

**1. Preamble**

This 'Health Premia' policy is a contract of insurance between You and Us which is subject to payment of full premium in advance and the terms, conditions and exclusions of this Policy. This Policy has been issued on the basis of the Disclosure to Information Norm, including the information provided by You in the Proposal Form and the Information Summary Sheet.

*Please inform Us immediately of any change in the address or any other changes affecting You or any Insured Person which would impact the benefits, terms and conditions under this Policy.*

In addition, please note the list of exclusions is set out in Section 7 of this Policy.

**2. Definitions & Interpretation**

For the purposes of interpretation and understanding of this Policy, We have defined, in Section 11, some of the important words used in the Policy which will have the special meaning accorded to these terms for the purposes of this Policy. For the remaining language and words used, the usual meaning as described in standard English language dictionaries shall apply. The words and expressions defined in the Insurance Act 1938, IRDA Act 1999, regulations notified by the IRDAI and circulars and guidelines issued by the IRDAI, together with their amendment shall carry the meanings given therein.

*Note: Where the context permits, the singular will be deemed to include the plural, one gender shall be deemed to include the other genders and references to any statute shall be deemed to refer to any replacement or amendment of that statute.*

### 3. Benefits available under the Policy

The benefits available under this Policy are described below.

- a. The Policy covers Reasonable and Customary Charges incurred towards medical treatment taken by the Insured Person during the Policy Period for an Illness, Injury or condition as described in the sections below and contracted or sustained during the Policy Period. The benefits listed in the sections below will be payable subject to the terms, conditions and exclusions of this Policy and the availability of the Sum Insured and any sub-limits for the benefit as maybe specified in the Policy Schedule.
- b. All the benefits (including optional benefits) which are available under the Policy along with the respective limits / amounts applicable based on the Sum Insured have been summarized in the Product Benefit Table in Annexure II.
- c. All claims under the Policy must be made in accordance with the process defined under Section 8 (Claim Process & Requirements).
- d. All claims paid under any benefit except for those admitted under Section 3.9 (e-Consultation), Section 3.12 (Health Check-up), Section 3.14 (Premium Waiver), Section 3.15 (Pharmacy and diagnostic services), Section 3.18 (Emergency Assistance Services), Section 3.23 (Second Medical Opinion), Section 3.27 (International coverage), Section 4.1 (Personal Accident Cover), Section 4.2 (Critical Illness Cover), Section 4.5 (Hospital Cash) and Section 4.7 (Health Coach) shall reduce the Sum Insured for the Policy Year in which the Insured Event in relation to which the claim is made has been occurred, unless otherwise specified in the respective section. Thereafter only the balance Sum Insured after payment of claim amounts admitted shall be available for future claims arising in that Policy Year.

#### 3.1 Inpatient Care

*What is covered:*

We will indemnify the Medical Expenses incurred for one or more of the following due to the Insured Person's Hospitalization during the Policy Period following an Illness or Injury:

- a. Room Rent: Room boarding and nursing charges during Hospitalization as charged by the Hospital where the Insured Person availed medical treatment;
- b. Medical Practitioners' fees, excluding any charges or fees for Standby Services;
- c. Investigative tests or diagnostic procedures directly related to the Insured Event which led to the current Hospitalization;
- d. Medicines, drugs as prescribed by the treating Medical Practitioner related to the Insured Event that led to the current Hospitalization;
- e. Intravenous fluids, blood transfusion, injection administration charges and /or allowable consumables;
- f. Operation theatre charges;
- g. The cost of prosthetics and other devices or equipment, if implanted internally during Surgery;
- h. Intensive Care Unit Charges.

*Conditions - The above coverage is subject to fulfillment of following conditions:*

- a. The Hospitalization is for Medically Necessary Treatment and advised in writing by a Medical Practitioner.
- b. If the Insured Person is admitted in a Hospital room where the room category opted or Room Rent incurred is higher than the eligibility as specified in the Policy Schedule, then We shall be liable to pay only a pro-rated portion of the total Associated Medical Expenses (including surcharge or taxes thereon) as per the following formula:  
$$(\text{Eligible Room Rent limit} / \text{Room Rent actually incurred}) * \text{total Associated Medical Expenses}$$

Associated Medical Expenses shall include Room Rent, nursing charges for Hospitalization as an Inpatient excluding private nursing charges, Medical Practitioners' fees excluding any charges or fees for Standby Services, investigation and diagnostics procedures directly related to the current admission, operation theatre charges, ICU Charges.

- c. We will pay the visiting fees or consultation charges for any Medical Practitioner visiting the Insured Person only if:
  - i. The Medical Practitioner's treatment or advice has been specifically sought by the Hospital; and
  - ii. The visiting fees or consultation charges are included in the Hospital's bill

#### 3.2 Pre-hospitalization Medical Expenses

*What is covered:*

We will indemnify on Reimbursement basis only, the Insured Person's Pre-hospitalization Medical Expenses incurred in respect of an Illness or Injury.

*Conditions - The above coverage is subject to fulfilment of following conditions:*

- a. We have accepted a claim under Section 3.1 (Inpatient Care) or Section 3.4 (Day Care Treatment) or Section 3.5 (Domiciliary Hospitalization).
- b. Pre-hospitalization Medical Expenses are incurred for the same condition for which We have accepted the Inpatient Care or Day Care Treatment or Domiciliary Hospitalization claim.
- c. The expenses are incurred after the inception of the First Policy with Us. If any portion of these expenses is incurred before the inception of the First Policy with Us, then We shall be liable only for those expenses incurred after the commencement date of the First Policy, irrespective of the initial waiting period.
- d. Pre-hospitalization Medical Expenses incurred on physiotherapy will also be payable provided that such physiotherapy is prescribed in writing by the treating Medical Practitioner as Medically Necessary Treatment and is directly related to the same condition that led to Hospitalization.
- e. Any claim admitted under this Section 3.2 shall reduce the Sum Insured for the Policy Year in which In-patient Care or Day Care Treatment or Domiciliary Hospitalization claim has been incurred.

*Sub-limit:*

- a. We will pay above mentioned Pre-hospitalization Medical Expenses only for period up to 90 days immediately preceding the Insured Person's admission for Inpatient Care or Day Care Treatment or Domiciliary Hospitalization.

### **3.3 Post-hospitalization Medical Expenses**

*What is covered:*

We will indemnify on Reimbursement basis only, the Insured Person's Post-hospitalization Medical Expenses incurred following an Illness or Injury.

*Conditions - The above coverage is subject to fulfilment of following conditions:*

- a. We have accepted a claim under Section 3.1 (Inpatient Care) or Section 3.4 (Day Care Treatment) or Section 3.5 (Domiciliary Hospitalization).
- b. Post-hospitalization Medical Expenses are incurred for the same condition for which We have accepted the Inpatient Care or Day Care Treatment or Domiciliary Hospitalization claim.
- c. The expenses incurred shall be as advised in writing by the treating Medical Practitioner.
- d. Post-hospitalization Medical Expenses incurred on physiotherapy will also be payable provided that such physiotherapy is prescribed in writing by the treating Medical Practitioner as Medically Necessary Treatment and is directly related to the same condition that led to Hospitalization.
- e. Any claim admitted under this Section 3.3 shall reduce the Sum Insured for the Policy Year in which In-patient Care or Day Care Treatment or Domiciliary Hospitalization claim has been incurred.

*Sub-limit:*

- a. We will pay Post-hospitalization Medical Expenses only for up to 180 days immediately following the Insured Person's discharge from Hospital or Day Care Treatment or Domiciliary Hospitalization.

### **3.4 Day Care Treatment**

*What is covered:*

We will indemnify the Medical Expenses incurred on the Insured Person's Day Care Treatment during the Policy Period following an Illness or Injury. List of Day Care Treatments which are covered under the Policy are provided in Annexure III.

*Conditions - The above coverage is subject to fulfilment of following conditions:*

- a. The Day Care Treatment is advised in writing by a Medical Practitioner as Medically Necessary Treatment.
- b. Only those Day Care Treatments are covered that are mentioned under list of Day Care Treatments under Annexure III.

- c. If We have accepted a claim under this benefit, We will also indemnify the Insured Person's Pre-hospitalization Medical Expenses and Post-hospitalization Medical Expenses in accordance with Sections 3.2 and 3.3 above.

*What is not covered:*

OPD Treatment and Diagnostic Services costs are not covered under this benefit.

### 3.5 Domiciliary Hospitalization

*What is covered:*

We will indemnify on Reimbursement basis only, the Medical Expenses incurred for the Insured Person's Domiciliary Hospitalization during the Policy Period following an Illness or Injury.

*Conditions - The above coverage is subject to fulfilment of following conditions:*

- a. The Domiciliary Hospitalization continues for at least 3 consecutive days in which case We will make payment under this benefit in respect of Medical Expenses incurred from the first day of Domiciliary Hospitalization;
- b. The treating Medical Practitioner confirms in writing that the Insured Person's condition was such that the Insured Person could not be transferred to a Hospital OR the Insured Person satisfies Us that a Hospital bed was unavailable.
- c. If We have accepted a claim under this benefit, We will also indemnify the Insured Person's Pre-hospitalization Medical Expenses and Post-hospitalization Medical Expenses in accordance with Sections 3.2 and 3.3 above.

### 3.6 Alternative Treatments

*What is covered:*

We will indemnify the Medical Expenses incurred on the Insured Person's Hospitalization for Inpatient Care during the Policy Period on treatment taken under Ayurveda, Unani, Siddha and Homeopathy.

*Conditions - The above coverage is subject to fulfilment of following conditions:*

- a. The treatment should be taken in:
  - i. A Government Hospital or in any institute recognized by government and/or accredited by Quality Council of India/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 having registration with a Government authority under appropriate Act in the State / UT and complies with the following minimum criteria:
    - a) Has at least fifteen in-patient beds;
    - b) Has minimum five qualified and registered AYUSH doctors;
    - c) Has qualified staff under its employment round the clock;
    - d) Has dedicated AYUSH therapy sections;
    - e) Maintains daily records of patients and makes these accessible to the insurance company's authorized personnel.
- b. Pre-hospitalization Medical Expenses incurred for up to 90 days immediately preceding the Insured Person's admission and Post-hospitalization Medical Expenses incurred for up to 180 days immediately following the Insured Person's discharge will also be indemnified under this benefit, provided that these Medical Expenses relate only to Alternative Treatments and not Allopathy.
- c. Section 7.5 of the Permanent Exclusions (other than for Yoga) shall not apply to the extent this benefit is applicable.

### 3.7 Living Organ Donor Transplant

*What is covered:*

We will indemnify the Medical Expenses incurred for a living organ donor's treatment as an Inpatient for the harvesting of the organ donated.

*Conditions - The above coverage is subject to fulfilment of following conditions:*

- a. The donation conforms to the Transplantation of Human Organs Act 1994 and any amendments thereafter and the organ is for the use of the Insured Person.

- b. The organ transplant is certified in writing by a Medical Practitioner as Medically Necessary Treatment for the Insured Person.
- c. We have accepted the recipient Insured Person's claim under Section 3.1 (Inpatient Care).

*What is not covered:*

- a. Stem cell donation whether or not it is Medically Necessary Treatment except for Bone Marrow Transplant.
- b. Pre-hospitalization Medical Expenses or Post-hospitalization Medical Expenses of the organ donor.
- c. Screening or any other Medical Expenses related to the organ donor, which are not incurred during the duration of Insured Person's Hospitalization for organ transplant.
- d. Transplant of any organ/tissue where the transplant is Unproven/Experimental Treatment or investigational in nature.
- e. Expenses related to organ transportation or preservation.
- f. Any other medical treatment or complication in respect of the donor, which is directly or indirectly consequence to harvesting.

### 3.8 Emergency Ambulance

*What is covered:*

We will indemnify the costs incurred, on transportation of the Insured Person by road Ambulance to a Hospital for treatment in an Emergency following an Illness or Injury.

*Conditions - The above coverage is subject to fulfilment of following conditions:*

- a. The medical condition of the Insured Person requires immediate ambulance services from the place where the Insured Person is injured or is ill to a Hospital where appropriate medical treatment can be obtained or;
- b. The medical condition of the Insured Person requires immediate ambulance services from the existing Hospital to another Hospital with advanced facilities as advised by the treating Medical Practitioner for management of the current Hospitalization.
- c. This benefit is available for only one transfer per Hospitalization.
- d. The ambulance service shall be offered by a healthcare or ambulance Service Provider.
- e. We have accepted a claim under Section 3.1 (Inpatient Care) above.
- f. We will cover expenses up to the amount specified in Your Policy Schedule.

*What is not covered:*

The Insured Person's transfer to any Hospital or diagnostic centre for evaluation purposes only.

### 3.9 e-Consultation

*What is covered:*

If the Insured Person is diagnosed with an Illness or is planning to undergo a planned Surgery or a Surgical Procedure, the Insured Person can, at the Insured Person's sole direction, obtain an e-Consultation from Our Service Provider during the Policy Period.

*Conditions - The above coverage is subject to fulfilment of following conditions:*

- a. e-Consultation shall be requested through Our call centre or website chat.
- b. e-Consultation will be arranged by Us (without any liabilities) and will be based solely on the information provided by the Insured Person.
- c. e-Consultation must not be considered a substitute to medical opinion or advice nor shall be same pursued over a medical advice or opinion given by treating physician or doctor
- d. By seeking e-Consultation under this benefit, the Insured Person is not prohibited or advised against visiting or consulting with any other independent Medical Practitioner or commencing or continuing any treatment advised by such Medical Practitioner.
- e. The Insured Person is free to choose whether or not to obtain the e-Consultation, and if obtained then whether or not to act on it in whole or in part.
- f. e-Consultation under this benefit shall not be valid for any medico-legal purposes.
- g. We do not represent correctness of e-Consultation and shall not assume or deem to assume any liability towards any loss or damage arising out of or in relation to any opinion, advice, prescription, actual or alleged errors, omissions and representations made by the Medical Practitioner.

### 3.10 Maternity Benefit

*What is covered:*

We will indemnify the Maternity Expenses incurred during the Policy Period.

*Conditions - The above coverage is subject to fulfilment of following conditions:*

- a. This benefit is available only if:
  - i. The female Insured Person of Age 18 years or above is covered under a Family First Policy; or
  - ii. Both the Insured Person and his / her legally married spouse are covered under a Family Floater Policy.
- b. This Benefit cannot be availed under an Individual Policy.
- c. The female Insured Person in respect of whom a claim for Maternity Benefits is made must have been covered as an Insured Person for a period of 24 months of continuous coverage since the inception of the First Policy, with maternity as a benefit, with Us.
- d. For the purposes of this benefit, We shall consider any eligibility period for maternity benefits served by the Insured Person under any previous policy with Us.
- e. The Maternity Expenses incurred are Reasonable and Customary Charges.
- f. The Maternity Benefit may be claimed under the Policy in respect of eligible Insured Person(s) only twice during the lifetime of the Policy including any Renewal thereafter for the delivery of a child or Medically Necessary and lawful termination of pregnancy up to maximum 2 pregnancies or terminations.
- g. Any treatment related to the complication of pregnancy or termination will be treated within the maternity sub limits.
- h. On Renewal or incase of internal Portability, if an enhanced sub-limit is applicable under this benefit, 24 months of continuous coverage (as per Section 3.10.c) would apply afresh to the extent of the increased benefit amount.
- i. Under platinum plan, this benefit is also available outside India but only within those regions specified in the Policy Schedule on Cashless Facility basis only.
- j. Clause 7.18 & 7.24 under Permanent Exclusions is superseded to the extent covered under this Benefit.

*What is not covered:*

- a. Expenses incurred in respect of the harvesting and storage of stem cells for any purposes whatsoever;
- b. Medical Expenses for ectopic pregnancy will be covered under the Section 3.1 (Inpatient Care) and shall not fall under the Maternity Benefit.
- c. Sections 3.2 (Pre-hospitalization Medical Expenses) and Section 3.3 (Post- hospitalization Medical Expenses) are not payable under this benefit.
- d. Any expenses to manage complications arising from or relating to pregnancy or termination of pregnancy within 24 months from the inception of the First Policy with Us.
- e. Pre-natal and post-natal Medical Expenses.

### 3.11 New Born Baby

*What is covered:*

We will cover the Medical Expenses incurred towards the medical treatment of the Insured Person's New Born Baby from the date of delivery until the expiry of the Policy Year, subject to continuous coverage of 24 months of that Insured Person since the inception of the First Policy which offers Maternity Benefit with Us, without the requirement of payment of any additional premium

*Conditions - The above coverage is subject to fulfilment of following conditions:*

- a. All the terms and conditions mentioned in Section 3.10 (Maternity Benefit) shall apply to this benefit as well.
- b. The New Born Baby should be added as an endorsement within 90 days from date of delivery
- c. We will indemnify the Reasonable and Customary Charges for Medical Expenses incurred for the below vaccination of the New Born Baby till the New Born Baby completes one year from his/her birth.

Time interval	Vaccination to be done (Age)	Frequency
0-3 months	BCG (From birth to 1 weeks)	1

	OPV (1 week) + IPV1 (6 week,10 weeks)	3
	DPT (6& 10 week)	2
	Hepatitis-B (0 & 6 week,)	2
	Haemophilus influenzae type B (Hib) (6 & 10 Week)	2
	Rota (6 & 10 Week)	2
3-6 months	OPV (6 month) + IPV (14 week)	2
	DPT (14 week)	1
	Hepatitis-B (6 month)	1
	Haemophilus influenzae type B (Hib) (14 week)	1
	Rota (14 week)	1
9 months	MMR ( 9 Months)	1
	OPV (9 Months)	1
12 months	Typhoid(12 Months)	1
	Hepatitis A (12 Months)	1

- d. If the Policy expires before the New Born Baby has completed one year, then Medical Expenses for balance vaccination shall not be covered and will be covered only if the Policy is Renewed with the New Born Baby as an Insured Person and not otherwise.
- e. On the expiry of the Policy Year We will cover the baby as an Insured Person under the Policy on request of the Proposer, subject to Our underwriting policy and payment of the applicable additional premium.

### 3.12 Health Check-up

*What is covered:*

The Insured Person may avail a health check-up, only for Diagnostic Tests, up to a sub-limit as per the Plan applicable to the Insured Person as specified in the Product Benefits Table.

Note – In case of silver plan of Family First variant, a pre-defined set of tests can be availed by the Insured Person. A list of eligible tests is attached in Annexure – V.

*Conditions - The above coverage is subject to fulfilment of following conditions:*

- a. Silver & Gold plans: Health check-up will be available on Cashless Facility basis only and will be arranged at Our empanelled Service Providers.
- b. Platinum plan: Health check-up will be available on both Cashless Facility or Reimbursement basis. Health check-up on Cashless Facility basis will be arranged at Our empanelled Service Providers only.

*What is not covered:*

Any unutilized test or amount cannot be carried forward to the next Policy Year.

### 3.13 Re-fill Benefit

*What is covered:*

If the Base Sum Insured and increased Sum Insured under Loyalty Additions (Section 3.16) / Enhanced Loyalty Additions (Section 4.3) (if any) has been partially or completely exhausted due to claims paid or accepted as payable for any Illness / Injury during the Policy Year under Section 3.1 or Section 3.4 or Section 3.6 or Section 3.7, then We will provide an additional re-fill amount of maximum up to 100% of the Base Sum Insured.

*Conditions - The above coverage is subject to fulfilment of following conditions:*

- a. The re-fill amount shall be utilized only for subsequent claims under Section 3.1 (In-patient Care) or Section 3.4 (Day Care Treatment) or Section 3.6 (Alternative Treatments) or Section 3.7 (Living Organ Donor Transplant) arising in that Policy Year for any or all Insured Person(s).
- b. We will provide a re-fill amount only once in a Policy Year.
- c. For Family Floater Policies, the re-fill amount will be available on a floater basis to all Insured Persons in that Policy Year.

*What is not covered:*

- a. If the re-fill amount is not utilized in whole or in part in a Policy Year, it cannot be carried forward to any extent in any subsequent Policy Year.
- b. This benefit is not available under Family First Policy.

### 3.14 Premium Waiver

*What is covered:*

If the Policyholder (who should also be an Insured Person) dies or is diagnosed or undergoes treatment for the first time, with any of the Specified Illness as mentioned under Section 11.77 during the Policy Period, the cover under the Policy shall be automatically extended for a tenure of 1 Policy Year starting from the end of that Policy Period.

*Conditions - The above coverage is subject to fulfilment of following conditions:*

- a. This benefit is provided once in the lifetime in the Policy regardless of the number of years the Policy has served with Us.
- b. The symptoms of the Specified Illness first occur or manifest itself during the Policy Period and after completion of the 90 day from the inception of the First Policy with Us.
- c. The Specified Illness is diagnosed by a Medical Practitioner during the Policy Period and after completion of the 90 day from the inception of the First Policy with Us.

*What is not covered:*

- a. This benefit is not available under Individual Policy.

### 3.15 Pharmacy and Diagnostic Services

*What is covered:*

You may purchase medicines or avail diagnostic services from Our Service Provider through Our website or mobile application.

*Conditions - The above coverage is subject to fulfilment of following conditions:*

- a. The cost for the purchase of the medicines or for availing diagnostic services shall be borne by You.
- b. Further it is made clear that purchase of medicines from Our Service Provider is Your absolute discretion and choice.

### 3.16 Loyalty Additions

*What is covered:*

- a. For an Individual Policy or Family Floater Policy, if the Policy is Renewed with Us without a break or if the Policy continues to be in force for the 2<sup>nd</sup> / 3<sup>rd</sup> Policy Year in the 2 year / 3 year Policy Period respectively (if applicable), We will provide Loyalty Additions in the form of Cumulative Bonus by increasing the Sum Insured applicable under the Policy by 10% of the Base Sum Insured of the immediately preceding Policy Year subject to a maximum of 100% of the Base Sum Insured. There will be no change in the sub-limits applicable to various benefits due to increase in Sum Insured under this benefit.
- b. For a Family First Policy, if the Policy is Renewed with Us without a break or if the Policy continues to be in force for the 2<sup>nd</sup> / 3<sup>rd</sup> Policy Year in the 2 year / 3 year Policy Period respectively (if applicable), We will provide Loyalty Additions in the form of Cumulative Bonus by increasing the Sum Insured applicable under the Policy by 10% of the Base Sum Insured of the immediately preceding Policy Year of each individual Insured Person only subject to a maximum of 100% of the Base Sum Insured. The increase shall not apply to the Floater Sum Insured stated in the Policy Schedule as applicable under the Policy. There will be no change in the sub-limits applicable to any benefit due to increase in Sum Insured under this benefit.

*Conditions - The above coverage is subject to fulfilment of following conditions:*

- a. If the Insured Person in the expiring Policy is covered under an Individual Policy and has an accumulated Cumulative Bonus in the expiring Policy under this benefit, and such expiring Policy is Renewed with Us on a Family Floater Policy, then We will provide the credit for the accumulated Cumulative Bonus to the Family Floater Policy.



- b. If the Insured Person in the expiring Policy is covered under an Individual Policy and has an accumulated Cumulative Bonus in the expiring Policy under this benefit, and such expiring Policy is Renewed with Us on a Family First Policy, then the accumulated Cumulative Bonus to be carried forward for credit in the Renewing Policy would be the accumulated Cumulative Bonus for that Insured Person only.
- c. If the Insured Persons in the expiring Policy are covered under a Family First Policy and have an accumulated Cumulative Bonus for each Insured Person in the expiring Policy under this benefit, and such expiring Policy is Renewed with Us on a Family Floater Policy with same or higher Base Sum Insured, then the accumulated Cumulative Bonus to be carried forward for credit in the Renewing Policy would be the least of the accumulated Cumulative Bonus amongst all the Insured Persons.
- d. If the Insured Persons in the expiring Policy are covered under a Family First Policy and have an accumulated Cumulative Bonus for each Insured Person in the expiring Policy under this benefit, and such expiring Policy is Renewed with Us on an Individual Policy with same or higher Base Sum Insured, then the accumulated Cumulative Bonus to be carried forward for credit in the Renewing Policy would be the accumulated Cumulative Bonus for that Insured Person.
- e. If the Insured Persons in the expiring Policy are covered on a Family Floater Policy and such Insured Persons Renew their expiring Policy with Us by splitting the Floater Sum Insured stated in the Policy Schedule in to two or more floater / individual / Family First Policy, then We will provide the credit of the accumulated Cumulative Bonus to the split Policy.
- f. If the Insured Persons covered on a Family Floater Policy are reduced at the time of Renewal, the applicable accumulated Cumulative Bonus shall also be reduced proportionately.
- g. In case the Base Sum Insured under the Policy is reduced at the time of Renewal, the applicable accumulated Cumulative Bonus shall also be reduced in proportion to the Base Sum Insured. The maximum reduction in the accumulated Cumulative Bonus shall be limited to 50% of the accumulated Cumulative Bonus. Post reduction in the Base Sum Insured and the accumulated Cumulative Bonus, if the accumulated Cumulative Bonus is equal to or more than 100% (200%, if Enhanced Loyalty Addition is opted) of the revised Base Sum Insured, then there will be no further increase in the accumulated Cumulative Bonus upon Renewal of such Policy.
- h. In case the Base Sum Insured under the Policy is increased at the time of Renewal, the applicable accumulated Cumulative Bonus shall also be increased in proportion to the Base Sum Insured. The maximum increase in the accumulated Cumulative Bonus shall be limited to 50% of the accumulated Cumulative Bonus. Post increase in the Base Sum Insured and the accumulated Cumulative Bonus, if the accumulated Cumulative Bonus is equal to or more than 100% (200%, if Enhanced Loyalty Addition is opted) of the revised Base Sum Insured, then there will be no further increase in the accumulated Cumulative Bonus upon Renewal of such Policy.
- i. This benefit is not applicable for e-Consultation, Health Check-up, Premium Waiver, Pharmacy & diagnostic services, Emergency assistance services, Second Medical Opinion, Child care benefits, International coverage and any of the optional benefits (if opted for). Enhancement of Sum Insured due to Loyalty Additions benefit cannot be utilized for the aforementioned benefits.

### 3.17 HIV / AIDS

*What is covered:*

We will indemnify the expenses incurred by the Insured Person for Hospitalization (including Day Care Treatment) due to condition caused by or associated with HIV / AIDS up to the limit as specified in Your Policy Schedule.

*Conditions - The above coverage is subject to fulfilment of following conditions:*

- a. The Hospitalization or Day Care Treatment is Medically Necessary and the Illness is the outcome of HIV / AIDS. This needs to be prescribed in writing by a registered Medical Practitioner.
- b. The coverage under this benefit is provided for opportunistic infections which are caused due to low immunity status in HIV / AIDS resulting in acute infections which may be bacterial, viral, fungal or parasitic.
- c. The patient should be a declared HIV positive.
- d. This benefit is provided subject to a Waiting Period of 48 months from inception of the cover with Us, with HIV / AIDS covered as a benefit, for the respective Insured Person.
- e. Pre-hospitalization Medical Expenses incurred for up to 90 days, if falling within the Policy Period, immediately preceding the Insured Person's admission and Post-hospitalization Medical Expenses incurred for up to 180 days, if falling within the Policy Period, immediately following the Insured

Person's discharge will also be indemnified under this benefit as per Section 3.2 & Section 3.3 respectively.

*What is not covered:*

- a. Chronic health conditions including ischemic heart disease, chronic liver disease, chronic kidney disease, cerebro-vascular disease/ stroke, bronchial asthma and neoplasms which are not directly related to the patient's immunity status would not be covered under this benefit.
- b. Lifestyle diseases like diabetes, hypertension, heart diseases and dyslipidemia which are not related to HIV / AIDS would not be covered under this benefit.

*Sub-limit:*

- a. This benefit is covered up to a limit of Rs. 50,000.
- b. Pre-hospitalization and Post-hospitalization Medical Expenses are also covered within the overall benefit sub-limit as specified above in point (a).

### 3.18 Emergency Assistance Services

*What is covered:*

This Policy provides a host of value added Emergency Medical Assistance and Emergency personal services as described below, on Cashless Facility basis.

- a. **Medical referral:** Insured Person(s) will have tele-access to an operations center of Our Service Provider, who with their multilingual staff on duty 24(twenty-four) hours a day, 365(three hundred and sixty-five) days a year will provide reference of doctors in the vicinity where the Insured Person is located for medical consultations. This medical consultation is only facilitated by Us / Our Service Provider and is independent judgment of medical consultant. We do not assume any liability and shall not be deemed to assume any liability towards any loss or damage arising out of or in relation to any opinion, advice, prescription, actual or alleged errors, omissions and representations made by the professional giving medical consultant.
- b. **Emergency medical evacuation:** When an adequate medical facility is not available proximate to the Insured Person, as determined by the Insured Person's attending physician and agreed by Us / Our Service Provider, We/Our Service Provider will arrange and pay for ambulance services under appropriate medical supervision, by an appropriate mode of transport as decided by Us / Our Service Provider's consulting physician and patient's attending physician to the nearest medical facility capable of providing the required care.
- c. **Medical repatriation:** We / Our Service Provider will arrange and pay for transportation under medical supervision to the Insured Person's residence or to a medical or rehabilitation facility near the Insured Person's residence (as mentioned in the Policy Schedule) when the Insured Person's attending physician determines that transportation is medically necessary and is agreed by Us / Our Service Provider, at such time as the Insured Person is medically cleared for travel by Us / Our Service Provider's consulting physician and Insured Person's attending physician.
- d. **Compassionate visit:** When an Insured Person will be hospitalized for more than seven (7) consecutive days and has travelled without a companion or doesn't have a companion by his / her side, We / Our Service Provider will arrange and pay for travel of a family member or personal friend to visit such Insured Person by providing an appropriate means of transportation via economy carrier transportation as determined by Us / Our Service Provider. The family member or the personal friend is responsible to meet all travel document requirements, as may be applicable.
- e. **Care and/or transportation of minor children:** One-way economy common carrier transportation, with attendants if required, will be provided to the place of residence of minor child(ren) when they are left unattended as a result of medical emergency or death of an Insured person.
- f. **Return of mortal remains:** In the event of death of Insured Person, We/Our Service Provider will arrange and pay for the return of mortal remains to an authorized funeral home proximate to the Insured Person's legal residence.

*Conditions - Any coverage under this section 3.18 is subject to fulfilment of following conditions:*

- a. The services are provided when Insured Person(s) is/are traveling within India to a place which is at a minimum distance of 150(one hundred and fifty) kilometers or more away from the residential address as mentioned in the Policy Schedule, and the travel is for less than 90(ninety) days period.

*What is not covered:*

- a. No claims for Reimbursement of expenses incurred for services arranged by Insured/Insured Person(s) will be entertained as the coverage under this section 3.18 are on Cashless Facility basis only.
- b. Emergency assistance service will not be provided in the following instances:
- i. Travel undertaken specifically for securing medical treatment
  - ii. Services sought outside India.
  - iii. If Emergency is a result of injuries resulting from participation in acts of war or insurrection
  - iv. Commission of unlawful act(s).
  - v. Attempt at suicide /self-inflicted injuries.
  - vi. Incidents involving the use of drugs, unless prescribed by a physician
  - vii. Transfer of the insured person from one medical facility to another medical facility of similar capabilities and providing a similar level of care
- c. We / Our Service Provider will not evacuate or repatriate an insured person in the following instances:
- i. Without medical authorization from attending physician
  - ii. With mild lesions, simple injuries such as sprains, simple fractures, or mild sickness or similar such conditions which can be treated by local doctors and do not prevent Insured Person(s) from continuing your trip or returning home as determined by Us / Our Service Provider's consulting physician and the Insured Person's attending physician
  - iii. If the Insured Person is pregnant and beyond the end of the 28<sup>th</sup> week and with respect to the child born from the pregnancy, We / Our Service Provider shall not evacuate or repatriate the Insured Person and the child who was born while the Insured Person was traveling beyond the 28<sup>th</sup> week
  - iv. With mental or nervous disorders unless hospitalized
- d. Specific exclusions:
- i. Trips exceeding 90(ninety) days from declared residence.

While assistance services are available all over India, transportation response time is directly related to the location / jurisdiction where an event occurs. We / Our Service Provider is not responsible for failing to provide services or for delays in the delivery of services caused reasons beyond Our reasonable control, including without any limitation, strike, road traffic, the weather conditions, availability and accessibility of airports, flight conditions, availability of hyperbaric chambers, pandemics and endemics, communications systems, absence of proper travel documents or where rendering of service is limited or prohibited by local law, edict or regulation. Our / Our Service Provider's performance of any obligation here in this section 3.18 shall be waived / excused if such failure to perform is caused by an event, contingency, or circumstance beyond its reasonable control that prevents, hinders or makes impractical the performance of services. Legal actions arising hereunder shall be barred unless written notice thereof is received by Us / Our Service Provider within one (1) year from the date of event giving rise to such legal action. All consulting physicians and Our Service Provider are independent contractors and not under the control of the Company. We / Our Service Provider are not responsible or liable for any service rendered herein through professionals to You.

### 3.19 Mental Disorders Treatment

*What is covered:*

We will indemnify the expenses incurred by the Insured Person for Inpatient treatment for Mental Illness up to the limit as specified in Your Policy Schedule.

*Conditions - The above coverage is subject to fulfilment of following conditions:*

- a. Mental Disorders Treatment is only covered where patient is diagnosed by a qualified psychiatrist or a professional registered with the concerned State Authority or a professional having a post-graduate degree (Ayurveda) in Mano Vigyan Avum Manas Roga or a post-graduate degree

- (Homoeopathy) in Psychiatry or a post-graduate degree (Unani) in Moalijat (Nafasiyatt) or a post-graduate degree (Siddha) in Sirappu Maruthuvam.
- b. The Hospitalization is for Medically Necessary Treatment.
  - c. The treatment should be taken in Mental Health Establishment, including Ayurveda, Yoga and Naturopathy, Unani, Siddha and Homoeopathy establishment, by whatever name called, either wholly or partly, meant for the care of persons with mental illness, established, owned, controlled or maintained by the appropriate Government, local authority, trust, whether private or public, corporation, co-operative society, organization or any other entity or person, where persons with mental illness are admitted and reside at, or kept in, for care, treatment, convalescence and rehabilitation, either temporarily or otherwise; and includes any general hospital or general nursing home established or maintained by the appropriate Government, local authority, trust, whether private or public, corporation, co-operative society, organization or any other entity or person; but does not include a family residential place where a person with mental illness resides with his relatives or friend. The Insured Person in respect of whom a claim for any expenses or complications arising from Mental Illness is made must have been covered as an Insured Person for a period of 36 months of continuous coverage since the inception of the First Policy, with Mental Illness as a benefit, with Us.
  - d. Pre-hospitalization Medical Expenses incurred for up to 90 days, if falling within the Policy Period, immediately preceding the Insured Person's admission and Post-hospitalization Medical Expenses incurred for up to 180 days, if falling within the Policy Period, immediately following the Insured Person's discharge will also be indemnified under this benefit as per Section 3.2 & Section 3.3 respectively.

*What is not covered:*

- a. The condition which is not clinically significant or is related to anxiety, bereavement, relationship or academic problems, acculturation difficulties or work pressure.
- b. Treatment related to intentional self inflicted Injury or attempted suicide by any means.
- c. Any neuro-developmental delays and disorders.

Mental retardation which is a condition of arrested or incomplete development of mind of a person, specially characterized by subnormality of intelligence

*Sub-limit:*

- a. The following disorders / conditions shall be covered only up to the limit specified in the Policy Schedule. This sub-limit shall apply for all the following disorders / conditions on cumulative basis.

Disorder / Condition	Description
Severe Depression	Severe depression is characterized by a persistent feeling of sadness or a lack of interest in outside stimuli. It affects the way one feels, thinks and behaves.
Schizophrenia	Schizophrenia is mental disorder, that distorts the way a person thinks, acts, expresses emotions, perceives reality, and relates to others. Schizophrenia result in combination of hallucinations, delusions, and extremely disordered thinking and behavior that impairs daily functioning,
Bipolar Disorder	Bipolar disorder is a mental illness that brings severe high and low moods and changes in sleep, energy, thinking, and behavior. It includes periods of extreme mood swings with emotional highs and lows.
Post traumatic stress disorder	Post-traumatic stress disorder is an anxiety disorder caused by very stressful, frightening or distressing events. It includes flashbacks, nightmares, severe anxiety and uncontrollable thoughts about the event.
Eating disorder	Eating disorder is a mental condition where people experience severe disturbances in their eating behaviors and related thoughts and emotions.
Generalized anxiety disorder	Generalized Anxiety Disorder is a mental health disorder characterized by a perpetual state of worry, fear, apprehension, inability to relax.
Obsessive compulsive disorders	Obsessive-compulsive disorder is an anxiety disorder in which people have recurring, unwanted thoughts, ideas or sensations (obsessions) that make them feel driven to do something repetitively (compulsions).
Panic disorders	Panic disorder is an anxiety disorder characterized by reoccurring

	unexpected panic attacks with sudden periods of intense fear. It may include palpitations, sweating, shaking, shortness of breath, numbness, or a feeling that something terrible is going to happen.
Personality disorders	Personality disorder is a type of mental disorder in which people have a rigid and unhealthy pattern of thinking, functioning and behaving. It includes trouble in perceiving and relating to situations and people.
Conversion disorders	Conversion disorder is a type of mental disorder where mental or emotional distress causes physical symptoms without the existence of an actual physical condition.
Dissociative disorders	Dissociative disorders are mental disorders that involve experiencing a disconnection and lack of continuity between thoughts, memories, surroundings, actions and identity.

ICD codes for the above disorders / conditions are provided in Annexure VI.

- b. Pre-hospitalization and Post-hospitalization Medical Expenses are also covered within the overall benefit sub-limit as specified above in point (a).

### 3.20 Weight loss (Bariatric) surgery cover

*What is covered:*

We will indemnify the Medical Expenses incurred by the Insured Person during the Policy Period for undergoing Medically Necessary bariatric surgery prescribed by a specialist Medical Practitioner.

*Conditions - The above coverage is subject to fulfilment of following conditions:*

- The Insured Person's BMI should be above 35 at the time of surgery.
- The Insured Person in respect of whom a claim for any expenses or complications arising from bariatric surgery is made must have been covered as an Insured Person for a period of 36 months of continuous coverage since the inception of the First Policy, with bariatric surgery as a benefit, with Us.
- Clause 7.17 under Permanent Exclusions is superseded to the extent covered under this Benefit.

*What is not covered:*

- Surgeries which are cosmetic in nature.
- Sections 3.2 (Pre-hospitalization Medical Expenses) and Section 3.3 (Post-hospitalization Medical Expenses) are not payable under this benefit.

### 3.21 Cyber knife / robotic surgery cover

*What is covered:*

We will indemnify the Medical Expenses incurred on the Insured Person's Hospitalization for Inpatient Care during the Policy Period for undergoing Medically Necessary Surgery for the removal and/or treatment of a malignant tumor through cyber knife or robotic Surgery.

*Conditions - The above coverage is subject to fulfilment of following conditions:*

- The Insured Person will bear a Co-Payment as specified in Your Policy Schedule and We will indemnify the remaining part of the amount that We assess as admissible in respect of a claim under Section 3.1 (Inpatient Care).
- Zonal co-payment as per Section 10.14 will not apply to this benefit.
- Clause 7.19 under Permanent Exclusions is superseded to the extent covered under this Benefit.

*What is not covered:*

- Sections 3.2 (Pre-hospitalization Medical Expenses) and Section 3.3 (Post-hospitalization Medical Expenses) are not payable under this benefit.
- Any non-melanoma skin carcinoma unless there is evidence of metastases to lymph nodes or beyond.
- Malignant melanoma that has not caused invasion beyond the epidermis.
- 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.
- All Thyroid cancers histologically classified as T1N0M0 (TNM Classification) or below.
- Chronic lymphocytic leukaemia less than RAI stage 3.

- g. Non-invasive papillary cancer of the bladder histologically described as TaNOM0 or of a lesser classification.
- h. All Gastro-Intestinal Stromal Tumors histologically classified as T1NOM0 (TNM Classification) or below and with mitotic count of less than or equal to 5/50 HPFs.
- i. All tumors in the presence of HIV infection.

### 3.22 LASER surgery cover

*What is covered:*

We will indemnify the Medical Expenses incurred by the Insured Person during the Policy Period for undergoing LASER assisted surgeries based on Reasonable and Customary Charges.

*Conditions - The above coverage is subject to fulfillment of following conditions:*

- a. The Insured Person in respect of whom a claim for any expenses or complications arising from LASER surgery is made must have been covered as an Insured Person for a period of 36 months of continuous coverage since the inception of the First Policy with Us.
- b. Lasik surgery for correction of refractive error would be covered only if the following conditions are fulfilled:
  - i. The Insured Person has a refractive index of plus/minus 8 or more; and
  - ii. The procedure is prescribed as Medically Necessary by a Medical Practitioner who is an ophthalmologist.
- c. Clause 7.11 and 7.19 under Permanent Exclusions is superseded to the extent covered under this Benefit.

*What is not covered:*

- a. Sections 3.2 (Pre-hospitalization Medical Expenses) and Section 3.3 (Post- hospitalization Medical Expenses) are not payable under this benefit.
- b. Specialized and experimental laser techniques including Holmium Laser Enucleation of Prostate, KTP Laser surgeries and such other similar therapies would be excluded.

### 3.23 Second Medical Opinion

*What is covered:*

If the Insured Person is diagnosed with a Specified Illness as defined under Section 11.77 or is planning to undergo a planned Surgery or a Surgical Procedure for any Illness or Injury, the Insured Person can, at the Insured Person's choice, obtain a Second Medical Opinion during the Policy Period.

*Conditions - The above coverage is subject to fulfillment of following conditions:*

- a. Our Service Provider is contacted seeking the Second Medical Opinion.
- b. The Second Medical Opinion will be arranged by Our Service Provider and will be based only on the information and documentation provided by the Insured Person that will be shared with the Medical Practitioner.
- c. This benefit can be availed only once by an Insured Person during a Policy Year for the same Specified Illness or planned Surgery.
- d. By seeking the Second Medical Opinion under this Benefit the Insured Person is not prohibited or advised against visiting or consulting with any other independent Medical Practitioner or commencing or continuing any treatment advised by such Medical Practitioner.
- e. The Insured Person is free to choose whether or not to obtain the Second Medical Opinion, and if obtained then whether or not to act on it in whole or in part.
- f. The Second Medical Opinion under this Benefit shall be limited to defined criteria and not be valid for any medico legal purposes.

*What is not covered:*

We do not assume any liability and shall not be deemed to assume any liability towards any loss or damage arising out of or in relation to any opinion, advice, prescription, actual or alleged errors, omissions and representations made by the Medical Practitioner.

### 3.24 Child care Benefits

*What is covered:*

- a. We will indemnify the Reasonable and Customary Charges, once during a Policy Period, incurred for the vaccination of the Insured Persons less than 12 years of Age.
- b. We will also cover expenses towards one consultation for nutrition and growth provided to the child during a visit for vaccination.

*Conditions - The above coverage is subject to fulfilment of following conditions:*

- a. The following vaccinations will be covered under this benefit:

Time interval	Vaccination to be done (Age)	Frequency
1-2 years	OPV (15 &18 months)	2
	DPT (15-18 months)	1
	Haemophilus influenzae type B (Hib) (15-18 months)	1
	Meningococcal vaccine (24 months)	1
After 10 years	Tetanus Toxoide	1

### 3.25 Specified Illness Cover (outside the geographical boundaries of India)

*What is covered:*

If an Insured Person suffers a Specified Illness as defined under Section 11.77 during the Policy Period, We will indemnify the Reasonable and Customary Charges for Medical Expenses of the Insured Person incurred towards treatment of that Specified Illness that would otherwise have been payable under Section 3.1 (Inpatient Care), on Cashless Facility basis only.

*Conditions - The above coverage is subject to fulfilment of following conditions:*

- a. The symptoms of the Specified Illness first occur or manifest itself during the Policy Period and after completion of the 90 day from the inception of the First Policy with Us.
- b. The Specified Illness is diagnosed by a Medical Practitioner within India during the Policy Period and after completion of the 90 day from the inception of the First Policy with Us.
- c. Medical treatment for the Specified Illness is taken outside India within the Policy Period but only within those regions specified in the Policy Schedule.
- d. Clause 7.24 under Permanent Exclusions is superseded to the extent covered under this Benefit.

*What is not covered:*

- a. Any claims for Reimbursement of the costs incurred in relation to the treatment of the Specified Illness or any claims which are not pre-authorized by Us.
- b. Any costs or expenses incurred in relation to any persons accompanying the Insured Person during any period of treatment, even if such persons are also Insured Persons.
- c. Any costs or expenses incurred on things that are not in direct relation to the Medical Expenses for treatment under this benefit like travel expenses, etc shall not be covered.
- d. Any costs or expenses incurred in relation to personal stay or transportation in the overseas location where treatment is being taken.
- e. Sections 3.2 (Pre-hospitalization Medical Expenses) and Section 3.3 (Post- hospitalization Medical Expenses) are not payable under this benefit.
- f. Any costs or expenses incurred by any organ donor in relation to harvesting of organs.
- g. Any OPD Treatment taken outside India.

### 3.26 OPD Treatment and Diagnostic Services

*What is covered:*

We will indemnify the Reasonable and Customary Charges incurred for OPD Treatment and/or Diagnostic Services and/or prescribed medicines for the OPD Treatment taken during the Policy Period.

*Conditions - The above coverage is subject to fulfilment of following conditions:*

- a. Expenses under this benefit are covered for ayurvedic or homeopathic or unani or sidha or allopathic services only.
- b. For treatment taken under ayurveda, homeopathy, unani or sidha (AYUSH), expenses are covered only if taken in a government Hospital or in any institute recognized by government and/or accredited by Quality Council of India/National Accreditation Board on Health.
- c. The OPD Treatment and/or Diagnostic Services are Medically Necessary and follow the written advice of a Medical Practitioner.

- d. Dental / oral treatment, procedures and preventive, restorative services related to disease, disorder and conditions related to natural teeth taken on outpatient basis are covered under this benefit. Dental implants, CAD / CAM restorations and bone grafts are not covered under this benefit.
- e. Any eyesight / optical treatment taken to correct refractive errors of the eye (including routine eye examinations) on outpatient basis are covered under this benefit.
- f. Diagnostic Services are performed on an outpatient basis with or without local anesthetics for topical, infiltration, nerve block anesthesia and require Hospitalization for less than 24 hours.
- g. If the Policy is Renewed with Us without any break and there is a unutilized amount (not used by the Insured Person) under the applicable sub-limit (as specified in the Product Benefits Table) in a Policy Year, then We will carry forward 80% of this unutilized amount to the immediately succeeding Policy Year, provided that the total amount (including the unutilized amount available under this Benefit) shall at no time exceed 2.5 times the amount of the entitlement in respect of this Benefit under the Plan applicable to the Insured Person.

*What is not covered:*

- a. Clause 7.10 & Clause 7.11 under Permanent Exclusions are superseded to the extent covered under point (d) & (e) of this Benefit respectively.

### 3.27 International coverage

*What is covered:*

The following coverage under this benefit is provided outside India, but within those regions as specified in the Policy Schedule. The coverage under this benefit commences when the Insured Person first boards the common carrier (any civilian land or water conveyance or scheduled aircraft operated under a valid license for the transportation of fare paying passengers under a valid ticket) by which it is intended that the Insured Person shall finally leave India and expires automatically on the earliest of:

- a. The Insured Person's return to India; or
- b. Policy Period end date; or
- c. The end date of the trip as mentioned in the Policy Schedule issued for this benefit under Gold plan or the expiry of 45 days per trip starting from the date of journey under Platinum plan.

#### **a. Emergency Hospitalization**

If the Insured Person is required to be admitted in a Hospital, We will indemnify the Medical Expenses incurred on Hospitalization of that Insured Person until the Insured Person reaches a Medically Stable Condition during the Policy Period on Cashless Facility basis only provided that:

- i. The Hospitalization is Medically Necessary and follows the written advice of the treating Medical Practitioner.
- ii. The Insured Person is required to be admitted in a Hospital in an Emergency when the Insured Person is outside India, but within those regions specified in the Policy Schedule.
- iii. The Medical Expenses incurred are Reasonable and Customary Charges for one or more of the following:
  - i. Room Rent: Room boarding and nursing charges during Hospitalization as charged by the Hospital where the Insured Person availed medical treatment;
  - ii. Medical Practitioners' fees, excluding any charges or fees for Standby Services;
  - iii. Investigative tests or diagnostic procedures directly related to the Insured Event which led to the current Hospitalization;
  - iv. Medicines, drugs as prescribed by the treating Medical Practitioner related to the Insured Event that led to the current Hospitalization;
  - v. Intravenous fluids, blood transfusion, injection administration charges and /or allowable consumables;
  - vi. Operation theatre charges;
  - vii. The cost of prosthetics and other devices or equipment, if implanted internally during Surgery;
  - viii. Intensive Care Unit Charges.

- b. **Emergency medical evacuation:** When an adequate medical facility is not available proximate to the Insured Person, as determined by the Insured Person's attending physician and agreed by Us / Our Service Provider, We/Our Service Provider will arrange and pay for ambulance services under appropriate medical supervision on Cashless Facility basis only, by an appropriate mode of



transport as decided by Us / Our Service Provider's consulting physician and patient's attending physician to the nearest medical facility capable of providing the required care.

**c. OPD cover**

- i. If an Insured Person while on a foreign land suffers an Injury or is diagnosed with an Illness, that requires the Insured Person to take an Out-patient Treatment, then the Company shall indemnify such Medical Expenses, through Reimbursement basis only, up to the amount as specified in the Policy Schedule.
- ii. The Insured Person will bear a 20% Co-Payment and We will indemnify the remaining part of the amount that We assess as admissible in respect of a claim under this Benefit.

**d. Loss of Passport**

- i. If the Insured Person loses his original passport, the Company will indemnify, through Reimbursement basis only, to the extent of cost incurred by the Insured Person towards obtaining a duplicate or new passport, up to Rs. 20,000.
- ii. Documents to be submitted for any Claim under this Benefit :  
It is a condition precedent to the Company's liability under this Benefit that the following information and documentation shall be submitted to the Company or the Assistance Service Provider immediately and in any event within 30 days of the event giving rise to the Claim under this Benefit:
  - I. Copy of the police report
  - II. Details of the attempts made to trace the passport;
  - III. Original receipt for payment of charges to the authorities for obtaining a new or duplicate passport.

**e. Loss of checked-in baggage**

If the entire checked-in baggage is lost whilst in the custody of the common carrier, We will indemnify, through Reimbursement basis only, to the extent of cost incurred by the Insured Person towards replacement of the entire baggage and its contents as per market value, maximum up to Rs. 10,000, subject to the conditions specified below:

- i. Coverage under this Benefit shall commence only after the checked-in baggage is entrusted to the common carrier and a receipt obtained and coverage under this Benefit shall terminate automatically on the common carrier reaching the place of destination specified in the ticket of the Insured Person during the Policy Period;
- ii. If more than one (1) piece of checked-in baggage has been checked-in under the same ticket of the Insured Person, Our liability shall be restricted to 50% of the Sum Insured specified in the Policy Schedule, if all the pieces of checked-in baggage are not lost;
- iii. If the lost/undelivered checked-in baggage is subsequently traced and offered for delivery to the Insured Person, the Insured Person shall refund the amount paid by the Company under this Benefit in full irrespective of whether delivery of the baggage is taken or not;
- iv. If a portion of the lost/undelivered checked-in baggage is subsequently traced and offered for delivery to the Insured Person, the Insured Person shall refund the amount paid by the Company under this Benefit attributable to the portion of checked-in baggage traced in full irrespective of whether delivery of the baggage is taken;
- v. Our liability shall be determined based on the market value of the contents of the checked-in baggage as on the scheduled/expected date of delivery at the destination port;
- vi. In case the market value of any single item of the contents (excluding Valuables) of a checked-in baggage exceeds Rs.5,000/-, Our liability shall be limited to Rs.5,000/- only;
- vii. Documents to be submitted for any Claim under this Benefit:  
It is a condition precedent to the Company's liability under this Benefit that the following information and documentation shall be submitted to the Company or the Assistance Service Provider immediately and in any event within 30 days of the event giving rise to the Claim under this Benefit:
  - I. Property irregularity report issued by the appropriate authority.
  - II. Voucher of the common carrier for the compensation paid for the non-delivery / short delivery of the checked-in baggage.
  - III. Copies of correspondence exchanged, if any, with the common carrier in connection with the non-delivery / short delivery of the checked-in baggage.

- viii. Additional exclusions applicable to Benefit 3.27.e:  
Any Claim in respect of the Insured Person for, arising out of or directly or indirectly due to any of the following shall not be admissible under this Benefit unless expressly stated to the contrary elsewhere in the Policy terms and conditions:
- I. Any partial loss or damage of any items contained in the checked-in baggage.
  - II. Any loss arising from any delay, detention, confiscation by customs officials or other public authorities.
  - III. Any loss due to damage to the checked-in baggage.
  - IV. Any loss of the checked-in baggage sent in advance or shipped separately.
  - V. Valuables (Valuables shall mean and include photographic, audio, video, painting, computer and any other electronic equipment, telecommunications and electrical equipment, telescopes, binoculars, antiques, watches, jewelry and gems, furs and articles made of precious stones and metals).

**f. Delay of checked-in baggage**

- i. The Company will pay the amount as specified in the Policy Schedule, through Reimbursement basis only, if the delivery of the Insured Person's checked-in baggage which has been entrusted to the common carrier is delayed by more than 12 hours from the Insured Person's arrival at the place of destination specified on his valid ticket during the period of insurance as specified in the Policy Schedule.
- ii. Additional exclusions applicable to Benefit 3.27.f:  
Any Claim in respect of any Insured Person for, arising out of or directly or indirectly due to any of the following shall not be admissible under this Benefit unless expressly stated to the contrary elsewhere in the Policy terms and conditions:
  - I. Any delay which does not exceed the time period specified in this Benefit.
  - II. Any loss for which a Claim has already been made under Benefit 3.27.e
  - III. Any delay in delivery of the checked-in baggage arising out of or resulting from detention or confiscation of the baggage by the common carrier or customs or any government or other agencies.
  - IV. Any delay attributable to damage to the checked-in baggage warranting an examined delivery by the Common Carrier.
  - V. Self-carried or cabin baggage
- iii. Documents to be submitted for any Claim under this Benefit  
It is a condition precedent to the Company's liability under this Benefit that the following information and documents shall be submitted to the Company or the Assistance Service Provider immediately and in any event within 30 days of the event giving rise to the Claim under this Benefit:
  - I. Property irregularity report issued by the appropriate authority stating the scheduled time of delivery and actual time of delivery of the checked-in baggage.
  - II. Voucher of the common carrier for the compensation paid for the delay in delivery of the checked-in baggage.
  - III. Copies of correspondence exchanged, if any, with the common carrier in connection with the delay in delivery of the checked-in baggage.
- g. **Return of mortal remains:** In the event of death of Insured Person, We/Our Service Provider will arrange and pay for the return of mortal remains, on Cashless Facility basis only, to an authorized funeral home proximate to the Insured Person's legal residence.

**h. Trip cancellation & Interruption**

- i. Trip Cancellation
  - I. If the Insured Person's outward journey as a fare paying passenger from the country of residence to an international place of destination on a common carrier is unavoidably cancelled before the commencement of the period of insurance as specified in the Policy Schedule due to any of the reasons specified herein below, then the Company will indemnify, up to the amount specified against this Benefit in the Policy Schedule, through Reimbursement basis only, for those travel expenses that the Policyholder incurred and

cannot recover and for which no value can be derived without knowledge of the likelihood of cancellation:

- (i) The Insured Person's immediate family member (spouse, children or parents) dies or is Hospitalized in an Emergency due to an unforeseen Illness or Injury for at least 2 consecutive days provided that such Illness or Injury shall not first occur earlier than 10 consecutive days from the scheduled commencement of the period of insurance; or
  - (ii) The Insured Person is Hospitalized in an Emergency due to an unforeseen Illness or Injury and such Hospitalization commences within 10 days from the scheduled commencement of the period of insurance and continues for at least 2 consecutive days and the treating Medical Practitioner certifies in writing that the Insured Person is not fit to undertake travel;
  - (iii) Earthquake, storm, flood, inundation, cyclone or tempest provided that the peril takes place prior to the commencement of the period of insurance at or in the vicinity of the place of origin of the journey, the ultimate scheduled place of destination or any intermediate place which is involved in or related to the proposed journey.
  - (iv) Terrorism provided that the peril takes place prior to the commencement of the period of insurance at or in the vicinity of the place of origin of the journey, the ultimate scheduled place of destination or any intermediate place which is involved in or related to the proposed journey;
- II. Any amount refunded to the Insured Person by the common carrier in relation to the cancellation shall be deducted from the amount payable to the Insured Person under this Benefit.
- ii. Trip Interruption:
- I. If the Insured Person's overseas stay is unavoidably curtailed after the commencement of the Period of Insurance due to any of the reasons as specified herein below, then the Company will indemnify the costs of economy airfare of the Insured Person, through Reimbursement basis only, to return to the country of residence:
    - (i) The Insured Person's immediate family member (spouse, children or parents) dies or is Hospitalized in an Emergency due to an unforeseen Illness or Injury and such Hospitalization continues for at least 2 consecutive days;
    - (ii) Earthquake, storm, flood, inundation, cyclone or tempest provided that the peril takes place after the commencement of the period of insurance at or in the vicinity of the place of origin of the journey, the ultimate scheduled place of destination or any intermediate place which is involved in or related to the proposed journey.
    - (iii) Terrorism provided that the peril takes place after the commencement of the period of insurance at or in the vicinity of the place of origin of the journey, the ultimate scheduled place of destination or any intermediate place which is involved in or related to the proposed journey;
  - II. Any amount refunded to the Insured Person by the common carrier in relation to the curtailment shall be deducted from the amount payable to the Insured Person under this Benefit.
- iii. Additional exclusions applicable to Benefit 3.27.h:  
Any Claim in respect of any Insured Person for, arising out of or directly or indirectly due to any of the following shall not be admissible under this Benefit unless expressly stated to the contrary elsewhere in the Policy terms and conditions:
- I. Strikes or labor disputes or slowdown;
  - II. Interruption or cancellation of the journey either wholly or in partly at the instance of the Common Carrier (apart from the reasons listed above) or by the travel agent;
  - III. Interruption or cancellation of the journey either wholly or in partly at the instance of the authority governing the Common Carrier or the government;
  - IV. Any Claim under the Policy which arises out of an event which occurs prior to Policy Period Start Date.
- iv. Documents to be submitted in support of the Claim under Benefit 3.27.h  
It is a condition precedent to the Company's liability under this Benefit that the following information and documents (as applicable) shall be submitted to the Company or the Assistance Service Provider immediately and in any event within 30 days of the event giving rise to the Claim under this Benefit:

- I. Confirmation in writing of cancellation of the journey from the common carrier detailing the circumstances of cancellation;
  - II. Ticket / boarding pass issued by the common carrier indicating the cost of ticket and receipt for the refund of the fare of the common carrier towards the cancelled portion of the journey indicating cancellation charges retained by the common carrier.
  - III. Boarding pass in original for return journey from the place of cancellation to the country of residence which indicates the cost of the tickets together with the receipts for the refunds obtained towards the unfulfilled portion of the journey.
  - IV. A declaration from the Insured Person furnishing the circumstances that compelled him to cancel the journey;
  - V. Medical evidence as may be required in case of the cancellation of the journey arising out of personal contingencies of the Insured Person or his immediate family member;
  - VI. Receipt for the refund of the fare of the common carrier towards the cancelled portion of the journey indicating the cancellation charges retained;
- i. Trip Delay**
- i. The Company will pay the amount as specified in the Policy Schedule, through Reimbursement basis only, if the departure of a common carrier in which the Insured Person is scheduled to travel on a valid ticket during the Period of Insurance is delayed for more than 12 consecutive hours from the later of the declared time of departure or expected time of departure due solely and directly to any one of the following:
    - I. Earthquake, flood, rains, storm, cyclone or tempest; or
    - II. Terrorism
  - ii. Provided that the Company or the Assistance Service Company is
    - I. Given written notice of the delay immediately and in any event within 30days of the commencement of the delay; and
    - II. Immediate alternative arrangements are made by the Insured Person for progressing the journey as scheduled.
  - iii. Additional exclusions applicable to Benefit 3.27.i:

Any Claim in respect of any Insured Person for, arising out of or directly or indirectly due to any of the following shall not be admissible under this Benefit unless expressly stated to the contrary elsewhere in the Policy terms and conditions:

    - I. Any contingencies other than those specifically named above;
    - II. The Common Carrier is taken out of service on the instructions of the Civil Aviation Authority or any similar authority.
- j. Compassionate visit:** When an Insured Person will be hospitalized for more than seven (7) consecutive days and has travelled without a companion or doesn't have a companion by his / her side, We / Our Service Provider will arrange and pay, on Cashless Facility basis only, for travel of a family member or personal friend to visit such Insured Person by providing an appropriate means of transportation via economy carrier transportation as determined by Us / Our Service Provider. The family member or the personal friend is responsible to meet all travel document requirements, as may be applicable.
- k. Care and/or transportation of minor children:** One-way economy common carrier transportation, with attendants if required, will be provided, on Cashless Facility basis only, to the place of residence of minor child(ren) when they are left unattended as a result of medical emergency or death of an Insured person.
- l. Medical referral:** Insured Person(s) will have tele-access to an operations center of Our Service Provider, who with their multilingual staff on duty 24(twenty-four) hours a day, 365(three hundred and sixty-five) days a year will provide reference of doctors in the vicinity where the Insured Person is located for medical consultations. This medical consultation is only facilitated by Us / Our Service Provider and is independent judgment of medical consultant. We do not assume any liability and shall not be deemed to assume any liability towards any loss or damage arising out of or in relation to any opinion, advice, prescription, actual or alleged errors, omissions and representations made by the professional giving medical consultant.

**m. Medical repatriation:** We / Our Service Provider will arrange and pay for transportation under medical supervision to the Insured Person's residence or to a medical or rehabilitation facility near the Insured Person's residence (as mentioned in the Policy Schedule), on Cashless Facility basis only, when Us / Our Service Provider's consulting physician and the Insured Person's attending physician determines that transportation is medically necessary, at such time as the Insured Person is medically cleared for travel by Us / Our Service Provider's consulting physician and Insured Person's attending physician.

*Conditions (for international coverage benefit):*

- a. The extent of coverage amount and geographical scope is as specified in the Policy Schedule.
- b. In case of single trip under Gold plan, You have to get the Policy Schedule for this benefit issued by Us at least 7 days prior to your trip subject to following conditions:
  - i. Travel details would be required for issuance of such Policy Schedule.
  - ii. Coverage will be available only if the Policy Schedule for this benefit is issued by Us.
  - iii. Coverage for a maximum of first 15 days for one single trip is available under this benefit.
    - I. In case less than 15 days are travelled in such single trip, this benefit will expire and will not be available for subsequent trips. You / Insured Person will be required to opt for additional single trips as mentioned under Section 4.4.b on payment of the corresponding additional premium.
    - II. In case more than 15 days are travelled in such single trip, first 15 days will be covered under this benefit. For getting the remaining part of the trip covered, You / Insured Person will be required to opt for additional single trip as mentioned under Section 4.4.b on payment of the corresponding additional premium. Afresh Sum Insured would apply for the remaining part of the trip.
- c. In case of annual trip, Insured Person would be covered for a maximum of 45 days per trip starting from the date of journey.
- d. All claims paid under any sub-benefits of Section 3.27 shall reduce the Sum Insured of Section 3.27 for the Policy Year in which the Insured Event in relation to which the claim is made has been occurred. Thereafter only the balance Sum Insured under Section 3.27 after payment of claim amounts admitted shall be available for future claims arising in that Policy Year.
- e. Sub-limits applicable under any of the benefits under Section 3 will apply to this benefit as well.
- f. The payment of any Claim under this Benefit 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 Claims. If on the Insured Person's Date of Discharge, if RBI rates are not published, the exchange rate next published by RBI shall be considered for conversion.
- g. Clause 7.24 under Permanent Exclusions is superseded to the extent covered under this Benefit.

*What is not covered:*

- a. Any Claim in respect of any Insured Person for, arising out of or directly or indirectly due to any of the following shall not be admissible under this benefit unless expressly stated to the contrary elsewhere in the Policy terms and conditions:
  - i. Medical treatment taken outside the country of residence if that is the sole reason or one of the reasons for the journey.
  - ii. Any treatment which is not Medically Necessary and could reasonably be delayed until the Insured Person's return to the country of residence.
  - iii. Any treatment of orthopedic diseases or conditions except for fractures, dislocations and / or Injuries suffered during the Policy Period.
  - iv. Degenerative or oncological (Cancer) diseases.
  - v. Rest or recuperation at a spa or health resort, sanatorium, convalescence home or similar institution.
  - vi. Physiotherapy expenses or the cost of prostheses / prosthetics (artificial limbs) or any services provided by Chiropractitioner.
  - vii. Travelling against the advice of a Medical Practitioner.
  - viii. Receiving, or is supposed to receive, medical treatment.
  - ix. Having received terminal prognosis for a medical condition.
  - x. Injuries resulting from participation in acts of war or insurrection
  - xi. Commission of unlawful act(s).
  - xii. Attempt at suicide /self-inflicted injuries.
  - xiii. Incidents involving the use of drugs, unless prescribed by a physician

- xiv. Transfer of the insured person from one medical facility to another medical facility of similar capabilities and providing a similar level of care
  - xv. If the Insured Person is pregnant and beyond the end of the 28th week and with respect to the child born from the pregnancy, We / Our Service Provider shall not evacuate or repatriate the Insured Person and the child who was born while the Insured Person was traveling beyond the 28th week
  - xvi. Students at home/school campus address (as they are not considered to be in travel status).
  - xvii. Sections 3.2 (Pre-hospitalization Medical Expenses) and Section 3.3 (Post-hospitalization Medical Expenses) are not payable under this benefit.
- b. We / Our Service Provider will not evacuate or repatriate an insured person in the following instances:
- i. Without medical authorization
  - ii. With mild lesions, simple injuries such as sprains, simple fractures, or mild sickness which can be treated by local doctors and do not prevent Insured Person(s) from continuing your trip or returning home
  - iii. With mental or nervous disorders unless hospitalized

While assistance services are available outside India, transportation response time is directly related to the location / jurisdiction where an event occurs. We / Our Service Provider is not responsible for failing to provide services or for delays in the delivery of services caused reasons beyond Our reasonable control, including without any limitation, strike, road traffic, the weather conditions, availability and accessibility of airports, flight conditions, availability of hyperbaric chambers, pandemics and endemics, communications systems, absence of proper travel documents or where rendering of service is limited or prohibited by local law, edict or regulation. Our / Our Service Provider's performance of any obligation here in this section 3.27 shall be waived / excused if such failure to perform is caused by an event, contingency, or circumstance beyond its reasonable control that prevents, hinders or makes impractical the performance of services. Legal actions arising hereunder shall be barred unless written notice thereof is received by Us / Our Service Provider within one (1) year from the date of event giving rise to such legal action. All consulting physicians and Our Service Provider are independent contractors and not under the control of the Company. We / Our Service Provider are not responsible or liable for any service rendered herein through professionals to You.

#### 4. Optional Benefits

The following optional benefits shall apply under the Policy only if it is specified in the Policy Schedule. Optional benefits can be selected by You only at the time of issuance of the First Policy or at Renewal on payment of the corresponding additional premium. Optional cover 'International coverage extension' can be opted during the Policy Period, whereas optional cover 'Enhanced Geographical Scope for International Coverage' can also be opted during the Policy Period but only along with 'International coverage extension'.

The optional benefits 'Personal Accident Cover', 'Critical Illness Cover' and 'Hospital Cash' will be payable (only on Reimbursement basis) if the conditions mentioned in the below sections are contracted or sustained by the Insured Person covered under these optional benefits during the Policy Period.

The applicable optional benefits will be payable subject to the terms, conditions and exclusions of this Policy and subject always to any sub-limits for the optional benefit as specified in the Policy Schedule.

All claims for any applicable optional benefits under the Policy must be made in accordance with the process defined under Section 8 (Claim Process & Requirements).

##### 4.1 Personal Accident Cover

###### *What is covered:*

If the Insured Person covered under this optional benefit dies or sustains any Injury resulting solely and directly from an Accident occurring during the Policy Period at any location worldwide, and while the Policy is in force, We will provide the benefits described below.

###### a. Accident Death (AD)

*What is covered:*

If the Injury due to Accident solely and directly results in the Insured Person's death within 365 days from the occurrence of the Accident, We will make payment of Personal Accident Cover Sum Insured specified in the Policy Schedule. If a claim is made under this optional benefit, the coverage for that Insured Person under the Policy shall immediately and automatically cease. Any claim incurred before death of such Insured person shall be admissible subject to terms and conditions under this Policy.

**b. Accident Permanent Total Disability (APTD)**

*What is covered:*

If the Injury due to Accident solely and directly results in the Permanent Total Disability of the Insured Person which means that the Injury results in one or more of the following conditions within 365 days from the occurrence of an Accident, We will make payment of 125% of the Personal Accident Cover Sum Insured as specified in the Policy Schedule.

- i. Loss of use of limbs or sight  
The Insured Person suffers from total and irrecoverable loss of:
  1. The use of two limbs (including paraplegia and hemiplegia) OR
  2. The sight in both eyes OR
  3. The use of one limb and the sight in one eye
- ii. Loss of independent living  
The Insured Person is permanently unable to perform independently three or more of the following six activities of daily living.
  1. Washing: the ability to maintain an adequate level of cleanliness and personal hygiene.
  2. Dressing: the ability to put on and take off all necessary garments, artificial limbs or other surgical appliances that are medically necessary.
  3. Feeding: the ability to transfer food from a plate or bowl to the mouth once food has been prepared and made available.
  4. Toileting: the ability to manage bowel and bladder function, maintaining an adequate and socially acceptable level of hygiene.
  5. Mobility: the ability to move indoors from room to room on level surfaces at the normal place of residence.
  6. Transferring: the ability to move from a lying position in a bed to a sitting position in an upright chair or wheel chair and vice versa.

*Conditions - The above coverage is subject to fulfilment of following conditions:*

- i. The Permanent Total Disability is proved through a disability certificate issued by a Medical Board duly constituted by the Central and/or the State Government; and
- ii. We will admit a claim under this optional benefit only if the Permanent Total Disability continues for a period of at least 6 continuous calendar months from the commencement of the Permanent Total Disability unless it is irreversible, such as in case of amputation/loss of limbs etc; and
- iii. If the Insured Person dies before a claim has been admitted under this optional benefit, no amount will be payable under this optional benefit, however We will consider the claim under Section 4.1.a (Accident Death) subject to terms and conditions mentioned therein; and
- iv. We will not make payment under Accident Permanent Total Disability more than once in the Insured Person's lifetime for any and all Policy Periods.
- v. If a claim under this optional benefit is admitted, then coverage for the Insured Person will immediately and automatically cease under Section 4.1(Personal Accident Cover) and this optional benefit shall not be applied in respect of that Insured Person on any Renewal thereafter. However, other applicable benefits can be Renewed in respect of the Insured Person.

**c. Accident Permanent Partial Disability (APPD)**

*What is covered:*

If the Injury due to Accident solely and directly results in the Permanent Partial Disability of the Insured Person which is of the nature specified in the table below within 365 days from the



occurrence of such Accident, We will make payment under this optional benefit in accordance with the table below:

*Conditions - The above coverage is subject to fulfilment of following conditions:*

- i. The Permanent Partial Disability is proved through a disability certificate issued by a Medical Board duly constituted by the Central and/or the State Government; and
- ii. We will admit a claim under this optional benefit only if the Permanent Partial Disability continues for a period of at least 6 continuous calendar months from the commencement of the Permanent Partial Disability, unless it is irreversible; and
- iii. If the Insured Person dies before a claim has been admitted under this optional benefit, no amount will be payable under this optional benefit, however We will consider the claim under Section 4.1.a (Accident Death) subject to the terms and conditions mentioned therein.
- iv. If a claim under this optional benefit has been admitted, then no further claim in respect of the same condition will be admitted under this optional benefit.
- v. If a claim under this optional benefit is paid and the entire Personal Accident Sum Insured specified in the Policy Schedule does not get utilized, then the balance Personal Accident Cover Sum Insured shall be available for further claims under Section 4.1 (Personal Accident Cover) until the entire Personal Accident Cover Sum Insured is consumed. The Personal Accident Cover Sum Insured specified in the first Policy Schedule shall be a lifetime limit for the Insured Person and once this limit is exhausted, coverage for the Insured Person will immediately and automatically cease under Section 4.1 (Personal Accident Cover) and this optional benefit shall not be applied in respect of that Insured Person on any Renewal thereafter. However, other applicable benefits can be Renewed in respect of the Insured Person

<b>Permanent Partial Disability Grid</b>		
<b>S. No.</b>	<b>Nature of Disability</b>	<b>% of Personal Accident Cover Sum Insured payable</b>
1	Loss or total and permanent loss of use of both the hands from the wrist joint	100%
2	Loss or total and permanent loss of use of both feet from the ankle joint	100%
3	Loss or total and permanent loss of use of one hand from the wrist joint and of one foot from the ankle joint	100%
4	Loss or total and permanent loss of use of one hand from the wrist joint and total and permanent loss of sight in one eye	100%
5	Loss or total and permanent loss of use of one foot from the ankle joint and total and permanent loss of sight in one eye	100%
6	Total and permanent loss of speech and hearing in both ears	100%
7	Total and permanent loss of hearing in both ears	50%
8	Loss or total and permanent loss of use of one hand from wrist joint	50%
9	Loss or total and permanent loss of use of one foot from ankle joint	50%
10	Total and permanent loss of sight in one eye	50%
11	Total and permanent loss of speech	50%
12	Permanent total loss of use of four fingers and thumb of either hand	40%
13	Permanent total loss of use of four fingers of either hand	35%
14	Uniplegia	25%
15	Permanent total loss of use of one thumb of either hand	
	a. Both joints	25%
	b. One joint	10%
16	Permanent total loss of use of fingers of either hand	
	a. Three joints	10%
	b. Two joints	8%
	c. One joint	5%
17	Permanent total loss of use of toes of either foot	
	a. All toes- one foot	20%
	b. Great toe- both joints	5%
	c. Great toe- one joint	2%
	d. Other than great toe, one toe	1%



#### 4.2 Critical Illness Cover

*What is covered:*

If the Insured Person covered under this optional benefit is diagnosed for the first time with any of the following listed Critical Illnesses or if any of the following Critical Illnesses occurs or manifests itself in the Insured Person during the Policy Period for the first time, We will pay the Critical Illness Sum Insured specified in the Policy Schedule provided that the Insured Person survives the Survival Period of 30 days from the diagnosis of the Critical Illness during the Policy Period.

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

**b. Myocardial Infarction**

(First Heart Attack of specific severity)

- I. The first occurrence of heart attack or myocardial infarction, which means the death of a portion of the heart muscle as a result of inadequate blood supply to the relevant area. The diagnosis for Myocardial Infarction should be evidenced by all of the following criteria:
  - i. A history of typical clinical symptoms consistent with the diagnosis of acute myocardial infarction (For e.g. typical chest pain)
  - ii. New characteristic electrocardiogram changes
  - iii. Elevation of infarction specific enzymes, Troponins or other specific biochemical markers.
- II. The following are excluded:
  - i. Other acute Coronary Syndromes
  - ii. Any type of angina pectoris
  - iii. A rise in cardiac biomarkers or Troponin T or I in absence of overt ischemic heart disease OR following an intra-arterial cardiac procedure.

**c. 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
  
- d. Open Heart Replacement or Repair of Heart Valves**
  - I. The actual undergoing of open-heart valve surgery is to replace or repair one or more heart valves, as a consequence of defects in, abnormalities of, or disease affected cardiac valve(s). The diagnosis of the valve abnormality must be supported by an echocardiography and the realization of surgery has to be confirmed by a specialist medical practitioner. Catheter based techniques including but not limited to, balloon valvotomy/valvuloplasty are excluded.
  
- e. Coma of Specified Severity**
  - I. A state of unconsciousness with no reaction or response to external stimuli or internal needs. This diagnosis must be supported by evidence of all of the following:
    - i. no response to external stimuli continuously for at least 96 hours;
    - ii. life support measures are necessary to sustain life; and
    - iii. Permanent neurological deficit which must be assessed at least 30 days after the onset of the coma.
  - II. The condition has to be confirmed by a specialist medical practitioner. Coma resulting directly from alcohol or drug abuse is excluded
  
- f. Kidney Failure requiring Regular Dialysis**
  - I. End stage renal disease presenting as chronic irreversible failure of both kidneys to function, as a result of which either regular renal dialysis (haemodialysis or peritoneal dialysis) is instituted or renal transplantation is carried out. Diagnosis has to be confirmed by a specialist medical practitioner
  
- g. Stroke resulting in Permanent Symptoms**
  - I. Any cerebrovascular incident producing permanent neurological sequelae. This includes infarction of brain tissue, thrombosis in an intracranial vessel, haemorrhage and 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.
  
- h. Major Organ /Bone Marrow Transplant**
  - I. The actual undergoing of a transplant of:
    - i. One of the following human organs: heart, lung, liver, kidney, pancreas, that resulted from irreversible end-stage failure of the relevant organ, or
    - ii. Human bone marrow using haematopoietic stem cells. The undergoing of a transplant has to be confirmed by a specialist medical practitioner.
  - II. The following are excluded:
    - i. Other stem-cell transplants
    - ii. Where only islets of langerhans are transplanted
  
- i. 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.
- j. Motor Neuron Disease with Permanent Symptoms**
  - I. Motor neuron disease diagnosed by a specialist medical practitioner as spinal muscular atrophy, progressive bulbar palsy, amyotrophic lateral sclerosis or primary lateral sclerosis. There must be progressive degeneration of corticospinal tracts and anterior horn cells or bulbar efferent neurons. There must be current significant and permanent functional neurological impairment with objective evidence of motor dysfunction that has persisted for a continuous period of at least 3 months.
- k. 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.
- l. Deafness**
  - I. Total and irreversible loss of hearing in both ears as a result of illness or accident. This diagnosis must be supported by pure tone audiogram test and certified by an Ear, Nose and Throat (ENT) specialist. Total means "the loss of hearing to the extent that the loss is greater than 90decibels across all frequencies of hearing" in both ears.
- m. End Stage Lung Failure**
  - I. End stage lung disease, causing chronic respiratory failure, as confirmed and evidenced by all of the following:
    - i. FEV1 test results consistently less than 1 litre measured on 3 occasions 3 months apart; and
    - ii. Requiring continuous permanent supplementary oxygen therapy for hypoxemia; and
    - iii. Arterial blood gas analysis with partial oxygen pressure of 55mmHg or less ( $\text{PaO}_2 < 55\text{mmHg}$ ); and
    - iv. Dyspnea at rest.
- n. End Stage Liver Failure**
  - I. Permanent and irreversible failure of liver function that has resulted in all three of the following:
    - i. Permanent jaundice; and
    - ii. Ascites; and
    - iii. Hepatic encephalopathy.
  - II. Liver failure secondary to drug or alcohol abuse is excluded.
- o. Loss of Speech**
  - I. Total and irrecoverable loss of the ability to speak as a result of injury or disease to the vocal cords. The inability to speak must be established for a continuous period of 12 months. This diagnosis must be supported by medical evidence furnished by an Ear, Nose, Throat (ENT) specialist.
  - II. All psychiatric related causes are excluded
- p. Third Degree Burns**

- I. There must be third-degree burns with scarring that cover at least 20% of the body's surface area. The diagnosis must confirm the total area involved using standardized, clinically accepted, body surface area charts covering 20% of the body surface area.
- q. Fulminant Viral Hepatitis**
  - I. A sub-massive to massive necrosis of the liver by any virus, leading precipitously to liver failure. This diagnosis must be supported by all of the following:
    - i. rapid decreasing of liver size; and
    - ii. necrosis involving entire lobules, leaving only a collapsed reticular framework; and
    - iii. rapid deterioration of liver function tests; and
    - iv. deepening jaundice; and
    - v. hepatic encephalopathy.Acute Hepatitis infection or carrier status alone does not meet the diagnostic criteria
- r. Aplastic Anemia**
  - I. Aplastic Anemia is chronic persistent bone marrow failure. A certified hematologist must make the diagnosis of severe irreversible aplastic anemia. There must be permanent bone marrow failure resulting in bone marrow cellularity of less than 25% and there must be two of the following:
    - i. Absolute neutrophil count of less than 500/mm<sup>3</sup>
    - ii. Platelets count less than 20,000/mm<sup>3</sup>
    - iii. Reticulocyte count of less than 20,000/mm<sup>3</sup>The Insured Person must be receiving treatment for more than 3 consecutive months with frequent blood product transfusions, bone marrow stimulating agents, or immunosuppressive agents or the Insured Person has received a bone marrow or cord blood stem cell transplant. Temporary or reversible Aplastic Anemia is excluded and not covered under this Policy
- s. Muscular Dystrophy**
  - I. Muscular Dystrophy is a disease of the muscle causing progressive and permanent weakening of certain muscle groups. The diagnosis of Muscular Dystrophy must be made by a consultant neurologist, and confirmed with the appropriate laboratory, biochemical, histological, and electromyography evidence. The disease must result in the permanent inability of the Insured Person to perform (whether aided or unaided) at least three (3) of the six (6) "Activities of Daily Living".

Activities of Daily Living are defined as:

    - a. Washing : the ability to maintain an adequate level of cleanliness and personal hygiene
    - b. Dressing : the ability to put on and take off all necessary garments, artificial limbs or other surgical appliances that are Medically Necessary
    - c. Feeding : the ability to transfer food from a plate or bowl to the mouth once food has been prepared and made available
    - d. Toileting : the ability to manage bowel and bladder function, maintaining an adequate and socially acceptable level of hygiene
    - e. Mobility : the ability to move indoors from room to room on level surfaces at the normal place of residence
    - f. Transferring: the ability to move from a lying position in a bed to a sitting position in an upright chair or wheel chair and vice versa
- t. Bacterial Meningitis**
  - I. Bacterial meningitis is a bacterial infection of the meninges of the brain causing brain dysfunction. There must be an unequivocal diagnosis by a consultant physician of bacterial meningitis that must be proven on analysis and culture of the cerebrospinal fluid. There must also be permanent objective neurological deficit that is present on physical examination at least 3 months after the diagnosis of the meningitis infection.

*Conditions applicable to 'Critical Illness cover':*

- a. We will not make payment under Section 4.2 (Critical Illness Cover) more than once in the Insured Person's lifetime for any and all Policy Periods
- b. The diagnosis of a Critical Illness must be verified in writing by a Medical Practitioner.
- c. The Waiting Periods specified below shall be applicable to the Insured Person and claims shall be assessed accordingly. On Renewal, if the Critical Illness Cover Sum Insured specified in the Policy Schedule is enhanced, the Waiting Periods would apply afresh to the extent of the increase in benefit amount limit, subject to Underwriting Guidelines and in accordance with the existing guidelines of the IRDAI.

We shall not be liable to make any payment under this Policy for covered listed Critical Illnesses directly or indirectly caused by, based on, arising out of or howsoever attributable to any of the following:

**i. Pre-existing Diseases:**

All the listed Critical Illnesses under the optional benefit, which occurs or manifests itself as a result of any Pre-existing Disease, will be subject to a Waiting Period of 48 months of continuous coverage since the inception of the First Policy with Us. Pre-existing Disease Waiting Period shall be applicable only if the pre-existing medical condition is the direct cause of any Critical Illness and confirmed by the Medical Practitioner.

**ii. Initial Waiting Period:**

All the listed Critical Illnesses under the optional benefit, which occurs or manifests itself during the Policy Period, will be subject to a Waiting Period of 90 days of continuous coverage since the inception of the First Policy with Us.

- d. If the Insured Person is diagnosed / undergoes a Surgical Procedure or any medical condition occurs falling under the definition of Critical Illness as specified above that may result in a claim, then We shall be given written notice immediately and in any event within 7 days of the aforesaid Illness/ condition/ Surgical Procedure.
- e. We shall not be liable to make any payment under this optional benefit if the Insured Person does not survive the Survival Period.
- f. If diagnosis of the Critical Illness takes place on or before the Policy expiry date specified in the Policy Schedule, but the Survival Period expires after the Policy expiry date, such claims would be admissible if the Insured Person survives the Survival Period.
- g. In the event of death of the Insured Person post the Survival Period, the immediate family member/relative of the Insured Person claiming on Insured Person's behalf must inform Us in writing immediately and send a copy of all the required documents to prove the cause of death within 30 days of the death. We upon acceptance of the admission of claim under the Policy shall make payment to the Nominee/legal heirs of the Insured Person.
- h. If We have admitted a claim under this optional benefit for an Insured Person in any Policy Year, this optional benefit shall not be renewed in respect of that Insured Person for any subsequent Policy Year, but the cover for this optional benefit will be renewable for other Insured Persons.

**4.3 Enhanced Loyalty Additions**

*What is covered:*

This optional benefit shall be subject to all guidelines and conditions mentioned under Section 3.16 (Loyalty Additions), except that the Loyalty Additions stated in Sections 3.16 (a) and 3.16 (b) shall automatically increase to 20% of Base Insured and the maximum Loyalty Additions shall not exceed 200% of the Base Sum Insured.

**4.4 International coverage extension**

*What is covered:*

This optional benefit shall be subject to all guidelines and conditions mentioned under Section 3.27 (International coverage), except that the coverage is extended as specified in the Policy Schedule. Following two options are available under this optional cover, which can be opted in any combination:

- a. Option 1: Double Sum Insured for 'International coverage' benefit
  - I. This option is available only under Gold & Platinum plan

- II. Through this option Sum Insured for 'International coverage' benefit will be doubled for each Insured Person individually. Under Gold plan, Sum Insured will be INR 60 Lacs instead of INR 30 Lacs and under Platinum plan, Sum Insured will be INR 2 Crores instead of INR 1 Crore.
  - III. Under platinum plan, this option can be selected by You only at the time of issuance of the First Policy or at Renewal on payment of the corresponding additional premium.
- b. Option 2: Additional single trips are available which can be chosen from 1 day to 30 days
- I. This option is available only under Gold plan and can be opted by any Insured Person
  - II. In case additional single trip(s) is opted, a separate Policy Schedule for 'International coverage' benefit will be issued by Us.
  - III. Sum Insured for each additional single trip under Section 3.27 (International coverage) will be applicable afresh.

*Conditions - The above coverage is subject to fulfilment of following conditions:*

- a. This optional cover can only be cancelled prior to trip commencement, the Company shall deduct Rs. 300/- (Rupees three hundred only) or the premium paid under this optional cover, whichever is lower, towards cancellation charges before refunding any amount.
- b. There will be no change in the sub-limits applicable to various benefits under Section 3.27 due to increase in Sum Insured under this optional cover.

#### 4.5 Hospital Cash

*What is covered:*

If We have accepted an Inpatient Care Hospitalization claim under Section 3.1 (Inpatient Care), We will pay the Hospital Cash amount specified in the Policy Schedule up to a maximum 30 days of Hospitalization during the Policy Year for the Insured Person for each continuous period of 24 hours of Hospitalization from the first day of Hospitalization.

*Conditions - The above coverage is subject to fulfilment of following conditions:*

- a. The Insured Person has been admitted in a Hospital for a minimum period of 48 hours continuously.

#### 4.6 Enhanced Geographical Scope for International Coverage

*What is covered:*

This optional benefit shall be subject to all guidelines and conditions mentioned under Section 3.10 (Maternity Benefit) under platinum plan, Section 3.25 (Specified Illness cover) and Section 3.27 (International coverage), without limitation to the geographical coverage in USA & Canada unlike specified under Section 3.10, Section 3.25 and Section 3.27.

*Conditions - The above coverage is subject to fulfilment of following conditions:*

- a. Waiting Periods as specified under Section 6 shall apply afresh to the geographical coverage in USA & Canada when this Optional Cover is opted.

#### 4.7 Health Coach

*What is covered:*

Subject to policy terms and conditions and to encourage good health and well being, We shall provide the following wellness related services to the Insured Person covered under this optional benefit and We shall be assisted in administering these services through Our Service Provider:

- a. Personalized health coaching – The Insured Person will have the facility to connect with a personal coach through a mobile application to guide and motivate the Insured Person to achieve his/her personal health goals. The health coach facility assists in identifying factors relating to the Insured Person's lifestyle and habits and also suggests ways to shift these habits to improve activity and wellness and to encourage overall well-being.

The health coaching facility is unlimited and can be availed for any 90 calendar days within the Policy Year; where a calendar day would mean a day when any interaction is initiated by the Insured Person.

In order to obtain access to the health coach facility, the Insured Person would be required to download the mobile application and register his/her specified details through the mobile application. When registration is complete, the Insured Person's health coach will notify him/her through the mobile application to set up the Insured Person's introductory call where Insured Person will discuss with the health coach to establish his/her short and long term goals. Once these goals are recorded, the health coach will provide on-going daily support, motivation and interpretation of the Insured Person's tracking data to help the Insured Person stay on track to reach his/her goals. The Insured Person and the health coach will also be able to connect frequently to review the progress and revise the existing goals or set new goals.

The mobile application shall also keep track of Insured Person's steps taken, daily food logs etc., which can be accessed by the Insured Person, personal health coach and Our empanelled Medical Practitioners under this Benefit.

*Conditions - The above coverage is subject to fulfillment of following conditions:*

- a. For services that are availed over phone or through online/ digital mode, the Insured Person will be required to provide the details as sought by Our Service Provider in order to establish authenticity and validity prior to availing such services.
- b. It is entirely for the Insured Person to decide whether to obtain these services, the extent to which he/she wishes to avail these services and further to decide whether to use any of these services and if so to which extent.
- c. The services are intended to provide support information to the Insured Person to improve well-being and habits through working towards personalized health goals. These services are not medical advice and are not meant to substitute the Insured Person's visit/ consultation to an independent Medical Practitioner.
- d. The information services provided under this benefit, including information provided through personalized health coaching services, does not constitute medical advice of any kind and it is not intended to be, and should not be, used to diagnose or identify treatment for a medical or mental health condition. The information services provided under this benefit, including information provided through personalized health coaching services, does not substitute for any medical advice as well.
- e. The Insured Person shall be free to consider or not consider the suggestions of the health coach and make any lifestyle changes based on information provided through these services. For any change the Insured Person makes to his lifestyle whether or not on the advice of the health coach, We or Our Service Provider shall in no manner be liable for any harm or injury, whether bodily or otherwise that may occur as a result of such lifestyle changes. The Insured Person must seek immediate medical advice if there is any adverse effect or discomfort on making any lifestyle changes.
- f. We or Our Service Provider do not warrant the validity, accuracy, completeness, safety, quality, or applicability of the content or anything said or written by any personal health coach or any suggestions provided. We or Our Service Provider will not be liable for any damages sustained due to reliance by the Insured Person on such information or suggestions provided by any personal health coach.
- g. Health Coaching through a personal health coach is being provided through Our Service Provider. Kindly refer to Annexure IV for details on terms and conditions for use of health coaching services.

**5. Claim Cost Sharing Option / Conditions**

Co-payment (if applicable) shall be applied on the amount payable by Us.

Co-payment will not apply to any claim under Section 3.9 (e-Consultation), Section 3.12 (Health Check-up), Section 3.14 (Premium Waiver), Section 3.15 (Pharmacy and diagnostic services), Section 3.18 (Emergency Assistance Services), Section 3.23 (Second Medical Opinion), Section 3.25 (Specified Illness cover), Section 3.26 (OPD Treatment and Diagnostic Services), Section 3.27 (International coverage except OPD cover), Section 4.1 (Personal Accident Cover), Section 4.2 (Critical Illness Cover), Section 4.5 (Hospital Cash) and Section 4.7 (Health Coach).



## 6. Waiting Periods

All the Waiting Periods shall be applicable individually for each Insured Person and claims shall be assessed accordingly. On Renewal, if the Sum Insured or the benefit amount is enhanced, the Waiting Periods would apply afresh to the extent of the increased amount only. The Waiting Periods set out below shall not apply to Section 3.9 (e-Consultation), Section 3.12 (Health Check-up), Section 3.14 (Premium Waiver), Section 3.15 (Pharmacy and diagnostic services), Section 4.1 (Personal Accident Cover), Section 4.2 (Critical Illness Cover) and Section 4.7 (Health Coach). The Waiting Periods for Critical Illness Cover have already been specified under Section 4.2 respectively.

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

### 6.1 Pre-existing Diseases:

You should disclose the Pre-existing Diseases or conditions applicable (if any) at the time of buying the Policy. Pre-existing Diseases, if disclosed to Us, accepted by Us during underwriting the risk and specified in Your Policy Schedule shall be covered only after 24 months of continuous coverage have elapsed since the inception of the First Policy with Us.

### 6.2 Initial Waiting Period (30 days):

All the benefits under the Policy and any treatment taken, unless the treatment is Medically Necessary Treatment required solely and directly as a result of an Accident that occurs during the Policy Period, will be subject to a Waiting Period of 30 days since the inception of the First Policy with Us.

### 6.3 Specific Waiting Periods:

The medical conditions and/or Surgical Procedure listed below will be subject to a Waiting Period of 12 months unless the condition / procedure is directly caused by Cancer as defined under Section 11.77 (covered after Initial Waiting Period of 30 days) or an Accident (covered from day 1) and will be covered in the second Policy Year as long as the Insured Person has been insured continuously under the Policy without any break:

- a. Pancreatitis and stones in biliary and urinary system
- b. Cataract, glaucoma and other disorders of lens, disorders of retina
- c. Hyperplasia of prostate, hydrocele and spermatocele
- d. Abnormal utero-vaginal bleeding, female genital prolapse, endometriosis/adenomyosis, fibroids, PCOD, or any condition requiring dilation and curettage or hysterectomy
- e. Hemorrhoids, fissure or fistula or abscess of anal and rectal region
- f. Hernia of all sites,
- g. Osteoarthritis, systemic connective tissue disorders, dorsopathies, spondylopathies, inflammatory polyarthropathies, arthrosis such as RA, gout, intervertebral disc disorders, arthroscopic surgeries for ligament repair
- h. Chronic kidney disease and failure
- i. Varicose veins of lower extremities
- j. All internal or external benign or in situ neoplasms/tumours, cyst, sinus, polyp, nodules, swelling, mass or lump
- k. Ulcer, erosion and varices of gastro intestinal tract
- l. Surgical treatment for diseases of middle ear and mastoid (including otitis media, cholesteatoma, perforation of tympanic membrane), tonsils and adenoids, nasal septum and nasal sinuses
- m. Internal Congenital Anomaly
- n. Surgery of Genito-urinary system unless necessitated by malignancy
- o. Spinal disorders

If the Insured Person is suffering from the above Illness/condition as a Pre-existing Diseases (if disclosed by the Insured Person and accepted by Us), any claim in respect of that Illness/condition shall not be covered until 24 months of continuous coverage have elapsed since the inception of the First Policy with Us.

### 6.4 Personal Waiting Periods:

Conditions specified for an Insured Person under Personal Waiting Period in the Policy Schedule will be subject to a Waiting Period of 24 months from the inception of the First Policy with Us for that Insured Person and will be covered from the commencement of the third Policy Year for that Insured Person as long as the Insured Person has been insured continuously under the Policy without any break.

## 7. Permanent Exclusions

We shall not be liable to make any payment under this Policy directly or indirectly caused by, based on, arising out of or howsoever attributable to any of the following unless specifically mentioned elsewhere in the Policy. Sections 7.1 to 7.26 are not applicable to Section 4.1 (Personal Accident Cover) and Section 4.2 (Critical Illness Cover).

The permanent exclusions applicable to Section 4.1 (Personal Accident Cover) and Section 4.2 (Critical Illness Cover) have been specified separately under Section 7.27 and Section 7.28 respectively.

### 7.1 Ancillary Hospital Charges

Charges related to a Hospital stay not expressly mentioned as being covered. This will include charges for admission, discharge, administration, RMO charges, night charges, registration, documentation and filing, surcharges and service charges levied by the Hospital.

### 7.2 Hazardous Activities

Any claim relating to Hazardous Activities.

### 7.3 Artificial life maintenance:

Artificial life maintenance, including life support machine used to sustain a person, who has been declared brain dead, as demonstrated by:

- a. Deep coma and unresponsiveness to all forms of stimulation; or
- b. Absent pupillary light reaction; or
- c. Absent oculovestibular and corneal reflexes; or
- d. Complete apnea.

### 7.4 Circumcision:

Circumcision unless necessary for the treatment of a disease or necessitated by an Accident.

### 7.5 AYUSH Treatments:

Any form of AYUSH Treatments, except as mentioned under Section 3.6.

### 7.6 Conflict & Disaster:

Treatment for any Injury or Illness resulting directly or indirectly from nuclear, radiological emissions, war or war like situations (whether war is declared or not), rebellion (act of armed resistance to an established government or leader), acts of terrorism.

### 7.7 External Congenital Anomaly:

Screening, counseling or treatment related to external Congenital Anomaly.

### 7.8 Convalescence & Rehabilitation:

Hospital accommodation when it is used solely or primarily for any of the following purposes:

- a. Any services provided for the purpose of Convalescence, Rehabilitation and Respite Care.
- b. Custodial care either at home or in a nursing facility for personal care such as help with activities of daily living care such as bathing, dressing, moving around either by skilled nurses or assistant or non-skilled persons.
- c. Hospice care - Any services for people who are terminally ill to address physical, social, emotional and spiritual need.

### 7.9 Cosmetic or plastic Surgery:

- a. Expenses for cosmetic or plastic surgery or any treatment to change appearance unless necessary as a part of medically necessary treatment are excluded. For this to be considered a medical necessity it must be certified by the attending Medical Practitioner for reconstruction following an Accident, Burns or Cancer.
- b. Gynaecomastia, abdominoplasty, blepharoplasty, mammoplasty, chemical peel, rhinoplasty, otoplasty, liposuction and lipectomy will not be payable except in cases of Accident or burn or Cancer.

### 7.10 Dental/oral treatment:

Treatment, procedures and preventive, diagnostic, restorative, cosmetic services related to disease, disorder and conditions related to natural teeth and gingiva except if required by an Insured Person while Hospitalized due to an Accident.

**7.11 Eyesight & Optical Services:**

Any treatment to correct refractive errors of the eye, unless required as the result of an Accident. We will not pay for routine eye examinations, contact lenses, spectacles or laser eye sight correction.

**7.12 Experimental or Unproven Treatment:**

- a. Services including device, treatment, procedure or pharmacological regimens which are considered as experimental or unproven.
- b. Stem Cell Transplant: Any stem cell transplant other than for Bone Marrow Transplant.

**7.13 Hormone Replacement Therapy:**

Treatment for any condition / illness which requires hormone replacement therapy.

**7.14 Hospitalization not justified:**

Admission solely for the purpose of physiotherapy, evaluation, investigations, diagnosis or observation services.

**7.15 Inconsistent, Irrelevant or Incidental Diagnostic procedures:**

Charges incurred primarily for diagnostic, X-ray or laboratory examinations or other diagnostic studies not consistent with or incidental to the current diagnosis and treatment even if the same requires confinement at a Hospital.

**7.16 Non-Medical Expenses:**

- a. Items of personal comfort and convenience:
  - i. Personal attendant or beauty services, cosmetics, toiletry items, guest services and similar incidental expenses or services;
  - ii. Issue of medical certificate and examinations as to suitability for employment or travel or any other such purpose;
  - iii. Any charges incurred to procure any treatment/illness related documents pertaining to any period of Hospitalization/illness;
  - iv. Intra Ocular Lens: All classes of intraocular lens implants.
- b. External or Ambulatory Devices
  - i. External and or durable medical/non-medical equipment of any kind used for diagnosis and or treatment including CPAP, CAPD or infusion pump.
  - ii. Ambulatory devices such as walkers, crutches, belts, collars, caps, splints, slings, braces, stockings of any kind, diabetic foot wear, glucometer /thermometer and similar items and also any medical equipment which is subsequently used at home.
- c. Visiting Charges:

Any travelling charge for a visiting consultant.

**7.17 Obesity and Weight Control Programs:**

Services including medical treatment and Surgical Procedures and supplies that are primarily intended to control weight or treat obesity, including morbid obesity, or for the purpose of weight reduction, regardless of the existence of co-morbid conditions.

**7.18 Reproductive medicine & other Maternity Expenses:**

Any assessment or treatment method for:

- a. Birth Control  
Any type of contraception, sterilization, abortions, voluntary termination of pregnancy or family planning;
- b. Assisted Reproduction  
Infertility services including artificial insemination and advanced reproductive technologies such as IVF, ZIFT, GIFT, ICSI, gestational surrogacy;
- c. Sexual Disorder and Erectile Dysfunction.  
Treatment of any sexual disorder including impotence (irrespective of the cause) and sex changes or gender reassignments or erectile dysfunction;
- d. Any costs or expenses related to pregnancy, complications arising from pregnancy or medical termination of pregnancy unless caused by an Accident.

However, the above exclusions do not apply to treatment for ectopic pregnancy or Accidental miscarriage.

**7.19 Robotic Assisted Surgery, Specialized Light Amplification by Stimulated Emission of Radiation (LASER) & Cyber Knife Treatments:**

Any expenses for robotic surgical system or specialized laser surgeries e.g. Holmium Laser Enucleation of Prostate, KTP Laser surgeries and such other similar therapies and experimental techniques would be excluded. However, for conventional Laser surgeries, coverage of Medical Expenses will be based on Reasonable and Customary Charges.

**7.20 Sexually transmitted Infections & diseases:**

Screening, prevention and treatment for sexually related infection or disease.

**7.21 Sleep disorders:**

Treatment for any conditions related to disturbance of normal sleep patterns or behaviors.

**7.22 Substance related and Addictive Disorders:**

Treatment related to Illness / Accident / disorders caused due to alcohol, drug and substance abuse. In case of Illness / Accident, the exclusion shall apply only in case Illness / Accident is caused due to the above substance abuse by the Insured Person.

**7.23 Unlawful Activity:**

Any condition occurring as a result of breach of law with criminal intent.

**7.24 Treatment received outside India:**

Any treatment or medical services received outside India.

**7.25 Unrecognized Physician or Hospital:**

- a. Treatment or Medical Advice provided by a Medical Practitioner not recognized by the Medical Council of India or by Central Council of Indian Medicine or by Central council of Homeopathy.
- b. Treatment or Medical Advice related to one system of medicine provided by a Medical Practitioner of another system of medicine.
- c. Treatment provided by anyone with the same residence as an Insured Person or who is a member of the Insured Person's immediate family or relatives.
- d. Treatment provided by Hospital or health facility that is not recognized by the relevant authorities in India.
- e. Treatment or services received in health hydros, nature cure clinics or any establishment that is not a recognized Hospital or healthcare facility.

**7.26 Generally Excluded Expenses**

Any costs or expenses specified in the list of expenses generally excluded. The list can be referred to at Company's website ([www.maxbupa.com](http://www.maxbupa.com)).

**7.27 Permanent Exclusions for Personal Accident Cover**

We shall not be liable to make any payment under any benefits under Section 4.1 (Personal Accident Cover) if the claim is attributable to, or based on, or arises out of, or is directly or indirectly connected to any of the following:

- a. Suicide or self inflicted Injury, whether the Insured Person is medically sane or insane.
- b. Treatment for any Injury or Illness resulting directly or indirectly from nuclear, radiological emissions, war or war like situations (whether war is declared or not), rebellion (act of armed resistance to an established government or leader), acts of terrorism.
- c. Service in the armed forces, or any police organization, of any country at war or at peace or service in any force of an international body or participation in any of the naval, military or air force operation during peace time.
- d. Any change of profession after inception of the Policy or any Renewal which results in the enhancement of Our risk, if not accepted and endorsed by Us on the Policy Schedule.
- e. Committing an assault, a criminal offence or any breach of law with criminal intent.
- f. Taking or absorbing, accidentally or otherwise, any intoxicating liquor, drug, narcotic, medicine, sedative or poison, except as prescribed by a Medical Practitioner other than the Policyholder or an Insured Person.

- g. Participation in aviation/marine activities (including crew) other than as a passenger in an aircraft/water craft that is authorized by the relevant regulations to carry such passengers between established airports or ports.
- h. Engaging in or taking part in professional/adventure sports or any hazardous pursuits, speed contest or racing of any kind (other than on foot), bungee jumping, parasailing, ballooning, parachuting, skydiving, paragliding, hang gliding, mountain or rock climbing necessitating the use of guides or ropes, potholing, abseiling, deep sea diving, polo, snow and ice sports, hunting.
- i. Body or mental infirmity or any Illness except where such condition arises directly as a result of an Accident during the Policy Period. However this exclusion is not applicable to claims made under Section 4.1.c (Permanent Partial Disability).

#### 7.28 Permanent Exclusions for Critical Illness Cover

We shall not be liable to make any payment under Section 4.2 (Critical Illness Cover) directly or indirectly caused by, based on, arising out of or howsoever attributable to any of the following unless specifically mentioned elsewhere in the Policy.

- 1. **AYUSH Treatment:**  
Any covered Critical Illnesses diagnosed and/or treated by a Medical Practitioner who practices AYUSH Treatment.
- 2. **Conflict & Disaster:**  
Treatment for any Injury or Illness resulting directly or indirectly from nuclear, radiological emissions, war or war like situations (whether war is declared or not), rebellion (act of armed resistance to an established government or leader), acts of terrorism.
- 3. **External Congenital Anomaly:**  
Screening, counseling or treatment related to External Congenital Anomaly.
- 4. **Cosmetic and Reconstructive Surgery:**  
Any Critical Illnesses arising due to treatment undergone purely for cosmetic or psychological reasons to improve appearance.
- 5. **Experimental/ Investigational or Unproven Treatment:**
  - a. Services including device, treatment, procedure or pharmacological regimens which are considered as investigative or Unproven / Experimental Treatment.
  - b. Biodegradable (bioresorbable, bioabsorbable) polymer drug eluting stents will be considered as experimental and investigational for all purpose.
- 6. **Hazardous Activities:**  
Any claim relating to Hazardous Activities.
- 7. **Reproductive medicine & other Maternity Expenses:** Any Critical Illness arising out of , directly/ indirectly caused by, contributed to or aggravated by:
  - a. Pregnancy or Child Birth  
Pregnancy (including voluntary termination), miscarriage, maternity or child birth (including through caesarean section)
  - b. Birth Control  
Any type of contraception, sterilization, abortions, voluntary termination of pregnancy or family planning;
  - c. Assisted Reproduction  
Infertility services including artificial insemination and advanced reproductive technologies such as IVF, ZIFT, GIFT, ICSI, gestational surrogacy;
  - d. Sexual disorder and Erectile Dysfunction.  
Treatment of any sexual disorder including impotence (irrespective of the cause) and sex changes or gender reassignments or erectile dysfunction;
  - e. Any costs or expenses related to pregnancy, complications arising from pregnancy or medical termination of pregnancy unless caused by an Accident.
- 8. **Sexually transmitted Infections & Diseases:**  
Screening, prevention and treatment for sexually related infection or disease.

9. **Substance related and Addictive Disorders:**  
Treatment and complications related to disorders of intoxication, dependence, abuse, and withdrawal caused by drugs and other substances such as alcohol, opioids or nicotine.
10. **Traffic Offences & Unlawful Activity:**  
Any condition occurring as a result of breach of law by the Insured Person with criminal intent.
11. **Unrecognized Physician or Hospital:**
  - a. Treatment or Medical Advice provided by a Medical Practitioner not recognized by the Medical Council of India or by Central Council of Indian Medicine or by Central council of Homeopathy or by relevant authorities in the area or country where the treatment is taken.
  - b. Treatment or Medical Advice related to one system of medicine provided by a Medical Practitioner of another system of medicine.
  - c. Treatment provided by anyone with the same residence as an Insured Person or who is a member of the Insured Person's immediate family or relatives.
  - d. Treatment provided by Hospital or health facility that is not recognized by the relevant authorities in India or any other country where treatment takes place.
  - e. Treatment or services received in health hydros, nature cure clinics or any establishment that is not a recognized Hospital or healthcare facility

## 8. Claim Process & Requirements

The fulfillment of the terms and conditions of this Policy (including payment of full premium in advance by the due dates mentioned in the Policy Schedule) in so far as they relate to anything to be done or complied with by You or any Insured Person, including complying with the following in relation to claims, shall be Condition Precedent to admission of Our liability under this Policy.

### 8.1 Claims Administration:

On the occurrence or discovery of any Illness or Injury that may give rise to a claim under this Policy, the Claims Procedure set out below shall be followed:

- a. We advise You to submit all claims related document, including documents for claims within the Deductible amount, once the Deductible limit has been exhausted.
- b. The directions, advice and guidance of the treating Medical Practitioner shall be strictly followed.
- c. We/Our Service Provider must be permitted to inspect the medical and Hospitalization records pertaining to the Insured Person's treatment and to investigate the circumstances pertaining to the claim.
- d. We and Our Service Provider must be given all reasonable co-operation in investigating the claim in order to assess Our liability and quantum in respect of the claim.
- e. It is hereby agreed and understood that no change in the Medical Record provided under the Medical Advice information, by the Hospital or the Insured Person to Us or Our Service Provider during the period of Hospitalization or after discharge by any means of request will be accepted by Us. Any decision on request for acceptance of such change will be considered on merits where the change has been proven to be for reasons beyond the claimant's control.

### 8.2 Claims Procedure: On the occurrence or the discovery of any Illness or Injury that may give rise to a claim under this Policy, then as a Condition Precedent to Our liability under the Policy the following procedure shall be complied with:

- a. **For Availing Cashless Facility:** Cashless Facility can be availed only at Our Network Providers or Service Providers (as applicable). The complete list of Network Providers is available on Our website and at Our branches and can also be obtained by contacting Us over the telephone. In order to avail Cashless Facility, the following process must be followed:
  - i. Process for Obtaining Pre-Authorization
    - A. For Planned Treatment:

We must be contacted to pre-authorize Cashless Facility for planned treatment at least 72 hours prior to the proposed treatment. Once the request for pre-authorization has been granted, the treatment must take place within 15 days of the pre-authorization date at a Network Provider.
    - B. In Emergencies:

If the Insured Person has been Hospitalized in an Emergency, We must be contacted to pre-authorize Cashless Facility within 48 hours of the Insured Person's Hospitalization or before discharge from the Hospital, whichever is earlier.

All final authorization requests, if required, shall be sent at least six hours prior to the Insured Person's discharge from the Hospital.

Each request for pre-authorization must be accompanied with completely filled and duly signed pre-authorization form including all of the following details:

- I. The health card We have issued to the Insured Person at the time of inception of the Policy (if available) supported with KYC document;
- II. The Policy Number;
- III. Name of the Policyholder;
- IV. Name and address of Insured Person in respect of whom the request is being made;
- V. Nature of the Illness/Injury and the treatment/Surgery required;
- VI. Name and address of the attending Medical Practitioner;
- VII. Hospital where treatment/Surgery is proposed to be taken;
- VIII. Date of admission;
- IX. First and any subsequent consultation paper / Medical Record since beginning of diagnosis of that treatment/Surgery;

- X. Admission note;
- XI. Treating Medical Practitioner certificate for Illness / Insured Event history with justification of Hospitalization.

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

When We have obtained sufficient details to assess the request, We will issue the authorization letter specifying the sanctioned amount, any specific limitation on the claim, applicable Deductible / Co-payment and non-payable items, if applicable, or reject the request for pre-authorization specifying reasons for the rejection.

In case of preauthorization request where chronicity of condition is not established as per clinical evidence based information, We may reject the request for preauthorization and ask the claimant to claim as Reimbursement. Claim document submission for Reimbursement shall not be deemed as an admission of Our liability.

Once the request for pre-authorization has been granted, the treatment must take place within 15 days of the pre-authorization date and pre-authorization shall be valid only if all the details of the authorized treatment, including dates, Hospital, locations, indications and disease details, match with the details of the actual treatment received. For Hospitalization on a Cashless Facility basis, We will make the payment of the amount assessed to be due, directly to the Network Provider / Service Provider.

We reserve the right to modify, add or restrict any Network Provider or Service Provider for Cashless Facility at Our sole discretion.

- ii. Reauthorization  
Cashless Facility will be provided subject to re-authorization if requested for either change in the line of treatment or in the diagnosis or for any procedure carried out on the incidental diagnosis/finding prior to the discharge from the Hospital.

**b. For Reimbursement Claims:**

For all claims for which Cashless Facility has not been pre-authorized or for which treatment has not been taken at a Network Provider/Service Provider or for which Cashless Facility is not available, We shall be given written notice of the claim along with the following details within 48 hours of admission to the Hospital or before discharge from the Hospital, whichever is earlier:

- i. The Policy Number;
- ii. Name of the Policyholder;
- iii. Name and address of the Insured Person in respect of whom the request is being made;
- iv. Nature of Illness or Injury and the treatment/Surgery taken;
- v. Name and address of the attending Medical Practitioner;
- vi. Hospital where treatment/Surgery was taken;
- vii. Date of admission and date of discharge;
- viii. Any other information that may be relevant to the Illness/ Injury/ Hospitalization.

**8.3 Claims Documentation:**

**For medical claims – Reimbursement Facility:**

We shall be provided with the following necessary information and documentation in respect of all claims at Your/Insured Person's expense within 30 days of the Insured Event giving rise to a claim or within 30 days from the date of occurrence of an Insured Event or completion of Survival Period (in case of Critical Illness Cover).

**For medical claims – Cashless Facility:**

We will be provided these documents by the Network Provider immediately following the Insured Person's discharge from Hospital.



Necessary information and documentation for medical claims

- a. Claim form duly completed and signed by the claimant.
- b. Details of past medical history record, first and subsequent consultation.
- c. Age / Identity proof document of Insured Person in case of claim approved under Cashless Facility (not required if submitted at the time of pre-authorization request) and Policyholder in case of Reimbursement claim.
  - i. Self attested copy of valid age proof (passport / driving license / PAN card / class X certificate / birth certificate);
  - ii. Self attested copy of identity proof (passport / driving license / PAN card / voter identity card);
  - iii. Recent passport size photograph
- d. Cancelled cheque/ bank statement / copy of passbook mentioning account holder's name, IFSC code and account number printed on it of Policyholder / nominee ( in case of death of Policyholder).
- e. Original discharge summary.
- f. Bar code sticker and invoice for implants and prosthesis (if used and only in case of Surgery/Surgical Procedure).
- g. Original final bill from Hospital with detailed break-up and paid receipt.
- h. Room tariff of the entitled room category (in case of a Non-Network provider and if room tariff is not a part of Hospital bill): duly signed and stamped by the Hospital in which treatment is taken. (In case You are unable to submit such document, then We shall consider the Reasonable and Customary Charges of the Insured Person's eligible room category of Our Network Provider within the same geographical area for identical or similar services.)
- i. Original bills of pharmacy/medicines purchased, or of any other investigation done outside Hospital with reports and requisite prescriptions.
- j. For Medico-legal cases (MLC) or in case of Accident
  - i. MLC/ Panchnama / First Information Report (FIR) copy attested by the concerned Hospital / police station (if applicable);
  - ii. Original self-narration of incident in absence of MLC / FIR.
- k. Original laboratory investigation, diagnostic, radiological & pathological reports with supporting prescriptions.

In the event of the Insured Person's death during Hospitalization, written notice accompanied by a copy of the post mortem report (if any) shall be given to Us regardless of whether any other notice has been given to Us.

For Personal Accident claims

Additional claim documentation for Personal Accident Cover under Section 4.1:

- a. *Accident Death*
  - i. Copy of death certificate (issued by the office of Registrar of Births and Deaths or any other authorized legal institution)
  - ii. Copy of post mortem report wherever applicable
- b. *Accident Permanent Total Disability or Accident Permanent Partial Disability*
  - i. Certificate of disability issued by a Medical Board duly constituted by the Central and/or the State Government.

For Critical Illness claims

Additional claim documentation for Critical Illness Cover under Section 4.2:

- a. Treating Medical Practitioner's certification for insured person's survival post survival period.

For claims outside India

Additional claim documentation for claims incurring outside India:

- a. Passport copy with entry and exit stamps
- b. Additional documents as specified under each benefit

**8.4 Claims Assessment & Repudiation:**

- a. At Our discretion, We may investigate claims to determine the validity of a claim. All costs of investigation will be borne by Us and all investigations will be carried out by those individuals/entities that are authorized by Us in writing.
- b. We shall settle or repudiate a claim within 30 days of the receipt of the last necessary information and documentation set out above. However, where the circumstances of a claim warrant an investigation in Our opinion, We 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. In case of delay in payment, We shall be liable to pay interest at a rate which is 2% above the bank rate prevalent at the beginning of the financial year in which the claim has fallen due.
- c. Payment for Reimbursement claims will be made to You. In the unfortunate event of Your death, We will pay the Nominee named in the Policy Schedule or Your legal heirs or legal representatives holding a valid succession certificate.
- d. We are not obliged to make payment for any claim or that part of any claim that could have been avoided or reduced if the Insured Person had taken reasonable care, or that is brought about or contributed to by the Insured Person failing to follow the directions, advice or guidance provided by a Medical Practitioner.
- e. If a claim is made which extends in to two Policy Periods, then such claim shall be paid taking into consideration the available Sum Insured in these Policy Periods. Such eligible claim amount will be paid to the Policyholder/Insured Person after deducting the extent of premium to be received for the Renewal/due date of premium of the Policy, if not received earlier.
- f. All admissible claims under this Policy shall be assessed by Us in the following progressive order:-
  - i. If a room has been opted in a Hospital for which the room category is higher than the eligible limit as applicable for that Insured Person as specified in the Policy Schedule, then the Associated Medical Expenses payable shall be pro-rated as per the applicable limits in accordance with Section 3.1.
  - ii. The Deductible (if applicable) shall be applied to claims that are either paid or payable under this Policy. Our liability to make payment shall commence only once the amount of eligible claims as per policy terms and conditions exceeds the Deductible limit within the same Policy Year.
  - iii. Co-payment (if applicable) as specified in the Policy Schedule shall be applicable on the amount payable by Us.
- g. The claim amount assessed in Section 8.4 f above would be deducted from the amount mentioned against each benefit and Sum Insured as specified in the Policy Schedule.

**8.5 Delay in Claim Intimation or Claim Documentation:**

If the claim is not notified to Us or claim documents are not submitted within the stipulated time as mentioned in the above sections, then We shall be provided the reasons for the delay, in writing. We will condone such delay on merits where the delay has been proved to be for reasons beyond the claimant's control.

**8.6 Claims process for Section 3.9 (e-Consultation):**

After validation of Insured Person and Policy details, We will evaluate the information of the Insured Person from the perspective to check eligibility of cover only and if the request is approved, We will facilitate arrangement as per the conditions specified under respective benefits admissible to the Insured Person.

**8.7 Claim process for Section 3.12 (Health Checkup)**

- a. The Insured Person shall seek appointment by contacting Our Service Provider.
- b. Our Service Provider will facilitate Your appointment.
- c. Reports of the medical tests can be collected directly from the Service Provider.

**8.8 Claims process for Section 3.18.b and Section 3.27.b (Emergency Medical Evacuation)**

- a. In the event of an Emergency, Our Service Provider shall be contacted immediately on the helpline number specified in the Insured Person's health card.
- b. Our Service Provider will evaluate the necessity for evacuation of the Insured Person and if the request for Medical Evacuation is approved by Us, the Service Provider shall pre-authorise the type of travel that can be utilized to transport the Insured Person and provide information on the Hospital that may be approached for medical treatment of the Insured Person.

- c. If the Service Provider pre-authorises the Medical Evacuation of the Insured Person by means of Air Transportation through an air ambulance or commercial flight whichever is best suited, the Service Provider shall also arrange for the same to be provided to the Insured Person unless there are any logistical constraints or the medical condition of the Insured Person prevents Emergency Medical Evacuation.
- d. It is agreed and understood that We shall not cover any claims for Reimbursement of the costs incurred in the evacuation or transportation of the Insured Person or which are not pre-authorized by Our Service Provider.

**8.9 Claim process for Section 3.23 (Second Medical Opinion)**

- a. In the event of submission of request for Second Medical Opinion, Our Service Provider shall be contacted immediately on the helpline number specified in the Insured Person's health card.
- b. Our Service Provider will evaluate the information of the Insured Person and if the request for Second Medical Opinion is approved, the Service Provider will facilitate arrangement as per conditions specified in the Section 3.23

**8.10 Claim process for Section 3.25 (Specified Illness Cover)**

- a. In the event of the diagnosis of a Specified Illness, the Insured Person should call Us immediately and in any event before the commencement of the travel for treatment overseas on the helpline number specified on in the Insured Person's health card, requesting for a pre-authorization for the treatment.
- b. We will evaluate the request and the eligibility of the Insured Person's Policy and call for more information or details, if required.
- c. We will communicate directly to the Service Provider and the Insured Person whether the request for pre-authorization has been approved or denied.
- d. If the pre-authorization request is approved, Our Service Provider will directly settle the claim with the Hospital. Any additional costs or expenses incurred by or on behalf of the Insured Person beyond the limits pre-authorized by the Service Provider or at any Non-Network Hospital shall be borne by the Insured Person.
- e. This benefit is available only as Cashless Facility through pre-authorization by Us.

**8.11 Claims process for Section 3.27a (International coverage: Emergency Hospitalization)**

- a. The health card We provide will enable the Insured Person to access medical treatment at any Network Provider outside India, but within those regions specified in the Policy Schedule, on a cashless basis only by the production of the card to the Network Provider prior to admission, subject to the following:
  - i. In the event of an Emergency, the Insured Person or Network Provider shall call Our Service Provider immediately, on the helpline number specified in the Insured Person's health card, requesting for a pre-authorization for the medical treatment required.
  - ii. Our Service Provider will evaluate the request and the eligibility of the Insured Person under the Policy and call for more information or details, if required. Our Service Provider will communicate directly to the Hospital whether the request for pre-authorization has been approved or denied.
  - iii. If the pre-authorization request is approved, Our Service Provider will directly settle the claim with the Hospital. Any additional costs or expenses incurred by or on behalf of the Insured Person beyond the limits pre-authorized by the Service Provider shall be borne by the Insured Person.
  - iv. It is agreed and understood that We shall not cover any claims for Reimbursement of the costs incurred in relation to the Hospitalization of the Insured Person while inside or outside India or any claims which are not pre-authorized by Us.

## 9. Portability Option

All health insurance policies are portable. You should initiate action to approach another insurer to take advantage of portability well before the renewal date to avoid any break in the policy coverage due to delay in acceptance of the proposal by the other insurer.

If You/the Insured Person has exercised the Portability Option at the time of Renewal then You / the Insured Person will be provided with credit gained for Pre-existing Diseases (as mentioned under Section 6.1) and time bound exclusions (as mentioned under Section 6.2 & Section 6.3) in terms of Waiting Periods up to the existing Sum Insured and cover in accordance with the existing guidelines of the IRDAI provided that:

- a. The ported Insured Person was insured under another Indian retail health insurance policy with any other Indian general insurance company or stand-alone health insurance company or any group/retail indemnity health insurance policy from Us.
- b. The Waiting Period with respect to change in Sum Insured shall be taken into account as follows:
  - i. If the ported Sum Insured is higher than the Sum Insured under the expiring policy, Waiting Periods would be applied on the amount of proposed increase in Sum Insured only, in accordance with the existing guidelines of the IRDAI.
- c. In case of different policies and plan in previous years, the Portability Option would be provided for the expiring policy or Plan which is to be ported to Us.
- d. The Portability Option has been accepted by Us within 15 days of receiving Your Proposal and Portability Form subject to the following:
  - i. You shall have paid Us the applicable premium in full;
  - ii. We might have, subject to Our medical underwriting as per Our Board approved underwriting policy, restricted the terms upon which We have offered cover, the decision as to which shall be in Our sole and absolute discretion;
  - iii. There was no obligation on Us to insure all Insured Persons or to insure all Insured Persons on the proposed terms, even if You have given Us all documentation;
  - iv. We have received necessary details of medical history and claim history from the previous insurance company for the Insured Person's previous health insurance policy through the IRDAI's web portal.
- e. In case You have opted to switch to any other insurer under Portability provisions (Porting Out) and the outcome of acceptance of the Portability request is awaited from the new insurer on the date of Renewal,
  - i. We may upon Your request extend this Policy for a period of not less than one month at an additional premium to be paid on a pro rata basis.
  - ii. If during this extension period a claim has been reported, You shall be required to first pay the balance of the full annual Policy premium. Our liability for the payment of such claim shall commence only once such premium is received. Alternately We may deduct the premium for the balance period and pay the balance claim amount if any and issue the Policy for the remaining period.
  - iii. We reserve the right to modify or amend the terms and the applicability of the Portability option in accordance with the provisions of the regulations and guidance issued by the IRDAI as amended from time to time.

**10. General Terms and Conditions**

**10.1 Free Look Provision**

- a. The free look period shall be applicable at the inception of the Policy and is not applicable and available at the time of Renewal of the Policy or in cases of Portability.
- b. You have a period of 15 days (30 days if the Policy has been sold through distance marketing) from the date of receipt of the Policy document to review the terms and conditions of this Policy.
- c. If You have any objections to any of the terms and conditions, You may cancel the Policy within the period mentioned above stating the reasons for cancellation and provided that no claims have been made under the Policy.
- d. If no claim has been made during the Free Look period, You shall be entitled to:
  - i. A refund of the premium paid less any expenses incurred by Us on medical examination of the Insured Persons and the stamp duty charges or;
  - ii. where the risk has already commenced and the option of return of the Policy is exercised by You, a deduction towards the proportionate risk premium for period on cover or;
  - iii. Where only a part of the insurance coverage has commenced, such proportionate premium commensurate with the insurance coverage during such period.
- e. Your rights under this Policy will immediately stand extinguished on the free look cancellation of the Policy.

**10.2 Cancellation/Termination (other than Free Look cancellation)**

- a. **Cancellation by You:** You may terminate this Policy by giving 30 days prior written notice to Us. We shall cancel the Policy for the balance of the Policy Period and refund the premium (exclusive of service tax) for the unexpired term as mentioned herein below, provided that no claim has been made and e-consultation, Health Check-up, Emergency Assistance Services or Second Medical Opinion have not been availed or trip has already commenced under International coverage under the Policy by or on behalf of any Insured Person:

1 year		2 years		3 years	
Policy in-force up to	Refund Premium (%)	Policy in-force up to	Refund Premium (%)	Policy in-force up to	Refund Premium (%)
Up to 30 days	75%	Up to 30 days	87.5%	Up to 30 days	90%
31 to 90 days	50%	31 to 90 days	75%	31 to 90 days	87.5%
91 to 180 days	25%	91 to 180 days	62.5%	91 to 180 days	75%
exceeding 180 days	0%	181 to 365 days	50%	181 to 365 days	60%
		366 to 455 days	25%	366 to 455 days	50%
		456 to 545 days	12%	456 to 545 days	25%
		Exceeding 545 days	0%	546 to 720 days	12%
				Exceeding 720 days	0%

Please note that the expenses incurred by Us on medical examination of the Insured Person shall also be deducted from the refund amount.

**b. Automatic Cancellation:**

- i. Individual Policy:  
The Policy shall automatically terminate in the event of death of the Insured Person.
- ii. For Family Floater Policies:  
The Policy shall automatically terminate in the event of the death of all the Insured Persons.
- iii. Refund:  
A refund in accordance with the table in Section 10.2 (a) shall be payable if there is an automatic cancellation of the Policy provided that no claim has been made and e-consultation, Health Check-up, Emergency Assistance Services or Second Medical Opinion have not been availed under the Policy by or on behalf of any Insured Person. We will pay the refund of premium to the Nominee named in the Policy Schedule or Your legal heirs or legal representatives holding a valid succession certificate.

- c. **Cancellation by Us:** We may terminate this Policy during the Policy Period by sending 30 days prior written notice to Your address shown in the Policy Schedule without refund of premium (for cases other than non cooperation) if:
- i. You or any Insured Person or any person acting on behalf of either has acted in a dishonest or fraudulent manner under or in relation to this Policy; and/or
  - ii. You or any Insured Person has not disclosed the material facts or misrepresented in relation to the Policy; and/or
  - iii. You or any Insured Person has not co-operated with Us. In such cases, premium will be refunded on pro-rata basis provided that no claim has been filed under the Policy by or on behalf of any Insured Person;

For avoidance of doubt, it is clarified that no claims shall be admitted and/or paid by Us and e-Consultation cannot be availed during the notice period.

### 10.3 Loading on Premium

- a. Based upon the disclosure of the health status of the persons proposed for insurance and declarations made in the Proposal or Insurance Summary Sheet, We may apply a risk loading on the premium payable (excluding statutory levies and taxes) under the Policy. The maximum risk loading applicable shall not exceed more than 250% of the premium.
- b. These loadings will be applied from inception date of the First Policy and subsequent Renewal(s) with Us.
- c. If a loading applies to the premium for the main Policy, such loading will also apply to the premium for the optional benefits selected except under Section 4.1 (Personal Accident Cover) and Section 4.7 (Health Coach).

### 10.4 Renewal of Policy

This Policy is Renewable for life however this Policy will automatically terminate at the end of the Policy Period or Grace Period and We are under no obligation to give intimation in this regard. The details pertaining to Sum Insured and Waiting Period will be shared by Us on Policy Year wise.

#### a. Continuity of benefits on Timely Renewal:

- i. The benefits under the Policy can be availed continuously after completion of the Policy Period if the Renewal request is made along with the applicable premium on a timely basis.
- ii. The Renewal premium is payable on or before the due date and in any circumstances before the expiry of Grace Period
- iii. Renewal premium rates for this Policy may be further altered by Us including in the following circumstances:
  - A. You proposed to add an Insured Person to the Policy
  - B. You change any coverage provision
- iv. Renewal premium will alter based on individual Age. The reference of Age for calculating the premium for Family Floater Policies shall be the Age of the eldest Insured Person, and for Family First Policies it shall be the individual Age of each Insured Person of the family.
- v. Renewal premium will not alter based on individual claim experience. Renewal premium rates may be changed by Us provided that such changes are approved by IRDAI and in accordance with the IRDAI's rules and regulations as applicable from time to time.

#### b. Grace Period:

- i. If You do not Renew the Policy by the due dates specified in the Policy Schedule, You or any other eligible adult Insured Person may apply to Renew the Policy within the Grace Period of 30 days after the end of the Policy Period subject to receipt of application and payment of premium. Such Policy shall be treated as having been Renewed without a break in cover. In case premium is paid in installments, please refer to clause 10.19.
- ii. Any claim incurred during Grace Period will not be payable under this Policy.

#### c. Reinstatement:

- i. The Policy shall lapse after the expiration of the Grace Period. If the Policy is not Renewed within the Grace Period then We may agree to issue a fresh Policy subject to Our underwriting criteria, as per Our Board approved underwriting policy and no continuing benefits shall be available from the expired Policy.

- ii. We will not pay for any Medical Expenses which are incurred between the date the Policy expires and the date immediately before the reinstatement date of Your Policy.
- iii. If there is any change in the Insured Person's medical or physical condition, We may add exclusions or charge an extra premium from the reinstatement date.

**d. Disclosures on Renewal:**

You shall make a full disclosure to Us in writing of any material change in the health condition or geographical location of any Insured Person at the time of seeking Renewal of this Policy, irrespective of any claim arising or made. The terms and condition of the existing Policy will not be altered.

**e. Renewal for Insured Persons who have achieved Age 31:**

If any Insured Person who is a child and has completed Age 31 years at the time of Renewal, then such Insured Person will have to take a separate policy based on Our underwriting guidelines, as per Our Board approved underwriting policy as he/she will no longer be eligible to be covered under a Family Floater Policy. In such cases, the credit of the Waiting Periods served under the Policy will be passed on to the separate policy taken by such Insured Person.

**f. Addition of Insured Persons on Renewal:**

Where an individual is added to this Policy, either by way of endorsement or at the time of Renewal, the Pre-existing Disease clause, exclusions, loading (if any) and Waiting Periods will be applicable considering such Policy Year as the first year of the Policy with Us for that Insured Person.

**g. Changes to Sum Insured on Renewal:**

You may opt for enhancement of Sum Insured at the time of Renewal, subject to underwriting. All Waiting Periods as defined in the Policy under Section 6 shall apply afresh for this enhanced limit from the effective date of such enhancement.

**h. Renewal Promise:**

Renewal of the Policy will not ordinarily be denied other than on grounds of moral hazard, misrepresentation or fraud or non-cooperation by You.

**10.5 Change of Policyholder**

- a. The Policyholder may be changed only at the time of Renewal. The new Policyholder must be a member of the Insured Person's immediate family. Such change would be solely subject to Our discretion and payment of premium by You. The Renewed Policy shall be treated as having been Renewed without break. The Policyholder may be changed upon request in case of Your death, Your emigration from India or in case of Your divorce during the Policy Period.
- b. Any alteration in the Policy due to unavoidable circumstances as in case of the Policyholder's death, emigration or divorce during the Policy Period should be reported to Us immediately.
- c. Renewal of such Policies will be according to terms and conditions of existing Policy.

**10.6 Nomination**

- a. You are mandatorily required at the inception of the Policy, to make a nomination for the purpose of payment of claims under the Policy in the event of Your death.
- b. Any change of nomination shall be communicated to Us in writing and such change shall be effective only when an endorsement on the Policy is made by Us.
- c. In case of death of any Insured Person other than You under the Policy, for the purpose of payment of claims, the default nominee would be You.

**10.7 Obligations in case of a minor**

If an Insured Person is less than 18 years of Age, You or another adult Insured Person or legal guardian (in case of Your and all other adult Insured Person's demise) shall be completely responsible for ensuring compliance with all the terms and conditions of this Policy on behalf of that minor Insured Person.

**10.8 Authorization to obtain all pertinent records or information:**

As a Condition Precedent to the payment of benefits, We and/or Our Service Provider shall have the authority to obtain all pertinent records or information from any Medical Practitioner, Hospital, clinic, insurer, individual or institution to assess the validity of a claim submitted by or on behalf of any Insured Person.

#### 10.9 **Fraudulent claims**

If a claim is in any way found to be fraudulent, or if any false statement, or declaration is made or used in support of such a claim, or if any fraudulent means or devices are used by the Insured Person or anyone acting on behalf of the Insured Person or any false or incorrect Disclosure to Information Norms to obtain any benefit under this Policy, then We reserve the right to re-underwrite or cancel the Policy and all claims being processed shall be forfeited for all Insured Persons, if established that they were also supported by fraudulent means.

#### 10.10 **Policy Disputes**

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

#### 10.11 **Territorial Jurisdiction**

All benefits are available in India only and all claims shall be payable in India in Indian Rupees only except for benefits and claims under Section 3.10 (Maternity Benefit) under platinum plan, Section 3.25 (Specified Illness cover) and Section 3.27 (International coverage).

#### 10.12 **Notices**

Any notice, direction or instruction given under this Policy shall be in writing and delivered by hand, post, or facsimile to:

- a. You/the Insured Person at the address specified in the Policy Schedule or at the changed address of which We must receive written notice.
- b. Us at the following address:  
Max Bupa Health Insurance Company Limited  
B-1/I-2, Mohan Cooperative Industrial Estate  
Mathura Road, New Delhi-110044  
Fax No.: 1800-3070-3333
- c. No insurance agents, brokers or other person/entity is authorized to receive any notice on Our behalf.
- d. In addition, We may send You/the Insured Person other information through electronic and telecommunications means with respect to Your Policy from time to time.

#### 10.13 **Alteration to the Policy**

This Policy constitutes the complete contract of insurance. Any change in the Policy will only be evidenced by a written endorsement signed and stamped by Us. No one except Us can within the permission of the IRDAI change or vary this Policy.

#### 10.14 **Zonal pricing**

For the purpose of calculating premium, following zones are available:

- Zone 1: All India coverage
- Zone 2: All India coverage (Co-payment applicable for Mumbai (including Navi Mumbai & Thane), Delhi NCR, Kolkata & Gujarat State)

If You select Zone 2, then 20% Co-payment will apply for treatment in Mumbai (including Navi Mumbai & Thane), Delhi NCR, Kolkata & Gujarat State. This Zone-wise Co-payment shall not be applicable to any claim under Section 3.9 (e-Consultation), Section 3.12 (Health Check-up), Section 3.14 (Premium Waiver), Section 3.15 (Pharmacy and diagnostic services), Section 3.18 (Emergency Assistance Services), Section 3.21 (Cyber knife / robotic surgery cover), Section 3.23 (Second Medical Opinion), Section 3.25 (Specified Illness cover), Section 3.26 (OPD Treatment and Diagnostic Services), Section 3.27 (International coverage), Section 4.1 (Personal Accident Cover), Section 4.2 (Critical Illness Cover), Section 4.5 (Hospital Cash) and Section 4.7 (Health Coach).

#### 10.15 **Revision or Modification**

This product/premium may be revised or modified subject to prior approval of the IRDAI. In such case, all Policyholders that are due for Renewal up to the expiry of ninety days from the date of revision or modification of the product shall be given an option of renewing the existing product or migrating to the modified version of the product.



Any revision or modification including a revision in the price of a policy which is approved by the Authority shall be notified to policyholders at least ninety days prior to the date when such revision or modification comes into effect. The notice shall set out the revisions or modifications affected, and the changes in premium, if any.

#### 10.16 **Withdrawal of Product**

This product or any variant/Sum Insured under the product may be withdrawn at Our option subject to prior approval of IRDAI or due to a change in regulations. In such a case We shall provide an option to migrate to Our other suitable retail products as available with Us. All Policyholders of the withdrawn product that are due for Renewal up to the expiry of ninety days from the date of withdrawal shall be given an option of renewing the existing product or migrating to the modified version of the product or to the new product, as may be the case, subject to portability norms in vogue.

#### 10.17 **Customer Service and Grievances Redressal:**

- a. In case of any query or complaint/grievance, You/the Insured Person may approach Our office at the following address:

Customer Services Department  
Max Bupa Health Insurance Company Limited  
B-1/I-2, Mohan Cooperative Industrial Estate  
Mathura Road, New Delhi-110044  
Customer Helpline No: 1860-3010-3333  
Fax No.: 1800-3070-3333  
Email ID: [customercare@maxbupa.com](mailto:customercare@maxbupa.com)

Senior citizens may write to us at: [seniorcitizensupport@maxbupa.com](mailto:seniorcitizensupport@maxbupa.com)

- b. In case You/the Insured Person are not satisfied with the decision of the above office, or have not received any response within 10 days, You may contact the following official for resolution:

Head – Customer Services  
Max Bupa Health Insurance Company Limited  
B-1/I-2, Mohan Cooperative Industrial Estate  
Mathura Road, New Delhi-110044  
Customer Helpline No: 1860-3010-3333  
Fax No.: 1800-3070-3333  
Email ID: [customercare@maxbupa.com](mailto:customercare@maxbupa.com)

- c. In case Your complaint is not fully addressed by Us, You may use the Integrated Grievance Management System (IGMS) for escalating the complaint to IRDAI. Through IGMS, Insured can register the complaint online and track its status. For registration please visit IRDAI website [www.irdaindia.org](http://www.irdaindia.org).
- d. If the issue still remains unresolved, You may, subject to vested jurisdiction, approach Insurance Ombudsman for the redressal of the grievance at the addresses given in Annexure I.
- e. The complaint should be made in writing duly signed by the complainant or by his/her legal heirs with full details of the complaint and the contact information of the complainant.
- f. As per provision 14(3) of the Insurance ombudsman Rules, 2017, the complaint to the Ombudsman can be made only if;
- (a) the complainant makes a written representation to the insurer named in the complaint and
- (i) either the insurer had rejected the complaint; or
- (ii) the complainant had not received any reply within a period of one month after the insurer received his representation; or
- (iii) the complainant is not satisfied with the reply given to him by the insurer;
- (b) The complaint is made within one year
- (i) after the order of the insurer rejecting the representation is received; or
- (ii) after receipt of decision of the insurer which is not to the satisfaction of the complainant;
- (iii) after expiry of a period of one month from the date of sending the written representation to the insurer if the insurer named fails to furnish reply to the complainant.

#### 10.18 **Assignment**

The Policy can be assigned subject to applicable laws.

**10.19 Premium Installment Clause**

Notwithstanding anything to the contrary in the Policy, it is hereby declared and agreed that:

- a. The premium installment shall be paid to the Company by the respective due dates.
- b. Grace Period provision is allowed for payment of premiums in installments which is based on premium installment term chosen. Grace Period in this regard means a period of 30 days in case of single premium policies, and a period of 15 days in case of other than single premium policies, immediately following the premium installment due date during which a payment can be made to continue this Policy without any loss of continuity benefits.
- c. If the premium installment is not received by the Company in full, this Policy shall cease to operate from the unpaid installment due date and the Company shall not be liable under the Policy for any claim occurring thereafter, nor shall any refund of premium become due under the Policy.
- d. If any valid claim is made before all premium installments are received by the Company, then such claim shall be settled after deducting the extent of premium to be received for the remaining Policy Period. Henceforth, no premium installment will be charged for the remaining Policy Period.
- e. No refund of premium shall be made under the policy on account of cancellation of the Policy where premium is paid in installments. Coverage will continue till the next installment premium due date.
- f. Coverage is not available for the period for which premium is not received by the Company and the Company shall not be liable for any claims incurred during such period.

## 11. Defined Terms

*The terms listed below in Section 11 and used elsewhere in the Policy in Initial Capitals shall have the meaning set out against them in Section 11.*

- 11.1 **Accident or Accidental** means a sudden, unforeseen and involuntary event caused by external, visible and violent means.
- 11.2 **Age** means age as on last birthday.
- 11.3 **AYUSH Treatment** refers to the medical and / or hospitalization treatments given under Ayurveda, Yoga and Naturopathy, Unani, Sidha and Homeopathy systems.
- 11.4 **Associated Medical Expenses** shall include Room Rent, nursing charges for Hospitalization as an Inpatient excluding private nursing charges, Medical Practitioners' fees excluding any charges or fees for Standby Services, investigation and diagnostics procedures directly related to the current admission, operation theatre charges, ICU Charges.
- 11.5 **Base Sum Insured** means the amount stated in the Policy Schedule.
- 11.6 **Bone Marrow Transplant** is the actual undergoing of a transplant of human bone marrow using haematopoietic stem cells. The undergoing of a transplant has to be confirmed by a specialist medical practitioner. The following will be excluded:
- i. Other stem-cell transplants
  - ii. Where only islets of langerhans are transplanted
- 11.7 **Break in Policy** means the period of gap that occurs at the end of the existing policy term, when the premium due for renewal on a given policy is not paid on or before the premium renewal date or within 30 days thereof.
- 11.8 **Cashless Facility** means a facility extended by the insurer to the insured where the payments, of the costs of treatment undergone by the insured in accordance with the policy terms and conditions, are directly made to the network provider by the insurer to the extent pre-authorization is approved.
- 11.9 **Condition Precedent** shall mean a Policy term or condition upon which the Insurer's liability under the Policy is conditional upon.
- 11.10 **Congenital Anomaly** means a condition which is present since birth, and which is abnormal with reference to form, structure or position.
- a. Internal Congenital Anomaly: Congenital Anomaly which is not in the visible and accessible parts of the body.
  - b. External Congenital Anomaly: Congenital Anomaly which is in the visible and accessible parts of the body.
- 11.11 **Convalescence, Rehabilitation and Respite Care** means any care arrangement in a residential setting or in a Hospital or any other healthcare facility like health hydros, nature cure clinics, wellness centre, palliative centre for services related to help the physically or cognitively impaired to achieve or regain their maximum functional potential for mobility, self-care and independent living, although not necessarily complete independence.
- 11.12 **Co-payment** means a cost-sharing requirement under a health insurance policy that provides that the Policyholder/insured will bear a specified percentage of the admissible claim amount. A Co-payment does not reduce the Sum Insured.
- 11.13 **Critical Illness**, an Illness, medical event or Surgical Procedure specifically defined in Section 4.2.
- 11.14 **Cumulative Bonus** means any increase or addition in the Sum Insured granted by the insurer without an associated increase in premium.
- 11.15 **Day Care Center** means any institution established for Day Care Treatment of Illness and/or Injuries or a medical set-up 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 theatre of its own where Surgical Procedures are carried out;
  - d. maintains daily records of patients and will make these accessible to the insurance company's authorized personnel.
- 11.16 **Day Care Treatment** refers to medical treatment, and/or Surgical Procedure which is:
- a. undertaken under General or Local Anaesthesia in a Hospital/Day Care Center in less than 24 hrs because of technological advancement, and
  - b. which would have otherwise required a Hospitalization of more than 24 hours.
- Treatment normally taken on an OPD basis is not included in the scope of this definition.

- 11.17 **Deductible** means a cost-sharing requirement under a health insurance policy that provides that the Insurer will not be liable for a specified rupee amount in case of indemnity policies and for a specified number of days/hours in case of hospital cash policies which will apply before any benefits are payable by the insurer. A deductible does not reduce the Sum Insured.
- 11.18 **Dental Treatment** means a treatment related to teeth or structures supporting teeth including examinations, fillings (where appropriate), crowns, extractions and Surgery.
- 11.19 **Diagnostic Services** means those diagnostic tests and exploratory or therapeutic procedures required for the detection, identification and treatment of a medical condition.
- 11.20 **Disclosure to Information Norm** means the Policy shall be void and all premium paid thereon shall be forfeited to the Company, in the event of misrepresentation, mis-description or non-disclosure of any material fact.
- 11.21 **Domiciliary Hospitalization** means medical treatment for an Illness/disease/Injury which in the normal course would require care and treatment at a Hospital but is actually taken while confined at home under any of the following circumstances:
- the condition of the patient is such that he/she is not in a condition to be removed to a Hospital, or
  - the patient takes treatment at home on account of non availability of room in a Hospital.
- 11.22 **Emergency** means a medical condition or symptom resulting from Illness or Injury which arises suddenly and unexpectedly and requires immediate care and treatment by a Medical Practitioner to prevent death or serious long term impairment of the Insured Person's health.
- 11.23 **Emergency Assistance Service Provider** means the licensed entity which will provide identified emergency medical assistance and personal services to people travelling more than 150(one hundred and fifty) kilometers from their declared place of residence in India.
- 11.24 **Evidence Based Clinical Practice** means process of making clinical decisions for Inpatient Care using current best evidence in conjugation with clinical expertise.
- 11.25 **e-Consultation** means opinion from a Medical Practitioner 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.
- 11.26 **Family Floater Policy** means a Policy described as such in the Policy Schedule where the family members (two or more) named in the Policy Schedule are Insured Persons under this Policy. Only the following family members can be covered under a Family Floater Policy:
- Insured Person; and/or
  - Insured Person's legally married spouse (for as long as she/he continues to be married to the Insured Person); and/or
  - Insured Person's children who are less than 30 years of Age on the commencement of the Policy Period (a maximum 4 children can be covered under the Policy as Insured Persons).
- 11.27 **Family First Policy** means a Policy described as such in the Policy Schedule where You and Your family members named in the Policy Schedule are insured under this Policy. Only the following family members can be covered under a Family First Policy:
- Your legally married spouse for as long as Your spouse continues to be married to You;
  - Son;
  - Daughter-in-law as long as Your son continues to be married to Your Daughter-in-law;
  - Daughter;
  - Son-in-law as long as Your daughter continues to be married to Your Son-in-law;
  - Father;
  - Mother;
  - Father-in-law as long as Your spouse continues to be married to You;
  - Mother-in-law as long as Your spouse continues to be married to You;
  - Grandfather;
  - Grandmother;
  - Grandson;
  - Granddaughter;
  - Brother;
  - Sister;
  - Sister-in-law;
  - Brother-in-law;
  - Nephew;
  - Niece.
- 11.28 **First Policy** means for the purposes of this Policy the Policy Schedule issued to the Policyholder at the time of inception of the first Policy mentioned in the Policy Schedule with Us.

- 11.29 **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.
- 11.30 **Hazardous Activities** means engaging in speed contest or racing of any kind (other than on foot), professional or competitive sport, bungee jumping, parasailing, ballooning, parachuting, base jumping, skydiving, paragliding, hang gliding, mountain or rock climbing necessitating the use of guides or ropes, potholing, abseiling, deep sea diving using hard helmet and breathing apparatus, snow and ice sports or involving a naval military or air force operation.
- 11.31 **Hospital (within India)** means any institution established for Inpatient 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:
- has Qualified Nursing staff under its employment round the clock;
  - has at least 10 Inpatient beds in towns having a population of less than 10,00,000 and at least 15 Inpatient beds in all other places;
  - has qualified Medical Practitioner(s) in charge round the clock;
  - has a fully equipped operation theatre of its own where Surgical Procedures are carried out;
  - maintains daily records of patients and makes these accessible to the Insurance company's authorized personnel.
- 11.32 **Hospital (outside India)** means an institution (including nursing homes) established outside India for Inpatient medical care and treatment of sickness and injuries which has been registered and licensed as such with the appropriate local or other authorities in the relevant area, wherever applicable, and is under the constant supervision of a Medical Practitioner. The term Hospital shall not include a clinic, rest home, or convalescent home for the addicted, detoxification centre, sanatorium, old age home.
- 11.33 **Hospitalization** or **Hospitalized** means the admission in a Hospital for a minimum period of 24 consecutive Inpatient Care hours except for specified procedures/treatments, where such admission could be for a period of less than 24 consecutive hours.
- 11.34 **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.
- 11.35 **Illness** means a sickness or a disease or pathological condition leading to the impairment of normal physiological function and requires medical treatment.
- (a) Acute condition** - Acute condition is a disease, illness or injury that is likely to respond quickly to treatment which aims to return the person to his or her state of health immediately before suffering the disease/ illness/ injury which leads to full recovery
- (b) Chronic condition** - A chronic condition is defined as a disease, illness, or injury that has one or more of the following characteristics:
- 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 rehabilitation for the patient or for the patient to be specially trained to cope with it
  - it continues indefinitely
  - it recurs or is likely to recur
- 11.36 **Individual Policy** means a Policy described as such in the Policy Schedule where the individual named in the Policy Schedule is the Insured Person under this Policy.
- 11.37 **Information Summary Sheet** means the information and details provided to Us or Our representatives over the telephone for the purposes of applying for this Policy which has been recorded by Us and confirmed by You.
- 11.38 **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.
- 11.39 **Inpatient** means admission for treatment in a Hospital for more than 24 hours for an Insured Event.
- 11.40 **Inpatient Care** means treatment for which the Insured Person has to stay in a Hospital for more than 24 hours for a covered event.
- 11.41 **IRDAI** means the Insurance Regulatory and Development Authority of India.
- 11.42 **Insured Event** means any event specifically mentioned as covered under this Policy.
- 11.43 **Insured Person** means person(s) named as insured persons in the Policy Schedule.
- 11.44 **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.

- 11.45 **LASER & Light based Treatment** means a procedure that uses focused light emission or amplification for treatment of medical conditions.
- 11.46 **Maternity Expense** shall include:
- Medical Treatment Expenses traceable to childbirth (including complicated deliveries and caesarean sections incurred during Hospitalization);
  - Expenses towards lawful medical termination of pregnancy during the Policy Period.
- 11.47 **Medical Advice** means any consultation or advice from a Medical Practitioner including the issuance of any prescription or follow-up prescription.
- 11.48 **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.
- 11.49 **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 licence.  
Only for the purposes of any claim or treatment permitted to be made or taken outside India, **Medical Practitioner** shall mean a general practitioner, surgeon, anaesthetist or physician who:
- holds a degree of a recognized institute; and
  - is registered with a Medical Council or equivalent body of the country where the treatment has taken place; and
  - is legally qualified to practice medicine or Surgery in the jurisdiction where he practices.
- 11.50 **Medical Record** means the collection of information as submitted in claim documentation concerning a Insured Person's Illness or Injury that is created and maintained in the regular course of management, made by Medical Practitioners who have knowledge of the acts, events, opinions or diagnoses relating to the Insured Person's Illness or Injury, and made at or around the time indicated in the documentation.
- 11.51 **Medically Necessary Treatment** means any treatment, tests, medication, or stay in Hospital or part of a stay in Hospital which:
- is required for the medical management of the Illness or Injury suffered by the insured;
  - must not exceed the level of care necessary to provide safe, adequate and appropriate medical care in scope, duration, or intensity;
  - must have been prescribed by a Medical Practitioner;
  - must conform to the professional standards widely accepted in international medical practice or by the medical community in India.
- 11.52 **Mental Illness** means a substantial disorder of thinking, mood, perception, orientation or memory that grossly impairs judgment, behaviour, capacity to recognise reality or ability to meet the ordinary demands of life, mental conditions associated with the abuse of alcohol and drugs, but does not include mental retardation which is a condition of arrested or incomplete development of mind of a person, specially characterised by subnormality of intelligence.
- 11.53 **Network Provider** means Hospital enlisted by an insurer, TPA or jointly by an insurer and TPA to provide medical services to an insured by a Cashless Facility.  
Only for the purposes of any claim or treatment permitted to be made or taken outside India, Network Provider shall mean the Hospitals that are a part of the Service Provider's network, a list of which is available with the Service Provider.
- 11.54 **New Born Baby** means baby born during the Policy Period and is aged between 1 day and 90 days, both days inclusive.
- 11.55 **Non-Network** means any Hospital, Day Care Center or other provider that is not part of the network.
- 11.56 **Notification of Claim** means the process of intimating a claim to the insurer or TPA through any of the recognized modes of communication.
- 11.57 **Off-label drug or treatment** means use of pharmaceutical drug for an unapproved indication or in an unapproved age group, dosage or route of administration.
- 11.58 **OPD Treatment** means the one in which the Insured visits a clinic / Hospital or associated facility like a consultation room for diagnosis and treatment based on the advice of a Medical Practitioner. The Insured is not admitted as a day care or In-patient.

- 11.59 **Policy** means these terms and conditions, the Policy Schedule (as amended from time to time), Your statements in the Proposal and the Information Summary Sheet and any endorsements attached by Us to the Policy from time to time.
- 11.60 **Policy Period** is the period between the inception date and the expiry date of the Policy as specified in the Policy Schedule or the date of cancellation of this Policy, whichever is earlier.
- 11.61 **Policy Year** means the period of one year commencing on the date of commencement specified in the Policy Schedule or any anniversary thereof.
- 11.62 **Pre-existing Disease** means any condition, ailment or Injury or related condition(s) for which there were signs or symptoms, and / or were diagnosed, and / or for which Medical Advice/ treatment was received within 48 months prior to the first Policy issued by the insurer and renewed continuously thereafter.
- 11.63 **Pre-hospitalization Medical Expenses** means medical expenses incurred during pre-defined number of days preceding the hospitalization of the Insured Person, provided that:
- Such Medical Expenses are incurred for the same condition for which the Insured Person's Hospitalization was required, and
  - The Inpatient Hospitalization claim for such Hospitalization is admissible by the Insurance Company.
- 11.64 **Post-hospitalization Medical Expenses** means medical expenses incurred during pre-defined number of days immediately after the Insured Person is discharged from the Hospital, provided that:
- Such Medical Expenses are for the same condition for which the Insured Person's Hospitalization was required, and
  - The Inpatient Hospitalization claim for such Hospitalization is admissible by the Insurance Company.
- 11.65 **Policy Schedule** means a certificate issued by Us, and, if more than one, then the latest in time. The Policy Schedule contains details of the Policyholder, Insured Persons, the Sum Insured and other relevant details related to the coverage.
- 11.66 **Portability** means the right accorded to an individual health insurance policyholder (including family cover), to transfer the credit gained for Pre-existing conditions and time bound exclusions, from one insurer to another or from one plan to another plan of the same insurer.
- 11.67 **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.
- 11.68 **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.
- 11.69 **Reimbursement** means settlement of claims paid directly by Us to the Policyholder/Insured Person.
- 11.70 **Renewal** means the terms on which the contract of insurance can be renewed on mutual consent with a provision of Grace Period for treating the renewal continuous for the purpose of gaining credit for pre-existing diseases, time bound exclusions and for all Waiting Periods.
- 11.71 **Robotic Assisted Surgery** refers to a technology used to assist the surgeon in controlling operative field via a terminal and manipulates robotic surgical instruments via a control panel. The use of computers and robotics is intended to enhance dexterity to facilitate microscale operations.
- 11.72 **Room Rent** means the amount charged by a Hospital towards Room and Boarding expenses and shall include the Associated Medical Expenses.
- 11.73 **Second Medical Opinion** means an alternate evaluation of diagnosis or treatment modalities arranged by Us from a Medical Practitioner related to Specified Illnesses or planned Surgery or Surgical Procedure which the Insured Person has been diagnosed or advised to undergo during the Policy Year. The Second Medical Opinion will be arranged by Us solely on the Insured Person's request.
- 11.74 **Service Provider** means any person, organization, institution that has been empanelled with Us to provide services specified under the benefits to the Insured Person.
- 11.75 **Shared accommodation** means a Hospital room with two or more patient beds.
- 11.76 **Single Private Room** means an air conditioned room in a Hospital where a single patient is accommodated and which has an attached toilet (lavatory and bath). Such room type shall be the most basic and the most economical of all accommodations available as a single occupancy room in that Hospital.
- 11.77 **Specified Illness** means the following Illnesses or procedures:
- Cancer:

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.

Specific Exclusion: All tumors in the presence of HIV infection are excluded.

- b. Myocardial Infarction (First Heart Attack of specific severity):
  - III. 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.
  - IV. 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.
- c. 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
- d. Major Organ/Bone Marrow Transplant:
  - I. The actual undergoing of a transplant of:
    - i. One of the following human organs: heart, lung, liver, kidney, pancreas, that resulted from irreversible end-stage failure of the relevant organ, or
    - ii. Human bone marrow using haematopoietic stem cells. The undergoing of a transplant has to be confirmed by a specialist medical practitioner.
  - II. The following are excluded:
    - i. Other stem-cell transplants
    - ii. Where only islets of langerhans are transplanted
- e. Stroke Resulting in Permanent Symptoms:

Any cerebrovascular incident producing permanent neurological sequelae. This includes infarction of brain tissue, thrombosis in an intracranial 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 atleast 3 months has to be produced.

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
- f. Surgery of Aorta:

Surgery of aorta including graft, insertion of stents or endovascular repair.

Specific Exclusion: Surgery for correction of an underlying Congenital Anomaly.
- g. Angioplasty:
  - I. Coronary Angioplasty is defined as percutaneous coronary intervention by way of balloon angioplasty with or without stenting for treatment of the narrowing or blockage of minimum 50 % of one or more major coronary arteries. The intervention must be determined to be medically necessary by a cardiologist and supported by a coronary angiogram (CAG).
  - II. Coronary arteries herein refer to left main stem, left anterior descending, circumflex and right coronary artery.



- III. Diagnostic angiography or investigation procedures without angioplasty/stent insertion are excluded.
- h. Primary (Idiopathic) Pulmonary Hypertension:
- I. An unequivocal diagnosis of Primary (Idiopathic) Pulmonary Hypertension by a Cardiologist or specialist in respiratory medicine with evidence of right ventricular enlargement and the pulmonary artery pressure above 30 mm of Hg on Cardiac Cauterization. There must be permanent irreversible physical impairment to the degree of at least Class IV of the New York Heart Association Classification of cardiac impairment.
  - II. The NYHA Classification of Cardiac Impairment are as follows:
    - i. Class III: Marked limitation of physical activity. Comfortable at rest, but less than ordinary activity causes symptoms.
    - ii. Class IV: Unable to engage in any physical activity without discomfort. Symptoms may be present even at rest.
  - III. Pulmonary hypertension associated with lung disease, chronic hypoventilation, pulmonary thromboembolic disease, drugs and toxins, diseases of the left side of the heart, congenital heart disease and any secondary cause are specifically excluded.
- i. Brain Surgery:  
Any brain (intracranial) Surgery required to treat traumatic or non-traumatic conditions.  
Specific Exclusion: Surgery for treating Neurocysticercosis.
- 11.78 **Standby Services** are services of another Medical Practitioner requested by treating Medical Practitioner and involving prolonged attendance without direct (face-to-face) patient contact or involvement.
- 11.79 **Suite Room** means
- a. a space available for boarding in a Hospital which contains two or more rooms; Or
  - b. a space available for boarding in a Hospital which contains an extended living/dining/kitchen area
- 11.80 **Sum Insured**  
In case of Individual Policy, Sum Insured means the total of the Base Sum Insured, Loyalty Additions / Enhanced Loyalty Additions and re-fill amount, which is Our maximum, total and cumulative liability for any and all claims during the Policy Year in respect of the Insured Person.
- In case of Family Floater Policy, Sum Insured means the total of the Base Sum Insured, Loyalty Additions / Enhanced Loyalty Additions and re-fill amount, which is Our maximum, total and cumulative liability for any and all claims during the Policy Year in respect of all Insured Persons.
- In case of Family First Policy, Sum Insured means the total of the Base Sum Insured for each Insured Person, the Loyalty Additions / Enhanced Loyalty Additions for each Insured Person and the Floater Sum Insured specified in the Policy Schedule which is Our maximum, total and cumulative liability for any and all claims during the Policy Year in respect of each Insured Person. For aforesaid purposes:
- a. The Base Sum Insured stated in the Policy Schedule for each Insured Person is available for claims in respect of that Insured Person only, during the Policy Year.
  - b. If the Base Sum Insured for an Insured Person is exhausted due to payment of claims, then that Insured Person may utilise the Floater Sum Insured stated in the Policy Schedule for any claims arising in that Policy Year. In the event of a claim being admitted from the Floater Sum Insured, the Floater Sum Insured shall stand correspondingly reduced by the amount of claim paid (including 'taxes') or admitted and only the remaining amount of the Floater Sum Insured shall be available for claims arising in that Policy Year in respect of the Insured Persons who have exhausted their Base Sum Insured during that Policy Year.
  - c. The total of the Base Sum Insured for all Insured Persons, the Loyalty Additions / Enhanced Loyalty Additions for all Insured Persons and the Floater Sum Insured specified in the Policy Schedule is Our maximum, total and cumulative liability for all claims during a Policy Year in respect of all Insured Persons.
- If the Policy Period is 2 years or 3 years, then the Sum Insured shall be applied separately for each Policy Year in the Policy Period.
- 11.81 **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 or prolongation of life, performed in a Hospital or Day Care Center by a Medical Practitioner.
- 11.82 **Survival Period** means the period, if any, specified under the Policy after the occurrence of an Insured Event that the Insured Person has to survive before a claim becomes admissible under the Policy.

- 11.83 **Unproven/Experimental treatment** means treatment including drug experimental therapy which is not based on established medical practice in India, is treatment experimental or unproven.
- 11.84 **Waiting Period** means a time-bound exclusion period related to condition(s) specified in the Policy Schedule or the Policy which shall be served before a claim related to such condition(s) becomes admissible.
- 11.85 **We/Our/Us** means Max Bupa Health Insurance Company Limited.
- 11.86 **You/Your/Policyholder** means the person named in the Policy Schedule who has concluded this Policy with Us.

**Annexure I - List of Insurance Ombudsmen**

Office of the Ombudsman	Name of the Ombudsman	Contact Details	Areas of Jurisdiction
AHMEDABAD		Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, Ahmedabad – 380 001. Tel.: 079 - 25501201/02/05/06 Email: <a href="mailto:bimalokpal.ahmedabad@ecoi.co.in">bimalokpal.ahmedabad@ecoi.co.in</a>	Gujarat , Dadra & Nagar Haveli, Daman and Diu
BENGALURU	Smt. Neerja Shah	Office of the Insurance Ombudsman, Jeevan Soudha Building,PID No. 57-27-N-19 Ground Floor, 19/19, 24th Main Road, JP Nagar, 1st Phase, Bengaluru – 560 078. Tel.: 080 - 26652048 / 26652049 Email: <a href="mailto:bimalokpal.bengaluru@ecoi.co.in">bimalokpal.bengaluru@ecoi.co.in</a>	Karnataka
BHOPAL	Shri Guru Saran Shrivastava	Office of the Insurance Ombudsman, Janak Vihar Complex, 2 <sup>nd</sup> Floor, 6, Malviya Nagar, Opp. Airtel Office, Near New Market, Bhopal-462 003. Tel.:- 0755-2769201/2769202 Fax : 0755-2769203 Email: <a href="mailto:bimalokpal.bhopal@ecoi.co.in">bimalokpal.bhopal@ecoi.co.in</a>	Madhya Pradesh & Chhattisgarh
BHUBANESHWAR		Office of the Insurance Ombudsman, 62, Forest park Bhubneshwar – 751 009. Tel.: 0674 - 2596461 /2596455 Fax: 0674 - 2596429 Email: <a href="mailto:bimalokpal.bhubaneswar@ecoi.co.in">bimalokpal.bhubaneswar@ecoi.co.in</a>	Orissa
CHANDIGARH	Dr. Dinesh Kumar Verma	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: <a href="mailto:bimalokpal.chandigarh@ecoi.co.in">bimalokpal.chandigarh@ecoi.co.in</a>	Punjab , Haryana, Himachal Pradesh, Jammu & Kashmir , Chandigarh
CHENNAI	Shri M. Vasantha Krishna	Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI – 600 018. Tel.: 044 - 24333668 / 24335284 Fax: 044 - 24333664 Email: <a href="mailto:bimalokpal.chennai@ecoi.co.in">bimalokpal.chennai@ecoi.co.in</a>	Tamil Nadu, Pondicherry Town and Karaikal (which are part of Pondicherry)

Office of the Ombudsman	Name of the Ombudsman	Contact Details	Areas of Jurisdiction
DELHI		Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002. Tel.: 011 - 23232481 / 23213504 Email: <a href="mailto:bimalokpal.delhi@ecoi.co.in">bimalokpal.delhi@ecoi.co.in</a>	Delhi
GUWAHATI	Shri Kiriti .B. Saha	Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati – 781001(ASSAM). Tel.: 0361 - 2632204 / 2602205 Email: <a href="mailto:bimalokpal.guwahati@ecoi.co.in">bimalokpal.guwahati@ecoi.co.in</a>	Assam , Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura
HYDERABAD	Shri I. Suresh Babu	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 - 67504123 / 23312122 Fax: 040 - 23376599 Email: <a href="mailto:bimalokpal.hyderabad@ecoi.co.in">bimalokpal.hyderabad@ecoi.co.in</a>	Andhra Pradesh, Telangana, Yanam and part of territory of Pondicherry
JAIPUR	Smt. Sandhya Baliga	Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141 - 2740363 Email: <a href="mailto:bimalokpal.jaipur@ecoi.co.in">bimalokpal.jaipur@ecoi.co.in</a>	Rajasthan
ERNAKULAM	Ms. Poonam Bodra	Office of the Insurance Ombudsman, 2nd Floor, Pulinat Bldg., Opp. Cochin Shipyard, M. G. Road, Ernakulam - 682 015. Tel.: 0484 - 2358759 / 2359338 Fax: 0484 - 2359336 Email: <a href="mailto:bimalokpal.ernakulam@ecoi.co.in">bimalokpal.ernakulam@ecoi.co.in</a>	Kerala , Lakshadweep , Mahe – a part of Pondicherry
KOLKATA		Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 4th Floor, 4, C.R. Avenue, KOLKATA - 700 072. Tel.: 033 - 22124339 / 22124340 Fax : 033 - 22124341 Email: <a href="mailto:bimalokpal.kolkata@ecoi.co.in">bimalokpal.kolkata@ecoi.co.in</a>	West Bengal , Andaman & Nicobar Islands , Sikkim

Office of the Ombudsman	Name of the Ombudsman	Contact Details	Areas of Jurisdiction
LUCKNOW		Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 2231330 / 2231331 Fax: 0522 - 2231310 Email: <a href="mailto:bimalokpal.lucknow@ecoi.co.in">bimalokpal.lucknow@ecoi.co.in</a>	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.
MUMBAI	Shri Milind A. Kharat	Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 022 - 26106552 / 26106960 Fax: 022 - 26106052 Email: <a href="mailto:bimalokpal.mumbai@ecoi.co.in">bimalokpal.mumbai@ecoi.co.in</a>	Goa, Mumbai metropolitan region excluding Navi Mumbai & Thane
NOIDA		Office of the Insurance Ombudsman, Bhagwan Sahai Palace 4 <sup>th</sup> Floor, Main Road, Naya Bans, Sector 15 Distt: Gautam Budh Nagar, UP – 201301 Tel: 0120-2514250/2514252/2514253 Email: <a href="mailto:bimalokpal.noida@ecoi.co.in">bimalokpal.noida@ecoi.co.in</a>	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, 1 <sup>st</sup> Floor, Kalpana Arcade Building, Bazar Samiti Road, Bahadurpur, Patna 800006 Tel: 0612-2680952 Email: <a href="mailto:bimalokpal.patna@ecoi.co.in">bimalokpal.patna@ecoi.co.in</a>	Bihar, Jharkhand.
PUNE		Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 3rd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune – 411 030. Tel.: 020-41312555 Email: <a href="mailto:bimalokpal.pune@ecoi.co.in">bimalokpal.pune@ecoi.co.in</a>	Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region.

EXECUTIVE COUNCIL OF INSURERS,  
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](mailto:inscoun@ecoi.co.in)  
Shri. M.M.L. Verma, Secretary General  
Smt. Moushumi Mukherji, Secretary

Product Name: Health Premia  
 Product UIN: MAXHLIP20056V011920

Policy terms & conditions  
 ANNEXURE II – Product Benefit Table (all limits in INR unless defined as percentage)  
**Individual & Family Floater variant**

Plans	Silver		Gold					Platinum		
	5 lacs	7.5 lacs	10 lacs	15 lacs	20 lacs	30 lacs	50 lacs	1 cr	2 cr	3 cr
<b>Base Sum Insured (in Rs)</b>										
<b>Benefits</b>										
Inpatient care	Covered up to Sum Insured									
Room rent	Covered up to Sum Insured (except for Suite or above room category)							Covered up to Sum Insured		
Pre-Hospitalization Medical Expenses (90 days)	Covered up to Sum Insured									
Post-Hospitalization Medical Expenses (180 days)	Covered up to Sum Insured									
Day Care Treatment	Covered up to Sum Insured									
Domiciliary Hospitalization	Covered up to Sum Insured									
Alternative Treatment	Covered up to Sum Insured									
Living Organ Donor Transplant	Covered up to Sum Insured									
Emergency Ambulance	Network Hospital: Covered up to Sum Insured; Non-network Hospital: Covered up to Rs. 2,000 per event									
e-consultation	Unlimited tele / online consultations									
Maternity Benefit (covered for up to 2 pregnancies or terminations) <sup>(1)</sup>	Covered up to Rs 40,000	Covered up to Rs 60,000	Covered up to Rs 70,000	Covered up to Rs 75,000	Covered up to Rs 80,000	Covered up to Rs 1,00,000	Covered up to Rs 1,00,000	Covered up to Rs 200,000 (worldwide excluding USA & Canada)		
New Born Baby (covered uptill the end of Policy Year) <sup>(1)</sup>	Covered up to Sum Insured									
Vaccination of the new born baby	Covered until new born baby completes one year									
Health Check-up (from Day 1)	Annual, Tests covered up to worth Rs 1,250 per Insured Person	Annual, Tests covered up to worth Rs 1,875 per Insured Person	Annual, Tests covered up to worth Rs 2,500 per Insured Person	Annual, Tests covered up to worth Rs 2,500 per Insured Person	Annual, Tests covered up to worth Rs 2,500 per Insured Person	Annual, Tests covered up to worth Rs 5,000 per Insured Person	Annual, tests covered up to worth Rs 7,500 per Insured Person	Annual, tests covered up to worth Rs 10,000 per Insured Person	Annual, tests covered up to worth Rs 10,000 per Insured Person	Annual, tests covered up to worth Rs 10,000 per Insured Person
Re-fill benefit	Reinstate up to base Sum Insured. Applicable for same & different illness as well									
Premium Waiver	One time premium waiver if the Policyholder dies or suffers from specified illness									

Product Name: Health Premia  
Product UIN: MAXHLIP20056V011920

Policy terms & conditions

Plans	Silver	Gold	Platinum
Pharmacy and diagnostic services	Available through our empanelled service provider		
Loyalty Additions	Increase of 10% of expiring Base Sum Insured in a Policy Year; maximum up to 100% of Base Sum Insured		
HIV / AIDS	covered up to Rs 50,000		
Emergency assistance services (only within India) - Medical consultation referral - Emergency medical evacuation (air ambulance) - Medical repatriation - Compassionate visit - Care and/or transportation of minor children - Return of mortal remains	covered up to Sum Insured		
Mental disorder treatment	Covered up to Sum Insured (sub-limit of Rs 50,000 applicable on few conditions)		Covered up to Sum Insured (sub-limit of Rs 1,00,000 applicable on few conditions)
Weight loss (Bariatric) surgery	Not available	Covered up to Rs 1,00,000	Covered up to Rs 1,50,000
Cyber knife/ Robotics surgery	Not available	Covered up to Sum Insured with a co-pay of 50%	Covered up to Sum Insured with a co-pay of 20%
LASER surgery cover	Not available	Covered up to Rs 50,000	Covered up to Rs 1,00,000
Second Medical Opinion	Not available	Not available	Covered worldwide, One opinion per Insured Person per Specified Illness / planned Surgery
Child Care Benefits	Not available	Not available	Covered up to Sum Insured
Specified Illness Cover <sup>(2)</sup> (outside India for worldwide excluding USA & Canada)	Not available	Not available	Covered up to Sum Insured
OPD cover	Not available	Not available	covered up to Rs 50,000 per policy
International coverage (outside India for worldwide excluding USA & Canada)	Not available	Condition: One single trip (max 15 days) per Insured Person; International Sum Insured: up to Rs. 30 Lacs per Insured Person	Condition: annual multi trip (Max 45 days coverage in a single trip); International Sum Insured: up to Rs. 1 Cr per Insured Person

Product Name: Health Premia  
Product UIN: MAXHLIP20056V011920

Policy terms & conditions

Plans	Silver	Gold	Platinum
Emergency Hospitalization		Covered up to International Sum Insured	
Emergency Medical Evacuation		Covered up to International Sum Insured	
OPD cover		Covered up to International Sum Insured with a co-payment of 20%	
Compassionate visit		Covered up to International Sum Insured	
Loss of Passport		Covered up to Rs 20,000	
Care and/or transportation of minor children		Covered up to International Sum Insured	
Loss of checked-in baggage		Covered up to Rs 10,000	
Return of mortal remains		Covered up to International Sum Insured	
Trip Cancellation & Interruption		Rs 25,000	
Trip Delay		Rs 10,000	
Delay of Checked-in Baggage		Rs 5,000	
Medical Referral		Covered up to International Sum Insured	
Medical repatriation		Covered up to International Sum Insured	
<b>Optional Benefits</b>			
Personal Accident cover (for insured aged 18 years & above on individual basis)	25 lacs	50 lacs	1 Cr
Critical illness cover (for insured 18 years & above on individual basis)	5 lacs / 10 lacs	10 lacs / 15 lacs / 25 lacs	25 lacs / 50 lacs / 1 Cr
Enhanced Loyalty Addition	Increase of 20% of expiring Base Sum Insured in a Policy Year; maximum up to 200% of Base Sum Insured		
International coverage extension (outside the geographical boundaries of India for worldwide excluding USA & Canada)	Not available	1. Double Sum Insured for 'international coverage' benefit 2. Additional single trips available from 1 day to 30 days	Double Sum Insured for 'international coverage' benefit
Hospital Cash <sup>(3)</sup>	Rs 3,000/day	Rs 5,000/day	Rs 7,500/day
Enhanced Geographical Scope for International coverage	Not available	USA & Canada included for Maternity Benefit under platinum plan, Specified Illness under platinum plan and International coverage	
Health Coach	Personalized health coaching for insured aged 18 years & above for any 90 days per Policy Year		
(1) subject to a continuous coverage of 24 months of that Insured Person since the inception of the first Policy which offers Maternity benefit with Us.			
(2) The symptoms of the Specified Illness first occur or manifest itself during the Policy Period and after completion of the 90 day from the inception of 1st Policy with Us.			



Product Name: Health Premia  
 Product UIN: MAXHLIP20056V011920

Policy terms & conditions

Plans	Silver	Gold	Platinum
(3) Hospital Cash - Minimum 48 hrs of continuous hospitalization required. Maximum coverage offered for 30 days/policy year/insured person. Payment made from day one subject to hospitalization claim being admissible.			

**Family First variant**

Plans	Silver	Gold	Platinum
<b>Base Individual Sum Insured (in Rs &amp; per Insured Person)</b>	<b>1Lacs, 2Lacs, 3Lacs, 4Lacs &amp; 5Lacs</b>	<b>5Lacs, 6 Lacs, 7 Lacs, 8 Lacs, 9 Lacs &amp; 10Lacs</b>	<b>10 Lacs, 11 Lacs, 12 Lacs, 13 Lacs, 14 Lacs &amp; 15 Lacs</b>
<b>Floater Sum Insured (in Rs) – (available on a floating basis over Base Individual Sum Insured)</b>	<b>Number of Insured Persons (value to be considered as 10 for more than 6 members) * Base Individual Sum Insured * Multiplier factor (1.5 for 2 member policy &amp; 1 for others)</b>		
<b>Benefits</b>			
Inpatient care	Covered up to Sum Insured		
Room rent	Option 1: Rs 3,000 per day or Shared Room; whichever is lower Option 2: Rs 5,000 per day or Single Private Room; whichever is lower	Covered up to Sum Insured (except for Suite or above room category)	Covered up to Sum Insured
Pre-Hospitalization Medical Expenses (90 days)	Covered up to Sum Insured		
Post-Hospitalization Medical Expenses (180 days)	Covered up to Sum Insured		
Day Care Treatment	Covered up to Sum Insured		
Domiciliary Hospitalization	Covered up to Sum Insured		
Alternative Treatment	Covered up to Sum Insured		
Living Organ Donor Transplant	Covered up to Sum Insured		
Emergency Ambulance	Network Hospital: Covered up to Sum Insured; Non-network Hospital: Covered up to Rs. 2,000 per event		
e-consultation	Unlimited tele / online consultations		
Maternity Benefit (covered for up to 2 pregnancies or terminations) <sup>(1)</sup>	Covered up to Rs 35,000	Covered up to Rs 50,000	Covered up to Rs 1,00,000 (worldwide excluding USA & Canada)
New Born Baby (covered uptill the end of Policy Year) <sup>(1)</sup>	Covered up to Sum Insured		

Product Name: Health Premia  
Product UIN: MAXHLIP20056V011920

Policy terms & conditions

Plans	Silver	Gold	Platinum
Vaccination of the new born baby	Covered until new born baby completes one year		
Health Check-up (from Day 1)	Once in two years, tests as per annexure	Annual, Tests covered up to worth Rs 2,500 per Insured Person	Annual, tests covered up to worth Rs 5000 per Insured Person
Premium Waiver	One time premium waiver if the Policyholder dies or suffers from specified illness		
Pharmacy and diagnostic services	Available through our empanelled service provider		
Loyalty Additions	Increase of 10% of expiring Base Sum Insured in a Policy Year; maximum up to 100% of Base Sum Insured		
HIV / AIDS	Covered up to Rs 50,000		
Emergency assistance services (only within India) - Medical consultation referral - Emergency medical evacuation (air ambulance) - Medical repatriation - Compassionate visit - Care and/or transportation of minor children - Return of mortal remains	Covered up to Sum Insured		
Mental disorder treatment	Covered up to Sum Insured (sub-limit of Rs 50,000 applicable on few conditions)		Covered up to Sum Insured (sub-limit of Rs 1,00,000 applicable on few conditions)
Weight loss (Bariatric) surgery	Not available	Covered up to Rs 1,00,000	Covered up to Rs 1,50,000
Cyber knife/ Robotics surgery	Not available	Covered up to Sum Insured with a co-pay of 50%	Covered up to Sum Insured with a co-pay of 20%
LASER surgery cover	Not available	Covered up to Rs 50,000	Covered up to Rs 1,00,000
Second Medical Opinion	Not available	Not available	covered worldwide, One opinion per Insured Person per Specified Illness / planned Surgery
Child Care Benefits	Not available	Not available	Covered up to Sum Insured
Specified Illness Cover <sup>(2)</sup> (outside India for worldwide excluding USA & Canada)	Not available	Not available	Covered up to Sum Insured
OPD cover	Not available	Not available	covered up to Rs 35,000 per policy

Product Name: Health Premia  
Product UIN: MAXHLIP20056V011920

Policy terms & conditions

Plans	Silver	Gold	Platinum
International coverage (outside India for worldwide excluding USA & Canada)	Not available	Condition: One single trip (max 15 days) per Insured Person; International Sum Insured: up to Rs. 30 Lacs per Insured Person	Condition: annual multi trip (Max 45 days coverage in a single trip); International Sum Insured: up to Rs. 1 Cr per Insured Person
Emergency Hospitalization		Covered up to International Sum Insured	
Emergency Medical Evacuation		Covered up to International Sum Insured	
OPD cover		Covered up to International Sum Insured with a co-payment of 20%	
Compassionate visit		Covered up to International Sum Insured	
Loss of Passport		Covered up to Rs 20,000	
Care and/or transportation of minor children		Covered up to International Sum Insured	
Loss of checked-in baggage		Covered up to Rs 10,000	
Return of mortal remains		Covered up to International Sum Insured	
Trip Cancellation & Interruption		Rs 25,000	
Trip Delay		Rs 10,000	
Delay of Checked-in Baggage		Rs 5,000	
Medical Referral		Covered up to International Sum Insured	
Medical repatriation		Covered up to International Sum Insured	
<b>Optional Benefits</b>			
Personal Accident cover (for insured aged 18 years & above on individual basis)	25 lacs	50 lacs	1 Cr
Critical illness cover (for insured 18 years & above on individual basis)	5 lacs / 10 lacs	10 lacs / 15 lacs / 25 lacs	25 lacs / 50 lacs / 1 Cr
Enhanced Loyalty Addition	Increase of 20% of expiring Base Sum Insured in a Policy Year; maximum up to 200% of Base Sum Insured		
International coverage extension (outside the geographical boundaries of India for worldwide excluding USA & Canada)	Not available	1. Double Sum Insured for 'international coverage' benefit 2. Additional single trips available from 1 day to 30 days	Double Sum Insured for 'international coverage' benefit
Hospital Cash <sup>(3)</sup>	Rs 1,500/day	Rs 3,000/day	Rs 6,000/day

Product Name: Health Premia  
Product UIN: MAXHLIP20056V011920

Policy terms & conditions

Plans	Silver	Gold	Platinum
Enhanced Geographical Scope for International coverage	Not available	USA & Canada included for Maternity Benefit under platinum plan, Specified Illness under platinum plan and International coverage	
Health Coach	Personalized health coaching for insured aged 18 years & above for any 90 days per Policy Year		
(1) subject to a continuous coverage of 24 months of that Insured Person since the inception of the first Policy which offers Maternity benefit with Us.			
(2) The symptoms of the Specified Illness first occur or manifest itself during the Policy Period and after completion of the 90 day from the inception of 1st Policy with Us.			
(3) Hospital Cash - Minimum 48 hrs of continuous hospitalization required. Maximum coverage offered for 30 days/policy year/insured person. Payment made from day one subject to hospitalization claim being admissible.			

### Annexure III - Day Care Treatments

Sr. No	Header	Procedure Name
<b>I</b>	<b>Cardiology Related:</b>	
	1	CORONARY ANGIOGRAPHY
<b>II</b>	<b>Critical Care Related:</b>	
	2	INSERT NON- TUNNEL CV CATH
	3	INSERT PICC CATH ( PERIPHERALLY INSERTED CENTRAL CATHETER )
	4	REPLACE PICC CATH ( PERIPHERALLY INSERTED CENTRAL CATHETER )
	5	INSERTION CATHETER, INTRA ANTERIOR
	6	INSERTION OF PORTACATH
<b>III</b>	<b>Dental Related:</b>	
	7	SPLINTING OF AVULSED TEETH
	8	SUTURING LACERATED LIP
	9	SUTURING ORAL MUCOSA
	10	ORAL BIOPSY IN CASE OF ABNORMAL TISSUE PRESENTATION
	11	FNAC
	12	SMEAR FROM ORAL CAVITY
<b>IV</b>	<b>ENT Related:</b>	
	13	MYRINGOTOMY WITH GROMMET INSERTION
	14	TYMpanoplasty (CLOSURE OF AN EARDRUM PERFORATION/RECONSTRUCTION OF THE AUDITORY OSSICLES)
	15	REMOVAL OF A TYMPANIC DRAIN
	16	KERATOSIS REMOVAL UNDER GA
	17	OPERATIONS ON THE TURBINATES (NASAL CONCHA)
	18	TYMpanoplasty (CLOSURE OF AN EARDRUM PERFORATION/RECONSTRUCTION OF THE AUDITORY OSSICLES)
	19	REMOVAL OF KERATOSIS OBTURANS
	20	STAPEDOTOMY TO TREAT VARIOUS LESIONS IN MIDDLE EAR
	21	REVISION OF A STAPEDECTOMY
	22	OTHER OPERATIONS ON THE AUDITORY OSSICLES
	23	MYRINGOPLASTY (POSTAURA/ENDAURAL APPROACH AS WELL AS SIMPLE TYPE -I TYMpanoplasty)
	24	FENESTRATION OF THE INNER EAR
	25	REVISION OF A FENESTRATION OF THE INNER EAR
	26	PALATOPLASTY
	27	TRANSORAL INCISION AND DRAINAGE OF A PHARYNGEAL ABSCESS
	28	TONSILLECTOMY WITHOUT ADENOIDECTOMY
	29	TONSILLECTOMY WITH ADENOIDECTOMY
	30	EXCISION AND DESTRUCTION OF A LINGUAL TONSIL
	31	REVISION OF A TYMpanoplasty
	32	OTHER MICROSURGICAL OPERATIONS ON THE MIDDLE EAR
	33	INCISION OF THE MASTOID PROCESS AND MIDDLE EAR
	34	MASTOIDECTOMY
	35	RECONSTRUCTION OF THE MIDDLE EAR
	36	OTHER EXCISIONS OF THE MIDDLE AND INNER EAR
	37	INCISION (OPENING) AND DESTRUCTION (ELIMINATION) OF THE INNER EAR

	38	OTHER OPERATIONS ON THE MIDDLE AND INNER EAR
	39	EXCISION AND DESTRUCTION OF DISEASED TISSUE OF THE NOSE
	40	OTHER OPERATIONS ON THE NOSE
	41	NASAL SINUS ASPIRATION
	42	FOREIGN BODY REMOVAL FROM NOSE
	43	OTHER OPERATIONS ON THE TONSILS AND ADENOIDS
	44	ADENOIDECTOMY
	45	LABYRINTHECTOMY FOR SEVERE VERTIGO
	46	STAPEDECTOMY UNDER GA
	47	STAPEDECTOMY UNDER LA
	48	TYMPANOPLASTY (TYPE IV)
	49	ENDOLYMPHATIC SAC SURGERY FOR MENIERE'S DISEASE
	50	TURBINECTOMY
	51	ENDOSCOPIC STAPEDECTOMY
	52	INCISION AND DRAINAGE OF PERICHONDritis
	53	SEPTOPLASTY
	54	VESTIBULAR NERVE SECTION
	55	THYROPLASTY TYPE I
	56	PSEUDOCYST OF THE PINNA - EXCISION
	57	INCISION AND DRAINAGE - HAEMATOMA AURICLE
	58	TYMPANOPLASTY (TYPE II)
	59	REDUCTION OF FRACTURE OF NASAL BONE
	60	THYROPLASTY TYPE II
	61	TRACHEOSTOMY
	62	EXCISION OF ANGIOMA SEPTUM
	63	TURBINOPLASTY
	64	INCISION & DRAINAGE OF RETRO PHARYNGEAL ABSCESS
	65	UVULO PALATO PHARYNGO PLASTY
	66	ADENOIDECTOMY WITH GROMMET INSERTION
	67	ADENOIDECTOMY WITHOUT GROMMET INSERTION
	68	VOCAL CORD LATERALISATION PROCEDURE
	69	INCISION & DRAINAGE OF PARA PHARYNGEAL ABSCESS
	70	TRACHEOPLASTY
<b>V</b>	<b>Gastroenterology Related:</b>	
	71	CHOLECYSTECTOMY AND CHOLEDOCHO-JEJUNOSTOMY/ DUODENOSTOMY/GASTROSTOMY/EXPL ORATION COMMON BILE DUCT
	72	ESOPHAGOSCOPY, GASTROSCOPY, DUODENOSCOPY WITH POLYPECTOMY/ REMOVAL OF FOREIGN BODY/DIATHERMY OF BLEEDING LESIONS
	73	PANCREATIC PSEUDOCYST EUS & DRAINAGE
	74	RF ABLATION FOR BARRETT'S OESOPHAGUS
	75	ERCP AND PAPILOTOMY
	76	ESOPHAGOSCOPE AND SCLEROSANT INJECTION
	77	EUS + SUBMUCOSAL RESECTION
	78	CONSTRUCTION OF GASTROSTOMY TUBE
	79	EUS + ASPIRATION PANCREATIC CYST
	80	SMALL BOWEL ENDOSCOPY (THERAPEUTIC)

	81	COLONOSCOPY ,LESION REMOVAL
	82	ERCP
	83	COLONOSCOPY STENTING OF STRICTURE
	84	PERCUTANEOUS ENDOSCOPIC GASTROSTOMY
	85	EUS AND PANCREATIC PSEUDO CYST DRAINAGE
	86	ERCP AND CHOLEDOCHOSCOPY
	87	PROCTOSIGMOIDOSCOPY VOLVULUS DETORSION
	88	ERCP AND SPHINCTEROTOMY
	89	ESOPHAGEAL STENT PLACEMENT
	90	ERCP + PLACEMENT OF BILIARY STENTS
	91	SIGMOIDOSCOPY W / STENT
	92	EUS + COELIAC NODE BIOPSY
	93	UGI SCOPY AND INJECTION OF ADRENALINE, SCLEROSANTS BLEEDING ULCERS
<b>VI</b>	<b>General Surgery Related:</b>	
	94	INCISION OF A PILONIDAL SINUS / ABSCESS
	95	FISSURE IN ANO SPHINCTEROTOMY
	96	SURGICAL TREATMENT OF A VARICOCELE AND A HYDROCELE OF THE SPERMATIC CORD
	97	ORCHIDOPEXY
	98	ABDOMINAL EXPLORATION IN CRYPTORCHIDISM
	99	SURGICAL TREATMENT OF ANAL FISTULAS
	100	DIVISION OF THE ANAL SPHINCTER (SPHINCTEROTOMY)
	101	EPIDIDYMECTOMY
	102	INCISION OF THE BREAST ABSCESS
	103	OPERATIONS ON THE NIPPLE
	104	EXCISION OF SINGLE BREAST LUMP
	105	INCISION AND EXCISION OF TISSUE IN THE PERIANAL REGION
	106	SURGICAL TREATMENT OF HEMORRHOIDS
	107	OTHER OPERATIONS ON THE ANUS
	108	ULTRASOUND GUIDED ASPIRATIONS
	109	SCLEROTHERAPY,
	110	THERAPEUTIC LAPAROSCOPY WITH LASER
	111	INFECTED KELOID EXCISION
	112	AXILLARY LYMPHADENECTOMY
	113	WOUND DEBRIDEMENT AND COVER
	114	ABSCESS-DECOMPRESSION
	115	CERVICAL LYMPHADENECTOMY
	116	INFECTED SEBACEOUS CYST
	117	INGUINAL LYMPHADENECTOMY
	118	INCISION AND DRAINAGE OF ABSCESS
	119	SUTURING OF LACERATIONS
	120	SCALP SUTURING
	121	INFECTED LIPOMA EXCISION
	122	MAXIMAL ANAL DILATATION
	123	PILES

124	A)INJECTION SCLEROTHERAPY
125	B)PILES BANDING
126	LIVER ABSCESS- CATHETER DRAINAGE
127	FISSURE IN ANO- FISSURECTOMY
128	FIBROADENOMA BREAST EXCISION
129	OESOPHAGEAL VARICES SCLEROTHERAPY
130	ERCP - PANCREATIC DUCT STONE REMOVAL
131	PERIANAL ABSCESS I&D
132	PERIANAL HEMATOMA EVACUATION
133	UGI SCOPY AND POLYPECTOMY OESOPHAGUS
134	BREAST ABSCESS I& D
135	FEEDING GASTROSTOMY
136	OESOPHAGOSCOPY AND BIOPSY OF GROWTH OESOPHAGUS
137	ERCP - BILE DUCT STONE REMOVAL
138	ILEOSTOMY CLOSURE
139	COLONOSCOPY
140	POLYPECTOMY COLON
141	SPLenic ABSCESES LAPAROSCOPIC DRAINAGE
142	UGI SCOPY AND POLYPECTOMY STOMACH
143	RIGID OESOPHAGOSCOPY FOR FB REMOVAL
144	FEEDING JEJUNOSTOMY
145	COLOSTOMY
146	ILEOSTOMY
147	COLOSTOMY CLOSURE
148	SUBMANDIBULAR SALIVARY DUCT STONE REMOVAL
149	PNEUMATIC REDUCTION OF INTUSSUSCEPTION
150	VARICOSE VEINS LEGS - INJECTION SCLEROTHERAPY
151	RIGID OESOPHAGOSCOPY FOR PLUMMER VINSON SYNDROME
152	PANCREATIC PSEUDOCYSTS ENDOSCOPIC DRAINAGE
153	ZADEK'S NAIL BED EXCISION
154	SUBCUTANEOUS MASTECTOMY
155	EXCISION OF RANULA UNDER GA
156	RIGID OESOPHAGOSCOPY FOR DILATION OF BENIGN STRICTURES
157	EVERSION OF SAC UNILATERAL/BILATERAL
158	LORD'S PLICATION
159	JABOULAY'S PROCEDURE
160	SCROTOPLASTY
161	CIRCUMCISION FOR TRAUMA
162	MEATOPLASTY
163	INTERSPHINCTERIC ABSCESS INCISION AND DRAINAGE
164	PSOAS ABSCESS INCISION AND DRAINAGE
165	THYROID ABSCESS INCISION AND DRAINAGE
166	TIPS PROCEDURE FOR PORTAL HYPERTENSION
167	ESOPHAGEAL GROWTH STENT
168	PAIR PROCEDURE OF HYDATID CYST LIVER



	169	TRU CUT LIVER BIOPSY
	170	PHOTODYNAMIC THERAPY OR ESOPHAGEAL TUMOUR AND LUNG TUMOUR
	171	EXCISION OF CERVICAL RIB
	172	LAPAROSCOPIC REDUCTION OF INTUSSUSCEPTION
	173	MICRODOCHETOMY BREAST
	174	SURGERY FOR FRACTURE PENIS
	175	SENTINEL NODE BIOPSY
	176	PARASTOMAL HERNIA
	177	REVISION COLOSTOMY
	178	PROLAPSED COLOSTOMY- CORRECTION
	179	TESTICULAR BIOPSY
	180	LAPAROSCOPIC CARDIOMYOTOMY( HELLERS)
	181	SENTINEL NODE BIOPSY MALIGNANT MELANOMA
	182	LAPAROSCOPIC PYLOROMYOTOMY( RAMSTEDT)
	183	EXCISION OF FISTULA-IN-ANO
	184	EXCISION JUVENILE POLYPS RECTUM
	185	VAGINOPLASTY
	186	DILATATION OF ACCIDENTAL CAUSTIC STRICTURE OESOPHAGEAL
	187	PRESACRAL TERATOMAS EXCISION
	188	REMOVAL OF VESICAL STONE
	189	EXCISION SIGMOID POLYP
	190	STERNOMASTOID TENOTOMY
	191	INFANTILE HYPERTROPHIC PYLORIC STENOSIS PYLOROMYOTOMY
	192	EXCISION OF SOFT TISSUE RHABDOMYOSARCOMA
	193	MEDIASTINAL LYMPH NODE BIOPSY
	194	HIGH ORCHIDECTOMY FOR TESTIS TUMOURS
	195	EXCISION OF CERVICAL TERATOMA
	196	RECTAL-MYOMECTOMY
	197	RECTAL PROLAPSE (DELORME'S PROCEDURE)
	198	DETORSION OF TORSION TESTIS
	199	EUA + BIOPSY MULTIPLE FISTULA IN ANO
	200	CYSTIC HYGROMA - INJECTION TREATMENT
<b>VII</b>	<b>Gynecology Related:</b>	
	201	OPERATIONS ON BARTHOLIN'S GLANDS (CYST)
	202	INCISION OF THE OVARY
	203	INSUFFLATIONS OF THE FALLOPIAN TUBES
	204	OTHER OPERATIONS ON THE FALLOPIAN TUBE
	205	DILATATION OF THE CERVICAL CANAL
	206	CONISATION OF THE UTERINE CERVIX
	207	THERAPEUTIC CURETTAGE WITH COLPOSCOPY/BIOPSY/DIATHERMY/CRY OSURGERY/
	208	LASER THERAPY OF CERVIX FOR VARIOUS LESIONS OF UTERUS
	209	OTHER OPERATIONS ON THE UTERINE CERVIX
	210	LOCAL EXCISION AND DESTRUCTION OF DISEASED TISSUE OF THE VAGINA AND THE POUCH OF DOUGLAS
	211	INCISION OF VAGINA

	212	INCISION OF VULVA
	213	CULDOTOMY
	214	SALPINGO-OOPHORECTOMY VIA LAPAROTOMY
	215	ENDOSCOPIC POLYPECTOMY
	216	HYSTEROSCOPIC REMOVAL OF MYOMA
	217	D&C
	218	HYSTEROSCOPIC RESECTION OF SEPTUM
	219	THERMAL CAUTERISATION OF CERVIX
	220	MIRENA INSERTION
	221	HYSTEROSCOPIC ADHESIOLYSIS
	222	LEEP (LOOP ELECTROSURGICAL EXCISION PROCEDURE)
	223	CRYOCAUTERISATION OF CERVIX
	224	POLYPECTOMY ENDOMETRIUM
	225	HYSTEROSCOPIC RESECTION OF FIBROID
	226	LLETZ (LARGE LOOP EXCISION OF TRANSFORMATION ZONE)
	227	CONIZATION
	228	POLYPECTOMY CERVIX
	229	HYSTEROSCOPIC RESECTION OF ENDOMETRIAL POLYP
	230	VULVAL WART EXCISION
	231	LAPAROSCOPIC PARAOVARIAN CYST EXCISION
	232	UTERINE ARTERY EMBOLIZATION
	233	LAPAROSCOPIC CYSTECTOMY
	234	HYMENECTOMY( IMPERFORATE HYMEN)
	235	ENDOMETRIAL ABLATION
	236	VAGINAL WALL CYST EXCISION
	237	VULVAL CYST EXCISION
	238	LAPAROSCOPIC PARATUBAL CYST EXCISION
	239	REPAIR OF VAGINA ( VAGINAL ATRESIA )
	240	HYSTEROSCOPY, REMOVAL OF MYOMA
	241	TURBT
	242	URETEROCOELE REPAIR - CONGENITAL INTERNAL
	243	VAGINAL MESH FOR POP
	244	LAPAROSCOPIC MYOMECTOMY
	245	SURGERY FOR SUI
	246	REPAIR RECTO- VAGINA FISTULA
	247	PELVIC FLOOR REPAIR( EXCLUDING FISTULA REPAIR)
	248	URS + LL
	249	LAPAROSCOPIC OOPHORECTOMY
	250	NORMAL VAGINAL DELIVERY AND VARIANTS
<b>VIII</b>		<b>Neurology Related:</b>
	251	FACIAL NERVE PHYSIOTHERAPY
	252	NERVE BIOPSY
	253	MUSCLE BIOPSY
	254	EPIDURAL STEROID INJECTION
	255	GLYCEROL RHIZOTOMY

	256	SPINAL CORD STIMULATION
	257	MOTOR CORTEX STIMULATION
	258	STEREOTACTIC RADIOSURGERY
	259	PERCUTANEOUS CORDOTOMY
	260	INTRATHECAL BACLOFEN THERAPY
	261	ENTRAPMENT NEUROPATHY RELEASE
	262	DIAGNOSTIC CEREBRAL ANGIOGRAPHY
	263	VP SHUNT
	264	VENTRICULOATRIAL SHUNT
<b>IX</b>	<b>Oncology Related:</b>	
	265	RADIOTHERAPY FOR CANCER
	266	CANCER CHEMOTHERAPY
	267	IV PUSH CHEMOTHERAPY
	268	HBI-HEMIBODY RADIOTHERAPY
	269	INFUSIONAL TARGETED THERAPY
	270	SRT-STEREOTACTIC ARC THERAPY
	271	SC ADMINISTRATION OF GROWTH FACTORS
	272	CONTINUOUS INFUSIONAL CHEMOTHERAPY
	273	INFUSIONAL CHEMOTHERAPY
	274	CCRT-CONCURRENT CHEMO + RT
	275	2D RADIOTHERAPY
	276	3D CONFORMAL RADIOTHERAPY
	277	IGRT- IMAGE GUIDED RADIOTHERAPY
	278	IMRT- STEP & SHOOT
	279	INFUSIONAL BISPHOSPHONATES
	280	IMRT- DMLC
	281	ROTATIONAL ARC THERAPY
	282	TELE GAMMA THERAPY
	283	FSRT-FRACTIONATED SRT
	284	VMAT-VOLUMETRIC MODULATED ARC THERAPY
	285	SBRT-STEREOTACTIC BODY RADIOTHERAPY
	286	HELICAL TOMOTHERAPY
	287	SRS-STEREOTACTIC RADIOSURGERY
	288	X-KNIFE SRS
	289	GAMMAKNIFE SRS
	290	TBI- TOTAL BODY RADIOTHERAPY
	291	INTRALUMINAL BRACHYTHERAPY
	292	ELECTRON THERAPY
	293	TSET-TOTAL ELECTRON SKIN THERAPY
	294	EXTRACORPOREAL IRRADIATION OF BLOOD PRODUCTS
	295	TELECOBALT THERAPY
	296	TELECESIUM THERAPY
	297	EXTERNAL MOULD BRACHYTHERAPY
	298	INTERSTITIAL BRACHYTHERAPY
	299	INTRACAVITY BRACHYTHERAPY

	300	3D BRACHYTHERAPY
	301	IMPLANT BRACHYTHERAPY
	302	INTRAVESICAL BRACHYTHERAPY
	303	ADJUVANT RADIOTHERAPY
	304	AFTERLOADING CATHETER BRACHYTHERAPY
	305	CONDITIONING RADIOTHERAPY FOR BMT
	306	EXTRACORPOREAL IRRADIATION TO THE HOMOLOGOUS BONE GRAFTS
	307	RADICAL CHEMOTHERAPY
	308	NEOADJUVANT RADIOTHERAPY
	309	LDR BRACHYTHERAPY
	310	PALLIATIVE RADIOTHERAPY
	311	RADICAL RADIOTHERAPY
	312	PALLIATIVE CHEMOTHERAPY
	313	TEMPLATE BRACHYTHERAPY
	314	NEOADJUVANT CHEMOTHERAPY
	315	ADJUVANT CHEMOTHERAPY
	316	INDUCTION CHEMOTHERAPY
	317	CONSOLIDATION CHEMOTHERAPY
	318	MAINTENANCE CHEMOTHERAPY
	319	HDR BRACHYTHERAPY
<b>X</b>	<b>Operations on the salivary glands &amp; salivary ducts:</b>	
	320	INCISION AND LANCING OF A SALIVARY GLAND AND A SALIVARY DUCT
	321	EXCISION OF DISEASED TISSUE OF A SALIVARY GLAND AND A SALIVARY DUCT
	322	RESECTION OF A SALIVARY GLAND
	323	RECONSTRUCTION OF A SALIVARY GLAND AND A SALIVARY DUCT
	324	OTHER OPERATIONS ON THE SALIVARY GLANDS AND SALIVARY DUCTS
<b>XI</b>	<b>Operations on the skin &amp; subcutaneous tissues:</b>	
	325	OTHER INCISIONS OF THE SKIN AND SUBCUTANEOUS TISSUES
	326	SURGICAL WOUND TOILET (WOUND DEBRIDEMENT) AND REMOVAL OF DISEASED TISSUE OF THE SKIN AND SUBCUTANEOUS TISSUES
	327	LOCAL EXCISION OF DISEASED TISSUE OF THE SKIN AND SUBCUTANEOUS TISSUES
	328	OTHER EXCISIONS OF THE SKIN AND SUBCUTANEOUS TISSUES
	329	SIMPLE RESTORATION OF SURFACE CONTINUITY OF THE SKIN AND SUBCUTANEOUS TISSUES
	330	FREE SKIN TRANSPLANTATION, DONOR SITE
	331	FREE SKIN TRANSPLANTATION, RECIPIENT SITE
	332	REVISION OF SKIN PLASTY
	333	OTHER RESTORATION AND RECONSTRUCTION OF THE SKIN AND SUBCUTANEOUS TISS
	334	CHEMOSURGERY TO THE S
	335	DESTRUCTION OF DISEASED TISSUE IN THE SKIN AND SUBCUTANEOUS TISSUES
	336	RECONSTRUCTION OF DEFORMITY/DEFECT IN NAIL BED
	337	EXCISION OF BURSIRTIS
	338	TENNIS ELBOW RELEASE
<b>XII</b>	<b>Operations on the Tongue:</b>	
	339	INCISION, EXCISION AND DESTRUCTION OF DISEASED TISSUE OF THE TONGUE

	340	PARTIAL GLOSSECTOMY
	341	GLOSSECTOMY
	342	RECONSTRUCTION OF THE TONGUE
	343	SMALL RECONSTRUCTION OF THE TONGUE
<b>XIII</b>	<b>Ophthalmology Related:</b>	
	344	SURGERY FOR CATARACT
	345	INCISION OF TEAR GLANDS
	346	OTHER OPERATIONS ON THE TEAR DUCTS
	347	INCISION OF DISEASED EYELIDS
	348	EXCISION AND DESTRUCTION OF DISEASED TISSUE OF THE EYELID
	349	OPERATIONS ON THE CANTHUS AND EPICANTHUS
	350	CORRECTIVE SURGERY FOR ENTROPION AND ECTROPION
	351	CORRECTIVE SURGERY FOR BLEPHAROPTOSIS
	352	REMOVAL OF A FOREIGN BODY FROM THE CONJUNCTIVA
	353	REMOVAL OF A FOREIGN BODY FROM THE CORNEA
	354	INCISION OF THE CORNEA
	355	OPERATIONS FOR PTERYGIUM
	356	OTHER OPERATIONS ON THE CORNEA
	357	REMOVAL OF A FOREIGN BODY FROM THE LENS OF THE EYE
	358	REMOVAL OF A FOREIGN BODY FROM THE POSTERIOR CHAMBER OF THE EYE
	359	REMOVAL OF A FOREIGN BODY FROM THE ORBIT AND EYEBALL
	360	CORRECTION OF EYELID PTOSIS BY LEVATOR PALPEBRAE SUPERIORIS RESECTION (BILATERAL)
	361	CORRECTION OF EYELID PTOSIS BY FASCIA LATA GRAFT (BILATERAL)
	362	DIATHERMY/CRYOTHERAPY TO TREAT RETINAL TEAR
	363	ANTERIOR CHAMBER PARACENTESIS/ CYCLODIATHERMY/CYCLOCRYOTHERAPY/ GONIOTOMY/TRABECULOTOMY AND FILTERING AND ALLIED OPERATIONS TO TREAT GLAUCOMA
	364	ENUCLEATION OF EYE WITHOUT IMPLANT
	365	DACRYOCYSTORHINOSTOMY FOR VARIOUS LESIONS OF LACRIMAL GLAND
	366	LASER PHOTOCOAGULATION TO TREAT RATINAL TEAR
	367	BIOPSY OF TEAR GLAND
	368	TREATMENT OF RETINAL LESION
<b>XIV</b>	<b>Orthopedics Related:</b>	
	369	SURGERY FOR MENISCUS TEAR
	370	INCISION ON BONE, SEPTIC AND ASEPTIC
	371	CLOSED REDUCTION ON FRACTURE, LUXATION OR EPIPHYSEOLYSIS WITH OSTEOSYNTHESIS
	372	SUTURE AND OTHER OPERATIONS ON TENDONS AND TENDON SHEATH
	373	REDUCTION OF DISLOCATION UNDER GA
	374	ARTHROSCOPIC KNEE ASPIRATION
	375	SURGERY FOR LIGAMENT TEAR
	376	SURGERY FOR HEMOARTHROSIS/PYOARTHROSIS
	377	REMOVAL OF FRACTURE PINS/NAILS
	378	REMOVAL OF METAL WIRE
	379	CLOSED REDUCTION ON FRACTURE, LUXATION
	380	REDUCTION OF DISLOCATION UNDER GA

381	EPIPHYSEOLYSIS WITH OSTEOSYNTHESIS
382	EXCISION OF VARIOUS LESIONS IN COCCYX
383	ARTHROSCOPIC REPAIR OF ACL TEAR KNEE
384	CLOSED REDUCTION OF MINOR FRACTURES
385	ARTHROSCOPIC REPAIR OF PCL TEAR KNEE
386	TENDON SHORTENING
387	ARTHROSCOPIC MENISCECTOMY - KNEE
388	TREATMENT OF CLAVICLE DISLOCATION
389	HAEMARTHROSIS KNEE- LAVAGE
390	ABSCESS KNEE JOINT DRAINAGE
391	CARPAL TUNNEL RELEASE
392	CLOSED REDUCTION OF MINOR DISLOCATION
393	REPAIR OF KNEE CAP TENDON
394	ORIF WITH K WIRE FIXATION- SMALL BONES
395	RELEASE OF MIDFOOT JOINT
396	ORIF WITH PLATING- SMALL LONG BONES
397	IMPLANT REMOVAL MINOR
398	K WIRE REMOVAL
399	POP APPLICATION
400	CLOSED REDUCTION AND EXTERNAL FIXATION
401	ARTHROTOMY HIP JOINT
402	SYME'S AMPUTATION
403	ARTHROPLASTY
404	PARTIAL REMOVAL OF RIB
405	TREATMENT OF SESAMOID BONE FRACTURE
406	SHOULDER ARTHROSCOPY / SURGERY
407	ELBOW ARTHROSCOPY
408	AMPUTATION OF METACARPAL BONE
409	RELEASE OF THUMB CONTRACTURE
410	INCISION OF FOOT FASCIA
411	CALCANEUM SPUR HYDROCORT INJECTION
412	GANGLION WRIST HYALASE INJECTION
413	PARTIAL REMOVAL OF METATARSAL
414	REPAIR / GRAFT OF FOOT TENDON
415	REVISION/REMOVAL OF KNEE CAP
416	AMPUTATION FOLLOW-UP SURGERY
417	EXPLORATION OF ANKLE JOINT
418	REMOVE/GRAFT LEG BONE LESION
419	REPAIR/GRAFT ACHILLES TENDON
420	REMOVE OF TISSUE EXPANDER
421	BIOPSY ELBOW JOINT LINING
422	REMOVAL OF WRIST PROSTHESIS
423	BIOPSY FINGER JOINT LINING
424	TENDON LENGTHENING
425	TREATMENT OF SHOULDER DISLOCATION

	426	LENGTHENING OF HAND TENDON
	427	REMOVAL OF ELBOW BURSA
	428	FIXATION OF KNEE JOINT
	429	TREATMENT OF FOOT DISLOCATION
	430	SURGERY OF BUNION
	431	INTRA ARTICULAR STEROID INJECTION
	432	TENDON TRANSFER PROCEDURE
	433	REMOVAL OF KNEE CAP BURSA
	434	TREATMENT OF FRACTURE OF ULNA
	435	TREATMENT OF SCAPULA FRACTURE
	436	REMOVAL OF TUMOR OF ARM/ ELBOW UNDER RA/GA
	437	REPAIR OF RUPTURED TENDON
	438	DECOMPRESS FOREARM SPACE
	439	REVISION OF NECK MUSCLE (TORTICOLLIS RELEASE )
	440	LENGTHENING OF THIGH TENDONS
	441	TREATMENT FRACTURE OF RADIUS & ULNA
	442	REPAIR OF KNEE JOINT
<b>XV</b>	<b>Other operations on the mouth &amp; face:</b>	
	443	EXTERNAL INCISION AND DRAINAGE IN THE REGION OF THE MOUTH, JAW AND FACE
	444	INCISION OF THE HARD AND SOFT PALATE
	445	EXCISION AND DESTRUCTION OF DISEASED HARD AND SOFT PALATE
	446	INCISION, EXCISION AND DESTRUCTION IN THE MOUTH
	447	OTHER OPERATIONS IN THE MOUTH
<b>XVI</b>	<b>Plastic Surgery Related:</b>	
	448	CONSTRUCTION SKIN PEDICLE FLAP
	449	GLUTEAL PRESSURE ULCER-EXCISION
	450	MUSCLE-SKIN GRAFT, LEG
	451	REMOVAL OF BONE FOR GRAFT
	452	MUSCLE-SKIN GRAFT DUCT FISTULA
	453	REMOVAL CARTILAGE GRAFT
	454	MYOCUTANEOUS FLAP
	455	FIBRO MYOCUTANEOUS FLAP
	456	BREAST RECONSTRUCTION SURGERY AFTER MASTECTOMY
	457	SLING OPERATION FOR FACIAL PALSY
	458	SPLIT SKIN GRAFTING UNDER RA
	459	WOLFE SKIN GRAFT
	460	PLASTIC SURGERY TO THE FLOOR OF THE MOUTH UNDER GA
<b>XVII</b>	<b>Thoracic surgery Related:</b>	
	461	THORACOSCOPY AND LUNG BIOPSY
	462	EXCISION OF CERVICAL SYMPATHETIC CHAIN THORACOSCOPIC
	463	LASER ABLATION OF BARRETT'S OESOPHAGUS
	464	PLEURODESIS
	465	THORACOSCOPY AND PLEURAL BIOPSY
	466	EBUS + BIOPSY
	467	THORACOSCOPY LIGATION THORACIC DUCT

	468	THORACOSCOPY ASSISTED EMPYAEMA DRAINAGE
<b>XVIII</b>		<b>Urology Related:</b>
	469	HAEMODIALYSIS
	470	LITHOTRIPSY/NEPHROLITHOTOMY FOR RENAL CALCULUS
	471	EXCISION OF RENAL CYST
	472	DRAINAGE OF PYONEPHROSIS/PERINEPHRIC ABSCESS
	473	INCISION OF THE PROSTATE
	474	TRANSURETHRAL EXCISION AND DESTRUCTION OF PROSTATE TISSUE
	475	TRANSURETHRAL AND PERCUTANEOUS DESTRUCTION OF PROSTATE TISSUE
	476	OPEN SURGICAL EXCISION AND DESTRUCTION OF PROSTATE TISSUE
	477	RADICAL PROSTATOVESICULECTOMY
	478	OTHER EXCISION AND DESTRUCTION OF PROSTATE TISSUE
	479	OPERATIONS ON THE SEMINAL VESICLES
	480	INCISION AND EXCISION OF PERIPROSTATIC TISSUE
	481	OTHER OPERATIONS ON THE PROSTATE
	482	INCISION OF THE SCROTUM AND TUNICA VAGINALIS TESTIS
	483	OPERATION ON A TESTICULAR HYDROCELE
	484	EXCISION AND DESTRUCTION OF DISEASED SCROTAL TISSUE
	485	OTHER OPERATIONS ON THE SCROTUM AND TUNICA VAGINALIS TESTIS
	486	INCISION OF THE TESTES
	487	EXCISION AND DESTRUCTION OF DISEASED TISSUE OF THE TESTES
	488	UNILATERAL ORCHIDECTOMY
	489	BILATERAL ORCHIDECTOMY
	490	SURGICAL REPOSITIONING OF AN ABDOMINAL TESTIS
	491	RECONSTRUCTION OF THE TESTIS
	492	IMPLANTATION, EXCHANGE AND REMOVAL OF A TESTICULAR PROSTHESIS
	493	OTHER OPERATIONS ON THE TESTIS
	494	EXCISION IN THE AREA OF THE EPIDIDYMIS
	495	OPERATIONS ON THE FORESKIN
	496	LOCAL EXCISION AND DESTRUCTION OF DISEASED TISSUE OF THE PENIS
	497	AMPUTATION OF THE PENIS
	498	OTHER OPERATIONS ON THE PENIS
	499	CYSTOSCOPICAL REMOVAL OF STONES
	500	CATHETERISATION OF BLADDER
	501	LITHOTRIPSY
	502	BIOPSY OF TEMPORAL ARTERY FOR VARIOUS LESIONS
	503	EXTERNAL ARTERIO-VEINOUS SHUNT
	504	AV FISTULA - WRIST
	505	URSL WITH STENTING
	506	URSL WITH LITHOTRIPSY
	507	CYSTOSCOPIC LITHOLAPAXY
	508	ESWL
	509	BLADDER NECK INCISION
	510	CYSTOSCOPY & BIOPSY
	511	CYSTOSCOPY AND REMOVAL OF POLYP



	512	SUPRAPUBIC CYSTOSTOMY
	513	PERCUTANEOUS NEPHROSTOMY
	514	CYSTOSCOPY AND "SLING" PROCED
	515	TUNA- PROSTATE
	516	EXCISION OF URETHRAL DIVERTICULUM
	517	REMOVAL OF URETHRAL STONE
	518	EXCISION OF URETHRAL PROLAPSE
	519	MEGA-URETER RECONSTRUCTION
	520	KIDNEY RENOSCOPY AND BIOPSY
	521	URETER ENDOSCOPY AND TREATMENT
	522	VESICO URETERIC REFLUX CORRECTION
	523	SURGERY FOR PELVI URETERIC JUNCTION OBSTRUCTION
	524	ANDERSON HYNES OPERATION (OPEN PYELOPALSTY )
	525	KIDNEY ENDOSCOPY AND BIOPSY
	526	PARAPHIMOSIS SURGERY
	527	INJURY PREPUCE- CIRCUMCISION
	528	FRENULAR TEAR REPAIR
	529	MEATOTOMY FOR MEATAL STENOSIS
	530	SURGERY FOR FOURNIER'S GANGRENE SCROTUM
	531	SURGERY FILARIAL SCROTUM
	532	SURGERY FOR WATERING CAN PERINEUM
	533	REPAIR OF PENILE TORSION
	534	DRAINAGE OF PROSTATE ABSCESS
	535	ORCHIECTOMY
	536	CYSTOSCOPY AND REMOVAL OF FB

**ANNEXURE IV – Terms and Conditions for use of health coaching services under Section 4.7  
(Health Coach)**

1. Use of services

The Insured Person must be 18 years of age to access and use the health coaching service and should be able to contract per applicable law. The Insured Person may use the services only in compliance with these terms.

In order to register an account and access or use the services, the Insured Person may be required to provide certain information such as the full name, email address, password, gender, profile picture, contact details, address, date of birth, height, weight, dietary information, fitness and exercise details, medical history and conditions and medication details. The Insured Person shall be responsible for maintaining the accuracy and completeness of this information provided.

The Insured Person may register for use of the services through his/her existing email accounts (such as Gmail, Hotmail etc.) The email address will constitute the username for the account. The Insured Person shall be responsible for maintaining the confidentiality of the username and password. The Insured Person is encouraged to use "strong" passwords (passwords that use a combination of upper and lower case letters, numbers and symbols) for the account. The Insured Person shall be fully responsible for all activities that occur under such account, including activities of others to whom the Insured Person has provided his/her username or password. The Insured Person should notify us immediately of any unauthorized use of his/her account or any other breach of security.

2. No Provision of Medical Advice

This service is not to be construed as medical advice and in no case shall this be considered as substitute to medical expert opinion. The Insured Person shall not use the site or the services for any medical or mental health needs. If the Insured Person thinks that he/she may be a danger to themselves or others, or if the Insured Person is having a medical or mental health emergency, the Insured Person should call the emergency medical services closest to him/her. The services provided herein including information provided through personalized coaching services, does not constitute medical advice of any kind and it is not intended to be, and should not be, used to diagnose or identify treatment for a medical or mental health condition. Nothing in the services should be construed as an attempt to offer or render a medical or mental health opinion or diagnosis, or otherwise engage in the practice of medicine by wither Us or our Service Provider.

The Insured Person should consult with his/her physician before making any changes to his/her diet or exercise program, including making any changes suggested through any of the services. By using the services, the Insured Person represents that the Insured Person has received consent from his/her physician to receive the services. We or Our Service Provider are not responsible for any medical or mental health problems the Insured Person may face as a result of accessing or using the services.

We or Our Service Provider do not recommend, refer, endorse, verify, evaluate or guarantee any advice, information, exercise, diet, institution, product, opinion or other information or services provided through the services, and nothing shall be considered as a referral, endorsement, recommendation or guarantee of any coach.

3. User Content

The Insured Person is solely responsible for all information, data, text, music, sound, photographs, graphics, video, messages or other materials ("User Content") that the Insured Person uploads, transmits, posts, publishes or displays ("Post") on the platform i.e. mobile application or website or email or otherwise transmit or use via the services. The Insured Person acknowledges that Our Service Provider may use technological tools to screen, track, extract, compile, aggregate or analyze any data or information resulting from use of the services. The Insured Person agrees to not use the services to post or otherwise transmit any content that is unlawful, threatening, spam, contains software viruses or, in the sole judgment of Our Service Provider and/or our judgment, restricts or inhibits any other person from using or enjoying the services, or which may expose us and/or Our Service Provider or its users to any harm or liability of any type. The Insured Person acknowledges that we and/or Our Service Provider has the right to remove such User Content, at its sole discretion and without prior notice to the Insured Person.

The Insured Person will not use the services in any way that is unlawful or harms us and/or Our Service Provider, directors, employees, affiliates, distributors, partners, service providers and/or any other user of the services of Max Bupa and our Service Provider. The Insured Person may not use the services in any manner that could damage, disable, overburden, block, or impair the services, whether in part or in full and whether permanently or temporarily, or disallow or interfere with any other party's use and enjoyment of the services.

Our Service Provider exempts itself from all and any liability arising out of the User Content on the platform or via the services that violates any applicable laws, or the rights of any third party.

Any comments or suggestions the Insured Person makes to us and/or Our Service Provider are non-confidential and become our property and that of Our Service Provider, who will be entitled to the unrestricted use and dissemination of these submissions for any purpose, commercial or otherwise, without acknowledgement or compensation to the Insured Person.

The Insured Person agrees that the Insured Person is the owner of the copyright in the User Content that the Insured Person posts on the platform and transmit via the services. The Insured Person agrees to grant us and/or Our Service Provider a non-exclusive, non-revocable, worldwide, royalty-free license to copy distribute, display, reproduce, modify, adapt, create derivative works, and publicly perform the User Content that the Insured Person posts on the platform in all forms. This license applies to all works of authorship of User Content.

The Insured Person agrees that we and/or Our Service Provider have the authority and sole discretion to remove or take-down User Content that the Insured Person posts on the platform.

#### 4. Services Content

The services may contain content and information such as data, text, audio, video, images ("Services Content") that is protected by copyright, patent, trademark, trade secret or other proprietary rights under applicable laws. All Services Content is owned exclusively by Our Service Provider. A worldwide royalty-free license is granted to the Insured Person by Our Service Provider to use the Service Content for personal and non-commercial use only. Apart from that, none of the platform or the Service Content may be republished, posted, transmitted, stored, sold, distributed or modified without prior written consent from Our Service Provider.

The Insured Person is not permitted to use any data mining, robots, scraping or similar data gathering or extraction methods. Any use of the platform or the Services Content other than as authorized by these terms and conditions or for any purpose not intended under these terms and conditions is strictly prohibited and may result in termination of the license granted to the Insured Person by Our Service Provider hereunder. The technology and software underlying the services is the property of Our Service Provider (the "Software"). The Insured Person agrees not to reverse engineer, reverse assemble, modify or otherwise attempt to discover any source code version of the Software. Our Service Providers reserves all right, title and interest in and to the Software and Services Content, except for the limited rights expressly granted herein.

Our Service Provider names and logos are trademarks and service marks which are proprietary to and are owned by Our Service Provider (collectively the "Our Service Provider Trademarks"). Other company products, brand names and logos used and displayed via the services may be trademarks of their respective owners who may or may not endorse or be affiliated with or connected to Our Service Provider. The Insured Person will not, in any manner, register or attempt to register use any of the Our Service Provider Trademarks or any third party trademark or proprietary material unless expressly authorized by Our Service Provider and/or the relevant third party which is the proprietor of the brand.

All intellectual property in the platform and services, the software used in the platform and services, the underlying works, techniques and processes used by Our Service Provider in the platform and services, including copyright in such works, belongs exclusively to Our Service Provider. Through his/her use of the platform and services, by no means is a license or assignment impliedly or expressly granted by Our Service Provider to the Insured Person in respect to such works.

#### 5. Third Party Content

The services may provide, or third parties may provide, links or otherwise direct users to other sites and resources on the Internet. We and/or Our Service Provider have no control over such sites and resources and We and/or Our Service Provider is not responsible for and does not endorse such sites and resources. We and/or Our Service Provider will not be responsible or liable, directly or indirectly, for any damage or loss caused or alleged to be caused by or in connection with use of or reliance on any content, events, goods or services available on or through such site or resource. The Insured Person's use of the third party resources, including third party websites, is subject to the terms of use of the respective third party and We or Our Service Provider are not responsible for the Insured Person's use of any third party resources.

We and/or Our Service Provider do not endorse and will not be liable for any content posted by third parties. The Insured Person must evaluate the accuracy and usefulness of such third party content. We and/or Our Service Provider do not pre-screen content, but We and/or Our Service Provider and Our Service Provider's designees will have the right (but not the obligation) to refuse or remove any content that is available via the services, including the right to remove any content that violates these terms and conditions or is deemed by us and/or Our Service Provider to be unlawful and / or inappropriate. The Insured Person's use of such third party content is subject to the terms of use of the respective third party and We and/or Our Service Provider are/is not responsible for the Insured Person's use of such third party content.

#### 6. Intermediary

In respect of the User Content and Third Party Content uploaded / transmitted via the services, Our Service Provider is a publisher of such information posted by the Insured Person and would be an 'intermediary' as per the Information Technology Act, 2000 and the rules framed thereunder. Being an intermediary, Our Service Provider has no liability in respect to any User Content and Third Party Content on the platform and is not legally obligated to the Insured Person or any third party to delete or take-down such User Content and Third Party Content unless in accordance with an order passed by a court or a notification passed by a government agency. We also disclaim any liability of any nature whatsoever towards the Insured Person or any third party in respect to any User Content and Third Party Content on the platform and We are not legally obligated to the Insured Person or any third party to delete or take-down such User Content and Third Party Content unless in accordance with an order passed by a court or a notification passed by a government agency.

#### 7. Repeat Infringer Policy

Our Service Provider has adopted a policy of terminating, in appropriate circumstances and at Our Service Provider's sole discretion, members who are deemed to be repeat infringers. Our Service Provider may also at its sole discretion limit access to the services and/or terminate the memberships of any users who infringe any intellectual property rights of others or breach of applicable laws, whether or not there is any repeat infringement or violation. We disclaim any liability attributable to Our Service Provider's judgment in this regards.

#### 8. Doctor Policy

Our Service Provider connects the Insured Person with Our Service Provider Doctors (General Practitioners) to help and advise the Insured Person on all routine medical and lifestyle challenges. The services provided by us and/or Our Service Provider are not for medical care. We and/or Our Service Provider will not provide any formal medical diagnosis, treatment, or prescriptions.

All information provided on Our Service Provider's health service platform or in connection with any communications supported by Our Service Provider's health service, including but not limited to communications with Our Service Provider or us is intended to be for general informational purposes only. Services herein is not a substitute for professional medical diagnosis or treatment; and reliance on any information provided by Our Service Provider's health service is solely at the risk of the Insured Person or such other person who utilizes the services herein.

If the Insured Person makes any lifestyle changes based on information he/she receives through Our Service Provider, the Insured Person agrees that he/she do so at his/her risk and We and/or Our Service Provider will in no manner be liable for any harm of injury, whether bodily or otherwise that may occur as a result of such lifestyle changes.

Services herein and/or any advice given to the Insured Person by Our Service Provider are intended for use only by individuals, healthy enough to perform exercise. While Our Service Provider Doctors' & health recommendations consider several factors specific to each individual, including anthropometric data, fitness goals, and lifestyle factors, Our Service Provider is not a medical organization, and thus their recommended workout plans, diets, exercises should not be misconstrued as medical advice, prescriptions, or diagnoses. The Insured Person should consider the risks involved and consult with his/her medical professional before engaging in any physical activity. We and/or Our Service Provider is not responsible or liable for any injuries or damages the Insured Person may sustain that result from his/her use of, or inability to use, the features of services herein or Our Service Provider's advice. The Insured Person should discontinue exercise in cases where it causes pain or severe discomfort, and should consult a medical expert immediately and in any case prior to returning to exercise in such cases. If the Insured Person is above 35 years of age, or if the Insured Person has not been physically active for more than 1 year, or if the Insured Person has any medical history that may put the Insured Person at risk, including, without limitation, one or more of the following conditions, the Insured Person is required to seek approval from a qualified healthcare practitioner prior to using Services herein under this benefit or acting on Our Service Provider's advice: heart disease, high blood pressure, family history of high blood pressure or heart disease, chest pain caused by previous exercise, dizziness or loss of consciousness caused by previous exercise, bone or joint problems, diabetes, high cholesterol, obesity, arthritis. We or Our Service Provider reserve the right to deny the Insured Person access to the services, for any reason, including if Our Service Provider determines, at its sole discretion, that the Insured Person has certain medical conditions.

#### 9. Services not provided

Insured Person should note that:

- Our Service Provider does not practice medicine;
- Our Service Provider cannot be substituted for the Insured Person's primary care physician;
- Our Service Provider does not provide personal diagnosis, treatment or prescriptions;
- Our Service Provider supports the health decisions and choices that the Insured Person makes;
- Our Service Provider does not make any decisions for the Insured Person;
- Our Service Provider offers a one-time doctor consult and not a continued interaction, such consultation is also recommendatory and not mandatory and in case to be construed a substitute to professional medical advice;
- Our Service Provider cannot be used in a potential or actual medical emergency;
- Our Service Provider services can only advise the Insured Person based on what the Insured Person has described. The Insured Person shall share accurate and complete information.

#### 10. Our Service Provider Health Locker

The Insured Person's medical records include his/her consultation with Our Service Provider, his/her medical documents and health assessment reports. The Insured Person agrees to the entry of his/her health records into the database of Our Service Provider. The health records of the Insured Person shall be treated with security and confidentiality.

#### 11. Quality Assurance

The Insured Person understands that information collected through his/her use of the services may be reviewed under Our Service Provider's quality assurance program. The records of Our Service Provider's quality assurance team are subject to confidentiality. All chats, emails, audio & video calls are recorded and monitored for quality and training purposes.

We strongly recommend that the Insured Person always consult his/her doctor or his/her healthcare provider if the Insured Person have any questions about a symptom or a medical condition, or before taking any drug or changing his/her diet plan or implementing recommendations made by Service Provider during course of services being provided herein.

#### 12. Limitation of Liability

We or Our Service Provider are not liable for any technical or other operational difficulties or problems which may result in loss of the data of the Insured Person, personalization settings or other interruptions in the

services. We or Our Service Provider are not liable for the deletion, loss, mis-delivery, timeliness or failure to store or transmit the services content or the Insured Person’s personalization settings.

The Insured Person expressly understands and agrees that We and/or Our Service Provider will not be liable for any direct, indirect, incidental, special, consequential, exemplary damages, or damages for loss of profits including but not limited to, damages for loss of goodwill, use, data or other intangible losses (even if We and/or Our Service Provider have been advised of the possibility of such damages), whether based on contract, tort, negligence, strict liability or otherwise, resulting from: (i) the use or inability to use the services or the site or services content; (ii) unauthorized access to or alteration of transmissions of data; content or information the Insured Person may access and use (iii) technical or other operational lapses on the site or via the services; or (iv) any other matter relating to the services.

13. Privacy

Our Service Provider may collect personal data from the Insured Person in connection with his/her access and use of the platform and /or services and such personal data may be shared with and / or disclosed to Us. We and Our Service Provider respect the privacy of the Insured Person and will treat the information provided by the Insured Person with confidentiality.

**ANNEXURE V – List of tests covered under health check-up for Health Premia Family First Silver**

Age Band <= 35 years	Age Band 36 - 50 years	Age Band > 50 years
Complete Blood Count	Complete Blood Count	Complete Blood Count
Urine Routine Analysis	Urine Routine Analysis	Urine Routine Analysis
Random Blood Sugar	HBA1C	ESR
Serum Cholesterol	Serum Cholesterol	HBA1C
Serum LDL	Serum LDL	Serum Cholesterol
	Serum Creatinine	Serum HDL
	Urea	Serum LDL
		Kidney Function Test
		Urea

**ANNEXURE VI - ICD codes for the specified disorders / conditions**

Disorder / Condition	ICD Codes
Severe Depression	F33.0, F33.1, F33.2, F33.4, F33.5, F33.6, F33.7, F33.8, F33.9, O90.6, F34.1, F32.81, F32.0, F32.1, F32.2, F32.4, F32.5, F32.6, F32.7, 32.8, F32.9, F33.9, F30.0, F30.1, F30.2, F30.4, F30.5, F30.6, F30.7, F30.8, F30.9, F32.3, F33.3, F43.21, F32.8, F33.40, F32.9
Schizophrenia	F20.0, F20.1, F20.2, F20.3, F20.5, F21, F22, F23, F24, F20.8, F25.0, F25.1, F25.8, F25.9
Bipolar Disorder	F31.0, F31.1, F31.2, F31.4, F31.5, F31.6, F31.7, F31.8, F31.9
Post traumatic stress disorder	F43.0, F43.1, F43.2, F43.8, F43.9
Eating disorder	F50.0, F50.2, F50.8, F98.3, F98.21, F50.8
Generalized anxiety disorder	F40.1, F41.0, F40.2, F40.8, F40.9, F41.1, F41.3, F41.8
Obsessive compulsive disorders	F42
Panic disorders	F41.1, F40.1, F60.7, F93.0, F94.0
Personality disorders	F60.0, F60.1, F60.2, F60.3, F60.4, F60.8, F60.6, F60.7, F60.5
Conversion disorders	F44.4, F44.5, F44.6, F44.7
Dissociative disorders	F44.5, F44.8, F48.1, F44.1, F44.2