

HEALTHPRIME CONNECT

i) Conditions precedent to the contract

Liberty General Insurance Limited (hereinafter called the “Company”, “Insurer” , “**We, Our, or Us**”) will provide insurance cover to the person(s) (hereinafter called the “Insured” , “**You, Your, or Yourself**”) based on the Proposal and Declaration made and agreed premium paid within such time, as may be prescribed under the provisions of the Insurance Act, 1938, for the Policy Period stated in the Schedule or during any further period for which the Company may accept payment for the renewal or extension of this Policy, subject always to the terms, conditions, provisos, exclusions, and limitations contained herein or endorsed or otherwise expressed herein. This Policy records the agreement between the Company (We) and the Insured (You), and sets out the terms of insurance and obligations of each party.

Part I: Definitions

The words or expressions defined below have specific meanings ascribed to them wherever they appear in this Policy. For purposes of this Policy, please note that references to the singular or masculine include references to the plural or to the female.

1. “**Accident/Accidental**” is a sudden, unforeseen and involuntary event caused by external, visible and violent means.
2. “**Age**” means the completed age of the Insured Person as on his last birthday.
3. “**Ambulance**” means a road vehicle operated by a licensed/authorized service provider and equipped for the transport and paramedical treatment of the person requiring medical attention
4. “**Any one illness**” means continuous period of illness and includes relapse within 45 days from the date of last consultation with the Hospital/Nursing Home where the treatment may have taken.
Occurrence of the same Illness after a lapse of 45 days as stated above will be considered as a fresh Illness for the purpose of this Policy.
5. “**AYUSH Treatment**” refers to the medical and / or hospitalization treatments given under ‘Ayurveda, Yoga and Naturopathy, Unani, Siddha and Homeopathy systems.
6. “**AYUSH Hospitals**” means the hospitals having registration with a Government authority under appropriate Act in the State/UT and complies with the following as minimum criteria
 - a. has at least 15 inpatient beds;
 - b. has minimum five qualified and registered AYUSH doctors;

- c. has qualified paramedical staff under its employment round the clock;
- d. has dedicated AYUSH therapy sections;
- e. maintains daily records of the patients and makes these accessible to the Insurance Company's authorized personnel

7. **“Basic Sum Insured”** means the amount specified against each Insured Person/s representing the Company's maximum liability for any or all the claims during the Policy Period specified in the Schedule to this Policy, subject to terms, conditions and exclusions of this Policy.

In case of policies with more than one year tenure, the Basic Sum Insured specified on the Policy is the limit for each year. These limits will lapse at the end of every year and fresh limits up to the full Basic Sum Insured as opted, will be available for the next Policy year.

8. **“Cashless facility”** means a facility extended by the Insurer to the Insured where the payments, of the costs of treatment undergone by the Insured in accordance with the policy terms and conditions, are directly made to the network provider by the Insurer to the extent pre-authorization approved
9. **“Capital Sum Insured”** means the sum as specified in the Schedule to this Policy against the name of Insured / Insured Person, which sum represents the Company's maximum liability for any or all claims under the Accident benefit(s) during the Policy Period against the respective benefit(s).
10. **“Chronic condition”** A chronic condition is defined as a disease, illness, or injury that has one or more of the following characteristics:—it needs ongoing or long-term monitoring through consultations, examinations, check-ups, and /or tests—it needs ongoing or long-term control or relief of symptoms— it requires your rehabilitation or for you to be specially trained to cope with it—it continues indefinitely—it comes back or is likely to come back.
11. **“Complete & Irrecoverable loss of Sight/Speech/Hearing”** means complete loss of sight/speech/hearing which cannot be treated or corrected.
12. **“Condition Precedent”** Condition Precedent shall mean a policy term or condition upon which the Insurer's liability under the Policy is conditional upon.
13. **“Congenital Anomaly”** refers to a condition(s) which is present since birth, and which is abnormal with reference to form, structure or position.
- a) **“Internal Congenital Anomaly”** means which is not in the visible and accessible parts of the body.
 - b) **“External Congenital Anomaly”** means which is in the visible and accessible parts of the body.
14. **“Cumulative Bonus”** shall mean any increase or addition in the Sum Insured granted by the Insurer without an associated increase in premium.

15. “**Day Care Centre**” means any institution established for day care treatment of illness and /or injuries or a medical setup with a hospital and which has been registered with the local authorities, wherever applicable, and is under the supervision of a registered and qualified medical practitioner AND must comply with all minimum criterion as under-
- a) has qualified nursing staff under its employment;
 - b) has qualified medical practitioner/s in charge;
 - c) has a fully equipped operation theater 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
16. “**Day care Procedure/Treatment**” refers to medical treatment, and/or surgical procedure which is –
- a) undertaken under General or Local Anesthesia in a hospital/day care centre in less than 24 hours 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.
17. “**Deductible**” is a cost-sharing requirement under this policy that provides that the Company will not be liable for a specified rupee amount in case of indemnity policies and for a specified number of days/hours in case of hospital cash policies which will - apply before any benefits are payable by the Company. A deductible does not reduce the Sum Insured.
18. “**Dental Treatment**” Dental treatment means a treatment related to teeth or structures supporting teeth including examinations, fillings (where appropriate), crowns, extractions and surgery
19. “**Disclosure to information norm**” The Policy shall be void and all premium paid hereon shall be forfeited to the Company, in the event of misrepresentation, mis-description or non-disclosure of any material fact.
20. “**Emergency Care**” 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
21. “**Endorsement**” means written evidence of change to the Policy including but not limited to increase or decrease in the period, extent and nature of the cover agreed by Us in writing.
22. “**Domiciliary Hospitalisation**” 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 moved to a hospital or,
 - b) the patient takes treatment at home on account of non-availability of room in a hospital.
23. **"Family/Family Member"** means the Primary Insured Person whose name forms the first Insured Person, his/her lawful spouse, child/children, parents/ parent-in-laws and such other persons who are specifically mentioned in the Schedule to this Policy.
24. **"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.
25. **"Family Floater"** means Policy wherein all Insured Person/s of a family are covered under a single Basic Sum Insured. Basic Sum Insured for family floater policy is the amount specified in the Policy Schedule which represents the Company's maximum total & cumulative liability for all Insured Person/s for any or all claims incurred during the Policy Period excluding Cumulative Bonus, Cumulative Bonus Enhancer, Restore Sum Insured, Capital Sum Insured and specific limits as available to the Insured Person/s as stated in the Policy Schedule.
26. **"Hospital "** means any institution established for in- patient care and day care treatment of illness and / or injuries and which has been registered as a hospital with the local authorities under the Clinical Establishments (Registration and Regulation) Act, 2010 or under the enactments specified under the Schedule of Section 56(1) of the said Act OR complies with all minimum criteria as under:
- a) has qualified nursing staff under its employment round the clock;
 - b) has at least 10 inpatient beds in towns having a population of less than 10,00,000 and at least 15 in-patient beds in all other places;
 - c) has qualified medical practitioner (s) in charge round the clock;
 - d) has a fully equipped operation theatre of its own where surgical procedures are carried out;
 - e) maintains daily records of patients and makes these accessible to the Insurance Company's authorized personnel.
27. **"Hospitalization"** means admission in a Hospital for a minimum period of 24 In patient Care consecutive hours except for specified procedures/treatments, where such admission could be for a period of less than 24 consecutive hours.
28. **"ICU (Intensive Care Unit) 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

29. **“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- 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- 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 your 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.
30. **“Infertility”** is defined by the failure to achieve a clinical pregnancy after twelve months or more of regular unprotected sexual intercourse.
31. **“Injury”** means accidental physical bodily harm excluding illness or disease solely and directly caused by external, violent and visible and evident means which is verified and certified by a Medical Practitioner.
32. **“Inpatient Care”** means treatment for which the Insured Person has to stay in a hospital for more than 24 hours for a covered event
33. **“Insured/ You/ Your/ Yourself”** means an individual, who has proposed for Insurance and on whose name the Policy is issued.
34. **“Insured Person/s”** means the person/s named in the Schedule to the Policy, for whom the insurance is also proposed and appropriate premium paid.
35. **“Intensive Care Unit”** means an identified section, ward or wing of a Hospital which is under the constant supervision of a dedicated medical practitioner(s), and which is specially equipped for the continuous monitoring and treatment of patients who are in a critical condition, or require life support facilities and where the level of care and supervision is considerably more sophisticated and intensive than in the ordinary and other wards.
36. **“Maternity expense/treatment”** -means -
- a) Medical treatment expenses traceable to childbirth (including complicated deliveries and caesarean sections) incurred during Hospitalization;
 - b) Expenses towards lawful medical termination of pregnancy during the Policy Period.

37. **“Medical Advise”** means any consultation or advice from a Medical Practitioner including the issuance of any prescription or follow-up prescription.
38. **“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.
39. **“Medical Practitioner”** means a person who holds a valid registration from the medical council of any state or Medical Council of India or Council for Indian Medicine or for Homeopathy set up by the Government of India or a State Government and is thereby entitled to practice medicine within its jurisdiction; and is acting within the scope and jurisdiction of his license provided that this person is not a member of the Insured Person’s family.
40. **“Medically Necessary treatment ”** Medically necessary treatment is defined as 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
41. **Network Provider”** means hospitals enlisted by an insurer, TPA or jointly by an insurer and TPA to provide medical services to an Insured by a cashless facility.
42. **“New Born Baby”** means baby born during the Policy Period and is aged up to 90 days.
43. **“Non-Network Provider ”** means any hospital, day care centre or other provider that is not a part of the Network
44. **“Nominee”** means the person named in the Proposal or Schedule to whom the benefits under the Policy is nominated by the Insured Person.
45. **“Notification of Claim”** is the process of intimating a claim to the Insurer or TPA through any of the recognized modes of communication
46. **“Outpatient (OPD) treatment”** is 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.
47. **“Permanent”** means lasting for life long or forever.

48. **“Permanent Partial Disability”** means an accidental Injury caused by accident, which as a direct consequence thereof, disables any part of the limbs or organs of the body of the Insured person and which falls into one of the categories listed in the Table of Benefits.
49. **“Permanent Total Disability”** means an accidental Injury caused by accident, which as a direct consequence thereof totally disables and prevents the Insured Person from attending to any business or occupation of any and every kind or if he/she has no business or occupation, from attending to his/her usual and normal duties that last for a continuous period of 180 days except in case of physical severance of limbs, from the date of the accident, with no hopes of improvement at the end of that period and which falls into one of the categories listed in the Table of Benefits.
50. **“Policy”** means this document of Policy describing the terms and conditions of this contract of insurance including the Company’s covering letter to the Insured if any, the Schedule attached to and forming part of this Policy, the Insured’s Proposal form and any applicable endorsement attaching to and forming part thereof either at inception or during the period of insurance.
51. **“Policy period”** means the period between the inception date and the expiry date as specified in the Schedule to this Policy or the cancellation of this insurance, whichever is earlier.
52. **“Policy year”** means a year following the Commencement Date and its subsequent annual anniversary.
53. **“Portability”** means the right accorded to an individual health insurance policy holder (including family cover) to transfer the credit gained by the insured for pre-existing conditions and time bound exclusions if the policyholder chooses to switch from one insurer to another insurer or from one plan to another plan of the same insurer, provided the previous policy has been maintained without any break.
54. **“Pre-existing Condition”** 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.
55. **“Proposal and Declaration Form”** means any initial or subsequent declaration made by the Insured/ Insured Person/s and is deemed to be attached and forming part of this Policy.
56. **“Pre-hospitalization Expenses ”** means Medical Expenses incurred during predefined number of days preceding the hospitalization of the Insured, provided that:
- a) Such Medical Expenses are incurred for the same condition for which the Insured person’s Hospitalizations was required, and

- b) The In-patient Hospitalization claim for such Hospitalization is admissible by the Insurance Company.
57. **“Post-hospitalization Expenses”** means Medical Expenses incurred during predefined number of days immediately after the insured person is discharged from the hospital provided that:
- a) Such Medical Expenses are incurred for the same condition for which the Insured Person’s Hospitalisation was required, and
 - b) The In-patient Hospitalization claim for such Hospitalization is admissible by the Insurance Company.
58. **“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.
59. **“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.
60. **“Renewal”** defines 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.
61. **“Room rent”** -Room Rent means the amount charged by a Hospital towards Room and Boarding expenses and shall include the associated medical expenses
62. **“Schedule”** means Schedule attached to and forming part of this Policy mentioning the details of the Insured/ Insured Persons, the Sum Insured in respect of each Insured Person (s), the period, Coverage and the limits to which benefits under the Policy are subject to.
63. **“Service Provider”** means the licensed entity who will provide identified preventive healthcare, medical assistance and personal services to the insured.
64. **“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.
65. **“Sum Insured”** means the amount stated in the policy Schedule as such or limited to the specific insurance details in any Section of this Policy. The Sum Insured shall be subject at all times to the terms and conditions of the Policy, including but not limited to the exclusions and any additional limitations noted in the wording of each Section.

66. **“Third Party Administrator or TPA”** means any person who is registered under the IRDAI (Third Party Administrators – Health Services) Regulations, 2016 notified by the Authority, and is engaged, for a fee or remuneration by an insurance company, for the purposes of providing health services as defined in those Regulations
67. **“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.
68. **“We/Our/Us”** means the Liberty General Insurance Limited

ii) Conditions applicable during the contract

Part II: Scope of Cover

The Company hereby agrees subject to the terms, conditions and exclusions herein contained or otherwise expressed to pay and/or reimburse Reasonable and customary charges incurred towards medically necessary expenses up to the limits specified in the schedule against each benefit.

However, Our total liability under this Policy for payment of any and all Claims in aggregate during each Policy Year of the Policy Period shall not exceed the sum of Basic Sum Insured, Cumulative Bonus, Cumulative Bonus Enhancer, Restore Sum Insured, Capital Sum Insured and specific limits as available to the Insured Person/s and stated in the Policy Schedule.

1. Hospitalisation Expenses

A. In-Patient Treatment Expenses

The Company undertakes to indemnify Reasonable and customary expenses to the Insured person against any disease or Any One Illness or any injury during the Policy Period and if such disease or injury shall require any such Insured Person, upon the advice of a duly qualified physician/Medical Practitioner to incur in-patient care expenses for medical/surgical treatment at any Hospital / Nursing Home in India, towards following expenses, subject to the terms, conditions, exclusions and definitions contained herein or endorsed.

- i. Room, Boarding expenses
- ii. Intensive Care Unit bed charges
- iii. Doctor’s fees
- iv. Nursing Expenses
- v. Surgical Fees, Operation Theatre Charges, Anesthetist, Anesthesia, Blood, Oxygen and their administration, Physical Therapy
- vi. Prescribed Drugs and medicines consumed on the premises
- vii. Investigation Services such as Laboratory, X-Ray, Diagnostic tests

- viii. Dressing, Ordinary splints and plaster casts
- ix. Cost of Prosthetic devices if implanted during a surgical procedure, and if recommended by the attending Medical Practitioner

B. Day Care Procedure/Treatment

The Company will indemnify Reasonable and customary medical expenses incurred on a treatment towards a Day Care procedure, where the procedure or surgery is taken by the Insured Person as an inpatient for less than 24 hours in a Hospital or standalone day care center but not in the Outpatient department of a Hospital.

2. Pre-Hospitalisation Expenses

The Reasonable and customary Medical Expenses incurred during the Policy Period for the period as mentioned in the Schedule, immediately before the Insured Person was hospitalised, provided that:

- i. Such Medical Expenses were incurred for the same condition for which the Insured Person's subsequent Hospitalisation was required, and
- ii. There is a valid claim admissible under Part II 1.A (In-patient Treatment Expenses) or Part II 1.B (Day Care Procedure/Treatment) of the Policy.

3. Post-Hospitalisation Expenses

The Reasonable and customary Medical Expenses incurred during the Policy Period for the period as mentioned in the Schedule, immediately after the Insured Person was discharged following Hospitalisation, provided that:

- i. Such Medical Expenses were incurred for the same condition for which the Insured Person's earlier Hospitalisation was required, and
- ii. There is a valid claim admissible under Part II 1.A (In-patient Treatment Expenses) or Part II 1.B (Day Care Procedure/Treatment) of the Policy.

4. Domiciliary Hospitalisation Treatment

The Company will indemnify medical expenses incurred by an Insured Person/s for medical treatment taken at his home in India which would otherwise have required hospitalization, on the advice of the attending medical practitioner as the Insured Person/s could not be transferred to a Hospital or a Hospital bed was unavailable and provided that

- i. The condition for which the medical treatment is required continues for at least 3 days, in which case We will pay the reasonable & customary medical expenses for the duration of hospitalization.
- ii. The Sum Insured is limited to 10% of the Basic Sum Insured for a Policy Year.
- iii. If We accept a claim under this Benefit, We will pay for Pre-hospitalisation and Post-hospitalisation expenses up to 30 days in accordance with Part II. 2 & 3 of the policy.
- iv. No payment will be made if the condition for which the Insured Person requires medical treatment is:
 - a. Asthma, Bronchitis, Tonsillitis and Upper Respiratory Tract
 - b. Infection including Laryngitis and Pharyngitis, Cough and
 - c. Cold, Influenza,
 - d. Arthritis, Gout and Rheumatism,
 - e. Chronic Nephritis and Nephritic Syndrome,

- f. Diarrhoea and all type of Dysenteries including Gastroenteritis,
- g. Diabetes Mellitus and Insipidus,
- h. Epilepsy,
- i. Hypertension,
- j. Psychiatric or Psychosomatic Disorders of all kinds
- k. Pyrexia of unknown Origin.

5. Hospital Daily Cash Allowance

The Company will pay the amount as specified in the Schedule to this Policy against Hospital Cash allowance benefit for each continuous and completed period of 24 hours of hospitalization of the Insured Person/s for a maximum up to 10th day of continuous hospitalization., provided a valid claim is admissible under Part II 1.A (In-patient Treatment Expenses) of the Policy. A deductible of first 48 hours of hospitalization is applicable.

6. Emergency Local Road Ambulance Charges

The Company will indemnify Reasonable and customary expenses incurred on an ambulance offered by a healthcare or ambulance service provider used to transfer the Insured Person to the nearest Hospital with adequate emergency facilities for the provision of health services following Accidental Bodily Injury/ illness / disease occurring during the Policy Period., provided that:

- i) Our maximum liability shall be as specified in the Schedule to this Policy.
 - ii) There is a valid claim admissible under Part II 1.A (In-patient Treatment Expenses) of the Policy
- The coverage also includes the cost of the transportation of the Insured Person from one Hospital to another nearest Hospital which is prepared to admit the Insured Person and provide necessary medical services if such medical services cannot satisfactorily be provided at a Hospital where the Insured Person was first admitted, provided that the transportation has been prescribed by a Medical Practitioner and is Medically Necessary.

7. Organ Donor Expenses

The Company will indemnify Reasonable and customary organ donor's screening charges & the medical expenses for an organ donor's treatment for harvesting of the organ donated up to the amount as specified in the Schedule to this Policy, provided that:

- i. The organ donor is any person whose organ has been made available in accordance and in compliance with the Transplantation of Human Organs Act 1994 (Amended) and the organ donated is for the use of the Insured Person, and
- ii. We will not pay the donor's pre- and post-hospitalisation expenses or any other medical treatment or complication for the donor consequent on the harvesting, and
- iii. A valid claim is admissible under Part II 1.A (In-patient Treatment Expenses) of the Policy.

8. Second Opinion

A second medical opinion service from our expert panel is available for all Insured Person/s seeking information that will give the Insured Person/s confidence in medical diagnosis and treatment plan. At the request of the Insured Person/s, the company shall arrange for a Second Opinion which is subject to the following:

- i. This benefit can be availed only once during the policy Period by the Insured Person for any hospitalization and / or listed Critical illnesses.

- ii. The Insured Person is free to choose whether or not to obtain the Second Opinion, and if obtained, whether or not to act on the same.
- iii. The Company does not assume any liability for and shall not be responsible for any actual or alleged errors, omissions or representations made by any Medical Practitioner or in any Second Opinion or for any consequences of actions taken or not taken in reliance thereon
- iv. Any Second Opinion provided under the Benefit shall not be valid for any medico-legal purposes.

9. Nursing Allowance

This benefit provides for payment of a Reasonable and customary daily allowance, as specified in the Schedule to this Policy, towards engaging the services of a qualified nurse either at the Hospital or at the Insured Person's residence provided

- such services are confirmed as being necessary by the attending Medical Practitioner and the same relate directly to a disease / illness / injury for which the Insured Person has been hospitalized.
- A valid claim is admissible under Part II 1.A (In-patient Treatment Expenses) of the Policy
- A deductible of first 48 hours of hospitalization is applicable. The deductible will not be applicable in case of hospitalization due to relapse of same Illness/injury within 45 days from the date of last consultation with the Hospital/Nursing Home where the treatment may have taken.

10. Laser Eye Surgery

The Company will indemnify the Insured Person/s up to the limit specified in the Schedule to this Policy, for the Reasonable and customary charges incurred for correction of refractive errors by using laser surgery in case of compound myopic astigmatism in both eyes to the level of (-)5D and above.

Any payment under this clause shall be paid provided the Insured person (s) has:

- i. Continuous Coverage of twenty four (24) months under this Cover with Us
- ii. Such a treatment is payable only after prior approval of Medical Practitioner authorized by the Company or TPA mentioned in the Schedule to this Policy.

11. Vaccination for Animal Bite

The Company will indemnify for the Reasonable and customary charges incurred for Vaccination against Animal Bite of the Insured Person/s during the Policy Year maximum up to the limit specified in the Schedule to this Policy. These charges will be payable only if forming part of post animal bite treatment which is medically necessary and forming part of treatment recommended by the treating Doctor.

12. AYUSH Treatment

The Company will indemnify Reasonable and customary charges up to the limit specified in the Policy Schedule, for the Medical Expenses incurred for the treatment taken under Ayurveda, Unani, Sidha and Homeopathy provided that the hospitalization is not for evaluation and/or investigation purpose only and treatment is availed in India and provided the treatment has undergone in:

- i) Government hospital or in any institute recognized by government and/or accredited by Quality Council of India or National Accreditation Board on Health;
- ii) Teaching hospitals of AYUSH colleges recognized by Central Council of Indian Medicine (CCIM) and Central Council of Homeopathy (CCH);
- iii) AYUSH Hospitals as defined hereinabove.

13. Restoration of Sum Insured

The Policy provides, as applicable to the relevant plan specified in the schedule to the policy, that, where the Basic Sum Insured is exhausted due to claims made and paid during the Policy Year or made during the Policy Year and accepted as payable, then the Company agrees to automatically make available a Restore Sum Insured equal to 100% of the Basic Sum Insured for the particular policy year, provided that:

- a. The Restored Sum Insured will be utilized only after the Basic Sum Insured and Cumulative Bonus earned (if any) have been completely exhausted in that Policy Period; and
- b. The Restored Sum Insured cannot be clubbed with balance if any available under the Basic Sum Insured and Cumulative Bonus earned if any.
- c. The Restored Sum Insured can be used only for such claims as is admissible in terms of Part II 1.A (In-patient Treatment Expenses) incurred within Indian Territory.
- d. The Restored Sum Insured can be used for only future claims made by the Insured Person and not against any claim for an illness/disease for which a claim has been paid in the current policy year under Part II-1 of the Policy.
- e. The Restored Sum Insured will be available during the Policy Year till it is exhausted completely.
- f. Any unutilized restored amount cannot be carried forward to any subsequent Policy Year.
- g. The Restored Sum Insured shall not be considered while calculating the Cumulative Bonus
- h. The total amount of restored Sum Insured shall not exceed the Basic Sum Insured for that Policy Year.
- i. In case of Portability, the credit for Sum Insured would be only to the extent of the Basic Sum Insured.

If the policy is a Family Floater, then the Restored Sum Insured will only be available in respect of claims made by those Insured Persons who were Insured Persons under the Policy before the Basic Sum Insured was exhausted and for whom we have not incurred or paid any claim during the current Policy Period.

14. Extended Policy tenure

In case the Insured Person/s is out of the country for a period of more than 15 days continuously and/or maximum up to 180 days, then this Policy will be extended for the number of days the Insured/Insured Person/s is/are out of the country.

If the Insured person/s is/are out of the country frequently within a Policy Year, the coverage will be extended for the number of days of the single visit which has maximum/ higher number of overseas days within a Policy Year.

In case of a Family Floater policy, the maximum number of days all Insured/Insured Person/s is/are out of the country for a period of more than 15 days continuously and/or up to 180 numbers of days continuously, together in a single visit shall be considered while extending the Policy tenure.

The Insured Person/s needs to intimate the requirement for extension of Policy tenure to the Company, before the Policy expiry date.

15. Obesity Treatment Cover

The Company will indemnify the Insured person/ for the Reasonable and customary Medical expenses incurred for In-patient Hospitalization treatment related to or for obesity maximum up to the amount mentioned in the Schedule to this Policy, where the Body Mass Index of the Insured Person(s) is greater than 40 and with medical co-morbidities as mentioned below :

- i. Respiratory: Obstructive sleep apnea, Pickwickian syndrome (obesity hypoventilation syndrome)
- ii. Cardiovascular: Coronary artery disease, left ventricular hypertrophy, coronary pulmonale, obesity-associated cardiomyopathy, accelerated atherosclerosis, and pulmonary hypertension of obesity

Any payment under this clause shall be paid provided the Insured person (s) has:

- iii. Continuous Coverage of thirty six (36) months under this Cover with Us
- iv. Such a treatment is payable only after prior approval of Medical Practitioner authorized by the Company or TPA mentioned in the Schedule to this Policy.

16. Infertility Treatment Cover

The Company will indemnify Reasonable & customary Medical expenses incurred for In-patient Hospitalization or Day care Procedure during the Policy period for the treatment of Infertility subject to a limit as specified in the Schedule to this Policy and shall be our maximum liability in respect of all Insured Persons under this cover. The claim under this cover is admissible only once during lifetime of the Insured Person up to the maximum limits specified in the Policy Schedule. If any claim is payable to any Insured Person under this cover in any particular Period of Insurance, the benefit under this Clause shall not be available for any subsequent Renewal for any Insured Person irrespective of the amount claimed in the expiring Policy.

We will not be liable to make any payment in respect of the following:

- i. Infertility services beyond 8 weeks of pregnancy;
- ii. Infertility services for an Insured person who have undergone voluntary sterilization procedures,
- iii. Infertility services for an Insured Person/s having two live children; and
- iv. Infertility services for women with natural menopause at the age 40 years and older

Any payment under this clause shall be paid provided you and your spouse has:

- i. Continuous Coverage of thirty six (36) months under this Cover with Us
- ii. No claim has been paid to any Insured Person during any Policy Year under this cover and/or maximum limit to this cover as mentioned in the Schedule to this Policy is not exhausted.

17. Maternity and Child Care

1. The Sum Insured opted under this cover is separate than the Basic Sum Insured and applicable up to the limits as stated against each category in the Policy Schedule. The cover is available only to families covered under Family floater.

A. Maternity Care

The Company will indemnify the Reasonable & customary Medical expenses for the delivery of a baby (including caesarean section) and/or expenses related to medically recommended and lawful termination of pregnancy, limited to maximum 2 deliveries or termination(s) or either, during the lifetime of the insured person, provided that,

- i. Our maximum liability per delivery or termination shall be limited to the amount specified in the policy Schedule as per the plan opted.
- ii. We will pay the Medical Expenses of pre-natal and post-natal hospitalization per delivery or termination upto the amount stated in the policy Schedule
- iii. Waiting period of twenty four (24) months from the date of issuance of the first policy with us, provided that the policy has been renewed continuously with us without break for you & your spouse insuring under this cover.
- iv. Any complications arising out of or as a consequence of maternity/child birth will be covered within the limit of Sum Insured available under this benefit
- v. Medical expenses for Ectopic Pregnancy are not covered under this benefit. However, these expenses are covered under Part II 1. A. (In-patient Treatment Expenses)

B. Child Care

The Company will indemnify the Reasonable and customary Medical expenses incurred for the new born baby up to 90 days of age, provided that there is a valid claim payable under Part II 17.A. (Maternity Care), maximum up to the limit as stated in the Policy Schedule under 'Child Care' benefit.

C. New Born Vaccinations

The Company will indemnify the Reasonable and customary Medical expenses incurred for the new born baby's vaccinations up to 3 years of age maximum up to the limit specified in the Policy Schedule subject to a valid claim payable under Part II 17.A. Maternity Care.

D. New Born Screening Expenses

The Company will indemnify the Reasonable and customary Medical expenses incurred for the new born baby's screening expenses done within the hospitalization period same as maternal hospitalization period up to the limit specified in the Policy Schedule subject to a valid claim payable under Part II 17.A. Maternity Care.

If a newborn screening test comes back positive (abnormal), further Reasonable and customary testing expenses to determine whether the baby has a particular condition shall be covered within the limits as specified in the Policy Schedule against this cover.

E. Umbilical Cord Stem Cell Banking Allowance

The Company will indemnify the Reasonable and customary expenses incurred for the new born baby's umbilical cord stem cell banking limited for the first year banking allowance up to the limit specified in the Policy Schedule subject to a valid claim payable under Part II 17.A. Maternity Care.

The Company indemnifies Stem Cell Banking allowance to store your baby's cord blood in a private cord blood bank for the new born child or your family's use.

18. Preventive Care

The Company will provide below additional benefits which would help in preventing and/or bettering current Health condition/s.

The below services will be provided by Us/Our appointed service provider and can be availed anytime during the policy period and there are no restrictions on the number of times the facility can be utilized.

1. First Medical Opinion:

A First medical opinion service from our expert panel is available for all Insured Person/s seeking information that will give them confidence in their medical diagnosis and treatment plan. At the request of the Insured Person/s, the company shall arrange for a First Opinion which is subject to the following:

- i. A First Medical Opinion service provides an unbiased opinion on simple medical queries that have not been taken to a medical expert as of yet.
- ii. This benefit can be availed only once during the Policy Year by each Insured Person covered on Individual or Family Floater policy.
- iii. The Insured Person is free to choose whether or not to obtain the First Opinion, and if obtained, whether or not to act on the same.
- iv. The Company does not assume any liability for and shall not be responsible for any actual or alleged errors, omissions or representations made by any Medical Practitioner or in any First Opinion or for any consequences of actions taken or not taken in reliance thereon
- v. Any First Opinion provided under the Benefit shall not be valid for any medico-legal purposes.

2. Live Health Talk:

A unique offering where the Insured Person(s) can log in through their unique login ID on the Portal and schedule a live chat with a practicing doctor to discuss health problem.

3. Electronic Medical Record Management (EMRM):

Our Portal provides storage for all your medical documents and reports centrally in one location. With EMRM you may retrieve your medical documents at your convenience through the internet. This facility provides you easy accessibility of the documents anytime and anywhere in a secured way.

4. Fortnightly Newsletters:

Relevant and Crisp Fortnightly Publication on Health & Lifestyle Awareness would be available for you on the Portal.

19. Health 360°

The Company covers below listed benefits to ensure the Insured person/s Health & Wellness under this Policy by offering services & incentivizing rewards as mentioned below.

A. Delight Healthcare

The Insured Person/s can avail discounts on outpatient consultation, pharmaceuticals and Diagnostic tests through our empaneled Network Providers. The list of such Network Providers will be updated from time to time and can be obtained from Our website, mobile application or by calling Our call centre. We will assist in scheduling appointments for consultation and diagnostic tests at a time convenient to the Insured Person. Alternatively the Insured Person may also schedule his/her own appointment themselves by contacting the Network Provider or through the mobile application. The Insured Person/s can avail these facilities as many number of times as wishes to avail.

In all cases the medical professional suggested by the Company shall act in a medical or legal capacity on behalf of You only. The Company assumes no responsibility for any medical advice given by the medical professional. You shall not have any recourse to the Company by reason of its suggestion of a medical professional or due to any legal or other determination resulting therefrom.

The services are on arrangement basis and utilizing these services from the Company's empaneled network provider would be at the discretion of the Insured member. You are responsible for the cost of services arranged by the Company on behalf of You or a covered Immediate Family member.

1. OPD consultation-

The Company arranges family physician as well as specialist consultations at discounted rates from the Network Providers. The Insured Person/s can also store the prescription letters and bills in the electronic health portal system.

2. Diagnostic services-

The Company arranges diagnostic facilities at discounted rates from the Network Providers. The insured person can avail this facility as many number of times as the person wishes to avail. The

insured person can also store these medical test reports and bills in the electronic Health portal system.

3. Pharmacies

If the Insured Person/s wants to obtain medicines and consumables prescribed by a Medical practitioners, he/she can avail home delivery facilities through our web portal or mobile application. These medicines and consumables are available at discounted rates subject to a valid prescription.

B. Concierge Healthcare-

The Company offers integrated healthcare services inculcating the advancement in technology and with a member centric approach. The Insured Person/s is provided individual access to our health portal which will be available at Company's website and Mobile application where he/she can perform various healthcare activities.

1. Health Risk Assessment (HRA)

Step 1 - Health questionnaire-

Once the Profile of the Insured Persons is created on the Health Portal or Mobile application, this questionnaire will be available for doing own Health Risk assessment. We will aid the Insured Person/s to complete the questionnaire whenever required.

Step 2- Electronic Health records-

Insured Person/s can store the medical tests reports, prescriptions and other consultation papers in the personalized portal and which gets digitalized to help create a complete health profile of the Insured person/s. These medical test reports along with HRA as specified above, will provide a health score to depict the health status of the Insured Person/s.

The Health score will be driven basis the information provided in areas of Medical history, stress, diet and lifestyle which ranges from 1 to 100 enabling us to identify the need of Step 3 as mentioned hereunder.

Step 3 -Health Screening-

If the health scores depicts healthy status, there will be no trigger for medical screening. But if the score depicts unhealthy status, medical screening is advised to the Insured Person/s which he will have to get it done at his own cost or focus on 'Target Risk Assessment' post identification of the risk factor for improving his/hers overall well-being.

"Targeted Risk Assessment", which basically takes a deep dive in the identified risk areas to establish the focus points in that particular risk area. This is based on the Health screening done subsequently after the HRA. It's a specific tracking if the client suffers from any of the Non Communicable Diseases like Diabetes, Blood Pressure, Thyroid or any other diseases which in turn call for a Health coach who will prompt for the next steps which is a "Targeted Risk Assessment.

Step 4- Disease management program-

The Insured Person/s also gets further triggers for disease management program as specified hereunder pertaining to the current health status if required.

2. Disease Management Program-

Those who get detected or get assessed as high risk in the health risk assessment or are already suffering from chronic diseases, the Company offers variety of disease management programs. This service aims to help the Insured Person/s cope with their disease and to show them ways of dealing with them in everyday life. The Disease management Program aim to improve the Insured Person/s quality of life.

Following are the names of Disease Management programs.

- Asthma Management
- Pre-Diabetes / Diabetes Management
- Hypertension
- Heart Related Management
- Maternity Management
- Tropical Disease Management

Based on the Disease Management Program identified, we will assign a Health Coach for online Diet consultation & tracking mechanism, indulging the Insured Person/s into physical activities, encouraging for meditation & breathing techniques at home or online counselling through our health portal/mobile application.

Health coach-

The Insured Person/s will be assigned a dedicated health coach who will take care of the complete wellbeing of the Insured person. This service will offer immediate and complete assistance to the person looking after his/her day-to- day health care. Post the complete profile building of the Insured Person/s done on online portal, health coach will interact with the Insured Person/s as per health requirements.

3. Dedicated Health Professional

The Company offers 24/7 live Health Chat via online Health portal and telephonic call service to discuss health and other various lifestyle related issues from expert panel of empaneled doctors and health professionals. The below services may be availed anytime during the policy period and there are no restrictions on the number of times the facility can be utilized.

- Ask Doctor – for basic health related conditions and medications
- Ask Nutritionist – for diet and nutrition considerations depending on lifestyle
- Ask Counselor – confidential counseling by professionals, crisis intervention etc.

4. Wellness Rewards :

The Company has kept a provision to Earn & Burn Rewards by way of ‘Wellness Reward Program’. The Rewards can be earned by performing various activities as listed below ‘Table 1. Wellness Reward’ upto the maximum limits as specified under every category during every continuous Policy year and Burn it whenever required against array of our facilities provided as mentioned hereunder which would help you to improve your overall Health status whilst using the Rewards earned by you as follow.

- a. For an Individual as well as Family Floater Policy, the earning of Wellness Rewards shall be considered on Individual member basis upto the maximum limits as specified under every category or sum of all Rewards earned by all Insured Persons maximum upto 10% of premium paid in the expiring Policy Period whichever less.
- b. We will specify the Wellness Rewards-Earn & Burn categories as well as Earned but non-utilized Rewards in the Policy Schedule. The details of Wellness Reward also would be available at our Health portal or Mobile application using personalized security access.
- c. All Rewards earned under this Section of the Policy are valid upto four Policy years of renewal of this Policy including the Grace Period applicable to the preceding Policy and would not be carried forwarded thereafter.
- d. Each Reward earned by the Insured Person will be equivalent to 0.50 INR.
- e. The Wellness Reward can be Earned in the following ways as mentioned under Table 1.
Wellness Reward: Earn.

Table 1 Wellness Reward: Earn

Sr. No.	Activities for Earning Wellness Rewards		Rewards/ unit earned by Individual	Max Rewards earned by Individual Per Policy Year	
I	Solution to Sedentary Lifestyle	HRA outcome without any adverse report	Cover 2.5 to 3.5 lakhs steps in a month	100/month	500
		HRA Outcome of having Large waist size (> 40 inches)	Cover minimum 2 lakhs steps in a month	100/month	500
			Cover above 2 lakh steps in a month	150/month	1000
		Blood pressure for a known case of Hypertension	Blood Pressure is below or equal to -	150/month	500

			SBP:120-140 mm/Hg DBP: 80-90 mm/Hg SBP- Systolic Blood Pressure; DBP – Diastolic Blood Pressure		
		Blood sugar levels for a known case of Diabetes	HBA1C within normal limits ≤ 5.6	150/quarterly	500
		Lipid profile Level for a known case of Dyslipidemia	Lipid level are normal within range as applicable to the Laboratory	150/quarterly	500
		Body Mass Index (BMI) for a known case of High BMI Insured Person /s >=30 optimum BMI	BMI between 31 to 35 and reduce your BMI to the Optimum range	100/quarterly	200
			BMI between 35 to 39 and reduce your BMI to the optimum range	150/quarterly	300
			BMI between 40 to 42 and reduce your BMI to the optimum range	250/quarterly	500
II	Get active Rewards	Can be availed by providing attendance Register/letter/medal/trophies/BIB number (as applicable) from the respective facility provider.	Participate in professional sport events like Marathon/Cyclothon/Swimathon	100 /event	500
	Online Screening	On completion of HRA on Health Portal/Mobile application	HRA Completion within a month from Policy Inception Date	200	200
III	Prophylactic Screening	The Insured person (s) can earn wellness reward by undergoing the below listed medical tests at his own cost, irrespective of the results of screen tests performed.			
		Heart Related Monitoring	a. ECG	50/quarterly	100
			b. 2D echo/ TMT	100/ quarterly	200
Blood Sugar Monitoring	a. FBS & PPBS	50/ quarterly	100		

		Thyroid/Lipid Monitoring	b. HbA1C	75/ quarterly	200		
			a. TFT (Thyroid Function Test)	100/ quarterly	200		
			b. Lipid Profile	100/ quarterly	200		
		Tests for Female Insured Person	a. PAP Smear	200/ quarterly	300		
			b. USG Abdomen & Pelvis	150/ quarterly	300		
			c. Mammogram	250/ quarterly	500		
		Test For Male	a. Prostate Specific Antigen (PSA)	150/ quarterly	300		
			b. Any other test as suggested in Health Screening by Us.	150/ quarterly	300		
		IV	Family Rewards	Fit Kid (Age: 5-18 years) applicable only for a family floater plan insuring child. The Rewards are available for a child participating in the Sports at multiple levels. Can be availed by providing Sports Certificate provided by the School/State/National Sports authorities.	a. School level	20/sport	50
					b. State level	50/sport	100
c. National level	100/sport				200		

- f. The Insured Person can Burn these accumulated Rewards against categories as mentioned in Table 2 Wellness Reward: Burn.

Table 2 Wellness Reward: Burn

Sr. No	Categories to Burn the Rewards
a.	The Insured Person (s) may redeem the reward points (as available) while paying the applicable discounted rates to the Network Provider for the facilities as mentioned under 'Health 360°: Delight Healthcare'.
b.	Dental Care except cosmetic treatment
c.	Cost of Vaccinations
d.	Cost of Spectacle Lenses
e.	Laser surgery for correction of refractory errors

f.	Any Hospitalizations which is Non-admissible as per the Policy terms and conditions as specified under ‘ In-patient Hospitalization’
g.	You can also redeem your Rewards against Claim of yours/your Family member/s who are insured with Us under any retail Health Indemnity product if their Sum Insured is exhausted and/or against any Non admissible expenses.
h.	Discount on premium while renewing your Policy. For more details, please refer clause 19(B)(4)(a).

20. Stay Fit Perks

The Policy provides additional perk equivalent to the amount specified in the Benefit schedule as applicable on renewal of Policy after every two claim free Policy years The accumulated Stay fit perk can be utilized from third Policy year of continuous renewal of the same Policy against any non-medical expenses subject to Claim admissible under Part II. A of the Policy.

- a. For a Family Floater policy, Stay Fit Perk shall be available only on floater basis and shall accrue only if no claim has been made in respect of any Insured Person covered during the two expiring Policy Years. The Stay Fit Perk which is accrued during the claim free Policy Years will only be available to those Insured Person/s who were insured in such claim free Policy Years and continue to be insured in the subsequent Policy Year.
- b. If the Insured Person/s in the expiring Policy are covered on a Floater Basis and the Policy renewal for such Insured Person/s is done by splitting the floater Sum Insured into 2 or more floater / individual covers, then the Stay Fit Perk of the expiring Policy shall be apportioned to such renewed Policy/ies in proportion to the Sum Insured under each of the renewed Policy/ies.
- c. If the Insured Person/s in the expiring Policy are covered on an Individual basis and thereby enjoy separate Stay Fit Perk in the expiring Policy/ies, and such expiring Policy/ies is renewed with the Company on a Floater Basis, then the Stay Fit Perk carried forward under such renewed floater Policy would be the least of the Stay Fit Perk /s earned under the expiring Policy/ies.

21. Renewal Health Check-up

The Insured Person/s above 18 years of age at inception of the Policy is/are entitled to a annual health check-up, on Cashless basis, at a diagnostic center specified by the Company. This benefit is available irrespective of the claims made under the Policy and subject to continuation of Policy with Us. This is available for the Insured Person/s who were insured with Us for the above specified period and continue to be insured in the subsequent Policy Year under the same Policy Plan.

If the Annual checkup reports are abnormal and the Insured Person/s succeeds to bring it to normal, he/she can earn Wellness Rewards as mentioned under Part II. 19 ‘Health 360°-Table 1 ‘Wellness Reward’.

Plan	Sum Insured (in Lakhs)	List of Investigations
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Essential	10, 15, 20, 25, 30, 50	Complete blood Count, Routine Urine Analysis, Blood group, ESR, Fasting Blood Sugar, S. Cholesterol, SGPT, Creatinine, ECG
Optimum	10, 15, 20, 25, 30, 50	Complete blood Count, Routine Urine Analysis, Blood group, ESR, Fasting Blood Sugar, S. Cholesterol, SGPT, Creatinine, ECG
Optimum Plus	75, 100	Complete blood Count, Routine Urine Analysis, Blood group, ESR, Fasting Blood Sugar, Lipid profile, Kidney Function Test, Medical Examination, ECG

22. Cumulative Bonus

This Policy provides for auto increase in Basic Sum Insured by 10% of the Basic Sum Insured for every claim free Policy year up to a maximum of 100% of the Basic Sum Insured.

- a. For a Family Floater policy, the Cumulative Bonus shall be available only on floater basis and shall accrue only if no claim has been made in respect of any Insured Person during the expiring Policy Year. The Cumulative Bonus which is accrued during the claim free Policy Year will only be available to those Insured Persons who were insured in such claim free Policy Year and continue to be insured in the subsequent Policy Year.
- b. If the Insured Person/s in the expiring Policy are covered on a Floater Basis and the Policy renewal for such Insured Person/s is done by splitting the floater Sum Insured into 2 or more floater / individual covers, then the Cumulative Bonus of the expiring Policy shall be apportioned to such renewed Policy/ies in proportion to the Sum Insured under each of the renewed Policy/ies.
- c. If the Insured Person/s in the expiring Policy are covered on an Individual basis and thereby enjoy separate Cumulative Bonus in the expiring Policy/ies, and such expiring Policy/ies is renewed with the Company on a Floater Basis, then the Cumulative Bonus carried forward under such renewed floater Policy would be the least of the Cumulative Bonus/s earned under the expiring Policy/ies..
- d. Entire Cumulative Bonus will be forfeited if the Policy is not continued / renewed on or before Policy Period End Date or the expiry of the Grace period whichever is later.
- e. Where a portion of/ full Cumulative Bonus earned is utilized following a claim, the balance if any available will be carried forward for the immediate renewal. However, the Policy would not qualify for any fresh Cumulative Bonus on the immediate Policy renewal.

23. Change in Plan/ Enhancement of Basic Sum Insured

Basic Sum Insured can be enhanced and/or existing Policy Plan may be changed only at the time of renewal subject to no claim having been lodged/ paid under the earlier policy/ies and as per the board approved underwriting policy of the Company. In all such case of increase in the Basic Sum Insured and/or Policy cover(s), waiting period will apply afresh in relation to the amount and/or cover(s) by which the Basic Sum Insured has been enhanced and/or Policy Plan has been changed.

24. Emergency Assistance Services-

The below services will be available when the Insured/Insured member/s is/are more than 150 kilometers away for the continuous no. of days not beyond 90 days, within Indian territory, from their residential address as provided in the Proposal Form. The services would be provided by us /through our appointed Service provider, with prior intimation and acceptance by the Company and can be availed anytime during the policy period on Cashless basis and there are no restrictions on the number of times the facility can be utilized. We/ our Service provider completely arranges and pays reasonable and customary expenses towards assistance services without limits on the covered cost. No claims for Reimbursement will be accepted.

- i. **Medical Consultation, Evaluation and Referral-** In case of any emergency situation, We/our Service Provider will evaluate, troubleshoot and make immediate recommendations including referrals to qualified doctors and/or hospitals. The Company shall arrange the appointment with the medical consultant however, the consultation fees will be borne by the Insured Person.
- ii. **Medical Monitoring and Case Management-** A team of doctors, nurses, and other medically trained personnel would be in regular communication with the attending physician and hospital, monitors appropriate levels of care and relay necessary and legally permissible information to the members of the Family / employer.
- iii. **Emergency Medical Evacuation-** If the Insured / Insured member/s becomes ill or injured in an area where appropriate care is not available, the Company /via Service Provider at its expense will intervene and use available transportation equipment and personnel necessary to evacuate the Individual safely to the nearest facility for a higher medical care on Cashless basis. Such emergency medical evacuation would be done either by ground or air solely at the discretion of the Company.
Emergency Air Ambulance Charges: The Company will arrange Air Ambulance services on Cashless basis provided that:
 - a) The treating Medical practitioner certifies in writing that the severity or nature of the Insured Persons illness or injury warrants the Insured Persons requirement for Air Ambulance
 - b) The transportation expenses under this benefit include transportation from one Hospital to another Hospital for the purpose of providing a high standard of medical care to the Insured Person following a Medical Emergency.
- iv. **Compassionate Visit:** When an Insured Peron is travelling alone and will be hospitalized for more than seven (7) consecutive days, The Company/ Service Provider will provide economy,

round-trip, common carrier or an appropriate means of transportation to the place of hospitalization for a designated family member or a friend.

Procedure for availing Emergency Assistance Service:

In order to avail the emergency services, Insured person/s need to call Us on our toll free number 1800-266-5844 and provide the Policy number and member ID for verification purpose. Once the verification is done We/Our Service Provider will evaluate and arrange for the emergency assistance services as claimed and available in the policy.

Part III: Optional Cover (s)

The Optional Covers as stated below shall be available only if the same is specifically mentioned in the Policy Schedule and available on payment of additional premium as applicable. The Insured has an option to select the cover/s either on individual /combination basis, along with the covers specified under Parts II. Scope of Covers of the Policy.

However, Our total liability under this Policy for payment of any and all Claims in aggregate during each Policy Year of the Policy Period shall not exceed the sum of Basic Sum Insured, Cumulative Bonus, Cumulative Bonus Enhancer, Restore Sum Insured and specific limits as available to the Insured Person/s and stated in the Policy Schedule.

The Company hereby agrees subject to the terms, conditions and exclusions herein contained or otherwise expressed to pay and/or reimburse Reasonable and customary charges incurred towards medically necessary expenses up to the limits specified in the schedule against each benefit.

1. Cumulative Bonus Enhancer

The Cumulative Bonus as available under Part II (Scope of Cover) can be enhanced by 25% of the Basic Sum Insured at every claim free Policy Year renewal maximum upto 150% of the Basic Sum Insured provided that:

- a. The total Cumulative Bonus available under the Policy shall be subject to per Policy Year and maximum upto the limits as per the Plan opted and available under the Policy Schedule,
- b. We would not pay separate Cumulative Bonus as stated under Part II.22 ‘ Cumulative Bonus’ of the Policy,
- c. The eligibility of this benefit is as per the terms and conditions stated under Part II.22 ‘Cumulative Bonus’ of the Policy.
- d. In case a Claim is made during a Policy year, the accrued Cumulative Bonus Enhancer would reduce by 25% of the expiring Basic Sum Insured in the following year. There would not be any reduction in the base Sum Insured, only the accrued Cumulative bonus will get reduced to the extent of Sum Insured that has been increased through Cumulative Bonus Enhancer.

2. Out Patient Treatment (OPD) Cover

The Company will pay Reasonable & customary charges for the Out Patient treatment incurred by the Insured Person(s) on Individual limit basis during the Policy Year, maximum up to the limit specified in the Schedule to this Policy against this cover, which is separate and not forming part of the Basic Sum Insured as mentioned in the Policy Schedule. These charges will be payable only if the Insured Person (s) consults a specialist consultant/specialist medical practitioner on Outpatient basis for the illness/injury contracted during the policy period. The Company will pay towards following expenses, subject to prescription from the treating specialist consultant/specialist medical practitioner.

- a. Nursing Expenses
- b. Physical Therapy (Physiotherapy) expenses of a specialist Physiotherapist supported by a prescription from the treating specialist consultant/specialist medical practitioner as a medically necessary treatment
- c. Prescribed Drugs and medicines
- d. Investigation Services such as Laboratory, X-Ray, Diagnostic tests
- e. Dressing, Ordinary splints and plaster casts

3. Critical illness & Personal Accident cover:

This optional cover allows the Insured person to select a package of Critical illness & Personal Accident cover available on individual basis.

This cover pays onetime benefit if the Insured contracts any listed ‘ Critical illness’ or sustains any bodily injury during the Policy period causing Accidental Death, Permanent Total Disablement or Permanent Partial Disablement.

The Covers as mentioned under ‘Section 1’ and ‘Section 2’ below need to be opted together.

Section. 1

The Company hereby agrees, subject to the terms, conditions and exclusions applicable to this optional cover and the terms, conditions, general exclusions stated in this Policy, to pay the limits on a lumpsum basis, not forming part of Basic Sum Insured, in relation to the Insured Person/s as stated under Schedule to this Policy on occurrence of an Insured Event as stated below, under this optional cover. The Policy for this Cover i.e. Critical illness & Personal Accident cover will be ceased after the claim has been made and paid to the Insured Person towards any of the listed Critical Illness however the Policy remains renewable for other available covers as specified in the Policy Schedule.

Insured event: For the purpose of this optional cover and the determination of the Company’s liability under it, the Insured Event in relation to the Insured Person/s, shall mean any illness, medical event or surgical procedure as specifically defined below which was first diagnosed more than 90 days after the commencement of first Policy Period and the Insured person survives the illness by 30 days or more, from the date of diagnosis and shall include the:

a) First Diagnosis of the below-mentioned Illnesses more specifically described below:

1. Cancer of Specified Severity;
2. Kidney Failure requiring regular Dialysis
3. Multiple sclerosis with persisting symptoms

b) Undergoing for the following surgical procedures for the first time, more specifically described below:

4. Major Organ / Bone Marrow Transplant;
5. Open Heart Replacement or Repair of Heart Valves;
6. Open Chest CABG ;

c) Occurrence of the following medical events more specifically described below:

7. Stroke Resulting in Permanent Symptoms;
8. Permanent Paralysis of Limbs;
9. Myocardial Infarction (First Heart Attack of Specified Severity);

The Insured Event under this cover and the conditions applicable to the same are more particularly defined below:

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 T_aN0M0 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 Specified 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 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

4. Open Heart Replacement or Repair of Heart Valves

- I. The actual undergoing of open-heart valve surgery to replace or repair one or more heart valves, as a consequence of defects in, abnormalities of, or disease-affected cardiac valve(s). The diagnosis of the valve abnormality must be supported by an echocardiography and the realization of surgery has to be confirmed by a specialist Medical Practitioner.

Catheter based techniques including but not limited to, balloon valvotomy/valvuloplasty are excluded.

5. Kidney Failure requiring regular Dialysis

- I. End stage renal disease presenting as chronic irreversible failure of both kidneys to function, as a result of which either regular renal dialysis (hemodialysis or peritoneal dialysis) is instituted or

renal transplantation is carried out. Diagnosis has to be confirmed by a specialist medical practitioner.

6. Stroke resulting in Permanent Symptoms

- I. Any cerebral vascular incident producing permanent neurological sequelae. This includes infarction of brain tissue, thrombosis in an intra-cranial vessel, haemorrhage and embolisation from an extracranial source. Diagnosis has to be confirmed by a specialist Medical Practitioner and evidenced by typical clinical symptoms as well as typical findings in CT Scan or MRI of the brain. Evidence of permanent neurological deficit lasting for at least 3 months has to be produced.
- II. The following are excluded:
 - i. Transient Ischemic Attacks (TIA)
 - ii. Traumatic injury of the brain
 - iii. Vascular disease affecting only the eye or optic nerve or vestibular functions.

7. Major Organ/Bone Marrow Transplant

- I. The actual undergoing of a transplant of:
 - i. One of the following human organs: heart, lung, liver, kidney, pancreas, that resulted from irreversible end-stage failure of the relevant organ, or
 - ii. Human bone marrow using hematopoietic stem cells. The undergoing of a transplant has to be confirmed by a specialist Medical Practitioner.
- II. The following are excluded:
 - i. Other stem-cell transplants
 - ii. Where only islets of langerhans are transplanted

8. Permanent Paralysis of Limbs

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

9. Multiple Sclerosis with persisting symptoms

- I. The unequivocal diagnosis of Definite Multiple Sclerosis confirmed and evidenced by all of the following:
 - i. investigations including typical MRI findings which unequivocally confirm the diagnosis to be multiple sclerosis and
 - ii. there must be current clinical impairment of motor or sensory function, which must have persisted for a continuous period of at least 6 months.

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

In case where the Insured Person has selected this optional cover and has made a valid claim under any one of the named Critical Illnesses then, the Company will pay the lump sum amount as specified in the Policy Schedule. In this case, the claim will not be payable under Part II.1.A. (In-patient Treatment Expenses). The Insured Person can make a claim for any of the named Critical Illnesses, under this optional cover, only once during his lifetime.

In case where the Insured Person has not selected this optional cover, a valid claim will be payable under Part II.1.A. (In-patient Treatment expenses) of the policy.

Section. 2

Section 2.1 Personal Accident Cover:

The Company hereby agrees, subject to the terms, conditions and exclusions applicable to this Section and the terms, conditions, General Exclusions stated in the Policy, to pay the Capital Sum Insured as stated under the Schedule to this Policy, on occurrence of the Insured Event as stated below:

- Insured event: For the purposes of this optional cover and the determination of the Company's liability under it, Insured Event in relation to any Insured Person/s, shall mean Injury sustained during the Policy Period which shall be the sole and direct cause of i) Accidental Death ii) Permanent Total Disablement iii) Permanent Partial Disablement as described hereunder.

The Capital Sum Insured opted under this Optional cover is separate than the Basic Sum Insured and allows the Insured person(s) for opting upto 150% of the Basic Sum Insured as stated particularly in the Policy Schedule.

The compensation under more than one event as stated above, for same period of disability shall not exceed the Capital Sum Insured.

i. Accidental Death:

If an Insured Person/s suffers an accident during the Policy Period and this is the sole and direct cause of his death within 12 months of such accidental Bodily Injury sustained, then We will pay the Sum Insured as mentioned in the Policy Schedule.

The Policy terminates for the insured person for whom we have received the claim under this cover. In case of a death of the Policy holder, this Policy shall continue till the end of the Policy Period. If the other Insured Person/s wish to continue with the same Policy, the Company will renew the Policy subject to the appointment of an Insured.

ii. Permanent Total Disability

If an Insured Person/s suffers an accident during the Policy Period and this is the sole and direct cause of his permanent total disability in one of the ways detailed in the table below, within 12 months of such accidental Bodily Injury sustained, then We will pay 100% of the Capital Sum Insured for the benefits listed below.

Permanent Total Disability – Table of Benefits
Loss of:
Limbs (both hands or both feet or one hand and one foot)
Loss of a limb and an eye
Complete and irrecoverable loss of sight of both eyes
Complete and irrecoverable loss of speech & hearing of both ears

In this benefit

- a) Limb means a hand at or above the wrist or a foot above the ankle.
- b) Loss of Limb means physical separation of a limb above the wrist or ankle respectively

In case of physical severance of Limbs, waiting period of 180 days shall not be applicable and the claim would be payable immediately subject to admission of claim as per the Policy terms and conditions and submission of all necessary documents / information and any other additional information required for the settlement of the claim.

iii. Permanent Partial Disability

If an Insured Person suffers an Accident during the Policy Period and within 12 (twelve) Calendar months from the date of the Accident this is the sole and direct cause of his permanent partial disability in one of the ways detailed in the table below, then We will pay the percentage of the Capital Sum Insured shown in the table.

Permanent Partial Disability - Table of Benefits	
Loss of	% of CSI
Each arm at shoulder	70%
Each arm to a point above elbow joint	65%
Each arm to a point below elbow joint	60%
Each hand at the wrist	55%
Each thumb	20%
Each index finger	10%
Each other finger	5%
Each leg above center of the femur	70%
Each leg up to a point below the femur	65%
Each leg to a point below the knee	50%

Each leg up to the center of tibia	45%
Each foot at the ankle	40%
Each big toe	5%
Each other toe	2%
Each eye	50%
Hearing in each ear	30%
Sense of smell	10%
Sense of taste	5%
Any other Permanent Partial Disability	% as assessed by Registered medical practitioner

The compensation under more than one event as stated above, for same period of disability shall not exceed the Capital Sum Insured stated under this cover.

In case of multiple claims under Permanent Partial Disability arising due to multiple events during the Policy period, the total claim payable amount shall not exceed the Capital Sum Insured stated under this cover.

Section 2.2 Adventure Sports Cover

If an Insured Person suffers an Accident while the Insured Person is engaged in an adventure sport carried out in accordance with the guidelines, codes of good practice and recommendations for safe practices as laid down by a governing body or authority during the Policy Period and this is the sole and direct cause of his/her Death or Permanent total disability or Permanent partial disability in one of the ways then the Company will pay up to the Sub Limit specified in the Policy Schedule forming part of the Capital Sum Insured and shall be payable in accordance with the Table as mentioned above under Section 2.1. Personal Accident cover, provided that:

The following exclusions listed under Part IV. 35 General Exclusion will stand deleted for this Option:

Treatment/loss arising from Insured Person's participation in scuba diving, engaging in speed contest or racing of any kind (other than on foot), bungee jumping, parachuting, hang gliding, rock or mountain climbing, winter sports, mountaineering (where ropes or guides are customarily used), caving or potholing, hunting or equestrian, skin diving or other underwater activity, rafting or canoeing involving white water rapids, yachting or boating outside coastal waters (2 miles), polo, snow and ice sports, professional sports.

Section 2.3 Risk Categorization

Risk Group I: Doctors, Lawyers, Accountants, Architects, Consulting engineers, Teachers, Bankers, Builders, Contractors, Engineers on site engaged in superintending functions only, Veterinary Doctors, business owners wherein the business is not dealing in hazardous goods or not involving manual labor, Persons engaged in clerical functions & administrative functions and such other persons engaged in occupations of similar hazard listed above.

Risk Group II: Professional Athletics & Sportsmen, Wood working Machinists, Workers, Mechanics, Drivers, Manual laborers (except those falling under Group III) & such other persons engaged in occupation of similar hazard listed above.

Risk Group III: Persons working in underground mines, explosives, magazines, workers involved in electrical installation with high tension supply, demolition workers, Jockeys, Circus personnel, Persons engaged in activities like racing on wheels or horseback, big game hunting, mountaineering, winter sports, skiing, ice hockey, ballooning, hand gliding, river rafting, polo, persons working as Air Crew and Ship Crew, and such other persons engaged in occupation of similar hazard listed above.

4. Worldwide coverage

The Company will indemnify up to the amount specified in the Policy Schedule forming part of the Basic Sum Insured for the emergency care Medical Expenses incurred outside India, in respect of the Insured Person incurred during the Policy Year, provided that:

- i. The Insured person/s is/are outside India for the purpose other than undergoing medical treatment/procedure
- ii. Any illness, medical event or surgical procedure for which the Hospitalization has occurred, which was first diagnosed whilst the Insured Person/s is/are outside India.
- iii. The treatment is Medically Necessary and has been certified by a Medical Practitioner as an Emergency care which cannot be deferred till the date of Insured Person/s return/s to India.
- iv. The intimation of such hospitalization to the Company or our TPA is within 24 hours of admission.
- v. The Emergency Medical Expenses incurred during In-patient Hospitalization only shall be covered.
- vi. Pre-existing disease/s as on commencement date of the first Policy with us and any complications arising from the same shall not be covered until 36 months of continuous coverage have elapsed, since inception of your first Policy with Us & with this benefit.
- vii. Any payments under this benefit will only be made in India, in Indian Rupees and on reimbursement basis. The payment of any claim will be based on the rate of exchange as on the date of payment to the Hospital published by Reserve Bank of India (RBI) and shall be used for conversion of foreign currency into Indian Rupees for payment of the claim under this benefit.
- viii. Waiting Periods of 30 days, First Year and Two Years as stated under General Exclusions Part IV. a. b. and c. of the Policy shall be waived off under this cover.
- ix. We shall not be deemed to provide cover and shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose us to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.
- x. The cover is available for a maximum period of 180 consecutive days in one Policy Year.

Part IV: General Exclusions

1. Waiting Period Exclusions:

a. 30 days Waiting Period Exclusion:

A waiting period of 30 days from the commencement date of the first Policy will apply to all disease/ illness contracted other than accidental bodily injury requiring hospitalization.

b. First Year Waiting Period Exclusion:

During the first year of operation of this insurance cover, expenses on treatment of the following diseases are not payable: Cataract, Benign Prostatic Hypertrophy, Hernia, Hydrocele, Fistula in anus, piles, Sinusitis and related disorders, Fissure, Gastric and Duodenal ulcers, gout and rheumatism; internal tumors, cysts, nodules, polyps including breast lumps (each of any kind unless malignant); Hysterectomy/ myomectomy for menorrhagia or fibromyoma or prolapse of uterus, polycystic ovarian diseases; skin tumors unless malignant, benign ear, nose and throat (ENT) disorders and surgeries; dilatation and curettage (D&C); & Congenital Internal Diseases.

c. Two Year Waiting Period Exclusion:

During the first two years of the operation of this insurance cover, the expenses on treatment of following diseases are not payable: Calculus diseases of Gall bladder and Urogenital system, Joint Replacement due to Degenerative condition, Surgery for prolapsed inter vertebral disc unless arising from accident, Age related Osteoarthritis and Osteoporosis, Spondylosis / Spondylitis, Surgery of varicose veins and varicose ulcers.

Treatment for correction of eye sight (laser surgery) due to refractive error

Treatment related to Anxiety (F06,F40-41), Conduct & Mood disorders (F34,F38-39,F92-93,F98), Personality disorders (F60-61,F93) and stress (F43)*

If these diseases/disorders are pre-existing at the time of proposal or subsequently found to be pre-existing, exclusion below shall be applicable.

d. Pre- Existing Condition Exclusion:

Pre-existing Conditions and any complications arising from the same will not be covered until 48 months or 36 months of continuous coverage have elapsed, as per the plan chosen, since inception of your first Policy with Us.

e. Four Year Waiting Period Exclusion:

Treatment of Bipolar (F31), Delirium (F05), Dementia (F00-F03), Depression (F30,F32,F33), Hyperkinetic (F90), Mental retardation (F70-79), Schizophrenia (F20-29), HIV, Acquired Immuno Deficiency Syndrome (AIDS) whether or not arising out of HIV including its complications will be covered post 48 continuous months of this Policy with us. The Waiting Period shall apply unless expressly stated to the contrary elsewhere in this Policy.*

* The illnesses/diseases mentioned with the coding in the bracket such as F06, F40 are as per the 'International Classification of Diseases (ICD's). ICD defines the universe of diseases, disorders, injuries and other related health conditions, listed in a comprehensive, hierarchical fashion.

2. We will not make any payment for any claim in respect of any Insured Person directly or indirectly for, caused by, arising from or in any way attributable to any of the following unless expressly stated to the contrary elsewhere in this Policy:
 1. Any condition directly or indirectly caused by or associated with any sexually transmitted disease, including Genital Warts, Syphilis, Gonorrhoea, Genital Herpes, Chlamydia, Pubic Lice & Trichomoniasis, Human T Cell Lymphotropic Virus Type III (HTLV-III or HTLV-III) or Lymphadenopathy Associated Virus (LAV) or the mutants derivative or Variations Deficiency Syndrome or any Syndrome or condition of a similar kind.
 2. Any treatment arising from or traceable to pregnancy (including voluntary termination), miscarriage (unless due to an Accident), childbirth, maternity (including caesarian section), abortion or complications of any of these. This exclusion will not apply to ectopic pregnancy.
 3. Any treatment arising from or traceable to any fertility, infertility, sub fertility or assisted conception procedure or sterilization, birth control procedures, hormone replacement therapy, contraceptive supplies, or services including complications arising due to supplying services or Assisted Reproductive Technology.
 4. Any dental treatment or surgery unless requiring hospitalization arising out of an accident.
 5. Treatment taken from anyone who is not a Medical Practitioner or from a Medical Practitioner who is practicing outside the discipline for which he is licensed or any kind of self-medication.
 6. Charges incurred in connection with cost of spectacles and contact lenses, hearing aids, dentures, artificial teeth, routine eye and ear examinations, laser surgery for correction of refractory errors unless specifically mentioned in your policy schedule.
 7. Experimental or unproven treatments. Any Illness or treatment which is a result or consequence of undergoing such experimental or unproven treatment.
 8. Any expenses incurred on prosthesis, corrective devices, wheelchairs, walkers, belts, collars, caps, splints, braces, stockings, diabetic footwear, glucometer/thermometer, crutches, ambulatory devices, instruments used in treatment of sleep apnea syndrome (C.P.A.P) or continuous ambulatory peritoneal dialysis (C.P.A.D) and oxygen concentrator or asthmatic condition, cost of cochlear implants.
 9. Any weight management services, procedures and treatment, services and supplies including those related to treatment of conditions and complication arising out of obesity (including morbid obesity)
 10. Any procedure, investigation, treatment related to sleep disorder or sleep apnea syndrome, general debility, convalescence, cure, rest cure, health hydros, nature cure clinics, sanatorium treatment, rehabilitation measures, private duty nursing (unless covered under the Policy), respite care, long term nursing care, custodial care or any treatment in an establishment that is not a Hospital.
 11. External Congenital Anomaly.
 12. Aesthetic treatment, cosmetic surgery/implants or plastic surgery or related treatment of any description, including any complication arising from these treatments, other than as may be necessitated due to an Injury or Burns.
 13. Any treatment / surgery for change of sex or gender reassignments including any complication arising from these treatments.

14. Circumcision unless necessary for treatment of an Illness or as may be necessitated due to an Accident
15. All preventive care, vaccination including inoculation and immunizations (except in case of post-bite treatment or when it is medically necessary and part of the treatment), vitamins and tonics.
16. Artificial life maintenance, including life support machine use, where such treatment will not result in recovery or restoration of the previous state of health.
17. AYUSH treatment unless specifically mentioned in your policy schedule.
18. Any OPD treatment unless specifically mentioned in your policy schedule except pre and post – hospitalization as covered under Scope of the Policy.
19. Treatment received outside India unless specifically mentioned in your policy schedule.
20. Charges incurred at Hospital Primarily for diagnostic, X-ray or laboratory examinations not consistent with or incidental to the diagnosis and treatment of the positive existence or presence of any Illness or Injury for which Inpatient Care/Day Care Treatment is required
21. War or any act of war, invasion, act of foreign enemy, war like operations (whether war be declared or not or caused during service in the armed forces of any country), civil war, public defense, rebellion, revolution, insurrection, mutiny, military or usurped acts, seizure, capture, arrest, restraints and detainment of all kinds.
22. Any Illness or Injury arising from Insured Person committing any breach of law with criminal intent.
23. Act of self-destruction or self-inflicted, attempted suicide or suicide while sane or insane or Illness or Injury attributable to consumption, use, misuse or abuse of tobacco, intoxicating drugs and alcohol or hallucinogens.
24. Any charges incurred to procure any medical certificate, treatment or Illness related documents pertaining to any period of Hospitalization or Illness.
25. charges related to TV(whenever specifically charged separately), access to telephone and telephone calls (whenever specifically charged separately), foodstuffs, (except patient's diet), cosmetics, hygiene articles, body or baby care products and bath additive, barber or beauty service, guest services.
26. Stem Cell implantation, harvesting, storage or any kind of treatment using stem cells
27. Expenses related to any kind of RMO charges, service charge, surcharge, admission fees, registration fees, night charges levied by the hospital under whatever head.
28. Any Hospitalisation primarily for investigation and / or diagnosis purpose unless it leads to medical or surgical treatment.
29. Nuclear, chemical or biological attack or weapons, contributed to, caused by, resulting from or from any other cause or event contributing concurrently or in any other sequence to the loss, claim or expense. For the purpose of this exclusion:
 - a. Nuclear attack or weapons means the use of any nuclear weapon or device or waste or combustion of nuclear fuel or the emission, discharge, dispersal, release or escape of fissile/fusion material emitting a level of radioactivity capable of causing any Illness, incapacitating disablement or death.
 - b. Chemical attack or weapons means the emission, discharge, dispersal, release or escape of any solid, liquid or gaseous chemical compound which, when suitably distributed, is capable of causing any Illness, incapacitating disablement or death.
 - c. Biological attack or weapons means the emission, discharge, dispersal, release or escape of any pathogenic (disease producing) micro-organisms and /or biologically produced toxins (including

genetically modified organisms and chemically synthesized toxins) which are capable of causing any illness, incapacitating disablement or death

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

30. Impairment of an Insured Person's intellectual faculties by abuse of stimulants or depressants
31. Alopecia, wigs and/or toupee and all hair or hair fall treatment and products
32. Any treatment taken in a clinic, rest home, convalescent home for the addicted, detoxification center, sanatorium, home for the aged, mentally disturbed and remodeling clinic.
33. Drugs or treatment and medical supplies not supported by a prescription from a Medical Practitioner.
34. Treatment/loss arising from Insured Person's participation in scuba diving, engaging in speed contest or racing of any kind (other than on foot), bungee jumping, parachuting, hang gliding, rock or mountain climbing, winter sports, mountaineering (where ropes or guides are customarily used), caving or potholing, hunting or equestrian, skin diving or other underwater activity, rafting or canoeing involving white water rapids, yachting or boating outside coastal waters (2 miles), polo, snow and ice sports, professional sports.

3. Special Exclusions applicable to Optional Cover ' Personal Accident Cover' Section 2. Of Part III. Of the Policy cover –

In addition the General Exclusions listed above the Policy shall not cover following unless expressly stated to the contrary elsewhere in this Policy:

1. Any claim in respect of accidental death or accidental injury caused by curative measures, radiation, infection, poisoning except where these arise from an accident.
2. In the event the Insured Person is a victim of culpable homicide, i.e. where he dies due to act committed against him, which act is committed with the intention of causing death or with the intention of causing accidental injury as is likely to cause death, or with the knowledge that such act is likely to cause death.
3. driving any vehicle without a valid driving licence
4. whilst engaging as a driver, co-driver or passenger of a vehicle engaging in speed contest or racing of any kind or participating in a trail run.

Part V: General Conditions

1. Disclosure of information norm

The Policy shall be void and all premium paid hereon shall be forfeited to the Company, in the event of mis- representation, mis-description or non-disclosure of any material particulars in the proposal

form, personal statement, declaration and connected documents, or any material information having been withheld, or a claim being fraudulent or any fraudulent means or device being used by the Insured/ Insured Person/s or any one acting on his/their behalf to obtain a benefit under this Policy.

2. Observance of Terms and Conditions

The due observance and fulfillment of the terms, conditions and endorsements, including the payment of premium of this Policy and compliance with specified claims procedure insofar as they relate to anything to be done or complied with by the Insured shall be a Condition Precedent to any liability of the Company to make any payment under this Policy.

3. Alterations to the Policy

This Policy together with the Policy Schedule constitutes the complete contract of insurance. This Policy cannot be changed or varied by any one (including an insurance agent or broker) except the Company, and any change We make will be evidenced by a written endorsement signed and stamped by the Company.

4. Material Change

It is a Condition Precedent to the Company's liability under the Policy that the Insured Person/s shall immediately notify the Company in writing of any material change in the risk on account of change in nature of occupation or business at his/ their own expense. The Company may adjust the scope of cover and/or the premium paid or payable as per the board approved underwriting policy of the Company.

5. Records to be maintained

The Insured Person/s shall keep an accurate record containing all relevant medical documents including a variety of types of "notes" entered over time by Medical Practitioner, recording observations and administration of drugs and therapies, Investigation reports and shall allow the Company to inspect such record. The Insured Person/s shall furnish such information to the Company as may be required under this Policy, during the Policy Period or until the final adjustment, if any, and resolution of Claim/s under this Policy whichever is later.

6. Notice of charge

The Company shall not be bound to take notice or be affected by any notice of any trust, charge, lien, or other dealing with or relating to this Policy, but the payment by the Company to the Insured Person/s, his/her nominees or legal representatives, as the case may be, of any Medical Expenses or compensation or benefit under the Policy shall in all cases be complete and construed as an effectual discharge in favor of the Company.

7. Fraudulent Claims

If any claim is in any respect fraudulent, or if any false statement, or declaration is made or used in support thereof or if any fraudulent means or devices are used by the Insured/Insured Person/s or any one acting on his / her behalf to obtain any benefit under this Policy, or if a claim is made and rejected and no Court action or suit is commenced within twelve months after such rejection all benefits under this Policy shall be forfeited.

8. Entry Age

Minimum entry Age: Adult –18 years; Child -91 days
 Maximum entry Age: 65 Years

9. Sub -standard Risk

Proposals where the Health status is adverse, as revealed in the proposal form or as evidenced in the pre policy check-up may be accepted as per the board approved underwriting policy of the Company with an increased risk rating which shall not exceed 100% of normal slab premium per diagnosis / medical condition and not over 200% of normal slab premium per person. Applicable for all subsequent renewal(s) involving age slab changes and increase in Basic Sum Insured.

If these diseases are pre-existing at the time of proposal or subsequently found to be pre-existing, then Pre-Existing Condition Exclusion (Part IV. d) shall be applicable.

In all such cases, we would send a communication letter to the Proposer and obtain his/her consent before acceptance of the Proposal.

10. Cancellation/Termination

This Policy will terminate at the expiration of the period for which premium has been paid or on the Expiration Date shown in Policy Schedule.

Cancellation by Insurer:

The Policy shall be void and all premium paid hereon shall be forfeited to the Company, in the event of misrepresentation, mis-description or non-disclosure of any material fact in the proposal form, statement, declaration, claim form and connected documents or any material information having been withheld or a Claim being fraudulent or any fraudulent means or devices being used by insured to gain benefit under the policy. In such event of policy cancellation no premium shall be refunded to the insured.

The Company may, in the event of non-cooperation of the Insured/Insured person/s cancel this Policy, by giving 15 days notice in writing by Registered Post Acknowledgment due to the Insured/ Insured Person/s at his / their last known address in which case the Company shall be liable to repay a rateable proportion of the premium for the unexpired term from the date of the cancellation subject to there being no claim made/ reported under the Policy.

Cancellation by Insured/Insured Person:

The Insured may elect to cancel the Policy by giving 15 days’ notice in writing to the Company. If no claim has been made under the Policy then the Company shall from the date of receipt of notice cancel the Policy and refund the premium for the balance Policy period as per the Table below;

Cancellation period	Full premium		Installment premium					
	Policy Period:	Policy Period:	Policy Period: 1 Year			Policy Period: 2 Years		
			Monthly	Quarterly	Half-	Monthly	Quarterly	Half-

	1 Year	2 Years			Yearly			Yearly
Up to 1 Month	75%	87.50%	NIL	NIL	20%	NIL	NIL	25.00%
Up to 3 Months	50%	75.00%	NIL	NIL	NIL	NIL	NIL	25.00%
Up to 6 Months	25%	62.50%	NIL	NIL	NIL	10.00%	10.00%	10.00%
Up to 9 Months	NIL	50.00%	NIL	NIL	NIL	20.00%	25.00%	30.00%
Up to 12 Months	NIL	42.00%	NIL	NIL	NIL	35.00%	40.00%	40.00%
Up to 15 Months	NIL	25.00%	NIL	NIL	NIL	NIL	NIL	NIL
Up to 18 Months	NIL	12.50%	NIL	NIL	NIL	NIL	NIL	NIL
Up to 24 Months	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL

In the event of the death of the Insured Person/s during the currency of the Policy, due to any reason and subject to there being no claim reported under the Policy, the Policy would cease to operate and the nominee/legal heir would be entitled to a refund in premium from the date of death to the expiry of policy and such refund would be governed by the provisions relating to the Cancellation by Insured / Insured Person/s as specified above. In case of a family floater, upon the death of the Policy holder, this Policy shall continue till the end of the Policy Period. If the other Insured Person/s wish to continue with the same Policy, the Company will renew the Policy subject to the appointment of an Insured.

11. Withdrawal of Product

In case the product is found to be financially unviable or is deficient in any manner, the Company shall, in terms of Insurance Regulatory & Development Authority (Health Insurance) Regulations 2016, have the option to withdraw this product from the market subject to prior approval of such withdrawal from the Regulatory Authority. Any withdrawal of the product would be duly intimated to existing customers, who on expiry of the existing Policy, will have an option to obtain renewal under similar product/s available with Us. The Company shall allow the benefit of Portability in all such cases.

12. Free Look Cancellation

A period of 15 days from the date of receipt of Policy document is available to review the terms, conditions and exclusions of the Policy. The Insured has the option of cancelling the Policy stating the reasons for cancellation if he has any objections to any of the terms, conditions and exclusions. The company shall refund the premium paid after adjusting the amounts spent on medical examination of the Insured person/s, Stamp Duty Charges and proportionate risk premium in case the risk has already commenced. Cancellation will be allowed only if there are no claims reported under the Policy. All rights under this Policy shall immediately stand extinguished on the free look

cancellation of the Policy. Free look provision is available only at the time of inception of the first Policy contract with us and not at the time of renewal of the Policy.

13. Continuity Benefits

Portability: If You are insured continuously and without interruption under any other Indian Insurer's individual health insurance policy for the reimbursement of medical costs for inpatient treatment in a hospital and you want to shift to us on renewal, the Company will consider such requests on proper evaluation allowed in terms of the Portability Guidelines.

Dependent child/children: covered with Us under Family Floater shall have the option to continue renewal by migrating to a suitable policy at the end of the specified exit age. Due credit for continuity in respect of the previous policy period will be allowed provided the earlier policies have been maintained without a break.

14. Disclaimer

It is being expressly agreed and declared that if the Company shall disclaim liability for any claim hereunder and such claim shall not within 12 calendar months from the date of the disclaimer have been made the subject matter of a suit in a court of law then the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder.

15. Area of Validity

The policy shall provide for eligible medical treatment taken within India and World-wide (as applicable and specified in the Policy) & all the benefits under the policy shall be payable in Indian rupees only.

16. Policy Disputes

The parties to this Policy expressly agree that the laws of the Republic of India shall govern the validity, construction, interpretation and effect of this Policy. Any dispute concerning the interpretation of the terms and conditions, limitations and/or exclusions contained herein is understood and agreed to, by both the Insured and the Company to be subject to Indian law. Each party agrees to be subject to the executive jurisdiction of the High Court of Mumbai and to comply with all requirements necessary to give such Court the jurisdiction. All matters arising hereunder shall be determined in accordance with the law and practice of such Court.

17. Arbitration

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

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

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

18. Notice

Every notice and communication to the Company required by this Policy shall be in writing, within specified time and be addressed to the nearest office of the Company.

19. Electronic Transaction

The Insured agrees to adhere to and comply with all such terms, conditions and exclusions as the Company may prescribe from time to time, and hereby agrees and validates that all transactions effected by or through facilities for conducting remote transactions including the Internet, World Wide Web, electronic data interchange, call centers, tele service operations (whether voice, video, data or combination thereof) or by means of electronic, computer, automated machines network or through other means of telecommunication, established by or on behalf of the Company, for and in respect of the policy or its terms, or the Company’s other products and services, has his concurrence and full understanding of the terms and conditions affecting this Contract and 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. Sales through such electronic transactions shall ensure adherence to conditions of section 41 of the Insurance Act 1938 with full disclosures on terms, conditions and exclusions. A voice recording in case of tele-sales or other evidence for sales through the World Wide Web shall be maintained and sent to the Insured Person, duly validated/confirmed by the Insured Person.

20. Premium on Installment basis

Notwithstanding anything to the contrary in the Policy, the Company as a matter of facility to the Insured, agrees to accept payment of premium by installments. Premium can be paid in either Monthly, Quarterly or Half Yearly installments (as indicated in Table below) subject to selection of installment frequency before inception of the policy and opting ECS/SI payment mode. The total premium applicable for a yearly or long term policy tenure shall be collected by us not later than first year of the policy. Given below are the payment terms applicable on standard premiums in case of installments.

Installment Frequency	% of Annual Premium
Half Yearly	51%
Quarterly	26%
Monthly	8.75%

Notwithstanding the provisions of the preceding Clause, upon non-payment of any installment on its due date, this Policy shall cease to operate from the time and date of the default in payment of the installment and no liability shall attach under this Policy for any claim occurring thereafter, nor shall any refund of premium become due under the Policy.

The Policy can be revived within the relaxation period (as indicated in the Table below) by payment of the Installment due subject however to the condition that no liability shall attach under this Policy for any claim occurring during the period when the Policy is deemed to have ceased to operate following default in payment of Installment premium due under the Policy.

Installment Frequency	Relaxation Period
Monthly	15 Days
Quarterly	15 Days
Half yearly	15 Days
Annual	Grace Period

Additionally, in the event of claim during the currency of this Policy from any cause whatsoever, all the subsequent installments applicable to the respective Insured member/s shall immediately become due and payable notwithstanding anything to the contrary hereinabove contained. The Company may collect the balance premium installment amount from the payable claim amount in order to ensure seamless processing of the claim and in case the claim amount is less than the balance premium installment, no claim will be payable till the balance premium installment is recovered.

Relaxation period is a time immediately following the installment premium due date during which a payment can be made to 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 installment premium is received.

NOTE : IT IS NOT OBLIGATORY ON THE PART OF THE INSURERS TO GIVE ANY NOTICE TO THE INSURED FOR PAYMENT OF PREMIUM INSTALMENT.

iii) Conditions when a claim arises

Claim Procedure:

- a. **Notification of claim:** Upon the happening of any event giving rise or likely to give rise to a claim under this Policy, the Insured/Insured Person(s) shall give immediate notice to the TPA named in the Policy/Health Card or the Company by calling toll-free number as specified in the Policy/Health Card or in writing to the address shown in the Schedule with Particulars below:
 - i. Policy Number / Health Card No.
 - ii. Name of the Insured / Insured Person availing treatment
 - iii. Details of the disease/illness/injury
 - iv. Name and address of the Hospital
 - v. Any other relevant information

Intimation must be given atleast 48 hours prior to planned hospitalization and within 24 hours of hospitalization in case of emergency hospitalization. In event of any claim for Pre – Post Hospitalization expenses incurred, all claim related documents needs to be submitted within 7 days from the date of

completion of treatment or eligible Post Hospitalization period as mentioned in the policy schedule whichever is earlier.

The Company may accept claims where documents have been provided after a delayed interval in case such delay is proved to be for reasons beyond the control of the Insured Person/s. The Insured Person/s shall tender to the Company all reasonable information, assistance and proofs in connection with any claim hereunder. The Company shall settle claims, including its rejection, within thirty working days of receipt of the last required documents.

- b. **For opting Cashless Facility:** (applicable where the Insured Person/s has opted for cashless facility in a Network Hospital) - The Insured Person must call the helpline and furnish membership Number and Policy Number and take an eligibility number to confirm communication. The same has to be quoted in the claim form. The call must be made 48 hours before admission to Hospital and details of hospitalization like diagnosis, name of Hospital, duration of stay in Hospital should be given. In case of emergency hospitalization the call should be made within 24 hours of admission.
- i. The company may provide Cashless facility for Hospitalisation expenses either directly or through the TPA if treatment is undergone at a Network Hospital by issuing Pre-Authorisation letter to the health care service provider.
 - ii. For the purpose of considering Pre-Authorisation and Cashless facility, the Insured Person/s shall submit to the TPA complete information of the disease, requiring treatment along with necessary certification from the Hospital/Medical Practitioner.
 - iii. If the claim for treatment appears admissible, the Company either directly or through the TPA shall issue Pre-Authorisation to the Hospital concerned for cashless facility whereby hospitalization expenses shall be paid directly by the Company/ through the TPA as confirmed in the Pre-Authorisation.
 - iv. Cashless facility will not be available in Non-network Hospital and may be declined even for treatment at a network hospital where the information available does not conclusively establish that a claim in respect of the treatment would be admissible. In such cases, the Insured Person/s shall bear such expenses and claim reimbursement immediately after discharge from the Hospital.
 - v. The list of Network hospitals where we are having cash less arrangement would be made available to the Policy holder and subsequent amendments to the same would also be duly communicated by us/ the TPA service provider.
- c. **Reimbursement Claims** - Notice of claim with particulars relating to Policy numbers, name of the Insured Person in respect of whom claim is made, nature of illness/injury and name and address of the attending Medical Practitioner/ Hospital/ Nursing Home should be given to Us immediately on hospitalization /injury/ death, failing which admission of claim would be based on the merits of the case at our discretion. The Insured Person/s shall after intimation as aforesaid, further submit at his/her own expense to the TPA within 15 days of discharge from the hospital the following:

- i. Claim form duly completed in all respects
- ii. Original Bills, Receipt and Discharge certificate / card from the Hospital.
- iii. Original Cash Memos from Hospital(s)/Chemist(s), supported by proper prescriptions.
- iv. Original Receipt and Pathological test reports from a Pathologist supported by the note from the attending Medical Practitioner / Surgeon demanding such Pathological tests.
- v. Surgeon's certificate stating nature of operation performed and Surgeons' original bill and receipt.
- vi. Attending Doctor's / Consultant's / Specialist's / - Anesthetist's original bill and receipt, and certificate regarding diagnosis.
- vii. Medical Case History / Summary.
- viii. Original bills & receipts for claiming Ambulance Charges
- ix. Any additional documents or information, as may be deemed necessary by the Company or TPA.

The Insured Person/s shall at any time as may be required authorize and permit the TPA and/or Company to obtain any further information or records from the Hospital, Medical Practitioner, Lab or other agency, in connection with the treatment relating to the claim. The Company may call for additional documents/information and/or carry out verification on a case to case basis to ascertain the facts/collect additional information/documents of the case to determine the extent of loss. Verification carried out will be done by professional Investigators or a member of the Service Provider and costs for such investigations shall be borne by the Company.

The Company may accept claims where documents have been provided after a delayed interval in case such delay is proved to be for reasons beyond the control of the Insured/ Insured Person/s. The Insured shall tender to the Company all reasonable information, assistance and proofs in connection with any claim hereunder.

Applicable Taxes prevailing at the time of claim will be considered as part of the Claim Amount and the aggregate liability of the Company, including any payment towards such Taxes shall in no case exceed the Basic Sum Insured opted.

No person other than the Insured /Insured Person(s) and/ or nominees named in the proposal can claim or sue us under this Policy.

INDICATIVE LIST OF ENCLOSURES FOR SUBMISSION OF CLAIM

➤ In-patient Treatment /Day Care Procedures

1. Duly filled and signed Claim Form.
2. Photocopy of ID card / Photocopy of current year policy.
3. Original Detailed Discharge Summary / Day care summary from the hospital.
4. Original consolidated hospital bill with bill no and break up of each Item, duly signed by the insured.
5. Original payment Receipt of the hospital bill with receipt number
6. First Consultation letter and subsequent Prescriptions.
7. Original bills, original payment receipts and Reports for investigation supported by the note from Attending Medical Practitioner / Surgeon demanding such test.
8. Copy of Indoor cases papers and other medical records as applicable for claim
9. Surgeons certificate stating nature of Operation performed and Surgeons Bills and Receipts

10. Attending Doctors/ Consultants/ Specialist's/ Anesthetist Bill and receipt and certificate regarding same
11. Original medicine bills and receipts with corresponding Prescriptions.
12. Original invoice/bills for Implants (viz. Stent /PHS Mesh/ IOL etc.) with original payment receipts.
13. Hospital Registration Number and PAN details from the Hospital
14. Doctors registration Number and Qualification from the doctor
15. Photo ID and Address proof of policy holder and patient
16. Original cancelled cheque with payee name printed on the cheque. If the name of the payee is not printed on the cheque please provide copy of first page of bank passbook
17. C-KYC form for claims above 1 lac

➤ **OPD Treatment**

1. Duly filled and signed Claim Form
2. Photocopy of ID card / Photocopy of current year policy
3. Consultation letter and subsequent Prescriptions.
4. Original bills, original payment receipts
5. In case of a Claim towards Physiotherapy, need to be supported by a prescription from the treating specialist consultant/specialist medical practitioner as a medically necessary treatment

➤ **Road Traffic Accident**

In addition to the In-patient Treatment documents:

1. Copy of the First Information Report from Police Department / Copy of the Medico-Legal Certificate.
2. In Non Medico legal cases
3. Treating Doctor's Certificate giving details of injuries (How, when and where injury sustained)
4. In Accidental Death cases
5. Copy of Post Mortem Report (if conducted) & Death Certificate

➤ **For Death Cases**

In addition to the In-patient Treatment documents:

1. Original Death Summary from the hospital.
2. Copy of the Death certificate from treating doctor or the hospital authority.
3. Copy of the Legal heir certificate, if the claim is for the death of the principle insured.

➤ **Pre and Post-hospitalization expenses**

1. Duly filled and signed Claim Form.
2. Photocopy of ID card / Photocopy of current year policy.
3. Original Medicine bills, original payment receipt with prescriptions.
4. Original Investigations bills, original payment receipt with prescriptions and report.
5. Original Consultation bills, original payment receipt with prescription.
6. Copy of the Discharge Summary of the main claim.

➤ **Ambulance Benefit**

1. Duly filled and signed Claim Form.
2. Photocopy of ID card / Photocopy of current year policy.
3. Original Bill with Original Payment Receipt.
4. Treating Doctor's consultation prescription indicating Emergency Hospitalization.

➤ **Reimbursement of Organ Donor Expenses**

In addition to the documents of general hospitalization

1. Organ Function test / blood test proving organ failure.
2. Treatment Certificate issued by the Transplant Surgeon of the hospital concerned.

➤ **Hospital Cash Allowance**

Same as In-patient Hospitalization treatment

➤ **Restoration/Reinstatement of the Sum Insured**

Same as In-patient Hospitalization treatment

➤ **Nursing Allowance**

In addition to the In-patient Treatment documents:

1. Duly signed prescription for Private Nursing requirement and its necessity from the treating Medical Practitioner
2. Original Bill with Original Payment Receipt of Nursing charges from the utilized Nursing Burrow/Private Nurse

➤ **Maternity benefit**

In addition to the In-patient Treatment documents:

1. ANC records of Patient
2. Obstetric history of patient

➤ **Critical Illness Benefit**

1. Duly filled and signed claim form
2. Photocopy of current year policy
3. Copy of Discharge summary if any
4. Medical certificate for the duration of illness
5. A medical certificate confirming the diagnosis of critical illness from a doctor not qualified less than MD / MS
6. Investigation reports / other related documents reflecting the critical illness diagnosis
7. First consultation letter and subsequent prescription
8. Original cancelled cheque with payee name printed on the cheque. If the name of the payee is not printed on the cheque please provide copy of first page of bank passbook

➤ **Personal Accident Benefit**

Death

1. Duly Completed Personal Accident Insurance Policy Claim Form signed by Nominee.
2. Copy of address proof (Ration card or electricity bill copy).
3. Attested copy of Death Certificate.
4. Burial Certificate (wherever applicable)
5. Attested copy of Statement of Witness, if any lodged with police authorities.
6. Attested copy of FIR / Panchanama / Inquest Panchanama.
7. Attested copy of Post Mortem Report (only if conducted).
8. Attested copy of Viscera report if any(Only if Post Mortem is conducted).
9. Claim form with NEFT details
10. Original cancelled cheque with payee name printed on the cheque. If the name of the payee is not printed on the cheque please provide copy of first page of bank passbook
11. Original Policy copy

Permanent Partial /Total Disablement /Temporary Total Disability

1. Duly Completed Personal Accident Insurance Policy Claim Form signed by insured.
2. Attested copy of disability certificate from Civil Surgeon of Government Hospital stating percentage of disability.
3. Attested copy of FIR.
4. All X-Ray / Investigation reports and films supporting to disablement.
5. Claim form with NEFT details
6. Original cancelled cheque with payee name printed on the cheque. If the name of the payee is not printed on the cheque please provide copy of first page of bank passbook
7. Original Policy copy.

➤ **Extended Policy Tenure**

1. Proof of travel outside the Country specifying a period more than 15 days consecutively.

We may call for additional documents/ information as relevant to the claim.

Applicable to all claims under the Policy:

- a. In the event of the original documents being provided to any other Insurance Company or to a reimbursement provider, We shall accept verified photocopies of such documents attested by such other Insurance Company/ reimbursement provider.
- b. If required, the Insured Person must give consent to obtain Medical opinion from any Medical Practitioner at Our expense.
- c. If required, the Insured person must agree to be examined by a medical practitioner of our choice at Our expenses.
- d. The Policy - excludes the Standard List of excluded items - attached in the Policy document.
- e. We shall make the payment of claim that has been admitted as payable by Us under the Policy terms and conditions or reject the claim as per the Policy terms and conditions within 30 days of submission of all necessary documents / information and any other additional information required for the settlement of the claim. However, where the circumstances of a claim warrant an investigation in the opinion of the insurer, it shall initiate and complete such investigation at the earliest, in any

case not later than 30 days from the date of receipt of last necessary document. In such cases, Insurer shall settle the claim within 45 days from the date of receipt of last necessary document.

- f. All claims will be settled in accordance with the applicable regulatory guidelines, including IRDAI (Protection of Policyholders Regulation), 2017. In case of delay in payment of any claim that has been admitted as payable by Us under the Policy terms and condition, beyond the time period as prescribed under IRDA (Protection of Policyholders Regulation), 2017, we shall pay interest at a rate which is 2% above the bank rate prevalent at the beginning of the financial year in which the claim is reviewed by Us For the purpose of this clause, ‘bank rate’ means “Bank rate fixed by the Reserve Bank of India (RBI) at the beginning of the financial year in which claim has fallen due”
- g. No person other than the Insured /Insured Person(s) and/ or nominees named in the proposal can claim or sue us under this Policy

iv) Conditions for renewal of the contract

Renewal

The Policy shall ordinarily be renewable except on the grounds of fraud, moral hazard or misrepresentation or non-cooperation by the Insured. Policy will automatically terminate at the end of the Policy Period. However Grace Period of 30 days for renewing the Policy is provided under this Policy. Any claim/loss during the grace period will not be covered.

We are under no obligation to give notice that it is due for renewal or to renew it on the same terms whether as to premium or otherwise. All Renewal applications and requisite premium shall be given to us on or before the Policy Period end date and in any event before the expiry of the Grace Period. The Insured shall give the Company written notice along with Renewal Application, of any material changes to the risk insured under the Policy. If no such written notice is received by us along with renewal application it shall be deemed that there is no material change to the risk. No renewal receipt shall be valid unless it is on the printed form of the Company and signed by an authorized official of the Company.

Any revision or modification in a policy which is approved by the Authority shall be notified to each policy holder at least three months prior to the date when such revision or modification comes into effect.

Insured Person/s could avail of policy renewal in terms of the applicable portability norms governing such renewals and the same would be renewed in accordance with the Company’s underwriting policy.

The table below illustrates the waiting period which would be applicable as per Portability norms:

		Waiting period to be served with new insurer in number of days/years upon Portability		
Sl No	No of years of continuous insurance cover with previous	30 days waiting period	2 years waiting	4 year waiting period for PED

	insurer(s)		period	
1	1 Year	NIL	1 Year	3 Years
2	2 years	NIL	NIL	2 Year
3	3 years	NIL	NIL	1 year
4	4 years	NIL	NIL	NA

The Insured Person is allowed to exercise the available option for change of TPA and the same has to be communicated to us at least 30 days before renewal of the Policy.

Part VI – Discount Parameters

1. Family Discount: A Family discount of 10% will be given if more than 2 family members are covered on Individual Sum Insured basis
2. Multi-year Policy Discount: A discount of 7.5% will be given on selection of 2 year tenure policies.
3. Employee discount: A discount of 10% will be given if the Insured/ Insured person is an Employee on roll of the Company at start date of the Policy. Such discount is applicable to his/hers family members insured in the same policy on Individual / Family floater basis.

Above discounts are available at the time of first policy issuance as well as on renewal of this policy with Us.

Part VII – Grievance Redressal Procedure

We are concerned about you and are committed to extend the best possible services. In case you are not satisfied with our services or resolutions, please follow the below steps for redressal.

Step 1	Step 2	
<p>Call us on Toll free number: 1800-266-5844</p> <p>(8:00 AM to 8:00 PM, 7 days of the week)</p> <p>or</p> <p>Email us at: care@libertyinsurance.in</p>	<p>If our response or resolution does not meet your expectations, you can escalate at Manager@libertyinsurance.in</p>	
	<th>Step 3</th>	Step 3
	<p>If you are still not satisfied with the</p>	

<p>or</p> <p>Write to us at:</p> <p>Customer Service</p> <p>Liberty General Insurance Limited</p> <p>10th Floor, Tower A, Peninsula Business Park, Ganpatrao Kadam Marg, Lower Parel, Mumbai 400 013</p>	<p>resolution provided, you can further escalate at ServiceHead@libertyinsurance.in</p>
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An acknowledgement will be sent on receipt of your concern, we would then investigate the matter internally and respond with a suitable resolution. Please share your contact details to enable us to get in touch with you.

In case you are not satisfied with the decision or resolution provided by the company you may approach the Insurance Ombudsman for redressal. The details of Insurance Ombudsman offices are given below:

Office of the Ombudsman and Contact Details	Areas of Jurisdiction
<p>AHMEDABAD</p> <p>Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, Ahmedabad – 380 001. Tel.: 079 - 25501201/02/05/06 Email: bimalokpal.ahmedabad@ecoi.co.in</p>	<p>Gujarat, Dadra & Nagar Haveli, Daman and Diu.</p>
<p>BENGALURU</p> <p>Office of the Insurance Ombudsman, Jeevan Soudha Building, PID No. 57-27-N-19, Ground Floor, 19/19, 24th Main Road, JP Nagar, Ist Phase, Bengaluru – 560 078. Tel.: 080 - 26652048 / 26652049</p>	<p>Karnataka.</p>

Office of the Ombudsman and Contact Details	Areas of Jurisdiction
Email: bimalokpal.bengaluru@ecoi.co.in	
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: bimalokpal.bhopal@ecoi.co.in	Madhya Pradesh Chattisgarh.
BHUBANESHWAR Office of the Insurance Ombudsman, 62, Forest park, Bhubneshwar – 751 009. Tel.: 0674 - 2596461 / 2596455 Fax: 0674 - 2596429 Email: bimalokpal.bhubaneswar@ecoi.co.in	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 - 2706196 / 2706468 Fax: 0172 - 2708274 Email: bimalokpal.chandigarh@ecoi.co.in	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: bimalokpal.chennai@ecoi.co.in	Tamil Nadu, Pondicherry Town and Karaikal (which are part of Pondicherry).

Office of the Ombudsman and Contact Details	Areas of Jurisdiction
<p>DELHI Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002. Tel.: 011 - 2323481/23213504 Email: bimalokpal.delhi@ecoi.co.in</p>	<p>Delhi.</p>
<p>GUWAHATI Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati – 781001(ASSAM). Tel.: 0361 - 2132204 / 2132205 Fax: 0361 - 2732937 Email: bimalokpal.guwahati@ecoi.co.in</p>	<p>Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.</p>
<p>HYDERABAD Office of the Insurance Ombudsman, 6-2-46, 1st floor, "Moin Court", Lane Opp. Saleem Function Palace, A. C. Guards, Lakdi-Ka-Pool, Hyderabad - 500 004. Tel.: 040 - 65504123 / 23312122 Fax: 040 - 23376599 Email: bimalokpal.hyderabad@ecoi.co.in</p>	<p>Andhra Pradesh, Telangana, Yanam and part of Territory of Pondicherry.</p>
<p>JAIPUR Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141 - 2740363 Email: Bimalokpal.jaipur@ecoi.co.in</p>	<p>Rajasthan.</p>
<p>ERNAKULAM Office of the Insurance Ombudsman,</p>	<p>Kerala, Lakshadweep,</p>

Office of the Ombudsman and Contact Details	Areas of Jurisdiction
<p>2nd Floor, Pulinat Bldg., Opp. Cochin Shipyard, M. G. Road, Ernakulam - 682 015. Tel.: 0484 - 2358759 / 2359338 Fax: 0484 - 2359336 Email: bimalokpal.ernakulam@ecoi.co.in</p>	<p>Mahe-a part of Pondicherry.</p>
<p>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: bimalokpal.kolkata@ecoi.co.in</p>	<p>West Bengal, Sikkim, Andaman & Nicobar Islands.</p>
<p>LUCKNOW Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 2231330 / 2231331 Fax: 0522 - 2231310 Email: bimalokpal.lucknow@ecoi.co.in</p>	<p>Districts of Uttar Pradesh : Laitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar.</p>
<p>MUMBAI Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 022 - 26106552 / 26106960 Fax: 022 - 26106052</p>	<p>Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane.</p>

Office of the Ombudsman and Contact Details	Areas of Jurisdiction
Email: bimalokpal.mumbai@ecoi.co.in	
NOIDA Office of the Insurance Ombudsman, Bhagwan Sahai Palace 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddh Nagar, U.P-201301. Tel.: 0120-2514250 / 2514252 / 2514253 Email: bimalokpal.noida@ecoi.co.in	State of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kanooj, 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: bimalokpal.patna@ecoi.co.in	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 – 411 030. Tel.: 020-41312555 Email: bimalokpal.pune@ecoi.co.in	Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region.

GOVERNING BODY OF INSURANCE COUNCIL

Shri P.N. Gandhi, Secretary General

Smt Moushumi Mukherji, Secretary

3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai – 400 054.

Tel: 022 – 26106889 / 671 / 980

Fax: 022 – 26106949

Email: inscoun@ecoi.co.in

For updated details of Insurance Ombudsman Offices you may visit Governing Body of Insurance Council (GBIC) website at <http://www.gbic.co.in/ombudsman.html> or our website at <https://www.libertyinsurance.in/customer-support/grievance-redressal>

HEALTHPRIME CONNECT BENEFIT SCHEDULE

Benefit Schedule					
HEALTHPRIME CONNECT					
Age Group	Minimum Age at Entry (Adult) - 18 Years				
	Maximum Age at Entry (Adult) - 65 Years				
	Children between 91 days and 25 years can be insured provided either parent is getting insured under the Policy				
Renewal	Lifelong				
Tenure	1 / 2 Years				
Option	Individual/ Family Floater Sum Insured basis				
Family Discount	10% if more than 2 family members are covered on Individual Sum Insured basis				
Relationship Covered	Individual SI: Self, Spouse, Children, Parents, Parents-in-laws, Siblings, Son-in-law, Daughter-in-law, Grand-children, Grand-parents.				
	Family Floater: Self, Spouse, Dependent Children, Parents, Parents-in-laws (maximum 2 Adults & 3 children can be covered under one Policy)				
Basic Sum Insured (BSI) in Lakhs		Applicable Per Year and Per Insured member in an Individual Sum Insured Policy and for all Insured members combined in a Family Floater Policy.	10, 15, 20, 25, 30, 50	10, 15, 20, 25, 30, 50	75, 100
Sr.no	Benefits	Description	Essential	Optimum	Optimum Plus
1	Hospitalisation Expenses				
A	In-Patient Treatment Expenses	Minimum 24 Hrs hospitalisation as an In-patient	✓	✓	✓
B	Day Care Treatment	Medical treatment, and/or surgical procedure undertaken in a hospital/day care centre in less than 24 hours due to Technological advancement.	✓	✓	✓
2	Pre-hospitalisation Expenses	Medical expenses incurred prior to the covered Hospitalization up to the specified days	60 Days	90 days	90 days
3	Post-hospitalisation Expenses	Medical expenses incurred after the covered Hospitalization up to the specified days	90 Days	120 days	180 days

4	Domiciliary Hospitalisation Treatment	Home hospitalisation due to non- availability of hospital bed or because the patient is not in a condition to be moved to a hospital covered up to the specified limit	10% of SI	10% of SI	10% of SI
5	Hospital daily Cash Allowance	Daily cash Per day of hospitalization max up to 10th day of continuous hospitalization. A deductible of first 48 hours of hospitalization is applicable.	₹ 1000/day	₹ 2000/day	₹ 4000/day
6	Emergency Local Road Ambulance Charges	Ambulance expenses incurred while transfer the Insured Person to the nearest Hospital. Covered up to the mentioned limits per hospitalization as part of Basic SI	₹ 2500	₹ 5000	₹ 8000
7	Organ Donor Expenses	Organ donor's screening charges & the medical expenses for an organ donor's treatment for harvesting of the organ (Included within the Basic SI)	upto Basic SI	upto Basic SI	upto Basic SI
8	Second Opinion	Medical second opinion to augment confidence in the medical diagnosis and treatment plan available once during the Policy period.	✓	✓	✓
9	Nursing Allowance	Daily allowance up to 30 days per Policy Year, towards engaging the services of a qualified nurse either at the Hospital or at the Insured Person's residence	×	₹ 2000/day	₹ 4000/day
10	Laser Eye Surgery	Laser surgery expenses payable for refractive index of +/- 5 or more covered up to the mentioned limit for both eyes (Included within the Basic SI)	×	Up to ₹ 50000	Up to ₹ 50000
11	Vaccination for Animal Bite	Vaccination against animal bite payable up to the limits mentioned per Policy Year	×	₹ 4000	₹ 7000

12	AYUSH Treatment	AYUSH treatment taken in a specified hospital is payable up to the stated limits as part of Basic SI.	×	Upto 10% of SI	Upto 10% of SI
Additional Inbuilt Features					
13	Restoration of Sum Insured	100% restoration of basic SI on occurrence of another unrelated event	✓	✓	✓
14	Extended policy tenure	Extended policy tenure when out of country for a continuous period of more than 15 days	✓	✓	✓
15	Obesity treatment cover	Procedure related to or for obesity is covered up to the limits mentioned as part of Basic SI in case the BMI>40 and with medical co-morbidities as specified under the Policy	×	₹ 300,000	₹ 500,000
16	Infertility Treatment	Indemnify the expenses incurred towards Infertility treatment covered post waiting Period of 36 Months up to the limits mentioned as part of Basic SI	×	₹ 50000	₹ 100000
17	Maternity & Child Care (Separate limits under each cover, only available in Family floater policies))	Maternity Care (Normal & C-Section Delivery for max up to 2 children)	×	₹ 100000	₹ 150000
		Maternity waiting period	×	2 Years	2 Years
		Antenatal & Post natal charges (separate limit)	×	₹ 10000	₹ 15000
		Child Care: Coverage for new born baby subject to claim admissible under maternity benefit mentioned above (Separate limit)	×	₹ 10000	₹ 20000
		New born Vaccinations: Covers vaccinations for new born child max. up to 3 years of child's age (Separate limit)	×	₹ 8000	₹10000
		New Born Screening Expenses (Separate limit)	×	₹ 3000	₹ 6000
		Umbilical Cord Stem Cell Banking Allowance payable upto the specified limits for the 1st Yr Banking expenses (Separate limit)	×	₹ 10000	₹ 10000
18	Preventive Care	The additional benefits which would help in preventing and/or bettering current Health condition/s 1. First Medical Opinion	✓	✓	✓

		2. Live Health Talk 3. Electronic Medical Record Management (EMRM) 4. Fortnightly Newsletters			
19	Health 360°	Earn Rewards and Burn it against array of our facilities which would help you to improve your overall Health.	✓	✓	✓
20	Emergency Assistance Services	This program immediately connects you to doctors, hospitals, pharmacies, Air and ground ambulance and other services if you experience a medical emergency while traveling 150 kilometres away from your permanent residence within India.	✓	✓	✓
Renewal Inbuilt Features					
21	Stay Fit Perks	Additional perks on every block of two claim free Policy renewals with Us. This will be accumulated in your Policy automatically and may be utilized after the 2nd claim free Policy renewal against any non-medical expenses which are the standard exclusions as otherwise	Lump sum amount of ₹ 10000 per block of 2 claim free Policy year renewals		
22	Renewal Health Check Up	Cashless Health Check up on Policy renewal with Us (irrespective of Claims History)	Available at every Policy Year renewal.		
23	Cumulative Bonus	Auto increase in Sum Insured for every claim free year up to max. of 100% of Basic Sum Insured	10% of Basic Sum Insured		
24	Change in Plan/Enhancement of Sum Insured	Change in Plan and/or enhancement in Sum Insured at Policy renewal	✓	✓	✓
Optional Covers					
1	Cumulative Bonus Enhancer	Cumulative Bonus gets enhanced by selecting this Option	×	Auto increase in Sum Insured by 25% on Basic sum insured for every claim free year up to max. of 150%.	
2	OPD cover	OPD expenses are payable upto the selected limits (Separate SI) OPD Limit from ₹10000, 15000, 20000, 30000	×	✓	✓
3	Critical Illness & Personal Accident Cover	Critical Illness: Coverage of named critical illnesses upto the stated limits (Separate SI)	×	Sum Insured 10, 15 & 20 lakh: Critical illness limit upto	₹ 5 Lakh/ ₹ 10 Lakh

				₹ 2 lakh	
				Sum Insured 25, 30 & 50 lakh: Critical illness limit upto ₹ 5 lakh	
		Personal Accident Cover upto 100% & 150% of SI (Capital Sum Insured)	×	✓	✓
		Adventurous Sports: covered upto 10% of PA Capital Sum Insured	×	✓	✓
4	Worldwide coverage	Coverage for emergency care Medical Expenses incurred outside India limited upto 50% of Basic Sum Insured	×	✓	✓
Waiting Period					
1	30 days	Waiting period of 30 days from the inception Date of the Policy	✓	✓	✓
2	1 Year	Waiting period of 1 Year applicable for the specified diseases/illnesses from the inception Date of the Policy	✓	✓	✓
3	2 Years	Waiting period of 2 Years applicable for the specified diseases/illnesses from the inception Date of the Policy	✓	✓	✓
4	Pre- existing Diseases (PED)	Waiting period applied for PED's for the specified number of months from inception Date of the Policy	4 Years	3 Years	3 Years

List of Day Care Procedures/ Treatments:

LIST OF DAY CARE PROCEDURES/TREATMENTS

Day Care Procedures/Treatments include the following Day Care Surgeries & Day Care Treatments and can include other Day Care procedures or surgery or treatment undertaken by the Insured Person as an inpatient for less than 24 hours in a Hospital or standalone day care centre but not in the Outpatient department of a Hospital:

ENT

- 1 Stapedotomy
- 2 Myringoplasty(Type I Tympanoplasty)
- 3 Revision stapedectomy
- 4 Labyrinthectomy for severe Vertigo
- 5 Stapedectomy under GA
- 6 Ossiculoplasty
- 7 Myringotomy with Grommet Insertion
- 8 Tympanoplasty (Type III)
- 9 Stapedectomy under LA
- 10 Revision of the fenestration of the inner ear.
- 11 Tympanoplasty (Type IV)
- 12 Endolymphatic Sac Surgery for Meniere's Disease
- 13 Turbinectomy
- 14 Removal of Tympanic Drain under LA
- 15 Endoscopic Stapedectomy
- 16 Fenestration of the inner ear
- 17 Incision and drainage of perichondritis
- 18 Septoplasty
- 19 Vestibular Nerve section
- 20 Thyroplasty Type I
- 21 Pseudocyst of the Pinna - Excision
- 22 Incision and drainage - Haematoma Auricle
- 23 Tympanoplasty (Type II)
- 24 Keratosis removal under GA
- 25 Reduction of fracture of Nasal Bone
- 26 Excision and destruction of lingual tonsils
- 27 Conchoplasty
- 28 Thyroplasty Type II
- 29 Tracheostomy
- 30 Excision of Angioma Septum
- 31 Turbinoplasty
- 32 Incision & Drainage of Retro Pharyngeal Abscess

- 33 Uvulo Palato Pharyngo Plasty
- 34 Palatoplasty
- 35 Tonsillectomy without adenoidectomy
- 36 Adenoidectomy with Grommet insertion
- 37 Adenoidectomy without Grommet insertion
- 38 Vocal Cord lateralisation Procedure
- 39 Incision & Drainage of Para Pharyngeal Abscess
- 40 Transoral incision and drainage of a pharyngeal abscess
- 41 Tonsillectomy with adenoidectomy
- 42 Tracheoplasty

Ophthalmology

- 43 Incision of tear glands
- 44 Other operation on the tear ducts
- 45 Incision of diseased eyelids
- 46 Excision and destruction of the diseased tissue of the eyelid
- 47 Removal of foreign body from the lens of the eye.
- 48 Corrective surgery of the entropion and ectropion
- 49 Operations for pterygium
- 50 Corrective surgery of blepharoptosis
- 51 Removal of foreign body from conjunctiva
- 52 Biopsy of tear gland
- 53 Removal of Foreign body from cornea
- 54 Incision of the cornea
- 55 Other operations on the cornea
- 56 Operation on the canthus and epicanthus
- 57 Removal of foreign body from the orbit and the eye ball.
- 58 Surgery for cataract
- 59 Treatment of retinal lesion

60 Removal of foreign body from the posterior chamber of the eye

Oncology

- 61 IV Push Chemotherapy
- 62 HBI-Hemibody Radiotherapy
- 63 Infusional Targeted therapy
- 64 SRT-Stereotactic Arc Therapy
- 65 SC administration of Growth Factors
- 66 Continuous Infusional Chemotherapy
- 67 Infusional Chemotherapy
- 68 CCRT-Concurrent Chemo + RT
- 69 2D Radiotherapy
- 70 3D Conformal Radiotherapy
- 71 IGRT- Image Guided Radiotherapy
- 72 IMRT- Step & Shoot
- 73 Infusional Bisphosphonates
- 74 IMRT- DMLC
- 75 Rotational Arc Therapy
- 76 Tele gamma therapy
- 77 FSRT-Fractionated SRT
- 78 VMAT-Volumetric Modulated Arc Therapy
- 79 SBRT-Stereotactic Body Radiotherapy
- 80 Helical Tomotherapy
- 81 SRS-Stereotactic Radiosurgery
- 82 X-Knife SRS
- 83 Gammaknife SRS
- 84 TBI- Total Body Radiotherapy
- 85 intraluminal Brachytherapy
- 86 Electron Therapy
- 87 TSET-Total Electron Skin Therapy
- 88 Extracorporeal Irradiation of Blood Products
- 89 Telecobalt Therapy
- 90 Telecesium Therapy
- 91 External mould Brachytherapy
- 92 Interstitial Brachytherapy
- 93 Intracavity Brachytherapy
- 94 3D Brachytherapy
- 95 Implant Brachytherapy
- 96 Intravesical Brachytherapy
- 97 Adjuvant Radiotherapy
- 98 Afterloading Catheter Brachytherapy
- 99 Conditioning Radiotherapy for BMT
- 100 Extracorporeal Irradiation to the Homologous Bone grafts

- 101 Radical chemotherapy
- 102 Neoadjuvant radiotherapy
- 103 LDR Brachytherapy
- 104 Palliative Radiotherapy
- 105 Radical Radiotherapy
- 106 Palliative chemotherapy
- 107 Template Brachytherapy
- 108 Neoadjuvant chemotherapy
- 109 Adjuvant chemotherapy
- 110 Induction chemotherapy
- 111 Consolidation chemotherapy
- 112 Maintenance chemotherapy
- 113 HDR Brachytherapy

Plastic Surgery

- 114 Construction skin pedicle flap
- 115 Gluteal pressure ulcer-Excision
- 116 Muscle-skin graft, leg
- 117 Removal of bone for graft
- 118 Muscle-skin graft duct fistula
- 119 Removal cartilage graft
- 120 Myocutaneous flap
- 121 Fibro myocutaneous flap
- 122 Breast reconstruction surgery after mastectomy
- 123 Sling operation for facial palsy
- 124 Split Skin Grafting under RA
- 125 Wolfe skin graft
- 126 Plastic surgery to the floor of the mouth under GA

Urology

- 127 AV fistula - wrist
- 128 URSL with stenting
- 129 URSL with lithotripsy
- 130 Cystoscopic Litholapaxy
- 131 ESWL
- 132 Haemodialysis
- 133 Bladder Neck Incision
- 134 Cystoscopy & Biopsy
- 135 Cystoscopy and removal of polyp
- 136 Suprapubic cystostomy
- 137 percutaneous nephrostomy
- 139 Cystoscopy and "SLING" procedure.
- 140 TUNA- prostate

- 141 Excision of urethral diverticulum
- 142 Removal of urethral Stone
- 143 Excision of urethral prolapse
- 144 Mega-ureter reconstruction
- 145 Kidney renoscopy and biopsy
- 146 Ureter endoscopy and treatment
- 147 Vesico ureteric reflux correction
- 148 Surgery for pelvi ureteric junction obstruction
- 149 Anderson hynes operation
- 150 Kidney endoscopy and biopsy
- 151 Paraphimosis surgery
- 152 injury prepuce- circumcision
- 153 Frenular tear repair
- 154 Meatotomy for meatal stenosis
- 155 surgery for fournier's gangrene scrotum
- 156 surgery filarial scrotum
- 157 surgery for watering can perineum
- 158 Repair of penile torsion
- 159 Drainage of prostate abscess
- 160 Orchiectomy
- 161 Cystoscopy and removal of FB

Neurology

- 162 Facial nerve physiotherapy
- 163 Nerve biopsy
- 164 Muscle biopsy
- 165 Epidural steroid injection
- 166 Glycerol rhizotomy
- 167 Spinal cord stimulation
- 168 Motor cortex stimulation
- 169 Stereotactic Radiosurgery
- 170 Percutaneous Cordotomy
- 171 Intrathecal Baclofen therapy
- 172 Entrapment neuropathy Release
- 173 Diagnostic cerebral angiography
- 174 VP shunt
- 175 Ventriculoatrial shunt

Thoracic surgery

- 176 Thoracoscopy and Lung Biopsy
- 177 Excision of cervical sympathetic Chain
- Thoracoscopic
- 178 Laser Ablation of Barrett's oesophagus
- 179 Pleurodesis

- 180 Thoracoscopy and pleural biopsy
- 181 EBUS + Biopsy
- 182 Thoracoscopy ligation thoracic duct
- 183 Thoracoscopy assisted empyema drainage

Gastroenterology

- 184 Pancreatic pseudocyst EUS & drainage
- 185 RF ablation for barrett's Oesophagus
- 186 ERCP and papillotomy
- 187 Esophagoscope and sclerosant injection
- 188 EUS + submucosal resection
- 189 Construction of gastrostomy tube
- 190 EUS + aspiration pancreatic cyst
- 191 Small bowel endoscopy (therapeutic)
- 192 Colonoscopy ,lesion removal
- 193 ERCP
- 194 Colonscopy stenting of stricture
- 195 Percutaneous Endoscopic Gastrostomy
- 196 EUS and pancreatic pseudo cyst drainage
- 197 ERCP and choledochoscopy
- 198 Proctosigmoidoscopy volvulus detorsion
- 199 ERCP and sphincterotomy
- 200 Esophageal stent placement
- 201 ERCP + placement of biliary stents
- 202 Sigmoidoscopy w / stent
- 203 EUS + coeliac node biopsy

General Surgery

- 204 infected keloid excision
- 205 Incision of a pilonidal sinus / abscess
- 206 Axillary lymphadenectomy
- 207 Wound debridement and Cover
- 208 Abscess-Decompression
- 209 Cervical lymphadenectomy
- 210 infected sebaceous cyst
- 211 Inguinal lymphadenectomy
- 212 Incision and drainage of Abscess
- 213 Suturing of lacerations
- 214 Scalp Suturing
- 215 infected lipoma excision
- 216 Maximal anal dilatation
- 217 Piles
 - A)Injection Sclerotherapy
 - B)Piles banding
- 218 liver Abscess- catheter drainage

219 Fissure in Ano- fissurectomy
 220 Fibroadenoma breast excision
 221 Oesophageal varices Sclerotherapy
 222 ERCP - pancreatic duct stone removal
 223 Perianal abscess I&D
 225 Fissure in ano sphincterotomy
 226 UGI scopy and Polypectomy oesophagus
 227 Breast abscess I& D
 228 Feeding Gastrostomy
 229 Oesophagoscopy and biopsy of growth oesophagus
 230 UGI scopy and injection of adrenaline, sclerosants
 - bleeding ulcers
 231 ERCP - Bile duct stone removal
 232 Ileostomy closure
 233 Colonoscopy
 234 Polypectomy colon
 235 Splenic abscesses Laparoscopic Drainage
 236 UGI SCOPY and Polypectomy stomach
 237 Rigid Oesophagoscopy for FB removal
 238 Feeding Jejunostomy
 239 Colostomy
 240 Ileostomy
 241 colostomy closure
 242 Submandibular salivary duct stone removal
 243 Pneumatic reduction of intussusception
 244 Varicose veins legs - Injection sclerotherapy
 245 Rigid Oesophagoscopy for Plummer vinson syndrome
 246 Pancreatic Pseudocysts Endoscopic Drainage
 247 ZADEK's Nail bed excision
 248 Subcutaneous mastectomy
 249 Excision of Ranula under GA
 250 Rigid Oesophagoscopy for dilation of benign Strictures
 251 Eversion of Sac
 a) Unilateral
 b) Bilateral
 252 Lord's plication
 253 Jaboulay's Procedure
 254 Scrotoplasty
 255 Surgical treatment of varicocele
 256 Epididymectomy

257 Circumcision for Trauma
 258 Meatoplasty
 259 Intersphincteric abscess incision and drainage
 260 Psoas Abscess Incision and Drainage
 261 Thyroid abscess Incision and Drainage
 262 TIPS procedure for portal hypertension
 263 Esophageal Growth stent
 264 PAIR Procedure of Hydatid Cyst liver
 265 Tru cut liver biopsy
 266 Photodynamic therapy or esophageal tumour and Lung tumour
 267 Excision of Cervical RIB
 268 laparoscopic reduction of intussusception
 269 Microdochoectomy breast
 270 Surgery for fracture Penis
 271 Sentinel node biopsy
 272 Parastomal hernia
 273 Revision colostomy
 274 Prolapsed colostomy- Correction
 275 Testicular biopsy
 276 laparoscopic cardiomyotomy(Hellers)
 277 Sentinel node biopsy malignant melanoma
 278 laparoscopic pyloromyotomy(Ramstedt)

Orthopedics

279 Arthroscopic Repair of ACL tear knee
 280 Closed reduction of minor Fractures
 281 Arthroscopic repair of PCL tear knee
 282 Tendon shortening
 283 Arthroscopic Meniscectomy - Knee
 284 Treatment of clavicle dislocation
 285 Arthroscopic meniscus repair
 286 Haemarthrosis knee- lavage
 287 Abscess knee joint drainage
 288 Carpal tunnel release
 289 Closed reduction of minor dislocation
 290 Repair of knee cap tendon
 291 ORIF with K wire fixation- small bones
 292 Release of midfoot joint
 293 ORIF with plating- Small long bones
 294 Implant removal minor
 295 K wire removal
 296 POP application
 297 Closed reduction and external fixation

298 Arthrotomy Hip joint
 299 Syme's amputation
 300 Arthroplasty
 301 Partial removal of rib
 302 Treatment of sesamoid bone fracture
 303 Shoulder arthroscopy / surgery
 304 Elbow arthroscopy
 305 Amputation of metacarpal bone
 306 Release of thumb contracture
 307 Incision of foot fascia
 308 calcaneum spur hydrocort injection
 309 Ganglion wrist hyalase injection
 310 Partial removal of metatarsal
 311 Repair / graft of foot tendon
 312 Revision/Removal of Knee cap
 313 Amputation follow-up surgery
 314 Exploration of ankle joint
 315 Remove/graft leg bone lesion
 316 Repair/graft achilles tendon
 317 Remove of tissue expander
 318 Biopsy elbow joint lining
 319 Removal of wrist prosthesis
 320 Biopsy finger joint lining
 321 Tendon lengthening
 322 Treatment of shoulder dislocation
 323 Lengthening of hand tendon
 324 Removal of elbow bursa
 325 Fixation of knee joint
 326 Treatment of foot dislocation
 327 Surgery of bunion
 328 intra articular steroid injection
 329 Tendon transfer procedure
 330 Removal of knee cap bursa
 331 Treatment of fracture of ulna
 332 Treatment of scapula fracture
 333 Removal of tumor of arm/ elbow under RA/GA
 334 Repair of ruptured tendon
 335 Decompress forearm space
 336 Revision of neck muscle(Torticollis release)
 337 Lengthening of thigh tendons
 338 Treatment fracture of radius & ulna
 339 Repair of knee joint

Paediatric surgery

340 Excision Juvenile polyps rectum
 341 Vaginoplasty
 342 Dilatation of accidental caustic stricture oesophageal
 343 Presacral Teratomas Excision
 344 Removal of vesical stone
 345 Excision Sigmoid Polyp
 346 Sternomastoid Tenotomy
 347 Infantile Hypertrophic Pyloric Stenosis pyloromyotomy
 348 Excision of soft tissue rhabdomyosarcoma
 349 Mediastinal lymph node biopsy
 350 High Orchidectomy for testis tumours
 351 Excision of cervical teratoma
 352 Rectal-Myomectomy
 353 Rectal prolapse (Delorme's procedure)
 354 Orchidopexy for undescended testis
 355 Detorsion of torsion Testis
 356 lap.Abdominal exploration in cryptorchidism
 357 EUA + biopsy multiple fistula in ano
 358 Cystic hygroma - Injection treatment
 359 Excision of fistula-in-ano

Gynaecology

360 Hysteroscopic removal of myoma
 361 D&C
 362 Hysteroscopic resection of septum
 363 thermal Cauterisation of Cervix
 364 MIRENA insertion
 365 Hysteroscopic adhesiolysis
 366 LEEP
 367 Cryocauterisation of Cervix
 368 Polypectomy Endometrium
 369 Hysteroscopic resection of fibroid
 370 LLETZ
 371 Conization
 372 polypectomy cervix
 373 Hysteroscopic resection of endometrial polyp
 374 Vulval wart excision
 375 Laparoscopic paraovarian cyst excision
 376 uterine artery embolization
 377 Bartholin Cyst excision
 378 Laparoscopic cystectomy

- 379 Hymenectomy(imperforate Hymen)
- 380 Endometrial ablation
- 381 vaginal wall cyst excision
- 382 Vulval cyst Excision
- 383 Laparoscopic paratubal cyst excision
- 384 Repair of vagina (vaginal atresia)
- 385 Hysteroscopy, removal of myoma
- 386 TURBT
- 387 Ureterocoele repair - congenital internal
- 388 Vaginal mesh For POP
- 389 Laparoscopic Myomectomy
- 390 Surgery for SUI
- 391 Repair recto- vagina fistula
- 392 Pelvic floor repair (excluding Fistula repair)
- 393 URS + LL
- 394 Laparoscopic oophorectomy

Critical care

- 395 Insert non- tunnel CV cath
- 396 Insert PICC cath (peripherally inserted central catheter)
- 397 Replace PICC cath (peripherally inserted central catheter)
- 398 Insertion catheter, intra anterior
- 399 Insertion of Portacath

Dental

- 400 Splinting of avulsed teeth
- 401 Suturing lacerated lip
- 402 Suturing oral mucosa
- 403 Oral biopsy in case of abnormal tissue presentation
- 404 FNAC
- 405 Smear from oral cavity

Note: The standard exclusions and waiting periods are applicable to all of the above Day Care Procedures depending on the medical condition

STANDARD LIST OF EXCLUDED ITEMS

S.No	NAME OF THE NON MEDICAL ITEM	PAYABLE/NOT PAYABLE
	TOILETRIES/ COSMETICS/ PERSONAL COMFORT OR CONVENIENCE ITEMS	
1	ANNE FRENCH CHARGES	Not Payable
2	BABY CHARGES (UNLESS SPECIFIED/INDICATED)	Not Payable
3	BABY FOOD	Not Payable
4	BABY UTILITES CHARGES	Not Payable
5	BABY SET	Not Payable
6	BABY BOTTLES	Not Payable
7	BOTTLE	Not Payable
8	BRUSH	Not Payable
9	COSY TOWEL	Not Payable
10	HAND WASH	Not Payable
11	MOISTURISER PASTE BRUSH	Not Payable
12	POWDER	Not Payable
13	RAZOR	Payable
14	TOWEL	Not Payable
15	SHOE COVER	Not Payable
16	BEAUTY SERVICES	Not Payable
17	BELTS/ BRACES	Essential and should be paid at least specifically for cases who have undergone surgery of thoracic or lumbar spine.
18	BUDS	Not Payable
19	BARBER CHARGES	Not Payable
20	CAPS	Not Payable
21	COLD PACK/HOT PACK	Not Payable
22	CARRY BAGS	Not Payable
23	CRADLE CHARGES	Not Payable
24	COMB	Not Payable
25	DISPOSABLES RAZORS CHARGES (for site preparations)	Payable
26	EAU-DE-COLOGNE / ROOM FRESHNERS	Not Payable
27	EYE PAD	Not Payable
28	EYE SHEILD	Not Payable
29	EMAIL / INTERNET CHARGES	Not Payable
30	FOOD CHARGES (OTHER THAN	Not Payable

	PATIENT'S DIET PROVIDED BY HOSPITAL)	
31	FOOT COVER	Not Payable
32	GOWN	Not Payable
33	LEGGINGS	Essential in bariatric and varicose vein surgery and may be considered for at least these conditions where surgery itself is payable.
34	LAUNDRY CHARGES	Not Payable
35	MINERAL WATER	Not Payable
36	OIL CHARGES	Not Payable
37	SANITARY PAD	Not Payable
38	SLIPPERS	Not Payable
39	TELEPHONE CHARGES	Not Payable
40	TISSUE PAPER	Not Payable
41	TOOTH PASTE	Not Payable
42	TOOTH BRUSH	Not Payable
43	GUEST SERVICES	Not Payable
44	BED PAN	Not Payable
45	BED UNDER PAD CHARGES	Not Payable
46	CAMERA COVER	Not Payable
47	CARE FREE	Not Payable
48	CLINIPLAST	Not Payable
49	CREPE BANDAGE	Not Payable
50	CURAPORE	Not Payable
51	DIAPER OF ANY TYPE	Not Payable
52	DVD, CD CHARGES	Not Payable (However if CD is specifically sought by Insurer/TPA then payable)
53	EYELET COLLAR	Not Payable
54	FACE MASK	Not Payable
55	FLEXI MASK	Not Payable
56	GAUSE SOFT	Not Payable
57	GAUZE	Not Payable
58	HAND HOLDER	Not Payable
59	HANSAPLAST/ ADHESIVE BANDAGES	Not Payable
60	LACTOGEN/ INFANT FOOD	Not Payable
61	SLINGS	Reasonable costs for one sling in case of upper arm fractures may be considered ITEMS SPECIFICALLY EXCLUDED IN THE POLICIES

ITEMS SPECIFICALLY EXCLUDED IN THE POLICIES		
62	WEIGHT CONTROL PROGRAMS/ SUPPLIES/ SERVICES	Exclusion in policy unless otherwise specified
63	COST OF SPECTACLES/ CONTACT LENSES/ HEARING AIDS ETC.,	Not Payable
64	DENTAL TREATMENT EXPENSES THAT DO NOT REQUIRE HOSPITALISATION	Not Payable
65	HORMONE REPLACEMENT THERAPY	Exclusion in policy unless otherwise specified
66	HOME VISIT CHARGES	Exclusion in policy unless otherwise specified
67	INFERTILITY/ SUBFERTILITY/ ASSISTED CONCEPTION PROCEDURE	Exclusion in policy unless otherwise specified
68	OBESITY (INCLUDING MORBID OBESITY) TREATMENT	Exclusion in policy unless otherwise specified
69	PSYCHIATRIC & PSYCHOSOMATIC DISORDERS	Exclusion in policy unless otherwise specified
70	CORRECTIVE SURGERY FOR REFRACTIVE ERROR	Exclusion in policy unless otherwise specified
71	TREATMENT OF SEXUALLY TRANSMITTED DISEASES	Exclusion in policy unless otherwise specified
72	DONOR SCREENING CHARGES	Exclusion in policy unless otherwise specified
73	ADMISSION/REGISTRATION CHARGES	Exclusion in policy unless otherwise specified
74	HOSPITALISATION FOR EVALUATION/ DIAGNOSTIC PURPOSE	Exclusion in policy unless otherwise specified
75	EXPENSES FOR INVESTIGATION/ TREATMENT IRRELEVANT TO THE DISEASE FOR WHICH ADMITTED OR DIAGNOSED	Not Payable - Exclusion in policy unless otherwise specified
76	ANY EXPENSES WHEN THE PATIENT IS DIAGNOSED WITH RETRO VIRUS + OR SUFFERING FROM /HIV/ AIDS ETC IS DETECTED/ DIRECTLY OR INDIRECTLY	Not Payable - Exclusion in policy unless otherwise specified
77	STEM CELL IMPLANTATION/ SURGERY	Not Payable except Bone Marrow Transplantation where covered by policy
	ITEMS WHICH FORM PART OF HOSPITAL SERVICES WHERE SEPARATE CONSUMABLES ARE NOT PAYABLE BUT THE SERVICE IS	
78	WARD AND THEATRE BOOKING CHARGES	Payable under OT Charges, not payable separately

79	ARTHROSCOPY & ENDOSCOPY INSTRUMENTS	Rental charged by the hospital payable. Purchase of Instruments not payable.
80	MICROSCOPE COVER	Payable under OT Charges, not separately
81	SURGICAL BLADES,HARMONIC SCALPEL,SHAVER	Payable under OT Charges, not separately
82	SURGICAL DRILL	Payable under OT Charges, not separately
83	EYE KIT	Payable under OT Charges, not separately
84	EYE DRAPE	Payable under OT Charges, not separately
85	X-RAY FILM	Payable under Radiology Charges, not as consumable
86	SPUTUM CUP	Payable under Investigation Charges, not as consumable
87	BOYLES APPARATUS CHARGES	Part of OT Charges, not separately
88	BLOOD GROUPING AND CROSS MATCHING OF DONORS SAMPLES	Part of Cost of Blood, not payable
89	SAVLON Not	Payable-Part of Dressing Charges
90	BAND AIDS, BANDAGES, STERILE INJECTIONS, NEEDLES, SYRINGES	Not Payable - Part of Dressing charges
91	COTTON	Not Payable-Part of Dressing Charges
92	COTTON BANDAGE	Not Payable- Part of Dressing Charges
93	MICROPORE/ SURGICAL TAPE	Not Payable-Payable by the patient when prescribed, otherwise included as Dressing Charges
94	BLADE	Not Payable
95	APRON	Not Payable -Part of Hospital Services/ Disposable linen to be part of OT/ICU charges
96	TORNIQUET	Not Payable (service is charged by hospitals, consumables cannot be separately charged)
97	ORTHOBUNDLE, GYNAEC BUNDLE	Part of Dressing Charges
98	URINE CONTAINER	Not Payable
	ELEMENTS OF ROOM CHARGE	
99	LUXURY TAX	Actual tax levied by government is payable. Part of room charge for sub limits
100	HVAC	Part of room charge not payable separately
101	HOUSE KEEPING CHARGES	Part of room charge not payable separately
102	SERVICE CHARGES WHERE NURSING CHARGE ALSO CHARGED	Part of room charge not payable separately

103	TELEVISION & AIR CONDITIONER CHARGES	Payable under room charges not if separately levied
104	SURCHARGES	Part of Room Charge, Not payable separately
105	ATTENDANT CHARGES	Not Payable - Part of Room Charges
106	IM IV INJECTION CHARGES	Part of nursing charges, not payable
107	CLEAN SHEET	Part of Laundry/Housekeeping not payable separately
108	EXTRA DIET OF PATIENT(OTHER THAN THAT WHICH FORMS PART OF BED CHARGE)	Patient Diet provided by hospital is payable
109	BLANKET/WARMER BLANKET	Not Payable- part of room charges
ADMINISTRATIVE OR NON-MEDICAL CHARGES		
110	ADMISSION KIT	Not Payable
111	BIRTH CERTIFICATE	Not Payable
112	BLOOD RESERVATION CHARGES AND ANTE NATAL BOOKING CHARGES	Not Payable
113	CERTIFICATE CHARGES	Not Payable
114	COURIER CHARGES	Not Payable
115	CONVENYANCE CHARGES	Not Payable
116	DIABETIC CHART CHARGES	Not Payable
117	DOCUMENTATION CHARGES / ADMINISTRATIVE EXPENSES	Not Payable
118	DISCHARGE PROCEDURE CHARGES	Not Payable
119	DAILY CHART CHARGES	Not Payable
120	ENTRANCE PASS / VISITORS PASS CHARGES	Not Payable
121	EXPENSES RELATED TO PRESCRIPTION ON DISCHARGE	To be claimed by patient under Post Hosp where admissible
122	FILE OPENING CHARGES	Not Payable
123	INCIDENTAL EXPENSES / MISC. CHARGES (NOT EXPLAINED)	Not Payable
124	MEDICAL CERTIFICATE	Not Payable
125	MAINTAINANCE CHARGES	Not Payable
126	MEDICAL RECORDS	Not Payable
127	PREPARATION CHARGES	Not Payable
128	PHOTOCOPIES CHARGES	Not Payable
129	PATIENT IDENTIFICATION BAND / NAME TAG	Not Payable
130	WASHING CHARGES	Not Payable
131	MEDICINE BOX	Not Payable
132	MORTUARY CHARGES	Payable upto 24 hrs, shifting charges not

		payable
133	MEDICO LEGAL CASE CHARGES (MLC CHARGES)	Not Payable
	EXTERNAL DURABLE DEVICES	
134	WALKING AIDS CHARGES	Not Payable
135	BIPAP MACHINE	Not Payable
136	COMMUNE	Not Payable
137	CPAP/ CAPD EQUIPMENTS	Device not payable
138	INFUSION PUMP - COST	Device not payable
139	OXYGEN CYLINDER (FOR USAGE OUTSIDE THE HOSPITAL)	Not Payable
140	PULSEOXYMETER CHARGES	Device not payable
141	SPACER	Not Payable
142	SPIROMETRE	Device not payable
143	SPO2 PROBE	Not Payable
144	NEBULIZER KIT	Not Payable
145	STEAM INHALER	Not Payable
146	ARMSLING	Not Payable
147	THERMOMETER	Not Payable (paid by patient)
148	CERVICAL COLLAR	Not Payable
149	SPLINT	Not Payable
150	DIABETIC FOOT WEAR	Not Payable
151	KNEE BRACES (LONG/ SHORT/ HINGED)	Not Payable
152	KNEE IMMOBILIZER/SHOULDER IMMOBILIZER	Not Payable
153	LUMBO SACRAL BELT	Essential and should be paid at least specifically for cases who have undergone surgery of lumbar spine.
154	NIMBUS BED OR WATER OR AIR BED CHARGES	Payable for any ICU patient requiring more than 3 days in ICU, all patients with paraplegia/quadruplegia for any reason and at reasonable cost of approximately Rs 200/ day
155	AMBULANCE COLLAR	Not Payable
156	AMBULANCE EQUIPMENT	Not Payable
157	MICROSHEILD	Not Payable
158	ABDOMINAL BINDER	Essential and should be paid at least in post surgery patients of major abdominal surgery including TAH, LSCS, incisional hernia repair, exploratory laparotomy for intestinal obstruction, liver transplant etc.

ITEMS PAYABLE IF SUPPORTED BY A PRESCRIPTION		
159	BETADINE \ HYDROGEN PEROXIDE\SPIRIT\\DETTOL \SAVLON\ DISINFECTANTS ETC	May be payable when prescribed for patient, not payable for hospital use in OT or ward or for dressings in hospital
160	PRIVATE NURSES CHARGES- SPECIAL NURSING CHARGES	Post hospitalization nursing charges not Payable
161	NUTRITION PLANNING CHARGES - DIETICIAN CHARGES / DIET CHARGES	Patient Diet provided by hospital is payable
162	ALEX SUGAR FREE	Payable -Sugar free variants of admissible medicines are not excluded
163	CREAMS POWDERS LOTIONS (Toiletries are not payable, only prescribed medical pharmaceuticals payable)	Payable when prescribed
164	DIGENE GEL/ ANTACID GEL	Payable when prescribed
165	ECG ELECTRODES	Upto 5 electrodes are required for every case visiting OT or ICU. For longer stay in ICU, may require a change and at least one set every second day must be payable.
166	GLOVES	Sterilized Gloves payable / unsterilized gloves not payable
167	HIV KIT	Payable - payable Pre operative screening
168	LISTERINE/ ANTISEPTIC MOUTHWASH	Payable when prescribed
169	LOZENGES	Payable when prescribed
170	MOUTH PAINT	Payable when prescribed
171	NEBULISATION KIT	If used during hospitalization is payable reasonably
172	NEOSPRIN	Payable when prescribed
173	NOVARAPID	Payable when prescribed
174	17 VOLINI GEL/ ANALGESIC GEL	Payable when prescribed
175	ZYTEE GEL	Payable when prescribed
176	VACCINATION CHARGES	Routine Vaccination not Payable / Post Bite Vaccination Payable
PART OF HOSPITAL'S OWN COSTS AND NOT PAYABLE		
177	AHD	Not Payable - Part of Hospital's internal Cost
178	ALCOHOL SWABES	Not Payable - Part of Hospital's internal Cost
179	SCRUB SOLUTION/STERILLIUM	Not Payable - Part of Hospital's internal Cost
OTHERS		
180	VACCINE CHARGES FOR BABY	Not Payable
181	AESTHETIC TREATMENT / SURGERY	Not Payable

182	TPA CHARGES	Not Payable
183	VISCO BELT CHARGES	Not Payable
184	ANY KIT WITH NO DETAILS MENTIONED [DELIVERY KIT, ORTHOKIT, RECOVERY KIT, ETC]	Not Payable
185	EXAMINATION GLOVES	Not Payable
186	KIDNEY TRAY	Not Payable
187	MASK	Not Payable
188	OUNCE GLASS	Not Payable
189	OUTSTATION CONSULTANT'S/ SURGEON'S FEES	Not payable, except for telemedicine consultations where covered by policy
190	OXYGEN MASK	Not Payable
191	PAPER GLOVES	Not Payable
192	PELVIC TRACTION BELT	Should be payable in case of PIVD requiring traction as this is generally not reused
193	REFERAL DOCTOR'S FEES	Not Payable
194	ACCU CHECK (Glucometry/ Strips)	Not payable pre hospitalisation or post hospitalisation / Reports and Charts required/ Device not payable
195	PAN CAN	Not Payable
196	SOFNET	Not Payable
197	TROLLY COVER	Not Payable
198	UROMETER, URINE JUG	Not Payable
199	AMBULANCE	Payable-Ambulance from home to hospital or inter hospital shifts is payable/ RTA as specific requirement is payable
200	TEGADERM / VASOFIX SAFETY	Payable - maximum of 3 in 48 hrs and then 1 in 24 hrs
201	URINE BAG	Payable where medically necessary till a reasonable cost - maximum 1 per 24 hrs
202	SOFTOVAC	Not Payable
203	STOCKINGS	Essential for case like CABG etc. where it should be paid.