **Medical Advice** means any consultation or advice from a Medical Practitioner including the issuance of any prescription or follow-up prescription.
41. **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.
42. **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.
43. **Medically Necessary Treatment** 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;
  - 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.
44. **Network Provider** means hospitals or health care providers enlisted by an insurer, TPA or jointly by an Insurer and TPA to provide medical services to an insured by a cashless facility.
45. **Neurological Deficit** means Symptoms of dysfunction in the nervous system that is present on clinical examination and expected to last throughout the insured person's life. Symptoms that are covered include numbness, increased sensitivity, paralysis, localized weakness,
46. **New Born Baby** means baby born during the Policy Period and is aged upto 90 days.
47. **Nominee** means the person named in the Policy Schedule or Certificate of Insurance (as applicable) who is nominated to receive the benefits in respect of an Insured Person under the Policy in accordance with the terms and conditions of the Policy, if the Insured Person is deceased when the Benefit becomes payable.
48. **Notification of Claim** means the process of intimating a claim to the insurer or TPA through any of the recognized modes of communications.
49. **OPD treatment** means the one in which the Insured 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 is not admitted as a day care or in-patient.
50. **Outpatient** means an Insured Person who is taking OPD Treatment or any other treatment for which Hospitalization is not required.
51. **Policy** means this Policy document, the Group Proposal Form, the Certificates of Insurance issued to Insured Persons and the Policy Schedule which form part of the Policy including endorsements, as amended from time to time which form part of the Policy and shall be read together.
52. **Policy Period** means the period between the Inception Date and the Expiry Date of the Policy as specified in the Policy Schedule or the date of cancellation of this Policy, whichever is earlier.
53. **Policy Schedule** means the schedule attached to and forming part of this Policy mentioning the details of the group the period and the limits to which Benefits under the Policy are subject to, including any Annexures and/or endorsements, made to or on it from time to time, and if more than one, then the latest in time.
54. **Policy Year** means a period of 12 consecutive months commencing from the Inception Date.
55. **Portability** means transfer by an individual health insurance policyholder (including family cover) of the credit gained for Pre-Existing Diseases and time-bound exclusions if he/she chooses to switch from one insurer to another or from one plan to another plan of the same insurer.
56. **Pre-Existing Disease** means any condition, ailment or injury or related condition(s) for which there were signs or symptoms, and/or were diagnosed, and/or for which medical advice/ treatment was received within 48 months prior to the first policy issued by the insurer and renewed continuously thereafter.
57. **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.
58. **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 gaining credit for pre-existing diseases, time-bound exclusions and for all waiting periods.
59. **Shared Room** means a basic (cheapest) category of Shared Room in a Hospital with/without air-conditioning with two or three patient beds.

60. **Single Private Room** means a basic (cheapest) category of Single room in a Hospital with/without air-conditioning facility where a single patient is accommodated and which has an attached toilet (lavatory and bath).
61. **Sum Insured** means the amount specified in the Policy Schedule or the Certificate of Insurance against a Benefit which subject to terms, conditions and exclusions of this Policy, is the amount representing Our maximum, total and cumulative liability for any or all claims arising under that Benefit in respect of the Insured Person, subject always to the Capital Sum Insured (if applicable for the Insured Person) and the Floater Sum Insured (if applicable for the Insured Person(s)).
62. **Surgery or 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 from suffering and prolongation of life, performed in a hospital or day care centre by a *medical practitioner*.
63. **Unproven/Experimental treatment** means the treatment including drug experimental therapy which is not based on established medical practice in India, is treatment experimental or unproven.
64. **We/ Our/ Us** means Aditya Birla Health Insurance Co. Limited.
65. **You/Your/Policyholder** means the person named in the Policy Schedule as the policyholder and who has concluded this Policy with Us.

Annexure [A]: Ombudsman

CONTACT DETAILS	JURISDICTION OF OFFICE
<p>AHMEDABAD - Office of the Insurance Ombudsman, 2nd floor, Ambica House, Near C.U. Shah College, 5, Navyug Colony, Ashram Road, Ahmedabad – 380 014. Tel.: 079 - 27546150 / 27546139 Fax: 079 - 27546142 Email: <a href="mailto:bimalokpal.ahmedabad@gbic.co.in">bimalokpal.ahmedabad@gbic.co.in</a></p>	<p>Gujarat, Dadra &amp; Nagar Haveli, Daman and Diu.</p>
<p>BENGALURU Office of the Insurance Ombudsman, Jeevan Soudha Building,PID No. 57-27-N-19 Ground Floor, 19/19, 24th Main Road, JP Nagar, 1st Phase, Bengaluru – 560 078. Tel.: 080 - 26652048 / 26652049 Email: <a href="mailto:bimalokpal.bengaluru@gbic.co.in">bimalokpal.bengaluru@gbic.co.in</a></p>	<p>Karnataka.</p>
<p>BHOPAL Office of the Insurance Ombudsman, Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel Office, Near New Market, Bhopal – 462 003. Tel.: 0755 - 2769201 / 2769202 Fax: 0755 - 2769203 Email: <a href="mailto:bimalokpal.bhopal@gbic.co.in">bimalokpal.bhopal@gbic.co.in</a></p>	<p>Madhya Pradesh Chattisgarh.</p>
<p>BHUBANESHWAR Office of the Insurance Ombudsman, 62, Forest park, Bhubneshwar – 751 009. Tel.: 0674 - 2596461 /2596455 Fax: 0674 - 2596429 Email: <a href="mailto:bimalokpal.bhubaneswar@gbic.co.in">bimalokpal.bhubaneswar@gbic.co.in</a></p>	<p>Orissa.</p>
<p>CHANDIGARH - Office of the Insurance Ombudsman, S.C.O. No. 101, 102 &amp; 103, 2nd Floor, Batra Building, Sector 17 – D, Chandigarh – 160 017. Tel.: 0172 - 2706196 / 2706468 Fax: 0172 - 2708274 Email: <a href="mailto:bimalokpal.chandigarh@gbic.co.in">bimalokpal.chandigarh@gbic.co.in</a></p>	<p>Punjab, Haryana, Himachal Pradesh, Jammu &amp; Kashmir, Chandigarh.</p>
<p>CHENNAI - Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet,</p>	<p>Tamil Nadu, Pondicherry Town and Karaikal (which are part of Pondicherry).</p>

<p>CHENNAI – 600 018.                  Tel.: 044 - 24333668 / 24335284                  Fax: 044 - 24333664                  Email: <a href="mailto:bimalokpal.chennai@gbic.co.in">bimalokpal.chennai@gbic.co.in</a></p>	
<p>DELHI -                  Office of the Insurance Ombudsman,                  2/2 A, Universal Insurance Building,                  Asaf Ali Road,                  New Delhi – 110 002.                  Tel.: 011 - 23239633 / 23237532                  Fax: 011 - 23230858                  Email: <a href="mailto:bimalokpal.delhi@gbic.co.in">bimalokpal.delhi@gbic.co.in</a></p>	<p>Delhi.</p>
<p>GUWAHATI -                  Office of the Insurance Ombudsman,                  Jeevan Nivesh, 5th Floor,                  Nr. Panbazar over bridge, S.S. Road,                  Guwahati – 781001(ASSAM).                  Tel.: 0361 - 2132204 / 2132205                  Fax: 0361 - 2732937                  Email: <a href="mailto:bimalokpal.guwahati@gbic.co.in">bimalokpal.guwahati@gbic.co.in</a></p>	<p>Assam,                  Meghalaya,                  Manipur,                  Mizoram,                  Arunachal Pradesh,                  Nagaland and Tripura.</p>
<p>HYDERABAD -                  Office of the Insurance Ombudsman,                  6-2-46, 1st floor, "Moin Court",                  Lane Opp. Saleem Function Palace,                  A. C. Guards, Lakdi-Ka-Pool,                  Hyderabad - 500 004.                  Tel.: 040 - 65504123 / 23312122                  Fax: 040 - 23376599                  Email: <a href="mailto:bimalokpal.hyderabad@gbic.co.in">bimalokpal.hyderabad@gbic.co.in</a></p>	<p>Andhra Pradesh,                  Telangana,                  Yanam and                  part of Territory of Pondicherry.</p>
<p>JAIPUR -                  Office of the Insurance Ombudsman,                  Jeevan Nidhi – II Bldg., Gr. Floor,                  Bhawani Singh Marg,                  Jaipur - 302 005.                  Tel.: 0141 - 2740363                  Email: <a href="mailto:Bimalokpal.jaipur@gbic.co.in">Bimalokpal.jaipur@gbic.co.in</a></p>	<p>Rajasthan.</p>
<p>ERNAKULAM -                  Office of the Insurance Ombudsman,                  2nd Floor, Pulinat Bldg.,                  Opp. Cochin Shipyard, M. G. Road,                  Ernakulam - 682 015.                  Tel.: 0484 - 2358759 / 2359338                  Fax: 0484 - 2359336                  Email: <a href="mailto:bimalokpal.ernakulam@gbic.co.in">bimalokpal.ernakulam@gbic.co.in</a></p>	<p>Kerala,                  Lakshadweep,                  Mahe-a part of Pondicherry.</p>
<p>KOLKATA -                  Office of the Insurance Ombudsman,                  Hindustan Bldg. Annexe, 4th Floor,                  4, C.R. Avenue,</p>	<p>West Bengal,                  Sikkim,                  Andaman &amp; Nicobar Islands.</p>

<p>KOLKATA - 700 072. Tel.: 033 - 22124339 / 22124340 Fax : 033 - 22124341 Email: <a href="mailto:bimalokpal.kolkata@gbic.co.in">bimalokpal.kolkata@gbic.co.in</a></p>	
<p>LUCKNOW - Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 2231330 / 2231331 Fax: 0522 - 2231310 Email: <a href="mailto:bimalokpal.lucknow@gbic.co.in">bimalokpal.lucknow@gbic.co.in</a></p>	<p>Districts of Uttar Pradesh : Laitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghaziipur, Chandauli, Ballia, Sidharathnagar.</p>
<p>MUMBAI Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 022 - 26106552 / 26106960 Fax: 022 - 26106052 Email: <a href="mailto:bimalokpal.mumbai@gbic.co.in">bimalokpal.mumbai@gbic.co.in</a></p>	<p>Goa, Mumbai Metropolitan Region excluding Navi Mumbai &amp; Thane.</p>
<p>NOIDA - Office of the Insurance Ombudsman, Bhagwan Sahai Palace 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddh Nagar, U.P-201301. Tel.: 0120-2514250 / 2514251 / 2514253 Email: <a href="mailto:bimalokpal.noida@gbic.co.in">bimalokpal.noida@gbic.co.in</a></p>	<p>State of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kanoor, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautambodhanagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.</p>
<p>PATNA - Office of the Insurance Ombudsman, 1st Floor, Kalpana Arcade Building,, Bazar Samiti Road, Bahadurpur, Patna 800 006. Tel.: 0612-2680952 Email: <a href="mailto:bimalokpal.patna@gbic.co.in">bimalokpal.patna@gbic.co.in</a></p>	<p>Bihar, Jharkhand.</p>
<p>PUNE - Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 3rd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune – 411 030. Tel.: 020 - 32341320 Email: <a href="mailto:bimalokpal.pune@gbic.co.in">bimalokpal.pune@gbic.co.in</a></p>	<p>Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region.</p>

