

## ACCIDENT TRAUMA CARE INSURANCE POLICY (INDIVIDUAL)

Unique Identification No. : IRDA/NL-HLT/SHAI/P-P/V.I/136/13-14

### The proposal, declaration and other documents if any given by the proposer form the basis of this policy of insurance

In consideration of the premium paid and subject to the terms and conditions as set out in the Schedule with all its parts the Company by this policy agrees as provided herein

### 1. DEFINITIONS

**Accident / Accidental** means a sudden, unforeseen and involuntary event caused by external, visible and violent means

**Age** means the age of the insured person on his/her completed years as on last birthday as per the English Calendar

**Capital sum insured:** means the maximum amount of coverage per benefit as specified in the Schedule to this Policy that the Insured Person is entitled to in respect of each benefit under Section I

**Company** means Star Health and Allied Insurance Company Limited

**Condition Precedent** shall mean a policy term or condition upon which the insurer's liability under the policy is conditional upon

**Covered Medical Expenses** means reasonable charges, which are usually and customarily incurred for services and supplies for any Accident to the Insured Person covered under the policy

**Diagnosis** means Diagnosis by a registered medical practitioner, supported by clinical, endoscopic, laproscopic, radiological, histological, histo-pathological, diagnostic imaging modalities and laboratory evidence and also surgical evidence wherever applicable, acceptable to the Company.

**Disclosure to information norm** means the policy shall be void and all premium paid hereon shall be forfeited to the Company, in the event of misrepresentation, mis-description or non-disclosure of any material fact.

**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.

**Grievous injury** means emasculation, permanent privation of the sight of either eye, permanent privation of hearing of either ear, privation of any member or joint, destruction or permanent impairing of the powers of any member or joint, permanent disfiguration of head or face, fracture or dislocation of a bone or tooth.

**Hospital / Nursing Home** means any institution established for in-patient care and day care treatment of illness and/or injuries and which has been registered as a hospital with the local authorities under the Clinical Establishments (Registration and Regulation) Act, 2010 or under the enactments specified under the Schedule of Section 56(1) of the said Act OR complies with all minimum criteria as under:

- a. Has qualified nursing staff under its employment round the clock;
- b. 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;
- c. Has qualified medical practitioner(s) in charge round the clock.
- d. Has a fully equipped operation theatre of its own where surgical procedures are carried out;
- e. Maintains daily records of patients and makes these accessible to the insurance company's authorized personnel.

**Hazardous Sport / Hazardous Activities** means engaging whether professionally or otherwise in any sport or activity, which is potentially dangerous to the Insured Person (whether trained, or not). Such Sport/Activity includes Winter sports, Ice hockey, Skiing, Skydiving, Parachuting, Ballooning, Scuba Diving, Bungee Jumping, Mountain Climbing, Riding or Driving in Races or Rallies, caving or pot holing, hunting or equestrian activities, diving or under-water activity, rafting or canoeing involving rapid waters, yachting or boating outside coastal waters, jockeys, horseback, Polo, Circus activities, army/navy/air force activities and police activities, works in underground mines, explosives, magazines, works involving electrical installation with high-tension supply, nuclear installations, handling hazardous chemicals and occupations of similar hazard.

**Injury** means accidental physical bodily harm excluding illness or disease solely and directly caused by external, violent and visible and evident means which is verified and certified by a Medical Practitioner.

**Insured Person** means the name/s of person/s shown in the schedule of the Policy

**In-Patient** means an Insured Person who is admitted to Hospital and stays there for a minimum period of 24 hours for the sole purpose of receiving treatment.

**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 licence.

**Network** means all such hospitals, day care centers or other providers that the insurance company has mutually agreed with, to provide services like cashless access to policyholders. The list is available with the insurer and subject to amendment from time to time.

**Non- Network** Any hospital, day care centre or other provider that is not part of the network

**Policy** means the insurance contract, the Policy Schedule and any other endorsements riders and any other attached enrolment forms

**Portability** means transfer by an individual health insurance policyholder (including family cover) of the credit gained for pre-existing conditions and time-bound exclusions if he/she chooses to switch from one insurer to another

**Room rent** means the amount charged by a hospital for the occupancy of a bed on per day (24 hrs) basis and shall include associated medical expenses.

**Qualified Nurse** means a person who holds a certificate of recognized Nursing Council and who is employed on recommendations of the attending medical practitioner.

**Reasonable and Customary Charges** means a charge for medical care which shall be considered reasonable and customary to the extent that it does not exceed the general level of charges being made by others of similar standing in the locality where the charge is incurred, when furnishing like or comparable treatment, services or supplies to individuals of the same sex and of comparable age, for a similar injury.

**Surgery/Surgical Operation** means manual and / or operative procedure (s) required for treatment of an illness or injury, correction of deformities and defects, diagnosis and cure of diseases, relief of suffering or prolongation of life, performed in a hospital or day care centre by a medical practitioner

**Work place accident** means accidents occurring within the work premises.

## 2. COVERAGE

The Company hereby agrees ,subject to the terms ,conditions and exclusions herein contained or otherwise expressed herein ,to pay to the Insured Person or his nominees or his legal heirs, a sum as compensation for any loss occurring during the period of insurance as described under different sections hereunder, but not exceeding the sum insured stated there against.

### SECTION I:

- a. If at any time during the Period of Insurance, the Insured Person shall sustain any **grievous** bodily injury resulting solely and directly from **Accident** caused by external, violent and visible means, and such accident causes death of the Insured Person within 12 Calendar months from the date of Accident, then the Company will pay the Capital Sum Insured as compensation subject to the other terms and conditions of the policy mentioned herein.
- b. If following an Accident ,which caused permanent impairment of the Insured's mental or physical capabilities ,within 12 calendar months of its occurrence then the Company will pay the benefits as provided in the Table of Benefits depending upon the degree of disablement.

### DEATH AND PERMANENT TOTAL DISABLEMENT

TABLE A

BENEFITS	Percentage of Sum Insured
1 Death	100%
2 Permanent Total Disablement	100%
3 Total and irrevocable loss* of	
(i) Sight of both eyes	100%
(ii) Physical separation of two entire hands	100%
(iii) Physical separation of two entire foot	100%
(iv) One entire hand and one entire foot	100%
(v) Sight of one eye and loss of one hand	100%
(vi) Sight of one eye and loss of one entire foot	100%
(vii) Use of two hands	100%
(viii) Use of two feet	100%
(ix) Use of one hand and one foot	100%
(x) Sight of one eye and use of one hand	100%
(xi) Sight of one eye and use of one foot	100%
(xii) Sight of one eye	50%
(xiii) Physical separation of one entire hand	50%
(xiv) Physical separation of one entire foot	50%
(xv) Use of one hand without physical separation	50%
(xvi) Use of one foot without physical separation	50%

\*Loss of Foot/hand means total severance through or above the ankle/wrist joints respectively. Loss of Eye means entire and irrevocable loss of sight.

Provided always the policy will not pay under more than one of the above sub-clauses in respect of the same accident whereby the Company's liability would exceed 100% of the sum insured.

## SECTION II:

If the **Insured Person** shall sustain any **grievous** bodily injury through **accident** other than **work place accidents** and if such accident requires the Insured Person upon the advice of a duly qualified **medical practitioner** to incur Hospitalization expenses for medical/surgical treatment at any **Nursing Home / Hospital** in India as an **inpatient** the Company will pay to the Insured Person the amount of such expenses as are **reasonably and necessarily** incurred up-to the limits indicated but not exceeding the sum insured under Section II stated in the schedule hereto in any one policy period.

- a) Room, Boarding Expenses as provided by the Hospital / Nursing Home not exceeding 2% of the sum insured.
- b) Nursing expenses.
- c) Surgeon, Anaesthetist, Medical Practitioner, Consultants, Specialist Fees.
- d) Anaesthesia, Blood, Oxygen, Operation Theatre charges, Surgical Appliances, Medicines and Drugs, Diagnostic Materials and X-ray, diagnostic imaging modalities, cost of Pacemaker and similar expenses

### Special Conditions applicable for both the Sections

1. If the Accident affects any physical or mental function, which was already impaired prior to the accident, a deduction as recommended by our panel Doctor will be made in respect of this prior disablement.
2. In the event of Permanent Disablement, the Insured Person will be under obligation:
  - a. To have himself/herself examined by doctors appointed by the Company/ and the Company will pay the costs involved thereof.
  - b. To authorize doctors providing treatments or giving expert opinion and any other authority to supply the Company any information that may be required. If the obligations are not met with due to whatsoever reason, the Company may be relieved of its liability to pay.

## 3. EXCLUSIONS

The Company shall not be liable to make any payments under this policy in respect of any claim in connection with or in respect of:

1. All injuries / conditions which are Pre Existing
2. Injury directly or indirectly caused by or arising from or attributable to War, Invasion, Act of Foreign Enemy, Warlike operations, whether war be declared or not.
3. Any claim resulting or arising from or any consequential loss directly or indirectly caused by or contributed to or arising from:
  - a) Ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel or from any nuclear waste from combustion (including any self sustaining process of nuclear fission) of nuclear fuel.
  - b) Nuclear weapons material
  - c) The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
  - d) Nuclear, Chemical & Biological Terrorism.
4. Cost of spectacles and contact lens, hearing aids, walkers, crutches wheel chairs, artificial limbs and such other aids.
5. Accidents caused due to intentional self injury,
  - a. insanity
  - b. the Insured Person is found to be under the influence of intoxicating drugs/alcohol self-endangerment unless in self-defense or to save life.
  - c. Suicide /or attempted suicide
  - d. mental disorder
6. All expenses arising out of any condition directly or indirectly caused due to or associated with human T-cell Lymph tropic Virus type III (HTLV-III) or Lymphadenopathy Associated Virus (LAV) or the Mutants Derivative or Variations Deficiency Syndrome or any Syndrome or condition of a similar kind commonly referred to as HIV/AIDS.
7. Charges incurred at Hospital or Nursing Home primarily for Diagnostic, X-ray or laboratory Examinations not consistent with or incidental to the diagnosis and treatment of the injury, for which confinement is required at hospital / nursing home.
8. Expenses on vitamins and tonics unless forming part of treatment for injury as certified by the attending Physician
9. Naturopathy Treatment.
10. Hospital registration charges, record charges telephone charges and such other charges.

11. Expenses incurred for treatment of accidental injuries by systems of medicines other than Allopathic.
12. Any payment in case of more than one claim under the policy during the period of insurance by which the maximum liability of the Company in that period would exceed 100% of the Capital Sum Insured.
13. Any claim relating to events occurring before the commencement of the cover or otherwise outside the Period of Insurance.
14. Any claim for accidents occurring whilst the Insured Person is engaging in Air Travel other than as a fare-paying passenger. For the purpose of this exclusion Air Travel means being in or on or boarding an aircraft for the purpose of flying therein or alighting there from.
15. Participation of the Insured Person in riots, strike or any subversive activity. Any claim of which a contributing cause was the Insured Person's actual or attempted commission of or wilful participation in an illegal act or any violation or attempted violation of the law
16. Participation of the Insured Person in **Hazardous Sport / Hazardous Activities**
17. Other expenses as detailed elsewhere in the policy.

#### 4. CONDITIONS

The conditions below apply throughout this insurance. Failure to comply with them may be prejudicial to a claim: No waiver of any terms, provisions, conditions, and endorsements of this policy shall valid unless made in writing and signed by an authorized official of the Company.

1. The premium payable under this policy shall be payable in advance. No receipt of premium shall be valid except on the official form of the company signed by a duly authorized official of the company.
2. The due payment of premium and the observance of fulfillment of the terms, provision, conditions and endorsements of this policy by the Insured Person, in so far as they relate to anything to be done or complied with by the Insured Person, shall be a condition precedent to any liability of the Company to make any payment under this policy. The Company shall be released from any obligation to pay insurance benefits if any of the term and conditions are breached.
3. Upon the happening of any event, which may give rise to a claim under this policy, notice with full particulars shall be sent to the Company within 24 hours from the time of Death, injury, Hospitalisation. Claim must be filed within 15 days from the date of discharge from the Hospital

**Note:** this is a condition precedent to admission of liability under the policy.

However the company will examine and relax the time limit mentioned in these conditions depending upon the merits of the case.

4. The Insured Person shall obtain and furnish the Company with all original receipts, bills, discharge summary, Death Certificate, Viscera Sample Report/ Forensic Science Laboratory report, First Information Report, Post Mortem Report, Legal Heir Certificate, Succession Certificate and other documents upon which a claim is based and shall also give the Company such additional information and/or other documents as may be required for processing the claim.

In case of delay in payment of any claim that has been admitted as payable under the Policy terms and conditions, beyond the time period as prescribed under IRDA (Protection of Policyholders Regulation), 2002, the Company 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 approved by the Company. For the purpose of this clause, 'bank rate' shall mean the existing bank rate as notified by Reserve Bank of India, unless the extent regulation requires payment based on some other prescribed interest rate.

5. If the Company requests that bills/ vouchers / Reports in a language, other than English be accompanied by an appropriate translation then the costs of such translation must be borne by the Insured Person.
6. Any medical practitioner authorized by the company shall be allowed to examine the Insured Person in case of any alleged injury or diseases requiring Hospitalization when and as often as the same may reasonably be required on behalf of the Company at company's cost.
7. The company shall not be liable to make any payment under the policy in respect of any claim if information furnished at the time of proposal is found to be incorrect or false or such claim is in any manner fraudulent or supported by any fraudulent means or device, misrepresentation whether by the Insured Person or by any other person acting on his behalf.
8. **Material change:** The Insured Person shall immediately notify the Company in writing of any change in his business or occupation or physical defect or infirmity with which he has become affected since the payment of last preceding premium.
9. **Free Look Period:** A free look period of 15 days from the date of receipt of the policy is available to the insured to review the terms and conditions of the policy. In case the insured is not satisfied with the terms and conditions, the insured may seek cancellation of the policy and in such an event the Company shall allow refund of premium paid after adjusting the stamp duty charges and proportionate risk premium for the period concerned provided no claim has been made until such cancellation.

Free look cancellation is not applicable at the time of renewal of the policy

10. **Renewal:** The policy will be renewed except on grounds of misrepresentation / fraud committed. A grace period of 30 days from the date of expiry of the policy is available for renewal. If renewal is made within this 30 days period the continuity of benefits will be allowed. However the actual period of cover will start only from the date of payment of premium. In other words no protection is available between the policy expiry date and the date of payment of premium for renewal.



Every renewal premium (which shall be paid and accepted in respect of this policy) shall be so paid and accepted upon the distinct understanding that no alteration has taken place in the facts contained in the proposal or declaration herein before mentioned and that nothing is known to the Insured that may result to enhance the risk of the Company under the insurer. However in respect Permanent Partial Disability claims the Company would exclude such disability on renewal in respect of such relevant person. Where a claim for Permanent Total Disability has been paid the renewal will be restricted to Death only cover.

In the event of this policy being withdrawn / modified with revised terms and/or premium with the prior approval of the Competent Authority, the insured will be intimated three months in advance and accommodated in any other equivalent health insurance policy offered by the Company, if requested for by the Insured Person, at the relevant point of time.

11. **Cancellation:** The Company may cancel this policy on grounds of misrepresentation, fraud, moral hazard, non disclosure of material fact or non-co-operation by the insured person, by sending the Insured 30 days notice by registered letter at the Insured person's last known address. The insured may at any time cancel this policy and in such event the Company shall allow refund of after retaining premium at Company's short period rate only (table given below) provided no claim has occurred up to the date of cancellation

PERIOD ON RISK	RATE OF PREMIUM TO BE RETAINED
Up to one-month	1/3 <sup>rd</sup> of the annual premium
Up to three Months	½ of the annual rate premium
Up to six months	3/4 <sup>th</sup> of the annual rate premium
Exceeding six months	full annual rate premium

12. **Automatic Termination:**

The insurance under this policy shall terminate immediately on the earlier of the following events:

- Upon the death of the Insured Person at the expiration of the period for which the premium has been paid or on the expiration date shown in the policy schedule whichever is earlier.
- Upon payment of 100% Capital sum insured under Section I

13. **Arbitration:** If any dispute or difference shall arise as to the quantum to be paid under this Policy (liability being otherwise admitted) such difference shall independently of all other questions be referred to the decision of a sole arbitrator to be appointed in writing by the parties to the dispute/difference, or if they cannot agree upon a single arbitrator within 30 days of any party invoking arbitration, the same shall be referred to a panel of three arbitrators, comprising of two arbitrators, one to be appointed by each of the parties to the dispute/difference and the third arbitrator to be appointed by such two arbitrators. Arbitration shall be conducted under and in accordance with the provisions of the Arbitration and Conciliation Act, 1996.

It is clearly agreed and understood that no difference or dispute shall be referable to arbitration, as hereinbefore provided, if the Company has disputed or not accepted liability under or in respect of this Policy

It is hereby expressly stipulated and declared that it shall be a condition precedent to any right of action or suit upon this Policy that the award by such arbitrator/ arbitrators of the amount of the loss or damage shall be first obtained.

It is also further expressly agreed and declared that if the Company shall disclaim liability to the Insured for any claim hereunder and such claim shall not, within three years from the date of such disclaimer have been made the subject matter of a suit in a Court of Law, then the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder.

14. All claims under this policy shall be payable in Indian currency. All medical/surgical treatments under this policy shall have to be taken in India.
15. **Package Charges :** The Company's liability in respect of package charges will be restricted to 80% of such amount. (Package charges refer to charges that are not advertised in the Schedule of the Hospital)
16. **Policy Disputes:** Any dispute concerning the interpretation of the terms, conditions, limitations and/or exclusions contained herein is understood and agreed to by both the Insured and the Company to be subject to Indian Law.
17. **Important Note:** The attention of the policy holder is drawn to our website [www.starhealth.in](http://www.starhealth.in) for anti fraud policy of the company for necessary compliance by all stake holders.

The terms conditions and exceptions that appear in the policy or in any endorsement are part of the contract and must be complied with. Failure to comply may result in the claim being denied.

18. **Notices:** Any notice, direction or instruction given under this Policy shall be in writing and delivered by hand, post, or facsimile to Star Health and Allied Insurance Company Limited, No 1, New Tank Street, Valluvar Kottam High Road, Nungambakkam, Chennai-600034. Fax No: 044 -28319100, Toll free fax no: 1800 425 5522, Email: [info@starhealth.in](mailto:info@starhealth.in).

Notice and instructions will be deemed served 7 days after posting or **immediately** upon receipt in the case of hand delivery, facsimile or e-mail.

19. **Customer Service:** If at any time the Insured Person requires any clarification or assistance, the Insured may contact the offices of the Company at the address specified, during normal business hours

20. **Grievances** In case the Insured Person is aggrieved in any way, the Insured may contact the Company at the specified address, during normal business hours.

**Grievance Department:**

Star Health and Allied Insurance Company Limited, No 1, New Tank Street, Valluvar Kottam High Road, Nungambakkam, Chennai-600034. Or Call 044-28288821 during normal business hours. Or Send e-mail to [grievances@starhealth.in](mailto:grievances@starhealth.in)

In the event of the following grievances:

- a) any partial or total repudiation of claims by an insurer;
- b) any dispute in regard to premium paid or payable in terms of the policy;
- c) any dispute on the legal construction of the policies in so far as such disputes relate to claims;
- d) delay in settlement of claims;
- e) non-issuance of any insurance document to customer after receipt of the premium

the Insured Person may approach the Insurance Ombudsman, within whose jurisdiction the branch or office of Star Health and Allied Insurance Company Limited is located.

<b>List of Ombudsman</b>	
<b>Contact Details</b>	<b>Areas of Jurisdiction</b>
Office of the Insurance Ombudsman, 2nd Floor, Ambica House, Nr. C.U. Shah College, Ashram Road, <b>AHMEDABAD-380 014</b> . Tel.:- 079-27546840 Fax : 079-27546142 Email <a href="mailto:ins.omb@rediffmail.com">ins.omb@rediffmail.com</a>	Gujarat Union Territory of Dadra & Nagar Haveli Daman and Diu
Office of the Insurance Ombudsman, Janak Vihar Complex, 2 <sup>nd</sup> Floor, 6, Malviya Nagar, Opp. Airtel, Near New Market, <b>BHOPAL(M.P.)-462 023</b> . Tel.:- 0755-2569201 Fax : 0755-2769203 Email <a href="mailto:bimalokpalbhopal@airtelmail.in">bimalokpalbhopal@airtelmail.in</a>	Madhya Pradesh & Chhattisgarh
Office of the Insurance Ombudsman, 62, Forest Park, <b>BHUBANESHWAR-751 009</b> . Tel.:- 0674-2596455 Email <a href="mailto:iobbsr@dataone.in">iobbsr@dataone.in</a>	Orissa
Office of the Insurance Ombudsman, 2nd Floor, Batra Building. S.C.O. No.101-103, Sector 17-D, <b>CHANDIGARH-160 017</b> . Tel.:- 0172-2706468, Fax : 0172-2708274 Email <a href="mailto:ombchd@yahoo.co.in">ombchd@yahoo.co.in</a>	Punjab , Haryana Himachal Pradesh, Jammu & Kashmir Union Territory of Chandigarh
Office of the Insurance Ombudsman, Fathima Akhtar Court, 4th Floor, 453 (old 312), Anna Salai, Teynampet, <b>CHENNAI-600 018</b> Tel.:- 044-24333668 044-24333668 /5284 Fax : 044-24333664 Email <a href="mailto:chennaiinsuranceombudsman@gmail.com">chennaiinsuranceombudsman@gmail.com</a>	Tamil Nadu Union Territory–Pondicherry Town and Karaikal (which are part of Union Territory of Pondicherry)
Insurance Ombudsman, Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Bldg., Asaf Ali Road, <b>NEW DELHI-110 002</b> . Tel.:- 011-23239633 011-23239633 Fax : 011-23230858 Email <a href="mailto:iobdelraj@rediffmail.com">iobdelraj@rediffmail.com</a>	Delhi & Rajasthan
Insurance Ombudsman, Office of the Insurance Ombudsman, "Jeevan Nivesh", 5 <sup>th</sup> Floor, Near Panbazar Overbridge, S.S. Road, <b>GUWAHATI-781 001 (ASSAM)</b> . Tel.:- 0361-2132204/5, Fax : 0361-2732937 Email <a href="mailto:ombudsmanghy@rediffmail.com">ombudsmanghy@rediffmail.com</a>	Assam , Meghalaya, Manipur Mizoram, Arunachal Pradesh Nagaland and Tripura
Office of the Insurance Ombudsman, 6-2-46, 1 <sup>st</sup> Floor, Moin Court, A.C. Guards, Lakdi-Ka-Pool, <b>HYDERABAD-500 004</b> . Tel : 040-65504123 040-65504123 Fax: 040-23376599 Email <a href="mailto:insombudhyd@gmail.com">insombudhyd@gmail.com</a>	Andhra Pradesh Karnataka and Union Territory of Yanam a part of the Union Territory of Pondicherry
Office of the Insurance Ombudsman, 2nd Floor, CC 27/2603, Pulinat Bldg., Opp. Cochin Shipyard, M.G. Road, <b>ERNAKULAM-682 015</b> . Tel : 0484-2358759 / 0484-2358759 Fax : 0484-2359336 Email <a href="mailto:iokochi@asianetindia.com">iokochi@asianetindia.com</a>	Kerala , Union Territory of (a) Lakshadweep (b) Mahe – a part of Union Territory of Pondicherry
Office of the Insurance Ombudsman, 4th Floor, Hindusthan Bldg. Annexe, 4, C.R.Avenue, <b>KOLKATTA – 700 072</b> . Tel: 033 22124346/(40) Fax: 033 22124341 Email: <a href="mailto:iombsbpa@bsnl.in">iombsbpa@bsnl.in</a>	West Bengal , Bihar Jharkhand and Union Territory of Andaman & Nicobar Islands Sikkim
Office of the Insurance Ombudsman, Jeevan Bhawan, 6 <sup>th</sup> Floor, Phase-2, Nawal Kishore Road, Hazaratganj, <b>LUCKNOW-226 001</b> . Tel : 0522 -2231331 / 0522 -2231331 Fax : 0522-2231310 Email <a href="mailto:insombudsman@rediffmail.com">insombudsman@rediffmail.com</a>	Uttar Pradesh and Uttaranchal
Office of the Insurance Ombudsman, S.V. Road, Santacruz(W), <b>MUMBAI-400 054</b> . Tel : 022-26106928 022-26106928 Fax : 022-26106052 Email <a href="mailto:ombudsmanmumbai@gmail.com">ombudsmanmumbai@gmail.com</a>	Maharashtra , Goa

## Other Excluded Expenses

### TOILETRIES/ COSMETICS/ PERSONAL COMFORT OR CONVENIENCE ITEMS

1	Anne French Charges	57	Gauze
2	Baby Charges (unless Specified/indicated)	58	Hand Holder
3	Baby Food	59	Hansaplast/ Adhesive Bandages
4	Baby Utilites Charges	60	Lactogen/ Infant Food
5	Baby Set	61	Slings ( Except For Upper Arm Fractures In Which Case, Cost Of One Sling Is Payable )
6	Baby Bottles		<b>Items Specifically Excluded In The Policy</b>
7	Bottle		
8	Brush	62	Weight Control Programs/ Supplies/ Services
9	Cosy Towel	63	Cost Of Spectacles/ Contact Lenses/ Hearing Aids Etc.,
10	Hand Wash	64	Dental Treatment Expenses That Do Not Require Hospitalisation
11	Moisturiser Paste Brush	65	Hormone Replacement Therapy
12	Powder	66	Home Visit Charges
13	Razor	67	Infertility/ Subfertility/ Assisted Conception Procedure
14	Towel	68	Obesity (including Morbid Obesity) Treatment
15	Shoe Cover	69	Psychiatric & Psychosomatic Disorders
16	Beauty Services	70	Corrective Surgery For Refractive Error
17	Belts/ Braces ( Except For Cases Who Have Undergone Surgery Of Thoracic Or Lumbar Spine)	71	Treatment Of Sexually Transmitted Diseases
18	Buds	72	Donor Screening Charges
19	Barber Charges	73	Admission/registration Charges
20	Caps	74	Hospitalisation For Evaluation/ Diagnostic Purpose)
21	Cold Pack/hot Pack	75	Expenses For Investigation/ Treatment Irrelevant To The Disease For Which Admitted Or Diagnosed
22	Carry Bags	76	Any Expenses When The Patient Is Diagnosed With Retro Virus + Or Suffering From /hiv/ Aids Etc Is Detected/ Directly Or Indirectly (however Please See Specific Exclusion For This Purpose)
23	Cradle Charges	77	Stem Cell Implantation/ Surgery
24	Comb		<b>Items Which Form Part Of Hospital Services Where Separate Consumables Are Not Payable But The Service Is</b>
25	Disposables Razors Charges ( For Site Preparations)	78	Ward And Theatre Booking Charges
26	Eau-de-cologne / Room Freshners	79	Arthroscopy & Endoscopy Instruments
27	Eye Pad	80	Microscope Cover
28	Eye Sheild	81	Surgical Blades,harmonic Scalpel,shaver
29	Email / Internet Charges	82	Surgical Drill
30	Food Charges (other Than Patient's Diet Provided By Hospital)	83	Eye Kit
31	Foot Cover	84	Eye Drape
32	Gown	85	X-ray Film
33	Leggings (except For Bariatric And Varicose Vein Surgery Where Surgery Itself Is Payable)	86	Sputum Cup
34	Laundry Charges	87	Boyles Apparatus Charges
35	Mineral Water	88	Blood Grouping And Cross Matching Of Donors Samples
36	Oil Charges	89	Savlon
37	Sanitary Pad	90	Band Aids, Bandages, Sterilite Injections, Needles, Syringes
38	Slippers	91	Cotton
39	Telephone Charges	92	Cotton Bandage
40	Tissue Paper	93	Micropore/ Surgical Tape
41	Tooth Paste	94	Blade
42	Tooth Brush	95	Apron
43	Guest Services	96	Torniquet
44	Bed Pan	97	Orthobundle, Gynaec Bundle
45	Bed Under Pad Charges	98	Urine Container Elements Of Room Charge
46	Camera Cover	99	Luxury Tax
47	Care Free	100	Hvac
48	Cliniplast	101	House Keeping Charges
49	Crepe Bandage	102	Service Charges Where Nursing Charge Also Charged
50	Curapore	103	Television & Air Conditioner Charges
51	Diaper Of Any Type	104	Surcharges
52	Dvd, Cd Charges (payable If Cd Is Specifically Sought For)	105	Attendant Charges
53	Eyelet Collar	106	Im Iv Injection Charges
54	Face Mask	107	Clean Sheet
55	Flexi Mask		
56	Gause Soft		

108	Extra Diet Of Patient(other Than That Which Forms Part Of Bed Charge)	158	Abdominal Binder (except For Post-surgery Patients Of Major Abdominal Surgery Including Tah, Lscs Incision Hernia Repair, Exploratory Laparotomy For Intestinal Obstructions , Liver Transplant Etc)
109	Blanket/warmer Blanket		
	<b>Administrative Or Non-medical Charges</b>		<b>Items Payable If Supported By A Prescription</b>
110	Admission Kit	159	Betadine \ Hydrogen Peroxide\spirit\dettol(payable When Prescribed For Patient, Not Payable For Hospital Use In Ot Or Ward Or For Dressings In Hospital )
111	Birth Certificate	160	Private Nurses Charges- Special Nursing Charges
112	Blood Reservation Charges And Ante Natal Booking Charges	161	Nutrition Planning Charges - Dietician Charges- (except Patient Diet Provided By Hospital)
113	Certificate Charges	162	Alex Sugar Free
114	Courier Charges	163	Creams Powders Lotions (toileteries Are Not Payable, Only Prescribed Medical Pharmaceuticals Payable)
115	Convenyance Charges	164	Digene Gel/ Antacid Gel (payable When Prescribed)
116	Diabetic Chart Charges	165	Ecg Electrodes (except Upto 5 Electrodes For Every Case Visiting Ot Or cu. For Longer Stay In Icu, Least One Set Every Second Day Payable.
117	Documentation Charges / Administrative Expenses	166	Gloves (except For Sterilized Gloves)
118	Discharge Procedure Charges	167	Hiv Kit
119	Daily Chart Charges	168	Listerine/ Antiseptic Mouthwash (except If Prescribed)
120	Entrance Pass / Visitors Pass Charges	169	Lozenges (except If Prescribed)
121	Expenses Related To Prescription On Discharge (to Be Claimed Under Post Hospitalisation Where Admissible)	170	Mouth Paint (except If Prescribed)
122	File Opening Charges	171	Nebulisation Kit (except If Used During Hospitalization Is Payable Reasonably)
123	Incidental Expenses / Misc. Charges (not Explained)	172	Neosprin (except If Prescribed)
124	Medical Certificate	173	Novarapid (except If Prescribed)
125	Maintainance Charges	174	Volini Gel/ Analgesic Gel ((except If Prescribed))
126	Medical Records	175	Zytee Gel (except If Prescribed)
127	Preparation Charges	176	Vaccination Charges (except For Post Bite Treatment)
128	Photocopies Charges	177	Ahd
129	Patient Identification Band / Name Tag	178	Alcohol Swabes
130	Washing Charges	179	Scrub Solution/sterillium
131	Medicine Box	180	Vaccine Charges For Baby
132	Mortuary Charges Beyond 24 Hrs (shifting Charges Not Payable)	181	Aesthetic Treatment / Surgery
133	Medico Legal Case Charges (mlc Charges)	182	Tpa Charges
	<b>External Durable Devices</b>	183	Visco Belt Charges
134	Walking Aids Charges	184	Any Kit With No Details Mentioned [delivery Kit,
135	Bipap Machine	185	Examination Gloves
136	Commode	186	Kidney Tray
137	Cpap/ Capd Equipments	187	Mask
138	Infusion Pump - Cost	188	Ounce Glass
139	Oxygen Cylinder (for Usage Outside The Hospital)	189	Outstation Consultant's/ Surgeon's Fees (not Payable, Except For Telemedicine Consultations If Covered By Policy)
140	Pulseoxymeter Charges	190	Oxygen Mask
141	Spacer	191	Paper Gloves
142	Spirometre	192	Pelvic Traction Belt (payable In Case Of Pivd Requiring Traction)
143	Spo2 Probe	193	Referral Doctor's Fees
144	Nebulizer Kit	194	Accu Check ( Glucometry/ Strips)
145	Steam Inhaler	195	Pan Can
146	Armsling	196	Sofnet
147	Thermometer	197	Trolley Cover
148	Cervical Collar	198	Urometer, Urine Jug
149	Splint	199	Ambulance (except For Charges Incurred Ambulance From Home To Hospital Or Interhospital Shifts , Rta )
150	Diabetic Foot Wear	200	Tegaderm / Vasofix Safety (payable - Maximum Of 3 In 48 Hrs And Then 1 In 24 Hrs)
151	Knee Braces ( Long/ Short/ Hinged)	201	Urine Bag (payable Where Medicaly Necessary Till A Reasonable Cost - Maximum 1 Per 24 Hrs)
152	Knee Immobilizer/shoulder Immobilizer	202	Softovac
153	Lumbo Sacral Belt (except For Cases Who Have Undergone Surgery Of Lumbar Spine)	203	Stockings (except For Case Like Cabg Etc.)
154	Nimbus Bed Or Water Or Air Bed Charges (except For Treatment Of Patients In Icu For More Than 6 Consecutive Days, Patients With Paraplegia /quadriplegia. Up To A Maximum Of Rs.200/- Per Day)		
155	Ambulance Collar		
156	Ambulance Equipment		
157	Microsheild		