

**Welcome to**

**Digit Total Protect Policy  
UIN:GODPAIP19072V011920**

**Inside:**

**Let's get started!**

You're already awesome because you decided to opt for this Policy which will compensate in case of Your Disability or Death caused by accidents. While you're reading this policy, you get confused or have a query, or you are referring to this policy because you have a claim to make, please call us at 1800-258-5956 or mail us at [hello@godigit.com](mailto:hello@godigit.com).

Based on the declaration provided by You to us, **Go Digit General Insurance Limited** (hereinafter called 'the Company/DIGIT') which forms the basis of this policy contract, and having received your premium, we take pleasure in issuing this policy to you.

**Go Digit General Insurance Limited** will cover You under this Policy up to the Sum Insured/Limits mentioned against each Section, during the policy period mentioned in Your Policy Schedule. Of course, like any insurance cover, it is governed by, and subject to certain terms, conditions and exclusions mentioned in this Policy.

The benefit under each Section will be payable provided that an event or occurrence described under the Sections/Covers occurs during the Policy Period mentioned in Your Policy Schedule.

**Note:** This Policy Wording provides detailed terms, conditions and exclusions for all Sections available under this Product. Kindly refer to the Policy Schedule to know exact details of Sections opted by You. Only Wordings related to Sections mentioned in your Policy Schedule are applicable.

***Disclaimer: The Description mentioned under "Digit Simplification"/ "Examples" throughout the Insurance Policy is only to aid Your understanding of the Coverage / Benefit Offered. In case of dispute, the Terms and Conditions detailed in the Policy Document and Policy Schedule shall prevail.***

Contents

**DEFINITIONS**.....3

**SECTION 1. ACCIDENTAL DEATH** .....7

**SECTION 2. PERMANENT TOTAL DISABLEMENT**.....8

**SECTION 3. PERMANENT PARTIAL DISABLEMENT**.....8

**SECTION 4. LOSS OF INCOME BENEFIT** .....9

**SECTION 5. CHILDREN EDUCATION BENEFIT**..... 10

**SECTION 6. MARRIAGE EXPENSE FOR CHILDREN BENEFIT** ..... 10

**SECTION 7. ORPHAN BENEFIT FOR CHILDREN**..... 11

**SECTION 8. FUNERAL EXPENSES**..... 11

**SECTION 9. TRANSPORTATION EXPENSES** ..... 11

**SECTION 10. TRAUMA COUNSELLING**..... 11

**SECTION 11. ACCIDENTAL HOSPITALIZATION COVER**..... 12

**SECTION 12. HOME (DOMICILIARY) HOSPITALIZATION**..... 14

**SECTION 13. LONG HOSPITALIZATION CASH BENEFIT**..... 14

**SECTION 14. DAILY HOSPITAL CASH COVER** ..... 14

**SECTION 15. OUT-PATIENT (OPD) BENEFIT**..... 15

**SECTION 16. EMERGENCY AIR AMBULANCE**..... 15

**SECTION 17. COMA BENEFIT COVER** ..... 15

**SECTION 18. FRACTURE COVER**..... 16

**SECTION 19. BURNS COVER**..... 18

**SECTION 20. LIFESTYLE MODIFICATION BENEFIT** ..... 19

**SECTION 21. EXPENSE FOR EXTERNAL AIDS & APPLIANCES**..... 19

**SECTION 22. COMPASSIONATE VISIT**..... 19

**SECTION 23. MISCARRIAGE DUE TO ACCIDENTAL INJURY** ..... 19

**SECTION 24. ADVENTURE SPORTS COVER** ..... 20

**SECTION 25. CRITICAL ILLNESS** ..... 21

**SECTION 26. HIV COVER**..... 29

**SECTION 27. EMI PROTECTION COVER** ..... 29

**SPECIFIC EXCLUSIONS APPLICABLE TO ALL SECTIONS** ..... 35

**GENERAL CONDITIONS APPLICABLE TO ALL SECTIONS** ..... 37

**CUSTOMER GRIEVANCE REDRESSAL POLICY**..... 48

## DEFINITIONS

*Digit Simplification: You didn't think you needed to know definitions since your time in school, right? Well, the good news is that you don't need to learn these by heart, as long as you understand them.*

Certain words and phrases used throughout the Policy have specific meanings, and this section helps to understand them.

1. **Accident, Accidental** means sudden, unforeseen and involuntary event caused by external, visible and violent means.
2. **Activities of daily/independent living** means:
  - a) 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;
  - b) Dressing: the ability to put on, take off, secure and unfasten all garments and, as appropriate, any
  - c) braces, artificial limbs or other surgical appliances;
  - d) 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;
  - e) Toileting: the ability to use the lavatory or otherwise manage bowel and bladder functions so as to maintain a satisfactory level of personal hygiene;
  - f) Feeding: the ability to feed oneself, food from a plate or bowl to the mouth once food has been prepared and made available.
  - g) Mobility: The ability to move indoors from room to room on level surfaces at the normal place of residence
3. **Adventure Sports** means any sport or activity, which is potentially dangerous to the Insured Person whether he/she is trained or not in such sport or activity. Such sport/activity includes but is not limited to Insured Persons engaging in abseiling, aerial safari, ballooning, black water rafting, bouldering, bushwalking, canoeing, go karting, hiking/trekking, ice skating, jet boating, jet skiing, kayaking, mountain biking (cross country), mountain biking on tracks and trails, parasailing, parascending (over water only), rafting, river boarding, rock climbing, rowing / sculling, sea canoeing, sea kayaking, snorkelling, speed boating, surf boat rowing, surfing, tubing, wake skating, wakeboarding, windsurfing yachting, bungee jumping, motor biking, sandboarding, sand skiing, scuba diving, skidoos, skiing / snowboarding, snow mobiling, snow rafting, zip lining, zorbing, triathlon, gliding, hang gliding, parachuting, paragliding, parapenting, skydiving, free solo climbing, base jumping, wing suit flying, big wave surfing, cave diving, white water rafting, highlining, ice climbing, BMX racing, free fall, base jumping, free soloing, motor racing, glacier walking, motor racing including speed and trial runs.
4. **Allopathic treatment or medicine or allopathy** is a pejorative used by proponents of alternative medicine to refer to modern scientific systems of medicine, such as the use of pharmacologically active agents or physical interventions to treat or suppress symptoms or pathophysiologic processes of diseases or conditions.
5. **Alternative/Ayush Treatment** means forms of treatments other than treatment "Allopathy" or "modern medicine" and includes Ayurveda, Unani, Siddha and Homeopathy in the Indian context.
6. **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.
7. **Common Carrier** means any civilian land or water conveyance or Scheduled Airline in each case operated under a valid license for the transportation of passengers for hire.
8. **Condition Precedent** means a policy term or condition upon which the Insurer's liability under the policy is conditional upon.
9. **Congenital Anomaly:**

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
10. **Contribution**

Contribution is essentially the right of an insurer to call upon other insurers, liable to the same insured, to share the cost of an indemnity claim on a ratable proportion of Sum Insured. This clause shall not apply to any benefit offered on a fixed benefit basis

11. **Co-Payment** means a cost sharing requirement under a Health Insurance Policy that provides that the Policyholder/Insured will bear a specified percentage of the admissible claims amount. A co-payment does not reduce the Sum Insured. Co-Payment will not be applicable to benefit Sections for example: Accidental Death, Critical Illness and Daily Hospital Cash Cover.
12. **Cumulative Bonus** means any increase or addition in the Sum Insured granted by the insurer without an associated increase in premium
13. **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 supervision of a registered and qualified medical practitioner AND must comply with all minimum criterion as under
  - a) has qualified nursing staff under its employment;
  - b) has qualified medical practitioner/s in charge;
  - c) has fully equipped operation theatre of its own where surgical procedures are carried out;
  - d) maintains daily records of patients and will make these accessible to the insurance company's authorized personnel.
14. **Day Care Treatment** means medical treatment, and/or surgical procedure which is:
  - a) undertaken under General or Local Anaesthesia in a hospital/day care centre in less than 24 hrs because of technological advancement, and
  - b) which would have otherwise required hospitalization of more than 24 hours.Treatment normally taken on an out-patient basis is not included in the scope of this definition.
15. **Dental Treatment** means a treatment related to teeth or structures supporting teeth including examinations, fillings (wherever appropriate), crowns, extractions and surgery.
16. **Disclosure to information norm:**

The policy shall be void and all premium paid thereon shall be forfeited to the Company in the event of misrepresentation, mis-description or non-disclosure of any material fact.

However, as per Condition No. 5 – Non-Disclosure or Misrepresentation mentioned under General Conditions applicable to all Sections, We may, at Our sole discretion, modify the Policy upon 30 days' notice by sending an endorsement to Your address shown in the Policy Schedule.
17. **Domiciliary Hospitalization:**

Domiciliary hospitalization means medical treatment for an illness/disease/injury which in the normal course would require care and treatment at a hospital but is actually taken while confined at home under any of the following circumstances:

  - a) the condition of the patient is such that he/she is not in a condition to be removed to a hospital, or
  - b) the patient takes treatment at home on account of non-availability of room in a hospital.
18. **Emergency / 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.
19. **Fracture** means a complete or incomplete break in a bone resulting from the application of excessive force.
20. **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.
21. **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 enactments specified under the Schedule of Section 56(1) and 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 inpatient 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;
22. **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.
23. **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
24. **Injury/Bodily 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.
25. **Inpatient Care** means treatment for which the insured person has to stay in a hospital for more than 24 hours for a covered event.
26. **Intensive Care Unit (ICU)** means an identified section, ward or wing of a hospital which is under the constant supervision of a dedicated medical practitioner(s), and which is specially equipped for the continuous monitoring and treatment of patients who are in a critical condition or require life support facilities and where the level of care and supervision is considerably more sophisticated and intensive than in the ordinary and other wards.
27. **ICU Charges** means the amount charged by a Hospital towards ICU expenses which shall include the expenses for ICU bed, general medical support services provided to any ICU patient including monitoring devices, critical care nursing and intensivist charges.
28. **Medical Advice** means any consultation or advice from a Medical Practitioner including the issuance of any prescription or follow-up prescription.
29. **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.
30. **Medical Practitioner/Dentist** 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 its scope and jurisdiction of license.  
The registered practitioner should not be the insured or close member of the family.
31. **Medically Necessary Treatment** means any treatment, tests, medication, or stay in hospital or part of a stay in hospital which:
  - a) is required for the medical management of the illness or injury suffered by the insured;
  - b) must not exceed the level of care necessary to provide safe, adequate and appropriate medical care in scope, duration, or intensity;
  - c) must have been prescribed by a medical practitioner;

- d) must conform to the professional standards widely accepted in international medical practice or by the medical community in India.
32. **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.
33. **Non- Network Provider** means any hospital, day care centre or other provider that is not part of the network.
34. **Notification of Claim** means the process of intimating a claim to the insurer or TPA through any of the recognized modes of communication.
35. **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.
36. **Permanent Total Disablement** shall mean either of the following:
- Total Paralysis
  - Total and irrecoverable loss of sight of both eyes, or
  - Actual Loss by physical separation of two Limbs (both hands or both feet or one hand and one foot), or
  - Total and irrecoverable loss of use of two Limbs (both hands or both feet or one hand and one foot),
  - Total and irrecoverable loss of sight of one eye and physical separation of or Total and irrecoverable loss of use a limb (either one hand or one foot), or
  - Total and irrecoverable loss of speech and hearing of both ears
- For the purpose of this benefit,
- Total Paralysis means complete and irreversible loss of motor function leading to the total loss of function of the entire body from neck down due to an accidental injury to the spinal cord.
  - Limb means a hand at or above the wrist or foot above the ankle.
  - Physical separation means separation of limb(s) from the body above the wrist and/or ankle.
  - Total & irrecoverable loss of Use of limb(s) means complete and irreversible loss of functional, normal or characteristic use of the hand or foot provided loss of use continues for a period of 180 days from the onset of loss of use and at the expiry of 180 days there is no reasonable medical hope of improvement.
37. **Policy** means the Proposal, the Policy Schedule (and any endorsement attaching to or forming part thereof) and the Policy Wordings.
38. **Policy Period** means the period between the commencement date and the expiry date specified in the Policy Schedule and includes both the commencement date as well as the expiry date.
39. **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.
40. **Pre-hospitalization Medical Expenses**  
Pre-hospitalization Medical Expenses means medical expenses incurred during pre- defined number of days preceding the hospitalization of the Insured Person, provided that:
- Such Medical Expenses are incurred for the same condition for which the Insured Person's Hospitalization was required, and
  - The In-patient Hospitalization claim for such Hospitalization is admissible by the Insurance Company.
41. **Post-hospitalization Medical Expenses:**  
Post-hospitalization Medical Expenses means medical expenses incurred during pre- defined number of days immediately after the insured person is discharged from the hospital provided that:
- Such Medical Expenses are for the same condition for which the insured person's hospitalization was required, and
  - The inpatient hospitalization claim for such hospitalization is admissible by the insurance company.
42. **Portability** means transfer by an individual health insurance Policy Holder (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.
43. **Professional Sports** means the sports in which the sports person or the athlete receives payment for their performance.

44. **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.
45. **Reasonable and Customary Charges** means the charges for services or supplies, which are the standard charges for the specific provider and consistent with the prevailing charges in the geographical area for identical or similar services, taking into account the nature of the illness / injury involved.
46. **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.
47. **Room** means a Single Room without wall/permanent partition, dining or waiting room and with or without following amenities: an attendant cot, one television, one sofa, a telephone, refrigerator, wardrobe, computer with internet connection and microwave oven.
48. **Room Rent** means the amount charged by a Hospital towards Room and Boarding expenses and shall include the associated medical expenses.
49. **Sum Insured** means the amount as opted by You and stated in the Policy Schedule against the Section/Cover for each insured person including cumulative bonus (if any) for Individual Sum Insured Policy and aggregately for all insured Persons for a Floater Policy.
50. **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.
51. **Terrorism or act of Terrorism** means an act or series of acts, including but not limited to the use of force or violence and/or the threat thereof, of any member or group(s) of members, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), or unlawful associations, recognized under Unlawful Activities (Prevention) Amendment Act, 2008 or any other related and applicable national or state legislation formulated to combat unlawful and terrorist activities in the nation for the time being in force, committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public or any section of the public in fear for such purposes.
52. **Tertiary Care** constitutes of Specialized Advanced Care Unit designed to care to complex medical condition involving super specialist consultant like Neuro Surgeon, Neurologist, Spine Surgeons and Reconstructive Surgeons.
53. **Time Excess** means a cost sharing requirement that provides that the insurer will not be liable for a specified number of days, which will apply before any benefits are payable by the insurer.
54. **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.
55. **We, Us, Our, Ours, Digit, Company, Insurer** means Go Digit General Insurance Limited
56. **You, Your, Yours, Yourself, Policyholder, Insured Person(s)** means the Person named in the Policy Schedule who has concluded this Policy with Us.

## **COVERAGE**

### **SECTION 1. ACCIDENTAL DEATH**

#### ***Digit Simplification: The day bad luck strikes***

If this Cover has been opted and You sustain an Accidental Bodily Injury during the Policy Period, which is the sole and direct cause of Your Death within twelve (12) months from the date of accident, then We will pay 100% of the Sum Insured, as opted by You and mentioned in Your Policy Schedule against this Section.

#### **Additional Inbuilt Benefits:**

Below are the additional inbuilt benefits under **Section 1. Accidental Death** and We will pay 100% of the Sum Insured opted by You and mentioned in Your Policy Schedule against this Section, in the below events:

- a. **Disappearance:** We shall be liable to be pay under this benefit, if the Insured Person's full body cannot be located within a period of consecutive twelve (12) months, following a forced landing, stranding, sinking, or

wrecking of a Common Carrier in which such Insured Person was known to have been travelling as a fare paying passenger or in any event arising as a result of Act of God Perils during the Policy Period, where it is reasonable to believe that such Insured Person has died as a result of an Accidental Injury.

- b. **Drowning:** We shall be liable to be pay under this benefit, if the Insured Person's full body cannot be located within a period of consecutive twelve (12) months, on account of Drowning during the Policy Period, where it is reasonable to believe that such Insured Person has died as a result of drowning.

For both (a) and (b) above, We will only pay, when the nominee or the legal heir provides a legally binding indemnity bond or any other document as required by Us which guarantees, that, if at any time, after the payment of the Accidental death benefit, it is discovered that the Insured Person is still alive, all payments shall be repaid in full to Us.

Once a claim has been accepted under this Section, this Policy will immediately and automatically cease in respect of that Insured Person. Also, "**Section 5. Children Education Benefit**", "**Section 6. Marriage Expense for Children**", "**Section 7. Orphan Benefit for Children**", "**Section 8. Funeral Expenses**", "**Section 9. Transportation Expenses**", "**Section 10. Trauma Counselling**", "**Section 22. Compassionate Visit**" where ever opted, will cease on payment of entire Sum Insured in respect of the Insured Person against whom a claim has been accepted under this Section.

This Cover is subject to terms, conditions, limitations and exclusions mentioned in the Policy.

## **SECTION 2. PERMANENT TOTAL DISABLEMENT**

If this Cover has been opted and You sustain an Accidental Bodily Injury during the Policy Period, which is the sole and direct cause of Your "**Permanent Total Disablement**" within twelve (12) months from the Date of accident, then We will pay 100% of Sum Insured, as opted by You and mentioned in Your Policy Schedule against this Section.

### **Specific Conditions:**

1. If the Insured Person suffers Accidental Injuries resulting in more than one of the Permanent Total Disablement, then Our maximum, total and cumulative liability under this Benefit shall be limited to the Sum Insured opted by You and mentioned against this Section.
2. Once a claim has been accepted under this Section, this Policy will immediately and automatically cease in respect of that Insured Person. Also, "**Section 5. Children Education Benefit**", "**Section 6. Marriage Expense for Children**", "**Section 10. Trauma Counselling**", "**Section 20. Lifestyle Modification Benefit**", "**Section 21. Expense for External Aids & Appliances**", "**Section 22. Compassionate Visit**" where ever opted, will cease on payment of entire Sum Insured in respect of the Insured Person against whom a claim has been accepted under this Section.

This Cover is subject to terms, conditions, limitations and exclusions mentioned in the Policy.

## **SECTION 3. PERMANENT PARTIAL DISABLEMENT**

If this Cover has been opted and You sustain an Accidental Bodily Injury during the Policy Period, which is the sole and direct cause of Your Permanent Partial Disablement within twelve (12) months from the Date of accident, then We will pay the percentage of Sum Insured, as opted by You and mentioned in Your Policy Schedule against this Section, as per the following Scale.

### **Permanent Partial Disablement –Table of Benefits**



Nature of Injury	% of Sum Insured
Loss of each arm at the shoulder joint	70%
Loss of each leg above centre of the femur	70%
Loss of each arm to a point above elbow joint	65%
Loss of each leg up to a point below the femur	65%
Loss of each arm below elbow joint	60%
Loss of each hand at the wrist	55%
Complete and irrecoverable loss of sight of an eye	50%
Loss of each leg to a point below the knee	50%
Loss of each leg up the centre of tibia	45%
Loss of each foot at the ankle	40%
Loss of hearing in each ear	30%
Loss of each thumb	20%
Loss of each index finger	10%
Loss of sense of smell	10%
Loss of each other finger	5%
Loss of each big toe	5%
Loss of sense of taste	5%
Loss of each other toe	2%

For the purpose of this Cover, Loss means:

- a. The physical separation of a body part, or
- b. The total loss of functional use of body part or organ mentioned in the above Table of Benefits, provided this has continued for at least 180 days from the onset of loss of functional use of body part or organ and at the expiry of 180 days, We have a certification from independent Medical Practitioner empanelled by Us stating that there is no reasonable medical hope for improvement.

**Specific Conditions:**

1. If the Insured Person suffers Accidental Injuries resulting in more than one Permanent Partial Disablement, then Our maximum, total and cumulative liability under this Benefit shall be limited to the Sum Insured opted by You and mentioned in Your Policy Schedule against this Section.
2. If the Insured Person suffers from a Permanent Partial Disablement not listed in the above table then an external medical advisor will determine the disablement percentage.
3. On acceptance of a claim under this Benefit, the Insured Person’s Cover under this Benefit and Other Benefit opted under this Policy shall continue, subject to the availability of the Sum Insured, terms, conditions and Exclusion of this Policy.

This Cover is subject to terms, conditions, limitations and exclusions mentioned in the Policy.

**SECTION 4. LOSS OF INCOME BENEFIT**

If this Cover has been opted and You sustain an Accidental Bodily Injury during the Policy Period, which is the sole and direct cause of a Temporary Total Disablement and which completely prevents You from performing

each and every duty pertaining to Your employment or occupation on a temporary basis, then We will pay a weekly benefit, amount of which is mentioned in Your Policy Schedule against this Section, provided that:

1. The Temporary Total Disablement is certified by a Medical Practitioner and submission of supporting documents/reports with respect to clinical examination, radiological scanning or imaging and/or neurological fallout testing as submitted to US, failing which We shall not be liable for any claim under this Section.
2. We will stop making payments when We are satisfied that You can engage in Your occupation again or when We have made payments for number of weeks as opted by You and mentioned in Your Policy Schedule for any one injury calculated from the date of commencement the temporary total disablement as certified by the treating Medical Practitioner, whichever is earlier.
3. We shall not be liable to make any payment under this Benefit in respect of the Insured Person for more than the Total Number of weeks as opted by You and mentioned in Your Policy Schedule for any and all claims arising within the Policy Period under this Benefit.
4. The benefit shall not be paid for the Time Excess mentioned in Your Policy Schedule i.e. for the number of days as opted by You and mentioned in Your Policy Schedule calculated from the date of commencement of Temporary Total Disablement.
5. In case the Temporary Total Disablement is for a period less than a week, the benefit payable shall be calculated on proportionate basis in relation to the weekly benefit.
6. We will not pay any amount in excess of the Insured Person's base weekly income net of tax and other deductions, excluding overtime, bonuses, tips, commissions, or any other special compensation.
7. In case of any dispute with respect to the duration of Temporary Total Disablement, the duration shall be finally determined by a Doctor/Medical Practitioner mutually appointed by the Insured and Insurer, who certifies the final date upon which the Insured recovered and fit to perform each and every duty pertaining to his / her employment or occupation.

This Cover is subject to terms, conditions, time excess, limitations and exclusions mentioned in the Policy.

#### **SECTION 5. CHILDREN EDUCATION BENEFIT**

If You have opted for this Cover and We have accepted a claim under "**Section 1. Accidental Death**" and/or "**Section 2. Permanent Total Disablement**", then We will pay the Sum Insured as opted by You and mentioned in Your Policy Schedule against this Section, towards the cost of education of Your dependent child (children) irrespective of whether the child(children) is an Insured Person under the Policy or not and provided that:

1. The dependent child (children) is under the age of 25 years and unmarried as on date of accident.
2. The dependent child (children) pursuing an education course is a full-time student at an educational institution.
3. Irrespective of the number of Children, maximum amount is the Sum Insured as mentioned in Your Policy Schedule.
4. Any Claim under this Section that becomes admissible where the Dependent child (children) is a minor, shall be payable to the legal heirs.

This Cover is subject to terms, conditions, co-payment, limitations and exclusions mentioned in the Policy.

#### **SECTION 6. MARRIAGE EXPENSE FOR CHILDREN BENEFIT**

If You have opted for this Cover and We have accepted a claim under "**Section 1. Accidental Death**" and/or "**Section 2. Permanent Total Disablement**", then We will pay the Sum Insured as opted by You and mentioned in Your Policy Schedule against this Section, towards the marriage expenses of Your dependent child (children) irrespective of whether the child(children) is an Insured Person under the Policy or not and provided that:

1. The dependent child (children) is under the age of 25 years and unmarried as on date of accident.
2. Irrespective of the number of Children, maximum amount is the Sum Insured as mentioned in Your Policy Schedule.

3. Any Claim under this Section that becomes admissible where the Dependent child (children) is a minor, shall be payable to the legal heirs.

This Cover is subject to terms, conditions, limitations and exclusions mentioned in the Policy.

#### **SECTION 7. ORPHAN BENEFIT FOR CHILDREN**

If You have opted for this Cover and We have accepted a claim under “**Section 1. Accidental Death**” for the Insured Person who is a parent and while as a result of same accident or separate accident occurring during the Policy Period the Insured Person’s Spouse (who may or may not be an Insured Person) has also died, then We will pay the Sum Insured as opted by You and mentioned in Your Policy Schedule against this Section to Your dependent child (children) irrespective of whether the child(children) is an Insured Person under the Policy or not and provided that:

1. The dependent child (children) is under the age of 25 years and unmarried as on date of accident.
2. The dependent child (children) does not have any independent source of income.
3. Irrespective of the number of Children, maximum amount is the Sum Insured as mentioned in Your Policy Schedule.
4. Any Claim under this Section that becomes admissible where the Dependent child (children) is a minor, shall be payable to the legal guardian/heirs.
5. For the purposes of this Section, Child (Children) means those who has/have been born out of a marriage which is legally valid as on the date of the accident and/or those who has/have been adopted in accordance with Indian Law.

This Cover is subject to terms, conditions, limitations and exclusions mentioned in the Policy.

#### **SECTION 8. FUNERAL EXPENSES**

If You have opted for this Cover and We have accepted a claim under “**Section 1. Accidental Death**”, then We will pay the Sum Insured as opted by You and mentioned in Your Policy Schedule against this Section, towards funeral, cremation and/or burial of the body of the deceased Insured Person.

This Cover is subject to terms, conditions, limitations and exclusions mentioned in the Policy.

#### **SECTION 9. TRANSPORTATION EXPENSES**

If You have opted for this Cover and We have accepted a claim under “**Section 1. Accidental Death**”, then We will pay the Sum Insured as opted by You and mentioned in Your Policy Schedule against this Section, towards the expenses of transporting the mortal remains of the Insured Person from the place of death to a cremation ground or burial ground or to the residence of the Insured Person.

This Cover is subject to terms, conditions, limitations and exclusions mentioned in the Policy.

#### **SECTION 10. TRAUMA COUNSELLING**

If You have opted for this Cover and We have accepted a claim under “**Section 1. Accidental Death**” and/or “**Section 2. Permanent Total Disablement**” and/or “**Section 3. Permanent Partial Disablement**”, and the treating Medical Practitioner advises Professional Counselling sessions for the psychological upliftment, changes in daily diet or nutrition intake, Psychotherapy or Medications, then We will reimburse up to the Sum Insured as opted by You and mentioned in Your Policy Schedule against this Section, towards the expenses incurred for the counselling session, provided that, Coverage needs to be availed within Six months from the date of incident covered under this Section and is applicable to:

- a. Insured Person’s Parents, Spouse and Children – In case of **accidental death** of the Insured Person.
- b. Insured Person – In case of **Permanent Total Disablement** and/or **Permanent Partial Disablement** sustained by the Insured during the Policy Period.

This Cover is subject to terms, conditions, Co-Payment, limitations and exclusions mentioned in the Policy.

**SECTION 11. ACCIDENTAL HOSPITALIZATION COVER**

*Digit Simplification: The day bad luck strikes.*

**A. Hospitalization Expenses**

If You have opted for this Cover and You suffer an Accidental Injury during the Policy Period that requires Hospitalization as an inpatient, we'll be there for you. We will pay You all Reasonable and Customary Charges that are Medically Necessary and Incurred by You in respect of an admissible claim. The claim can be made under the following benefits and up to the Sum Insured mentioned in Your Policy Schedule against this Section.

<b>Accommodation/Room Rent</b>	Hospital accommodation in a ward, shared or private room.
<b>ICU</b>	Intensive Care Unit
<b>Professional Fees</b>	Fees for treatment by specialists, physicians, nurses, surgeons and anaesthetists.
<b>Medication</b>	Drugs, medicines, consumables, prescribed by a specialist or medical practitioner. This also includes Anaesthesia, Blood, Oxygen, Patient's Diet, Surgical appliances & cost of prosthetic and other devices or equipment if implanted during the Surgical Procedure.
<b>Diagnostic</b>	Necessary Procedures such as x-rays, pathology, brain and body scans (MRI, CT scans) Etc. used to make a diagnosis for treatment.
<b>Theatre Fees</b>	Operation Theatre Fees

**B. Day Care Procedures**

*Digit Simplification: Why stay unnecessarily in a hospital when the required procedure requires less than a day!*

If You suffer an Accidental Injury during the Policy Period, due to which You need to undergo medical treatment and/or surgical procedure as an inpatient under General or Local Anaesthesia in a hospital/day care centre for a stay less than 24 hour because of technological advancement, We will pay the Medical Expenses Incurred for such Day Care Procedures.

Treatment normally taken on an out-patient basis is not included in the scope of this Cover.

**C. Pre-Hospitalization Expenses**

*Digit Simplification: We all know that sometimes you need to shell out money way before you are actually hospitalised; smile, you're covered.*

We will pay for consultations, investigations and the cost of medicines incurred for a period not exceeding the number of days as opted by You and mentioned in Your Policy Schedule against this Cover, prior to the date of Your admission in a hospital, provided that:

- Such Expenses recommended by the Hospital/Medical Practitioner were in fact incurred for the same condition for which Your Subsequent Hospitalization was required.
- We have accepted an Inpatient Accidental Hospitalization Claim under **Section 11.A. Hospitalization Expenses Cover** of this Policy.

**D. Post-Hospitalization Expenses**

*Digit Simplification: This covers for expenses incurred by You after you get discharged!*

We will pay for consultations, investigations and the cost of medicines incurred for a period not exceeding the number of days as opted by You and mentioned in Your Policy Schedule against this Cover, from the date of Your Discharge from the hospital, provided that:

- The expenses are recommended by the Hospital/Medical Practitioner and are for the same condition for which you were hospitalized.

2. We have accepted an Inpatient Accidental Hospitalization Claim under Section **11.A. Hospitalization Expenses Cover** of this Policy.

**E. Dental Treatment**

***Digit Simplification:** Because you need to open your mouth and your wallet wide, at the dentist's.*

We will pay for the medical expenses incurred by You for any necessary Dental Treatment needed after an accident. A claim here is valid if the accident resulted in an admissible inpatient Hospitalization Claim under **Section 11. A. Hospitalization Expenses Cover**.

**F. Road Ambulance**

***Digit Simplification:** Emergencies will and shall always be a top priority.*

We will pay for the expenses incurred on Your road transportation by a Healthcare or an Ambulance Service Provider to a Hospital for treatment following an Emergency arising out of an Accident, provided that:

1. We have accepted a claim under **Section 11. A. Hospitalization Expenses Cover**.
2. The maximum liability per Hospitalization is restricted to the amount as mentioned in Your Policy Schedule against this Cover.
3. The Coverage also Includes Your cost of road Transportation from a Hospital to another nearest Hospital which is prepared to admit You and provide the necessary medical services, if such medical services cannot satisfactorily be provided at a Hospital where You are situated. Such road Transportation has to be prescribed by a Medical Practitioner and/or should be Medically Necessary.

**G. Second Medical Opinion**

***Digit Simplification:** We want nothing but the best for You. Which is why we encourage you to go in for a second opinion, wherever necessary!*

We shall arrange and bear the cost for Second Opinion from our panel of Medical Practitioners. This is for times when there has been a major accidental injury that requires your hospitalisation in a tertiary care facility during the Policy Period, provided that:

1. We have received Your request to arrange for a Second Opinion.
2. You have the option to choose any One of Our Panel Medical Practitioners.
3. We will not provide more than one Opinion for the same Medical Condition within a Policy Period.

All the above Covers are Subject to terms, conditions, co-payment, limitations and exclusions mentioned in the Policy.

**H. Transportation of Imported Medicine**

We will reimburse the costs incurred by You for freight charges for importing medicines to India, provided that:

1. We have accepted a claim under **Section 11. A. Hospitalization Expenses Cover**.
2. Such medicines, formulations or their alternatives are not available in India.
3. Such medicines are necessary for the medical or surgical treatment of the Insured Person in a Hospital following the Accident.
4. Such medicines shall not include any drugs under clinical trials or medicines, formulations or molecules of unproven efficacy.
5. The Medicines are recommended by the treating Medical Practitioner

**Sum Insured Basis**

Claim settlement would be done on the basis of Sum Insured Options selected by You and mentioned in Your Policy Schedule. The two Sum Insured Basis are as mentioned below:

**Basis 1:** This is the percentage as opted by You and mentioned in Your Policy Schedule against this Section applied on the admissible claim amount of "**Section 1. Accident Death**" and/or "**Section 2. Permanent Total**

**Disablement” and/or “Section 3. Permanent Partial Disablement” and/or “Section 4. Loss of Income Benefit”** as per the Sections opted by You.

**Basis 2:** This is the amount opted by You and mentioned Your Policy Schedule against this Section.

This Cover is subject to terms, conditions, co-payment, limitations and exclusions mentioned in the Policy.

#### **SECTION 12. HOME (DOMICILIARY) HOSPITALIZATION**

***Digit Simplification: Sometimes, admitting the patient in a hospital is not possible!***

If You have opted for this Cover, We will pay the Medical Expenses incurred by You for accidental bodily Injury requiring medical treatment taken at home, which would otherwise have required Hospitalization, up to the Sum Insured opted by You and mentioned in Your Policy Schedule against this Section and provided that:

1. The condition of the patient is such that s/he is not in a condition to be moved to a Hospital or
2. The patient takes treatment at home on account of non-availability of room in a Hospital, and
3. The condition for which the medical treatment is required continues for at least 3 days, in which case We will pay the reasonable charge of any necessary medical treatment for the entire period
4. No Payment will be made if the condition for which You require medical treatment is due to any reason other than an accidental bodily injury.

This Cover is subject to terms, conditions, co-payment, limitations and exclusions mentioned in the Policy.

#### **SECTION 13. LONG HOSPITALIZATION CASH BENEFIT**

***Digit Simplification: If even ward boys seem to know You by name, this cover is for You.***

If You have opted for this Cover and You suffer an Accidental Injury during the Policy Period that requires Hospitalization as an inpatient for a minimum number of consecutive days as Opted by You and mentioned in the Policy Schedule against this Section, We will give you a lump sum amount as mentioned in the Policy Schedule. Provided that the benefit is payable only once to an Insured Person during the Policy Period.

For this cover, completion of every 24 Hours of In-patient Hospitalization from the time of Admission is considered to be a day.

This Cover is subject to terms, conditions, limitations and exclusions mentioned in the Policy.

#### **SECTION 14. DAILY HOSPITAL CASH COVER**

***Digit Simplification: Staying in Hospital has expenditure beyond Hospital bill!***

If You have opted for this Cover, We agree to pay a Daily Cash Allowance, amount for this is mentioned in Your Policy Schedule against this Section. This will be paid for each continuous and completed period of 24 hours of Hospitalisation arising out of accidental bodily injury for a maximum number of days as mentioned in Your Policy Schedule against this Section.

If You are hospitalised in the **Intensive Care Unit (ICU)** of a Hospital for each continuous and completed period of 24 hours, We will pay twice the Daily Cash Allowance amount mentioned in the Policy Schedule against this Section.

Payment of claim under this benefit is subject to the time excess as opted by You and mentioned in Your Policy Schedule against this Section.

This Cover is subject to terms, conditions, time excess, limitations and exclusions mentioned in the Policy.

**SECTION 15. OUT-PATIENT (OPD) BENEFIT**

*Digit Simplification: Expenses like doctor’s consultation fees, health check-ups, pharmacy bills, dental treatment, diagnostic tests, etc... when You are not hospitalized are covered under this!*

If You have opted for this Cover and You sustain accidental bodily injury, We will pay the Reasonable and Customary Charges for below mentioned expenses incurred by You as an Allopathic Out-patient when OPD treatment is taken from a Medical Practitioner to the extent of the Sum Insured opted by You and mentioned in Your Policy Schedule against this Section.

What all is covered under this:

<b>Professional Fees</b>	Fees for Medically Necessary Consultation and Examination by Medical Practitioners to assess Your Health for any injury.
<b>Diagnostic</b>	Medically Necessary Out-patient diagnostic Procedures such as x-rays, pathology, Brain and body scans (MRI, CT scans) Etc. used to make a diagnosis for treatment from a diagnostic centre.
<b>Surgical Treatment</b>	Minor Surgical Procedure such as POP, Suturing, Dressings for Accidents and Animal Bite Related Outpatient Procedures Etc. Carried out by a Medical Practitioner
<b>Medication</b>	Drugs & Medicines prescribed by a Medical Practitioner
<b>Out-Patient Dental Treatment</b>	Any Out-patient dental treatment arising out of an accidental injury.
<b>Rehabilitation</b>	Physiotherapy, Psychiatric Counselling and Therapy

This cover excludes expenses incurred towards Hearing Aids, Spectacles, Implants, Contact Lenses, Vaccinations other than those required for animal bite, Cosmetic Procedures, Ambulatory Devices like Walkers, BP Monitors, Glucometers, Thermometers, Dietician Fees, Vitamins and Supplements.

This Cover is subject to terms, conditions, co-payment, limitations and exclusions mentioned in the Policy.

**SECTION 16. EMERGENCY AIR AMBULANCE**

*Digit Simplification: When every minute counts. Sometimes when You meet with an Accident and have an Emergency, time is of a lot of importance.*

If You have opted for this Cover, We will pay You the expenses incurred for Your transportation in an airplane or helicopter for emergency life threatening health conditions which requires immediate and rapid ambulance transportation to the nearest hospital.

This transportation will be from the location where the accident happened the first time and subject to availability of Sum Insured mentioned in Your Policy Schedule against **Section 11. Accidental Hospitalization Cover** and provided that such Transportation in an airplane or helicopter has been prescribed or certified by a Medical Practitioner and/or is Medically Necessary.

Provided that, We have accepted a claim under **Section 11. Accidental Hospitalization Cover**.

This Cover is subject to terms, conditions, co-payment, limitations and exclusions mentioned in the Policy.

**SECTION 17. COMA BENEFIT COVER**

If You have opted for this Cover and You sustain accidental bodily injury which solely and directly results in Your hospitalization in an Intensive Care Unit of a Hospital in a state of Coma, within 30 days of date of accident, then We will pay You the Sum Insured as opted by You and mentioned in Your Policy Schedule against this Section, provided that:

1. The Coma is confirmed by a specialist Medical Practitioner in writing which includes:
  - a. no response to external stimuli continuously for at least 96 hours; and

- b. life support systems and measures are necessary to sustain life
2. Permanent neurological deficit must be assessed at least 30 days after the onset of the coma and the reports to be submitted to Us for any benefit to be payable under this Section.
3. Coma resulting directly from alcohol or drug abuse or any other illness other than Accidental Bodily Injury is excluded.

This Cover is subject to terms, conditions, limitations and exclusions mentioned in the Policy.

**SECTION 18. FRACTURE COVER**

If You have opted for this Cover and You sustain accidental bodily injury which solely and directly results in Fracture(s) of Bone(s), then We will pay the percentage shown in the below table of benefits applied to the Sum Insured opted by You and mentioned in Your Policy Schedule against this Section.

**Fracture Cover - Table of Benefits**

Nature of Fracture	% of Sum Insured
<b>Hip or Pelvis (excluding thigh or coccyx)</b>	
Open Fracture of more than one bone with flail pelvis	100%
Open Fracture of more than one bone without flail pelvis	50%
Open Fracture of one bone	50%
Closed Fracture of more than one bone with flail pelvis	50%
Closed Fracture of more than one bone without flail pelvis	25%
Closed Fracture one bone	15%
<b>Thigh</b>	
Open Fracture of neck of Femur	60%
Open Fracture of shaft of femur	45%
Closed Fracture of neck of Femur	25%
Closed Fracture of shaft of femur	25%
Fracture of condyles /patella	15%
<b>Lower Leg</b>	
Open Fracture of more than one bone	60%
Open Fracture of one bone	45%
Closed Fracture of more than one bone	25%
Closed Fracture one bone	15%
<b>Fracture Ribs</b>	
Fracture of Multiple Ribs with Flail Chest	25%
Fracture of Multiple Ribs with without Flail Chest	20%
Fracture of Single rib / Fracture of sternum	10%
<b>Elbows, Arm (including wrist but excluding Colles type fractures)</b>	
Open Fracture of more than one bone	45%
Open Fracture of one bone	35%
Closed Fracture of more than one bone	20%
Closed Fracture one bone	15%
<b>Colles type fracture of the lower arm</b>	
Open Fracture	25%
Closed Fracture	10%
<b>Skull</b>	
Fracture of the skull needing surgical Intervention	60%
Fracture of the skull not needing surgical Intervention	20%
<b>Shoulder Blade, Rib(s), Knee cap, Sternum, Hand (excluding fingers and wrist), Foot (excluding toes or heel)</b>	



Open Fracture	30%
Closed Fracture	15%
<b>Spinal Column (Vertebrae but excluding coccyx)</b>	
Compression fractures of more than one vertebrae	40%
Spinous, transverse process of pedicle fractures of more than one vertebrae	40%
Permanent Spinal Cord damage	40%
Fractures of Single Vertebra	15%
<b>Lower Jaw</b>	
Open Fracture	25%
Closed Fracture	10%
<b>Cheekbone, Clavicle, Coccyx, Upper Jaw, Nose, Toe(s), Finger(s), Ankle, Heel</b>	
Open Fracture of more than one bone	15%
Open Fracture of one bone	12%
Closed Fracture of more than one bone	4%
Closed Fracture one bone	2%
<b>Dislocations requiring surgery under anaesthesia</b>	
Spine	35%
Back (Excluding slipped disc)	35%
Hip	25%
Knee (left or right)	20%
Wrist (left or right)	15%
Elbow (left or right)	15%
Ankle (left or right)	10%
Shoulder Blade (left or right)	10%
Collar bone	10%
Fingers (left or right hand)	5%
Toes (left or right foot)	5%
Jaw	5%
<b>Internal Injuries</b>	
Internal injuries resulting in open abdominal or Thoracic Surgery	25%
Intracranial haemorrhage and/ or physical brain injury	25%

**Specific Conditions:**

1. If You suffer a Fracture not specified in the below table but the fracture is due to an injury solely and directly due to an accident, then Our Medical Practitioner will decide the amount payable, if any.
2. A fracture which results due to any illness or disease (including malignancy) or due to osteoporosis shall not be payable under this benefit.
3. A fracture where the broken bone penetrates the skin is an Open Fracture and where the broken bone does not penetrate the skin is a Closed Fracture.
4. If the Insured Person suffers Accidental Injuries resulting in more than one fractures, then Our maximum, total and cumulative liability under this Benefit shall be limited to the Sum Insured opted by You and mentioned in Your Policy Schedule against this Section.

This Cover is subject to terms, conditions, limitations and exclusions mentioned in the Policy.

**SECTION 19. BURNS COVER**

If You have opted for this Cover and You sustain Second Degree Burns or Third Degree Burns solely and directly due to an accident, then We will pay the percentage shown in the below table of benefits applied to the Sum Insured opted by You and mentioned in Your Policy Schedule against this Section.

**Burns Cover - Table of Benefits**

Nature of Burns	% of Sum Insured
<b>SECOND DEGREE BURNS</b>	
<b>Head</b>	
Second degree burns of 30% or more of the total head surface area	50%
Second degree burns of 20% or more, but less than 30% of the total head surface area	40%
Second degree burns of 10% or more, but less than 20% of the total head surface area	30%
<b>Rest of the Body</b>	
Second degree burns of 20% or more of the total body surface area	50%
Second degree burns of 15% or more, but less than 20% of the total body surface area	40%
Second degree burns of 10% or more, but less than 15% of the total body surface area	30%
Second degree burns of 5% or more, but less than 10% of the total body surface area	10%
<b>THIRD DEGREE BURNS</b>	
<b>Head</b>	
Third degree burns of 30% or more of the total head surface area	100%
Third degree burns of 20% or more, but less than 30% of the total head surface area	80%
Third degree burns of 10% or more, less than 20% of the total head surface area	60%
<b>Rest of the Body</b>	
Third degree burns of 20% or more of the total body surface area	100%
Third degree burns of 15% or more, but less than 20% of the total body surface area	80%
Third degree burns of 10% or more, less than 15% of the total head body area	60%
Third degree burns of 5% or more, less than 10% of the total head body area	20%

For the purpose of this cover,

- Burns means an injury caused by exposure to heat or flame including chemical and electric burns.
- Second Degree Burns** means Burns which involve the epidermis and part of the dermis layer of skin, causing the burn site to appear red, blistered, and may be swollen and painful.
- Third Degree Burns** (full thickness burns) means the burns that destroy the outer layer of the skin (epidermis) and the entire layer beneath i.e. the dermis. It also affects deeper tissues resulting in white or blackened, charred skin that may cause numbness, loss of fluid and sometimes shock.

**Specific Conditions:**

- The burns that are self-inflicted by You in any way will not be covered under this Benefit;
- A Medical Practitioner has to confirm the percentage of the surface area of the burn and the diagnosis of the burn to Us in writing.
- If the Insured Person suffers Accidental Injuries resulting in more than one of the nature of burns mentioned in the above table of benefits, then Our maximum, total and cumulative liability under this Benefit shall be limited to the Sum Insured opted by You and mentioned in Your Policy Schedule against this Section.

This Cover is subject to terms, conditions, limitations and exclusions mentioned in the Policy.

#### SECTION 20. LIFESTYLE MODIFICATION BENEFIT

If You have opted for this Cover and We have accepted a claim under “**Section 2. Permanent Total Disablement**” and/or “**Section 3. Permanent Partial Disablement**”, then We will reimburse the Reasonable and Customary Charges/Expenses incurred for improvements to be carried out in the Insured Person’s residence and/or vehicle which are certified in writing by a Medical Practitioner to be necessary and following the accident, up to the Sum Insured opted by You and mentioned in Your Policy Schedule against this Section.

This Cover is subject to terms, conditions, co-payment, limitations and exclusions mentioned in the Policy.

#### SECTION 21. EXPENSE FOR EXTERNAL AIDS & APPLIANCES

If You have opted for this Cover and We have accepted a claim under “**Section 2. Permanent Total Disablement**” and/or “**Section 3. Permanent Partial Disablement**”, then We will reimburse the Reasonable and Customary Charges incurred towards purchase of support items such as artificial limbs, crutches, stretcher, tricycle, wheelchairs or any other item which is prescribed by a Medical Practitioner following an injury sustained in the accident, up to the Sum Insured opted by You and mentioned in Your Policy Schedule against this Section

This Cover is subject to terms, conditions, co-payment, limitations and exclusions mentioned in the Policy.

#### SECTION 22. COMPASSIONATE VISIT

If You have opted for this Cover and We have accepted a claim under “**Section 1. Accident Death**” and/or “**Section 2. Permanent Total Disablement**” and/or “**Section 11. Accidental Hospitalization**” due to an accident in a location situated outside the City/Town of Your usual place of residence mentioned in Your Policy Schedule, then We will reimburse the actual cost incurred for to and fro economy class transportation by the most direct route via a common carrier, up to the Sum Insured opted by You and mentioned in Your Policy Schedule against this Section, for one of the Insured’s “**Immediate Family Member**” to travel to the place of accident or the Hospital in which the Insured Person is hospitalized.

For the purpose of this Section, the term “**Immediate Family Member**” would mean the Insured Person’s spouse, siblings, Children above age of 18 years, parents or parents in law.

#### Specific Conditions:

The benefit is payable under this Section subject to:

1. The Insured Person’s treating Medical Practitioner has advised in writing the personal attendance of an Immediate Family Member.
2. The Insured Person is Hospitalized at a distance of at least 100 kilometres from his place of residence.

This Cover is subject to terms, conditions, co-payment, limitations and exclusions mentioned in the Policy.

#### SECTION 23. MISCARRIAGE DUE TO ACCIDENTAL INJURY

If You have opted for this Cover and You sustain accidental bodily injury which solely and directly results in **Miscarriage** of a Pregnant Insured Person within 15 days of such accident, then We will pay a lumpsum amount as opted by You and mentioned in Your Policy Schedule, provided that:

- a. The miscarriage shall not be attributed to any natural causes and/or sickness relating to pregnancy or child birth.
- b. We shall not be liable for voluntary termination of pregnancy.
- c. This benefit is applicable only to the female Insured Person covered under this Policy.

For the purpose of this Cover, **Miscarriage** shall mean the spontaneous or unplanned expulsion of a foetus from the womb within the first 20 weeks of gestation.

This Cover is subject to terms, conditions, limitations and exclusions mentioned in the Policy.

**SECTION 24. ADVENTURE SPORTS COVER**

If You have opted for this Cover and You sustain accidental bodily injury, whilst engaged in Adventure Sports listed below in a non-professional capacity and under the supervision of a trained professional, which solely and directly results in Your

- a. **“Death”** and/or **“Permanent Total Disablement”** within twelve (12) months from the Date of accident; then We will pay 100% of Sum Insured opted by You and mentioned in Your Policy Schedule against this Section for **“Death”** and/or **“Permanent Total Disablement”**;
- and/or
- b. **“Accidental Hospitalization”**, then We will Pay Up to the Sum Insured opted by You and mentioned in Your Policy Schedule against this Section for **“Accidental Hospitalization”**. We will pay the expenses Incurred in respect of the below items under **“Accidental Hospitalization”**:

<b>Accommodation/Room Rent</b>	Hospital accommodation in a ward, shared or private room.
<b>ICU</b>	Intensive Care Unit
<b>Professional Fees</b>	Fees for treatment by specialists, physicians, nurses, surgeons and anaesthetists.
<b>Medication</b>	Drugs, medicines, consumables, prescribed by a specialist or medical practitioner. This also includes Anaesthesia, Blood, Oxygen, Patient’s Diet, Surgical appliances & cost of prosthetic and other devices or equipment if implanted during the Surgical Procedure.
<b>Diagnostic</b>	Necessary Procedures such as x-rays, pathology, brain and body scans (MRI, CT scans) Etc. used to make a diagnosis for treatment.
<b>Theatre Fees</b>	Operation Theatre Fees
<b>Day Care Procedures</b>	Medical Expenses incurred for Medical treatment and/or surgical procedure as an inpatient under General or Local Anaesthesia in a hospital/day care centre for a stay less than 24 hour because of technological advancement.

Depending upon the option opted by You and mentioned in Your Policy Schedule

- Option 1: a. **“Death”** and/or **“Permanent Total Disablement”** and b. **“Accidental Hospitalization”**
- Option 2: a. **“Death”** and/or **“Permanent Total Disablement”**
- Option 3: b. **“Accidental Hospitalization”**

**List of Adventure Sports Activities Covered:**

If You have opted for this Section, We will cover You against the below listed Adventure Sports only: “abseiling, aerial safari, ballooning , black water rafting, bouldering , bushwalking up to 3,000 mts, canoeing , go karting, hiking/trekking up to 3,000 mts, ice skating (indoor only) , jet boating , jet skiing , kayaking , mountain biking (cross country) , mountain biking on tracks and trails , parasailing , parascending (over water only) , rafting , river boarding , rock climbing up to 3,000 mts, rowing / sculling , sea canoeing , sea kayaking (coastal waters only), snorkelling , speed boating , surf boat rowing , surfing , tubing, wake skating , wakeboarding , windsurfing (coastal waters within 3 nautical miles only), yachting (coastal waters only) , bungee jumping, motor biking , sandboarding , sand skiing , skidoos, skiing / snowboarding , snow mobiling , snow rafting, zip lining , zorbing , triathlon, gliding , hang gliding , parachuting , paragliding , parapenting, skydiving with a professional trainer, scuba diving to 50 metres, unless any of the activities are modified/added /deleted and are specifically mentioned in Your Policy Schedule against this Section.”

**Specific Conditions:**

- 1. The cover for the Insured Person under this Section shall terminate immediately once a claim is admitted and paid under the Adventure Sports Cover for **“Death”** or **“Permanent Total Disablement”**.

2. Our maximum, total and cumulative liability under this Benefit shall be limited to the Sum Insured opted by You and mentioned in Your Policy Schedule against this Section
3. We will not pay any claim under this Cover, whilst You are Training for or Taking part in sport as a:
  - professional for which You are paid or funded by sponsorship or grant; or
  - as an amateur sports person; or
  - You are not performing the activity under the supervision of a trained professional

This Cover is subject to terms, conditions, co-payment, limitations and exclusions mentioned in the Policy.

**SECTION 25. CRITICAL ILLNESS**

*Digit Simplification: We are with you for the best of times, and the worst of times.*

If You have opted for this Cover, We will pay You the Sum Insured as mentioned in Your Policy Schedule against this Section, in case You are diagnosed as suffering from any of the Critical Illnesses or undergoing covered Surgical Procedures as per the Plan Opted by You and mentioned in Your Policy Schedule as specified below Provided that,

- a) This Critical illness or covered surgical procedure has happened to you for the first time in your life.
- b) We will not make any payment if You are diagnosed as suffering from Critical Illness within the number of days (i.e. Initial Waiting Period) mentioned in Your Policy Schedule from the date of inception of first “Digit Total Protect Policy” with Us covering Critical Illness.
- c) You survive for a minimum period of at least 30 days from the date of diagnosis of such Critical Illness, unless this condition is specifically waived by Us.
- d) No Claim under this Section shall be admissible if the Critical Illness or the Surgical Procedure is a consequence of or arising out of any pre-existing condition/disease except for pre-existing condition/disease which were disclosed by the Insured and accepted by Us at the time of buying the Policy with Us, where this benefit is opted.
- e) Once a claim has been Paid under Critical Illness and / or Surgical Procedure, Cover under this Section shall cease and no further payment will be made for any consequent disease or any dependent disease.

**Plan wise Covered Critical Illnesses**

Sr. No.	Category	Critical Illness	Plan A	Plan B	Plan C
1	<b>Malignancy</b>	Cancer of Specified Severity	Covered	Covered	Covered
2	<b>Cardiovascular system</b>	Myocardial Infarction	Covered	Covered	Covered
3		Open Heart Replacement or Repair of Heart Valves	Covered	Covered	Covered
4		Surgery to Aorta	Covered	Covered	Covered
5		Primary (Idiopathic) Pulmonary Hypertension	Not Covered	Covered	Covered
6		Aneurysm of Abdominal Aorta	Not Covered	Not Covered	Covered
7		Cardiomyopathy	Not Covered	Not Covered	Covered
8		Pulmonary artery graft surgery	Not Covered	Not Covered	Covered
9		Open Chest CABG	Covered	Covered	Covered
10		<b>Major Organ Transplant</b>	End Stage Lung Failure	Covered	Covered
11	End Stage Liver Failure		Covered	Covered	Covered
12	Kidney Failure Requiring Regular Dialysis		Covered	Covered	Covered
13	Major Organ/ Bone Marrow Transplant		Covered	Covered	Covered

14	Nervous System	Apallic Syndrome	Not Covered	Covered	Covered
15		Benign Brain Tumour	Covered	Covered	Covered
16		Coma of Specified Severity	Covered	Covered	Covered
17		Major Head Trauma	Covered	Covered	Covered
18		Permanent Paralysis of Limbs	Covered	Covered	Covered
19		Stroke Resulting in Permanent Symptoms	Not Covered	Covered	Covered
20		Motor Neurone Disease with Permanent Symptoms	Not Covered	Covered	Covered
21		Parkinson's Disease	Not Covered	Not Covered	Covered
22		Muscular Dystrophy	Not Covered	Not Covered	Covered
23		Progressive Supranuclear Palsy	Not Covered	Not Covered	Covered
24		Creutzfeldt-Jakob disease (CJD)	Not Covered	Not Covered	Covered
25		Bacterial Meningitis	Not Covered	Not Covered	Covered
26		Alzheimer's disease	Not Covered	Not Covered	Covered
27		Encephalitis	Not Covered	Not Covered	Covered
28	Multiple Sclerosis with Persisting Symptoms	Covered	Covered	Covered	
29	Others	Loss of Independent Existence	Not Covered	Covered	Covered
30		Systemic lupus erythematosus	Not Covered	Not Covered	Covered
31		Goodpasture's syndrome	Not Covered	Not Covered	Covered
32		Fulminant Viral Hepatitis	Not Covered	Not Covered	Covered
33		Pneumonectomy	Not Covered	Not Covered	Covered
34		Aplastic Anaemia	Not Covered	Covered	Covered

**Critical Illness Definitions Applicable to Benefit Cover 25 Above:**

***Digit Simplification: What all is covered and what is not. Everything in black and white for You!***

**1. CANCER OF SPECIFIED SEVERITY**

- I. A malignant tumor characterized 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 leukemia, 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 and 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 tumors 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 tumors 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.
- II. 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 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.

## **4. SURGERY TO AORTA**

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

## **5. 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.

## **6. ABDOMINAL AORTA ANEURYSM**

An abdominal aortic aneurysm (AAA) is a swelling/dilatation (aneurysm) of the aorta – the main blood vessel that leads away from the heart, down through the abdomen to the rest of the body.

- a. The diagnosis must be supported by a CT scans or CTA (Angiography) and requiring Endovascular aneurysm repair and the realization of surgery has to be confirmed by a cardiovascular surgeon.
- b. Congenital conditions are excluded

**7. CARDIOMYOPATHY**

A diagnosis of cardiomyopathy by a Specialist Medical Practitioner (Cardiologist). There must be clinical impairment of heart function resulting in the permanent loss of ability to perform physical activities for a minimum period of 30 days to at least Class 3 of the New York Heart Association classifications of functional capacity (heart disease resulting in marked limitation of physical activities where less than ordinary activity causes fatigue, palpitation, breathlessness or chest pain) and LVEF of 40% or less.

The following conditions are excluded:

- Cardiomyopathy secondary to alcohol or drug abuse.
- All other forms of heart disease, heart enlargement and myocarditis.

**8. PULMONARY ARTERY GRAFT SURGERY:**

The undergoing of surgery requiring median sternotomy on the advice of a Cardiologist for disease of the pulmonary artery to excise and replace the diseased pulmonary artery with a graft.

**9. 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 keyhole 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

**10. 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 pressure of 55mmHg or less (PaO<sub>2</sub> < 55mmHg); and
  - iv. Dyspnoea at rest.

**11. 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 drug or alcohol abuse is **excluded**.

**12. 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 (haemodialysis or peritoneal dialysis) is instituted or renal transplantation is carried out. Diagnosis has to be confirmed by a specialist medical practitioner.

**13. MAJOR ORGAN /BONE MARROW TRANSPLANT**



- I. The actual undergoing of a transplant of:
  - v. One of the following human organs: heart, lung, liver, kidney, pancreas, that resulted from irreversible end-stage failure of the relevant organ, or
  - vi. 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

**14. APALLIC SYNDROME**

- I. Universal necrosis of the brain cortex, with the brain stem intact. Diagnosis must be definitely confirmed by a Registered Medical practitioner who is also a neurologist holding such an appointment at an approved hospital. This condition must be documented for at least one (1) month.

**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. 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.

**17. MAJOR HEAD TRAUMA**

- I. Accidental head injury resulting in permanent Neurological deficit is 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 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. The following are excluded:

- i. Spinal cord injury;

**18. 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.

**19. 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:
  - iii. Transient ischemic attacks (TIA)
  - iv. Traumatic injury of the brain
  - v. Vascular disease affecting only the eye or optic nerve or vestibular functions.

**20. MOTOR NEURON DISEASE WITH PERMANENT SYMPTOMS**

- I. Motor neuron 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.

**21. 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 (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.

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

**22. 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 four 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 (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.

**23. PROGRESSIVE SUPRANUCLEAR PALSY:**

A diagnosis of progressive supranuclear palsy by a Specialist Medical Practitioner (Neurologist). There must be permanent clinical impairment of eye movements and motor function for a minimum period of 30 days.

**24. CREUTZFELDT-JAKOB DISEASE (CJD)**

A Diagnosis of Creutzfeldt-Jakob disease must be made by a Specialist Medical Practitioner (Neurologist). There must be permanent clinical loss of the ability in mental and social functioning for a minimum period of 30 days to the extent that permanent supervision or assistance by a third party is required.

Social functioning is defined as the ability of the individual to interact in the normal or usual way in society.

Mental functioning would mean functions /processes such as perception, introspection, belief, imagination reasoning which we can do with our minds.

**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. 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.

**27. 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.

**28. 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.

**29. LOSS OF INDEPENDENT EXISTENCE**

- I. Confirmation by a Consultant Physician of the loss of independent existence due to illness or trauma, lasting for a minimum period of 6 months and resulting in a permanent inability to perform at least three (3) of Activities of Daily Living .

**30. SYSTEMIC LUPUS ERYTHEMATOUS**

A multi-system, multifactorial, autoimmune disorder characterized by the development of autoantibodies 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 specializing in Rheumatology and Immunology acceptable to Us, Other forms, discoid lupus, and those forms with only hematological 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.

**31. GOODPASTURE'S SYNDROME**

Goodpasture's syndrome is an autoimmune disease in which antibodies attack the lungs and kidneys, leading to permanent lung and kidney damage. The permanent damage should be for continuous period of atleast **30 Days**. The Diagnosis must be proven by Kidney biopsy and confirmed by a Specialist Medical Practitioner (Rheumatologist *or* Nephrologist).

**32. 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.

**33. PNEUMONECTOMY**

The undergoing of surgery on the advice of an appropriate Medical Specialist to remove an entire lung for disease or traumatic injury suffered by the life assured.

The following conditions are excluded:

- Removal of a lobe of the lungs (lobectomy)
- Lung resection or incision

#### **34. APLASTIC ANAEMIA**

- I. Irreversible persistent bone marrow failure which results in anaemia, neutropenia and thrombocytopenia requiring treatment with at least two (2) of the following:
  - (a) Blood product transfusion;
  - (b) Marrow stimulating agents;
  - (c) Immunosuppressive agents; or
  - (d) Bone marrow transplantation.

The Diagnosis of aplastic anaemia must be confirmed by a bone marrow biopsy. Two out of the following three values should be present:

- Absolute Neutrophil count of 500 per cubic millimetre or less;
- Absolute Reticulocyte count of 20,000 per cubic millimetre or less; and
- Platelet count of 20,000 per cubic millimetre or less.

Subject to terms, conditions, limitations and exclusions mentioned in the Policy.

#### **SECTION 26. HIV COVER**

If You have opted for this Cover, We will pay You the Sum Insured as mentioned in Your Policy Schedule against this Section, in case You are first diagnosed to be suffering from an HIV Infection during the Policy Period and provided that HIV Infection is caused by any of the reasons other than Transmission through unprotected sex (Heterosexual, Homosexual or Bisexual).

For the purpose of this cover,

**“HIV Infection”** means a positive HIV antibody testing (rapid or laboratory-based enzyme immunoassay). This is usually confirmed by a second HIV antibody test (rapid or laboratory-based enzyme immunoassay) relying on different antigens or of different operating characteristics.

and /or;

a positive virological test for HIV or its components (HIV-RNA or HIV-DNA or ultrasensitive HIV p24 antigen) confirmed by a second virological test obtained from a separate determination.

#### **Special Terms and Conditions Applicable to this Section**

- a. Coverage under this Section shall terminate in respect of the Insured Person against whom a claim has been accepted. However, the coverage under the Policy for other Sections (if opted) for that Insured Person shall continue under this Policy.
- b. Any Claim with respect to an HIV infection detected, diagnosed or which manifested prior to Policy Start Date or during Initial Waiting Period as opted by You and mentioned in Your Policy Schedule is excluded from the Scope of the Cover provided under this Section.

#### **SECTION 27. EMI PROTECTION COVER**

If You have opted for this Cover and You sustain accidental bodily injury which solely and directly results in Your **“Death”** or **“Permanent Total Disablement”** or **“Permanent Partial Disablement”** within twelve (12) months from the Date of accident or suffer from **“Critical Illness”** as per the cover opted by You and mentioned in Your Policy Schedule against this Section and this completely prevents You from performing each and every duty pertaining to Your employment or occupation mentioned in Your Policy Schedule for a minimum period of 1 month, We will pay an amount equivalent to Your contribution in EMI of Your Loan from a Financial Institution, up to the Sum Insured and Number of Months opted by You and mentioned in Your Policy Schedule against this Section, provided that:

- a. Satisfactory proof is submitted confirming that “**Permanent Total Disablement**” or “**Permanent Partial Disablement**” or “**Critical Illness**” has completely prevented You from engaging in Your Employment or Occupation mentioned in Your Policy Schedule.
- b. We will stop making payments when We have a certification from Independent medical practitioner empanelled by Us stating that You can engage in Your Employment or Occupation again or when We have made payments for a maximum period of months, as opted by You and mentioned in Your Policy Schedule, beginning from the date You met with the Accidental Bodily Injury or were first Diagnosed with Critical Illness or first underwent Surgical Procedures mentioned under Critical Illness, whichever is earlier.
- c. The EMI amount would not include any arrears/payment that are overdue and unpaid by the Insured Person prior to the date of accident, due to any reasons whatsoever.

For the Purpose of this Cover;

a. “**Permanent Partial Disablement**” means:

- Loss of arm at the shoulder joint
- Loss of leg above centre of the femur
- Loss of arm to a point above elbow joint
- Loss of leg up to a point below the femur
- Loss of arm below elbow joint
- Loss of hand at the wrist
- Complete and irrecoverable loss of sight of an eye
- Loss of leg to a point below the knee
- Loss of leg up the centre of tibia
- Loss of foot at the ankle

b. “**Critical Illness**” shall mean the below listed illnesses that You are diagnosed as suffering from or Surgical Procedures that You are undergoing, for the first time in your life.

Provided that:

1. We will not make any payment if You are diagnosed as suffering from Critical Illness within the number of days (i.e. Initial Waiting Period) mentioned in Your Policy Schedule from the date of inception of first “**Digit Total Protect Policy**” with Us covering Critical Illness.
2. You survive for a minimum period of at least 30 days from the date of diagnosis of such Critical Illness, unless this condition is specifically waived by Us.
3. No Claim under this Section shall be admissible if the Critical Illness or the Surgical Procedure is a consequence of or arising out of any pre-existing condition/disease except for pre-existing condition/disease which were disclosed by the Insured and accepted by Us at the time of buying the Policy with Us, where this benefit is opted.

Sr. No.	Category	Critical Illness
1	<b>Malignancy</b>	Cancer of Specified Severity
2	<b>Cardiovascular system</b>	Myocardial Infarction
3		Open Heart Replacement or Repair of Heart Valves
4		Surgery to Aorta
5		Primary (Idiopathic) Pulmonary Hypertension
6		Open Chest CABG
7		<b>Major Organ Transplant</b>
8	End Stage Liver Failure	
9	Kidney Failure Requiring Regular Dialysis	
10	Major Organ/ Bone Marrow Transplant	
11	<b>Nervous System</b>	Apallic Syndrome
12		Benign Brain Tumour

13		Coma of Specified Severity
14		Major Head Trauma
15		Permanent Paralysis of Limbs
16		Stroke Resulting in Permanent Symptoms
17		Motor Neurone Disease with Permanent Symptoms
18		Multiple Sclerosis with Persisting Symptoms
19	Others	Loss of Independent Existence
20		Aplastic Anaemia

**Critical Illness Definitions Applicable to Cover 27 Above:**

***Digit Simplification: What all is covered and what is not. Everything in black and white for You!***

**1. CANCER OF SPECIFIED SEVERITY**

- I. A malignant tumor characterized 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 leukemia, 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 and 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 tumors 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 tumors 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.
- II. 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 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.

**4. SURGERY TO AORTA**

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

**5. 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.

**6. 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 keyhole 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

**7. END STAGE LUNG FAILURE**

- III. 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 pressure of 55mmHg or less (PaO2 < 55mmHg); and
  - iv. Dyspnoea at rest.

**8. END STAGE LIVER FAILURE**

- III. Permanent and irreversible failure of liver function that has resulted in all three of the following:
  - iv. Permanent jaundice; and
  - v. Ascites; and



vi. Hepatic encephalopathy.

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

**9. KIDNEY FAILURE REQUIRING REGULAR DIALYSIS**

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

**10. MAJOR ORGAN /BONE MARROW TRANSPLANT**

II. The actual undergoing of a transplant of:

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

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

IV. **The following are excluded:**

i. Other stem-cell transplants

ii. Where only Islets of Langerhans are transplanted

**11. APALLIC SYNDROME**

II. Universal necrosis of the brain cortex, with the brain stem intact. Diagnosis must be definitely confirmed by a Registered Medical practitioner who is also a neurologist holding such an appointment at an approved hospital. This condition must be documented for at least one (1) month.

**12. BENIGN BRAIN TUMOR**

IV. 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.

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

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

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

VI. 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.

**13. 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.

**14. MAJOR HEAD TRAUMA**

- I. Accidental head injury resulting in permanent Neurological deficit is 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 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. The following are excluded:
  - ii. Spinal cord injury;

**15. 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.

**16. 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:
  - iii. Transient ischemic attacks (TIA)
  - iv. Traumatic injury of the brain
  - v. Vascular disease affecting only the eye or optic nerve or vestibular functions.

**17. MOTOR NEURON DISEASE WITH PERMANENT SYMPTOMS**

- I. Motor neuron 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.

**18. MULTIPLE SCLEROSIS WITH PERSISTING SYMPTOMS**

- I. The unequivocal diagnosis of Definite Multiple Sclerosis confirmed and evidenced by all of the following:
  - iii. investigations including typical MRI findings which unequivocally confirm the diagnosis to be multiple sclerosis and
  - iv. 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.

**19. LOSS OF INDEPENDENT EXISTENCE**

- I. Confirmation by a Consultant Physician of the loss of independent existence due to illness or trauma, lasting for a minimum period of 6 months and resulting in a permanent inability to perform at least three (3) of Activities of Daily Living .

**20. APLASTIC ANAEMIA**

- II. Irreversible persistent bone marrow failure which results in anaemia, neutropenia and thrombocytopenia requiring treatment with at least two (2) of the following:
- (a) Blood product transfusion;
  - (b) Marrow stimulating agents;
  - (c) Immunosuppressive agents; or
  - (d) Bone marrow transplantation.

The Diagnosis of aplastic anaemia must be confirmed by a bone marrow biopsy. Two out of the following three values should be present:

- Absolute Neutrophil count of 500 per cubic millimetre or less;
- Absolute Reticulocyte count of 20,000 per cubic millimetre or less; and
- Platelet count of 20,000 per cubic millimetre or less.

Subject to terms, conditions, limitations and exclusions mentioned in the Policy.

**Cumulative Bonus**

*Digit Simplification: At work, and in insurance premiums, bonuses are always good.*

If You've been safe and healthy and have had No Claims made under the "Section 1. Accidental Death" and/or "Section 2. Permanent Total Disablement" and/or "Section 3. Permanent Partial Disablement" and/or "Section 11. Accidental Hospitalization Cover" in the expiring Policy Period, You would be eligible for Cumulative Bonus at the time of renewal as mentioned in Your Policy Schedule, provided that:

1. There is an upper limit to the Cumulative Bonus You can earn. In any Policy period, the accrued Cumulative Bonus (including any carried forward Cumulative Bonuses from the previous policy) shall not exceed the limit mentioned in Your Policy Schedule.
2. For "Section 11. Accidental Hospitalization Cover" opted on Floater Policy, the Cumulative Bonus shall be available only on Floater Basis. It shall accrue only if no claim has been made for any of the Insured Members of the Family during the expiring Policy Period.
3. In the event of a claim in the expiring policy period, the Cumulative Bonus will reduce in the same way as it was accrued in the policy at the time of renewal.
4. If You discontinue the Policy or fail to renew the Policy within the Grace Period of 30 days from the due date of renewal, the entire Cumulative Bonus will be lost.
5. The Cumulative Bonus shall be applicable on an annual basis subject to continuation of the Policy with Us.

The Cumulative Bonus will be Calculated on the Sum Insured as opted by You under "Section 1. Accidental Death" and/or "Section 2. Permanent Total Disablement" and/or "Section 3. Permanent Partial Disablement" and/or "Section 11. Accidental Hospitalization Cover"

**SPECIFIC EXCLUSIONS APPLICABLE TO ALL SECTIONS**

*Digit Simplification: We believe in being transparent with you, no hidden terms and conditions. So, here's what you are not covered for:*

We shall not be liable to make any claim payment under this Policy arising out of any of the following unless specifically agreed and mentioned elsewhere in the Policy Schedule:

**STANDARD ONES**

**1. Artificial Life Maintenance**

Artificial Life Maintenance, including life support machine used, where such treatment where such treatment is used to maintain the Insured/Patient in a vegetative state.

**2. Breach of Law with Criminal Intent, Suicide and Self-Injury**

We do not cover treatment arising from or contributed or aggravated or accelerated by any of the following:

- a. Suicide or attempted suicide, while sane or insane, or due to use, misuse or abuse of narcotic or intoxicating drugs or alcohol or solvent

- b. Intentional self-injury
- c. Participation in any illegal or unlawful or criminal act.
- d. Use or consumption of narcotic or intoxicating drugs or alcohol or solvent, or taking of drugs (except under the direction of a Medical Practitioner)

**3. Pre-Existing Disease / Condition**

- a. Any Hospitalization for an existing disability from a previous Accident which has occurred prior to the first of this Policy.
- b. Any additional Hospitalization Expenses not resulting from an accidental Injury.

**4. Cosmetic, Aesthetic and Re-Shaping Treatment & Surgeries**

- a. Plastic Surgery or Cosmetic Surgery or Treatments to change Your appearance (*Example a tummy tuck, facelift, tattoo, ear piercing*), unless necessary as a part of medically necessary treatment certified by the attending Medical Practitioner for reconstruction following an Accident covered under **Section 11. Accidental Hospitalization Cover** of the Policy.
- b. Circumcision unless necessitated by an Accident;

**5. Adventure Sport/Professional Sports/Defence Operation/Aviation Activities**

We will not pay any claim under this Policy, arising out of Your

- a. Participation in any kind of adventure sport or professional sport activity, except to the extent covered under **“Section 24 – Adventure Sports Cover”**, provided this section is opted by you
- b. whilst engaging in aviation or whilst mounting into, dismounting from or traveling in any aircraft other than as a passenger (fare paying or otherwise) in any duly licensed standard type of aircraft anywhere in the world and except to the extent covered under **“Section 24 – Adventure Sports Cover”**, provided this section is opted by you
- c. whilst the Insured person is operating or learning to operate any aircraft, or performing duties as a member of the crew on any aircraft, or Scheduled Airlines
- d. Involvement in naval, military, air force operation.

**6. Non-Medical Expenses**

Items of personal comfort and convenience including but not limited to television (wherever specifically charged for), charges for access to telephone and telephone calls, internet, foodstuffs (except patient’s diet), cosmetics, hygiene articles, body care products and bath additive, barber or beauty service, guest service as well as similar incidental services and supplies including but not limited to charges for admission, discharge, administration, registration, documentation and filing. (Please visit our website for complete list of non-medical items)

**7. Home Care Nursing**

Convalescence/ recovery, cure, rest cure, sanatorium treatment, rehabilitation measures, private duty nursing, respite care, long-term nursing care or custodial care except to the extent covered under **“Section 12. Home (Domiciliary) Hospitalization”**, provided this section is opted by you.

**8. Insufficient Document**

Under **“General Condition No. 26 - Claims Notification and Procedure”**, We have provided Section wise list of relevant necessary documents to be submitted at the time of claim. We shall not be liable to pay any claim in case all the relevant necessary documents are not submitted to Us and further We shall settle or reject a claim, as may be the case, within thirty days of the receipt of the last necessary document.

**9. Spectacles, Hearing aids & related Expenses**

Provision or fitting of hearing aids, spectacles or contact lenses including optometric therapy.

**10. Eye Sight & Optical Services**

We do not cover treatment for:

- a. Correction of refractive errors of the eye including but not limited to short-sight or long-sight, such as glasses, contact lenses or laser eyesight correction Surgery.
- b. Intravitreal injection including but not limited to Lucentis, Macugen or any other similar treatment.

**11. Preventive Treatment**

We do not cover inoculations, vaccinations of any kind unless forming part of treatment for accidental bodily Injury as prescribed by the Medical Practitioner.

**12. Unproven or Experimental treatment**

We do not cover any kind of Unproven or Experimental Treatment, Services including device, treatment, procedure or pharmacological regimens which are considered as experimental, investigational or unproven.

**13. Unjustified or Unwarranted Hospitalization**

Admission solely for Physiotherapy, evaluation, investigations, diagnosis or observation service.

**14. Vitamins/ Nutritional Supplements**

Vitamins, tonics, nutritional supplements unless they form part of the treatment for accidental bodily Injury covered under “**Section 11. Accidental Hospitalization Cover**” and as certified by the attending Medical Practitioner, are not covered.

**15. Substance abuse and Addictions**

- a. Any claim resulting from an event where You were under the influence of Alcohol, opioids or nicotine or drugs.
- b. Any claim as a result of Withdrawal and de-addiction of Alcohol, opioids or nicotine or drugs. unless the drugs are prescribed by a medical practitioner and supported by a prescription.
- c. any injury resulting from event strictly prohibited or not advised by Your treating medical practitioner.

**16. War and hazardous substances**

We do not cover treatment directly or indirectly arising from or required as a consequence of:

- a. War, invasion, acts of foreign enemy hostilities (whether or not War is declared), civil war, rebellion, revolution, insurrection or military or usurped power, mutiny, riot, strike, martial law or state of siege, attempted overthrow of Government; or
- b. Chemical contamination or contamination by radioactivity from any nuclear material whatsoever or from the combustion of nuclear fuel; or
- c. any acts of terrorism, unless specifically agreed by Us and mentioned in Your Policy Schedule.

**17. Legal Liability**

Any Legal Liability due to any errors or omission or representation or consequences of any action taken on the part of any Hospital or Medical Practitioner.

**18. Prosthetics and other devices**

Prosthetics and other devices NOT implanted internally by surgery.

**19. Specific Treatments**

We will not pay for expenses related to administration of medications or procedures mentioned below:

- a. Hyaluronic acid, Remicade or Botulinum Toxin, Lucentis, Avastin.
- b. Intra-articular/intra thecal or cortico-steroid injections.
- c. Robotic surgeries however expenses will be covered up-to the conventional procedure cost.
- d. Predictive Genome testing

**20. Dental Treatment**

Treatment, procedures and preventive, diagnostic, restorative, cosmetic services related to disease, disorder and conditions related to natural teeth and Gingiva, unless requiring Hospitalisation due to Accident and except to the extent covered under **Section 15. Out-Patient (OPD) Benefit, if opted.**

**21. Non-Allopathic Treatment**

We shall not pay for any non-allopathic treatment.

**22. Mental Disorders**

Accidental “**Death**” or “**Permanent Total Disablement**” or “**Permanent Partial Disablement**” due to mental disorders or disturbances of consciousness, strokes, fits or convulsions which affect the entire body and pathological disturbances caused by the mental reaction to the same.

**GENERAL CONDITIONS APPLICABLE TO ALL SECTIONS**

**CONDITIONS PRECEDENT TO THE CONTRACT**

*Digit Simplification: There are some more conditions you should be aware of that we considered before we issued you the policy.*

**1. POLICY PERIOD**

The Policy can be issued for tenure of 1 year, 2 years and 3 years.

**2. OBSERVANCE OF TERMS AND CONDITIONS**

The adherence to the terms and conditions of this Policy by You or any Insured Person including the payment of premium by the due dates mentioned in the Policy Schedule is necessary for us to be liable to pay you the claim money.

**3. ASSIGNMENT (IF OPTED) –IT IS HEREBY DECLARED AND AGREED THAT:**

- a. From the Policy Start Date, the monies payable by the Company to the Insured and all rights, title, benefits and interest of the Insured under this Policy stand assigned in favour of the Bank or Financial Institution as named in the Policy Schedule;
- b. upon any monies becoming payable under this Policy the same shall be paid by the Company to the Bank or Financial Institution as named in Policy Schedule, without any reference/ notice to the Insured, but not exceeding the Principal Outstanding as defined under the Policy. In the event of any monies payable under this Policy exceeding the Principal Outstanding, the Company shall pay such monies as exceeding the Principal Outstanding to the Insured;
- c. the receipt of such monies in the manner aforesaid by the Bank or Financial Institution as named in the Policy Schedule and the Insured shall completely discharge the Company from all liability under the Policy and shall be binding on the Insured and the heirs, executors, administrators, successors or legal representatives of the Insured, as the case may be.

**4. NOMINEE**

You can, at the inception or at any time before the expiry of the Policy, make a nomination for the purpose of payment of claims under the Policy. This is paid in the event of death of the Insured.

Any change of nomination should be communicated to Us in writing and such change shall apply only when an endorsement on the Policy is made by Us.

In case of any Insured Person other than You under the Policy, for the purpose of payment of claims in the event of death, the default nominee would be You.

**5. NON-DISCLOSURE OR MISREPRESENTATION**

***Digit Simplification: In one line, this condition means, make sure all the information you share with us is correct!***

If at the time of issuance of Policy or during continuation of the Policy, the information provided to Us in the proposal form either physically or electronically or otherwise, by You or the Insured Person or anyone acting on behalf of You or an Insured Person is found to be incorrect, incomplete, suppressed or not disclosed, wilfully or otherwise, the Policy shall be:

- a) cancelled ab initio i.e. from the inception date or the renewal date (as the case may be),
- b) or the Policy may be modified by Us, at Our sole discretion, upon 30 days' notice by sending an endorsement to Your address shown in the Policy Schedule;
- c) the claim under such Policy if any, shall be rejected/repudiated forthwith.

**6. ELECTRONIC TRANSACTIONS**

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

**7. SHORT PERIOD COVER**

Short Period Policy can be issued for period of less than one year for all Sections.

**8. ON-DUTY COVER**

On-Duty Cover can be provided for a restricted time period of the day i.e. work duty hours only for all

Sections, except for “Section 25. Critical Illness” and “Section 26. HIV Cover”.

**9. GEOGRAPHICAL COVERAGE**

Geographical Coverage for each Section is as per the below table and Claims under the Policy will be paid in accordance with the same. All claims will be payable in INR only.

Section with Benefits	Geography Coverage
Section 1. Accidental Death	Worldwide
Section 2. Permanent Total Disablement	Worldwide
Section 3. Permanent Partial Disablement	Worldwide
Section 4. Loss of Income Benefit	Worldwide
Section 5. Children Education Benefit	Worldwide
Section 6. Marriage Expense for Children Benefit	Worldwide
Section 7. Orphan Benefit for Children	Worldwide
Section 8. Funeral Expenses	Worldwide
Section 9. Transportation Expenses	Worldwide
Section 10. Trauma Counselling	Within India
Section 11. Accidental Hospitalization Cover	Within India
Section 12. Home (Domiciliary) Hospitalization	Within India
Section 13. Long Hospitalization Cash Benefit	Within India
Section 14. Daily Hospital Cash Cover	Within India
Section 15. Out-patient Benefit	Within India
Section 16. Emergency Air Ambulance	Within India
Section 17. Coma benefit cover	Worldwide
Section 18. Fracture Cover	Worldwide
Section 19. Burns cover	Worldwide
Section 20. Lifestyle Modification	Worldwide
Section 21. Expense for External Aids and Appliances	Worldwide
Section 22. Compassionate Visit	Worldwide
Section 23. Miscarriage Due to Accidental Injury	Worldwide
Section 24. Adventure Sports Cover	-
A. Death/Permanent Total Disablement	Worldwide
B. Accidental Hospitalization	Within India
Section 25. Critical Illness	Worldwide
Section 26. HIV Cover	Worldwide
Section 27. EMI Protection Cover	Worldwide (Claim Payment Can be done only if loan is availed from Indian Financial Institutions in INR)

**CONDITION APPLICABLE DURING THE CONTRACT**

***Digit Simplification: There are some more conditions you should be aware of during the contract!***

**10. ALTERATIONS TO THE POLICY**

This Policy constitutes the complete contract of insurance between the Policyholder and Us. This Policy cannot be changed or edited by anyone (including an insurance agent or intermediary) except Us, (subject to necessary approval from the Insurance Regulatory and Development Authority of India) and any change We make will be through a written endorsement signed and stamped by Us, only on the request from Insured Person.

**11. MATERIAL CHANGE / CHANGE OF OCCUPATION**

The Insured/ Insured Person shall immediately notify the Company in writing of any material change in the risk or change in business or occupation during the Policy Period. Insured should also at his own expense take precautions as circumstances may require ensuring safety thereby containing the circumstances that may give rise to a claim. The Company may adjust the scope of the cover and/or the premium, if necessary, accordingly.

The above notification is not mandatory when only the employer changes, but the nature of occupation does not change.

#### **12. REVISION/MODIFICATION OF THE POLICY**

There is a possibility of revision/ modification of terms, conditions, coverages and/or premiums of this product at any time in future, with appropriate approval from IRDAI. In such an event of revision/modification of the product, We will inform you at least 3 months prior to the date of such revision/modification comes into effect.

#### **13. WITHDRAWAL OF PRODUCT**

There is possibility of withdrawal of this product at any time in future with appropriate approval from IRDAI, as We reserve Our right to do so with an intimation of 3 months to all the existing insured Persons. In such an event of withdrawal of this product, at the time of Your seeking extension of this Policy, you can choose, among Our available similar and closely similar Health Insurance Products. Upon Your so choosing Our new product, you will be charged the Premium as per Our Underwriting Policy for such chosen new product, as approved by IRDAI.

#### **14. NO CONSTRUCTIVE NOTICE**

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

#### **15. SPECIAL CONDITIONS APPLICABLE FOR POLICIES ISSUED WITH PREMIUM PAYMENT ON INSTALLMENT**

##### **BASIS**

If You have opted for Payment of Premium on an instalment basis i.e. Half Yearly, Quarterly, Monthly or yearly, as mentioned in Your Policy Schedule, the following Conditions shall apply (notwithstanding any terms contrary elsewhere in the Policy)

1. Grace Period of 15 Days would be given to Pay the instalment premium due for the Policy.
2. During such Grace Period, Coverage will not be available from the instalment premium payment due date till the date of receipt of premium by US.
3. The Benefit of "Initial Waiting Periods" shall continue in the event of default payment being received within the Grace Period.
4. No interest will be charged If the instalment premium is not paid on due date.
5. In case of instalment premium due not received within the Grace Period the Policy will get Cancelled and a fresh policy would be issued with fresh waiting periods.
6. Where Premium Payment is on Installment Basis, there will be no refund of premium in case of Policy Cancellation requested by You.

##### **Important Note (ECS Or NACH Mode):**

1. Installment can also be paid through ECS or NACH mode. In cases where monthly installment is allowed by NACH or ECS mandate, three (3) installments need to be paid at the inception of the Policy.
2. We shall inform You in case of any change either in the terms and conditions of the Policy Contract or in the Premium Rate and afresh ECS authorization needs to be submitted by You.
3. You can withdraw from the ECS mode of payment at least fifteen days prior to the due date of instalment premium payable as per the ECS/NACH mandate form submitted by You, by submitting written communication to Us as well as Your Bank.

#### **16. CANCELLATION**



**A. Cancellation by You**

1. You can choose to cancel the policy, giving us a 15 days’ notice period by recorded delivery. This is provided there is no claim under the policy. The insured shall be entitled for premium refund at the Company’s Short Period Scale provided in table below.

**Short Period Scale**

Period in Risk	Premium Refund based on Policy Term		
	Up to 1 Year	2 Year	3 Year
Within 3 months	60%	60%	60%
Exceeding 3 months but less than 6 months	40%	50%	55%
Exceeding 6 months but less than 9 months	25%	40%	50%
Exceeding 9 months but less than 12 months	0%	35%	45%
Exceeding 12 months but less than 15 months	NA	25%	40%
Exceeding 15 months but less than 18 months	NA	20%	30%
Exceeding 18 months but less than 21 months	NA	10%	25%
Exceeding 21 months but less than 24 months	NA	0%	20%
Exceeding 24 months but less than 27 months	NA	NA	15%
Exceeding 27 months but less than 30 months	NA	NA	10%
Exceeding 30 months but less than 33 months	NA	NA	5%
Exceeding 33 months	NA	NA	0%

**2. Free Look Period**

We will give You a Free Look Period at the inception of the first Policy and:

1. You will be allowed a period of at least 15 days from the date of receipt of the Policy to review the terms and conditions of the Policy and to return the same if not acceptable.
2. If You have not made any claim during the Free Look period, You shall be entitled to
  - a. A refund of the premium paid less any expenses incurred by Us on Your medical examination and the stamp duty charges or;
  - b. where the risk has already commenced and the option of return of the Policy is exercised by You, a deduction towards the proportionate risk premium for period on cover or;
  - c. Where only a part of the risk has commenced, such proportionate risk premium commensurate with the risk covered during such period.
3. Free Look Period is not applicable for renewals and for Policies with a tenure of less than a year.

**B. Cancellation by Us**

Policy may be cancelled by Us on the grounds of misrepresentation, fraud or non-disclosure of material facts by sending to You fifteen days’ notice by recorded delivery at last known address/e-mail ID without refund of premium.

Please note KYC documents (Photo ID card) shall be required if the premium refund to the Insured Member exceeds a threshold limit of Rs. 1 Lakhs per premium refund.

**17. LAW AND JURISDICTION**

It is hereby declared and agreed that this contract of insurance and all claims thereunder shall be governed by Indian Law and any legal proceeding in respect thereof shall be raised a competent court of India. All claims shall be paid in Indian Rupees only.

**CONDITIONS APPLICABLE WHEN A CLAIM ARISES**

***Digit Simplification: What You should know when You are about to claim.***

**18. MULTIPLE POLICIES (Applicable to Indemnity Sections under this Policy)**

- i. If two or more policies are taken by You, during the period for which You are covered under this Policy, from one or more insurers, the contribution clause shall not be applicable where the cover/ benefit offered:
  - is fixed in nature (For Example: Accidental Death, Permanent Total Disablement, Permanent Partial Disablement, Critical Illness, Daily Hospital Cash Cover)
  - does not have any relation to the treatment costs;
- ii. In case of multiple policies which provided fixed benefit, on the occurrence of the Insured event in accordance with the terms and conditions of the policies, We shall make the claim payments independent of payments received under other similar policies in respect of the covered event.
- iii. If two or more policies are taken from one or more insurers by You during the time for which You are covered under this Policy for indemnification of Your Hospitalisation treatment costs, We shall not apply the Contribution clause and You shall have the following rights
  - You may choose to get the settlement of claim from Us as long as the claim is within the limits of and according to terms and conditions of the Policy.
  - If the amount to be claimed exceeds the Sum Insured under a single Policy after consideration of the co-pay, You shall have the right to choose any insurers including Us from whom You want to claim the balance amount.
  - Except for the benefits fixed in nature (For Example: Accidental Death, Permanent Total Disablement, Permanent Partial Disablement, Critical Illness, Daily Hospital Cash Cover), in case if You have taken policies from Us and one or more insurers to cover the same risk on indemnity basis, You shall only be indemnified the hospitalisation costs in accordance with the terms and condition of the Policy.

**19. PHYSICAL EXAMINATION**

Any medical official or other agent of the company shall be allowed to examine the Insured Person(s) in case of alleged injury or disablement when and as often as may be reasonably be required on behalf of the Company.

**20. FRAUDULENT/UNFOUNDED CLAIMS**

If any claim under this Policy is in any respect fraudulent or unfounded, all benefits paid and/or payable in relation to that claim shall be forfeited and (if appropriate) recovered. In addition, all covers with respect to the Insured Person shall be cancelled from Policy Period start date without any refund of premiums.

**21. ARBITRATION**

If we have any differences with respect to the claim amount to be paid under this policy, it will be referred to arbitration in accordance with the Indian Arbitration and conciliation act 1996, as amended. The making of an award under such arbitration proceedings shall be a condition precedent for the Company to be liable to make any payment under this policy.

**22. 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.

**23. 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.

**24. 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.

**25. AUTOMATIC TERMINATION OF COVER FOR INSURED PERSON**

The cover for the Insured Person shall terminate immediately in the event of admissible claim and settlement of 100% Sum Insured under "Death" or "Permanent Total Disablement".

## **26. CLAIMS NOTIFICATION AND PROCEDURE**

If the Insured Person meets any accidental injury or suffers from Critical illness or any specific condition covered under the Policy that may result in a claim under this policy, it is a condition precedent to Our liability under the Policy that below procedure should be followed depending on the type of claim:

### **1. Cashless Claim Process (Applicable Only for "Section 11. Accidental Hospitalization Cover"):**

Cashless Facility can be availed from our network hospitals only. This is facilitated by our Service Provider / Third Party Administrator (TPA) and we would make a direct payment to the Network Hospital to the extent of Our Liability provided that:

1. We are given a notice within 24 Hours of hospitalization in case of an emergency situation
2. For Cashless Facility You shall follow the below Procedure:
  - a. Share the Health Card/Copy of E-Cards along with ID Proof with the Hospital Authority & Obtain the Pre-Authorization Form from the Hospital.
  - b. Submit Duly filled & Signed Pre-Authorization Form to the Hospital Counter.
  - c. Ensure that the Hospital shares the Duly filled & Signed Pre-Authorization Form to Service Provider / Third Party Administrator (TPA) for further Processing.
  - d. Service Provider / Third Party Administrator (TPA) will inform the decision and may issue authorization letter depending on the Policy Terms and Conditions to the Hospital directly.
  - e. Once the request for Pre-Authorization has been granted, the treatment must take place within 15 days of the Pre-Authorization Approval Date or the Policy Expiry Date whichever is earlier and shall be valid only if all the details of the Authorised details, Hospital and Location including Dates match with the details of the Actual Treatment Received.
  - f. We reserve the right to modify, add or restrict any Network Provider for Cashless Facility in Our sole discretion. Before availing Cashless Facility, please check the applicable updated list of Network Providers.
  - g. For any queries designated Service Provider / Third Party Administrator (TPA) may be contacted on the contact details mentioned on the Health Card/Copy of E-Cards issued to You.

### **2. Reimbursement Claim Process**

#### **A. For all Section with Accidental Hospitalization Cover**

Reimbursement Facility can be availed from any hospital within India of Your Choice Wherein You will have to make payment directly to the Hospital and submit the documents to Service Provider / Third Party Administrator (TPA) for processing the reimbursement of the claim amount provided that:

1. We or Our Service Provider / Third Party Administrator (TPA) should be intimated within 48 hours of date of admission.
2. For Reimbursement Claim You shall follow the below Procedure:
  - a. Within 30 Days from the date of discharge, You should submit all original documents pertaining to the hospitalization as mentioned is the List of Claim Documents.
  - b. On receipt of intimation from You regarding a claim under the Policy, We are entitled to investigate and obtain information on the alleged injury or illness requiring hospitalization, if required,
  - c. All Claims shall be settled/repudiated within 30 days from the date of receipt of the last necessary claim document subject to the Policy Terms and Conditions. In case of any delay in payment for all approved claims beyond 30 days from the receipt of the last necessary claim document, 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 You.
  - d. In case of Your Death, We shall reimburse the claim amount to Your Nominee as named in Your Policy Schedule or Your Legal representative holding a valid succession certificate.

**Note:** There are times when You or any other person who could claim on Your behalf, may be in such a state of hardship, that You or Such other person is unable to give us a notice or file a claim within the prescribed

time limit. In such cases, condonation of delay can be done by waiver of conditions A.1 and A.2.a above may be considered where the reason for delay is proved to our satisfaction.

**B. For All Other Covers without Accidental Hospitalization Cover**

Upon the occurrence of any event that may result in a Claim under this Policy, then as a condition precedent to our liability:

- a. Policyholder or the Insured Person or someone claiming on his/her behalf must inform Us in writing immediately and in any event within 30 days from the date of occurrence any accident/incident that may result in a claim and submit all documents to us within 30 days from the date of intimation.
- b. Insured Person must immediately consult a Doctor and follow the advice and treatment that he recommends, where ever required.
- c. Insured Person must take reasonable steps to lessen the consequence of Bodily injury.
- d. Insured Person should allow examination by our medical advisors if we ask for this.
- e. Policyholder or Insured Person or someone claiming on his/her behalf must promptly give us documentation and other information we ask for to investigate the claim or our obligation to make payment for it.
- f. In case of the Insured Person’s death, someone claiming on his/her behalf must inform us in writing immediately and send us a copy of the post mortem report (if conducted) within 30 days.
- g. All Claims shall be settled/repudiated within 30 days from the date of receipt of the last necessary claim document subject to the Policy Terms and Conditions. In case of any delay in payment for all approved claims beyond 30 days from the receipt of the last necessary claim document, 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 You.

**Note:** There are times when You or any other person who could claim on Your behalf, may be in such a state of hardship, that You or Such other person is unable to give us a notice or file a claim within the prescribed time limit. In such cases, condonation of delay can be done by waiver of conditions a and f above may be considered where the reason for delay is proved to our satisfaction.

**List of Claim Documents:**

In addition to the Duly Completed Claim Form signed by the Insured/Insured’s Nominee/Legal Heir & NEFT Details or Cancelled Cheque of the Insured/Insured’s Nominee/Legal Heir, ID proof (KYC document) of insured and Nominee, address proof wherever applicable, We need to have the below documents, wherever applicable:

Section	Documents
<p><b>Section 1. Accidental Death</b></p> <p><b>Section 24. Adventure Sports Cover</b></p> <p><b>Section 7. Orphan Benefit For Children</b></p>	<ul style="list-style-type: none"> <li>• Copy of Address Proof (Ration Card or Electricity Bill Copy).</li> <li>• Attested Copy of Death Certificate.</li> <li>• Death Summary/Certificate from the hospital authority (wherever applicable)</li> <li>• Burial Certificate (wherever applicable).</li> <li>• Attested Copy of Statement of Witness, if any lodged with police authorities. (wherever applicable).</li> <li>• Attested Copy of FIR / Panchanama / Inquest Panchanama. (wherever applicable).</li> <li>• Attested Copy of Post Mortem Report (Only if conducted).</li> <li>• Attested Copy of Viscera report if any (Only if Post Mortem is conducted).</li> <li>• For Adventure Sports Cover, please submit Certificate of Participation from Sports Event organizer/service provider / Pre-participation fitness certificate (wherever applicable).</li> </ul>

	<ul style="list-style-type: none"> <li>• Attested Copy of Passport or any other valid document which will suffice as a proof of relationship between the insured, insured's spouse and orphan child. (Applicable only for Orphan Benefit)</li> </ul>
<p><b>Section 2. Permanent Total Disablement</b></p> <p><b>Section 3. Permanent Partial Disablement</b></p> <p><b>Section 24. Adventure Sports Cover</b></p>	<ul style="list-style-type: none"> <li>• Attested Copy of disability certificate from relevant government Medical authority.</li> <li>• Attested copy of FIR. (If required)</li> <li>• All Investigation reports confirming the disability.</li> <li>• Complete Treatment record with follow-up documentation.</li> <li>• For Adventure Sports Cover, please submit Certificate of Participation from Sports Event organizer/service provider / Pre-participation fitness certificate (wherever applicable).</li> <li>• Disability assessment report from Digit empanelled medical specialist (if required)</li> </ul>
<p><b>Section 4. Loss of Income Benefit</b></p>	<ul style="list-style-type: none"> <li>• Attested copy of FIR. (If required)</li> <li>• All Investigation reports confirming the disability</li> <li>• For Employed persons: Certificate from HR with details of medical leave availed during the period of Injury</li> <li>• Certificate from the treating doctor mentioning the extent of Injury along with the period of disability</li> <li>• Certificate from Treating doctor with date of full recovery &amp; resuming of duties</li> </ul>
<p><b>Section 5. Children Education Benefit</b></p>	<ul style="list-style-type: none"> <li>• Bonafide Certificate from School / College or Certificate from the Educational Institution</li> </ul>
<p><b>Section 6. Marriage Expense for Children Benefit</b></p>	<ul style="list-style-type: none"> <li>• Proof of Relationship with the Insured Person</li> <li>• Photo Identity Proof of Child</li> <li>• Age Proof of the Dependent Child</li> </ul>
<p><b>Section 8. Funeral Expenses</b></p>	<ul style="list-style-type: none"> <li>• Original Invoice of Expenses Incurred during Funeral.</li> </ul>
<p><b>Section 9. Transportation Expenses</b></p>	<ul style="list-style-type: none"> <li>• Original Invoices of expenses incurred for Carriage of Dead Body/repatriation of mortal remains.</li> </ul>
<p><b>Section 10. Trauma Counselling</b></p>	<ul style="list-style-type: none"> <li>• Documents as mentioned under Section 1. Accidental Death and/or Section 2. Permanent Total Disablement and/or Section 3. Permanent Partial Disablement</li> <li>• Original Invoice of Expenses Incurred for Counselling.</li> <li>• Medical Practitioner's letter advising Counselling.</li> <li>• Treatment plan for Counselling from Specialist.</li> </ul>
<p><b>Section 11. Accidental Hospitalization Cover</b></p> <p><b>Section 13. Long Hospitalization Cash Benefit</b></p> <p><b>Section 14. Daily Hospital Cash Cover</b></p>	<ul style="list-style-type: none"> <li>• Discharge Summary</li> <li>• Original Hospital Main Bill</li> <li>• Original Hospital Bill Break Up of Various Expenses</li> <li>• Original Pharmacy Bills</li> <li>• Prescriptions for the Medicines purchased (except hospital supply) and investigations done outside the Hospital</li> <li>• Consultation Papers</li> </ul>

	<ul style="list-style-type: none"> <li>• Investigation Reports</li> <li>• Digital Images/CDs of the Investigation Procedures (if required)</li> <li>• MLC/FIR Report (If applicable)</li> <li>• Original Invoice/Sticker (If applicable)</li> <li>• Post Mortem Report (If applicable)</li> <li>• Attending Physician Certificate (If applicable)</li> <li>• Death Certificate (If applicable)</li> </ul>
<b>Section 12. Home (Domiciliary) Hospitalization</b>	<ul style="list-style-type: none"> <li>• Attending Physician Certificate mentioning the need for Home (Domiciliary Hospitalization)</li> <li>• Original Pharmacy Bills</li> <li>• Consultation Papers</li> <li>• Original Investigation bills and Reports</li> <li>• Original Invoices in respect of payment made to the treating Medical Practitioner.</li> </ul>
<b>Section 15. Out-patient Benefit</b>	<ul style="list-style-type: none"> <li>• Consultation Papers</li> <li>• Original Investigation bills and Reports</li> <li>• Digital Images/CDs of the Investigation Procedures (if required)</li> <li>• Original Pharmacy Bills</li> </ul>
<b>Section 16. Emergency Air Ambulance</b>	<ul style="list-style-type: none"> <li>• Original bills and receipts paid for the transportation from Registered Ambulance Service Provider</li> <li>• Letter from Medical Practitioner indicating emergency need for such transportation and fitness for transportation.</li> </ul>
<b>Section 17. Coma Benefit Cover</b>	<ul style="list-style-type: none"> <li>• Certificate from the Treating Medical Practitioner certifying the cause and severity of Coma.</li> <li>• All relevant medical summary leading to Coma.</li> </ul>
<b>Section 18. Fracture Cover</b>	<ul style="list-style-type: none"> <li>• X Ray Confirming the Fracture &amp; site of Fracture</li> <li>• Pre and post-operative radiological imaging reports with films confirming the extent of the fracture</li> <li>• Certificate from Treating Medical Practitioner with extent of Injury, Cause of injury, Site of Injury &amp; Date of Injury.</li> <li>• Treatment Details</li> <li>• Discharge Summary (if Hospitalized)</li> </ul>
<b>Section 19. Burns cover</b>	<ul style="list-style-type: none"> <li>• Certificate from Treating Medical Practitioner with extent of Burns Injury/Cause of Burns.</li> <li>• Treatment Details</li> <li>• Medico Legal Certificate copy / First Information Report Copy (If applicable)</li> <li>• Discharge Summary (if Hospitalized)</li> </ul>
<b>Section 20. Lifestyle Modification</b>	<ul style="list-style-type: none"> <li>• Certification from Medical Practitioner necessitating the Modification.</li> </ul>

	<ul style="list-style-type: none"> <li>• Original Invoices of actual expenses incurred for the Modifications.</li> </ul>
<b>Section 21. Expense for External Aids and Appliances</b>	<ul style="list-style-type: none"> <li>• Prescription of treating Medical Practitioner for use of External Aids and Appliance.</li> <li>• Original Invoices of actual expenses incurred for the purchase of External Aids and Appliance</li> </ul>
<b>Section 22. Compassionate Visit</b>	<ul style="list-style-type: none"> <li>• Letter from Medical Practitioner advising presence of Immediate Family member.</li> <li>• Original travel tickets / bills and receipts mentioning the actual expenses of the travel with the date of booking &amp; date of travel</li> <li>• Age Proof of the Person who has visited the Insured</li> </ul>
<b>Section 23. Miscarriage Due to Accidental Injury</b>	<ul style="list-style-type: none"> <li>• Treating Medical Practitioners Certificate mentioning reason for Miscarriage and date of accidental injury.</li> <li>• Medical Reports &amp; Investigations Done</li> <li>• Discharge Summary (if applicable)</li> </ul>
<b>Section 25. Critical Illness</b> <b>Section 26. HIV Cover</b>	<ul style="list-style-type: none"> <li>• Medical Reports/ Records</li> <li>• Investigation Tests Report</li> <li>• Copy of Hospital Summary/Discharge Card</li> <li>• Medical Practitioner's Certificate confirming the Illness /Treatment advise / Medical Reference.</li> </ul>
<b>Section 27. EMI Protection cover</b>	<ul style="list-style-type: none"> <li>• Current Outstanding Loan Certificate from Financer.</li> <li>• Loan Disbursement Letter along with the payment record till the date of Accident or first diagnosis of Critical Illness or first underwent surgical procedure.</li> <li>• Certificate from HR with details of medical leave availed during the period of Injury.</li> <li>• Copy of Address Proof (Ration Card or Electricity Bill Copy).</li> <li>• In Case of Death <ul style="list-style-type: none"> <li>○ Attested Copy of Death Certificate.</li> <li>○ Death Summary/Certificate from the hospital authority (wherever applicable)</li> <li>○ Burial Certificate (wherever applicable).</li> <li>○ Attested Copy of Statement of Witness, if any lodged with police authorities. (wherever applicable).</li> <li>○ Attested Copy of FIR / Panchanama / Inquest Panchanama. (wherever applicable).</li> <li>○ Attested Copy of Post Mortem Report (Only if conducted).</li> <li>○ Attested Copy of Viscera report if any (Only if Post Mortem is conducted).</li> </ul> </li> <li>• In case of Permanent Total Disablement, Permanent Partial Disablement <ul style="list-style-type: none"> <li>○ Attested Copy of disability certificate from relevant government Medical authority.</li> </ul> </li> </ul>

	<ul style="list-style-type: none"><li>○ Attested copy of FIR. (If required)</li><li>○ All Investigation reports confirming the disability.</li><li>○ Complete Treatment record with follow-up documentation.</li><li>○ Disability assessment report from Digit empanelled medical specialist (if required)</li></ul>
--	--

For the purpose of Claims clarification, we may require additional documents in case of any insured event arising leading to claim.

\*KYC documents shall be required at the claim settlement stage where claims pay-out to the Insured Person exceeds a threshold limit of Rs. 1 Lakhs per claim

**CONDITIONS FOR RENEWAL OF THE CONTRACT**

**27.SUM INSURED ENHANCEMENT**

- a. Sum Insured enhancement can be done only at the time of renewal. You need to submit fresh proposal for Sum Insured Enhancement.
- b. The acceptance of enhancement of Sum Insured would be at Our discretion, based on the income, health condition of the insured members & claim history of the policy.
- c. All waiting periods (if any) as defined in the Policy shall apply for this enhanced Sum Insured limit from the effective date of enhancement of such Sum Insured considering such Policy Period as the first Policy with the Company.

**28.RENEWAL**

- i. Your policy shall ordinarily be renewable for lifetime except on grounds of fraud, moral hazard or misrepresentation or non- cooperation by You, provided the Product is not withdrawn.
- ii. We shall not deny the renewal of Your policy on the ground that You had made a claim or claims in the preceding policy years, except for benefit based policies where the policy terminates after the payment of Sum Insured (For Example: Accidental Death, Permanent Total Disablement, Permanent Partial Disablement, Critical Illness, Daily Hospital Cash Cover)
- iii. If you get delayed in renewing your policy, you can renew it within 30 days from the due date of renewal. Just that the coverage will not be available for such break in period.
- iv. If the Policy is not renewed within the above Grace Period of 30 days from the due date of renewal, You can still renew the policy with Us. But it will then be issued as a fresh policy, subject to Our Underwriting criteria and no continuing benefits (if any) shall be available from the expired Policy.

**29.PORTABILITY AND CONTINUITY BENEFITS**

We will grant continuity of benefits which were available to the Insured Persons under a health insurance policy which provides similar benefits in the immediately preceding Year of Coverage provided that:

- i. We shall be liable to provide continuity of only those benefits (for e.g.: Initial wait period etc) which are applicable under this Policy;
- ii. Any other waiting period that is applicable specific to this policy but was permanently excluded in the previous policy will not be given any credit.
- iii. Insured Members covered under this Policy shall have the right to migrate from this Policy to an individual health insurance policy or a family floater policy offered by our company. The credit for waiting periods would be given in the opted individual health insurance policy or a family floater policy offered by our company.
- iv. Application for this Policy is made within 45 days before, but not earlier than 60 days from the expiry of that insurance policy

**CUSTOMER GRIEVANCE REDRESSAL POLICY**

We hope that We never leave You dissatisfied. However, if You ever wish to lodge a complaint, please feel free to call our Toll-free number 1-800-258-5956 or email the customer service desk at [hello@godigit.com](mailto:hello@godigit.com).

Senior citizens can now contact us on 1-800-258-5956 or write to us at [seniors@godigit.com](mailto:seniors@godigit.com).



After investigating the matter internally and subsequent closure, We will send You Our response. If You do not get a satisfactory response from Us and You wish to pursue other avenues for redressal of grievances, You may approach Insurance Ombudsman appointed by IRDAI under the Insurance Ombudsman Scheme. The contact details of the Insurance Ombudsman Centres are mentioned below: (Note: Address and contact number of Governing Body of Insurance Council).

Office Location	Contact Details	Jurisdiction of Office (Union Territory, District)
AHMEDABAD	Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, Ahmedabad – 380 001. Tel.: 079 - 2550201/02/05/06 , Email: <a href="mailto:bimalokpal.ahmedabad@gbic.co.in">bimalokpal.ahmedabad@gbic.co.in</a>	Gujarat, Dadra & Nagar Haveli, Daman and Diu
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>	Karnataka
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>	Madhya Pradesh, Chattisgarh
BHUBANESHWAR	Office of the Insurance Ombudsman, 62, Forest park, Bhubneshwar – 751009. Tel.: 0674 - 2596461/2596455 , Fax: 0674 - 2596429 , Email: <a href="mailto:bimalokpal.bhubaneswar@gbic.co.in">bimalokpal.bhubaneswar@gbic.co.in</a>	Orissa
CHANDIGARH	Office of the Insurance Ombudsman, S.C.O. No. 101, 102 & 103, 2nd Floor, Batra Building, Sector 17 – D, Chandigarh – 160 017. Tel.: 0172 - 2706166 / 2706468 , Fax: 0172 - 2708274 , Email: <a href="mailto:bimalokpal.chandigarh@gbic.co.in">bimalokpal.chandigarh@gbic.co.in</a>	Punjab, Haryana, Himachal Pradesh, Jammu & Kashmir, Chandigarh
CHENNAI	Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, 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>	Tamil Nadu, Pondicherry Town and Karaikal (which are part of Pondicherry).
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>	Delhi.
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>	Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.
HYDERABAD	Office of the Insurance Ombudsman, 6-2-46, 1st floor, "Mo in 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>	Andhra Pradesh, Telangana, Yanam and part of Territory of Pondicherry.
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>	Rajasthan.
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>	Kerala, Lakshadweep, Mahe-a part of Pondicherry.
KOLKATA	Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 4th Floor, 4, C.R. Avenue, 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>	West Bengal, Sikkim, Andaman & Nicobar Islands.
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>	Districts of Uttar Pradesh :Lalitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareilly, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajganj, Santkabirnagar, Azamgarh, Kushinagar, Gorakhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar.
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>	Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane.
NOIDA	Office of the Insurance Ombudsman, Bhagwan Sahai Palace 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddha Nagar, U.P.-201301. Tel.: 020-2514250 / 2514252 / 2514253 , Email: <a href="mailto:bimalokpal.noida@gbic.co.in">bimalokpal.noida@gbic.co.in</a>	State of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshahr, Etah, Kanoj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautambodhanagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.
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>	Bihar, Jharkhand.
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 – 411030. Tel.: 020-412555 , Email: <a href="mailto:bimalokpal.pune@gbic.co.in">bimalokpal.pune@gbic.co.in</a>	Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region.

Note: GOVERNING BODY OF INSURANCE COUNCIL, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 022 - 26106889 / 671 / 980, Fax: 022 - 26106949, Email: [inscoun@gbic.co.in](mailto:inscoun@gbic.co.in)

**ANNEXURE**  
**LIST OF DAY CARE PROCEDURES**

Sr. No	Day Care Procedures for Accidental Injuries
1	Surgery for ligament tear
2	Surgery for meniscus tear
3	Surgery for Hemarthrosis/Pyoarthrosis
4	Removal of fracture pins/ nails
5	Removal of metal wire
6	Foreign body removal from nose
7	Suturing - CLW -under LA or GA
8	Surgical debridement of wound
9	Closed reduction on fracture, luxation
10	Reduction of dislocation under GA
11	Tennis elbow release
12	Arthroscopic knee aspiration
13	Aspiration of Hematoma
14	Incision and Drainage
15	Foreign body removal from cornea
16	Foreign body removal from posterior chamber of eye
17	Foreign body removal from lens of the eye
18	Foreign body removal from orbit and eye ball
19	Reduction of nasal fracture
20	Foreign body removal from conjunctiva