



STAR HEALTH AND ALLIED INSURANCE COMPANY LIMITED

Regd. & Corporate Office: 1, New Tank Street, Valluvar Kottam High Road, Nungambakkam,
Chennai - 600 034. ★ Phone : 044 - 28288800 ★ Email : support@starhealth.in
Website : www.starhealth.in ★ CIN : U66010TN2005PLC056649 ★ IRDAI Regn. No. : 129

Kind Attention : Policyholder

Please check whether the details given by you about the insured persons in the proposal form (a copy of which was provided at the time of issuance of cover for the first time) are incorporated correctly in the policy schedule. If you find any discrepancy, please inform us within 15 days from the date of receipt of the policy, failing which the details relating to the person/s covered would be taken as correct.

So also the coverage details may also be gone through and in the absence of any communication from you within 15 days from the date of receipt of this policy, it would be construed that the policy issued is correct and the claims if any arise under the policy will be dealt with based on proposal / policy details.

MICRO-INSURANCE PRODUCT

Customer Information Sheet - Star Care Micro Insurance Policy

Unique Identification No.: SHAHLIP21180V022021

S.No.	Title	Description	Refer to Policy Clause Number
	Product Name	Star Care Micro Insurance Policy	
1	Coverage	a. In-patient Treatment - Covers hospitalization expenses for period more than 24 hrs	I(A,B,C)
		b. Pre-Hospitalization- Medical Expenses incurred up to 30 days prior to the date of hospitalization	I(F)
		c. Post-Hospitalization- Medical Expenses incurred up to 60 days after discharge from the hospital. The amount payable shall not exceed the sum equivalent to 7% of the hospitalization expenses subject to a maximum of Rs.3,000/- per hospitalization	I(G)
		d. Emergency Ambulance-Up to Rs. 500/- per hospitalization for utilizing ambulance service for transporting insured person to hospital in case of an emergency subject to a maximum of Rs.1,000/- per policy period	I(E)
		e. Hospital cash benefit will be paid at the rate of Rs.1,000/-per day subject to a maximum of 14 days of hospitalization where the surgical treatment was taken in Government hospital	I(H)
		f. Coverage for Modern Treatments	I(I)
2	Major Exclusions	I. Any hospital admission primarily for investigation diagnostic purpose	III(4)
		II. Pregnancy, infertility	III(17) and III(18)
		III. Non Allopathic System of Medicine	III(37)
		IV. Treatment outside India	V(8)
		V. Naturopathy Treatment	III(38)
		VI. Circumcision, sex change surgery, cosmetic surgery & plastic surgery	III(7), III(8) and III(19)
		VII. Refractive error correction, hearing impairment correction, corrective & cosmetic dental surgery, weight control services including surgical procedure for treatment of obesity	III(6),III(15) and III(31)
		VIII.Intentional self injury and use of intoxicating drug / alcohol	III(12), III(22)
		IX. War and nuclear perils	III(24)
		X. Hospital registration charges, admission charges, record charges, telephone charges and such other charges	III(33)
		Note: the above is a partial listing of the policy exclusions. Please refer to the policy clauses for the full listing	

S.No.	Product Name	Description	Refer to Policy Clause Number
3	Waiting Period	a. Pre Existing Disease will be covered after a waiting period of 48 months	III(1)
		b. Diseases contracted during the first 30 days from the commencement date of the policy (not applicable for subsequent renewals)	III(3)
		c. 24 months for specific illness during the first 2 years from the commencement date of the policy (not applicable for subsequent renewals)	III(2)
4	Payout	Cashless or Reimbursement of covered expenses up to specified limits	I(A,B,C)
5	Loss Sharing	In case of a claim, this policy requires you to share the following costs: Expenses exceeding the followings Sublimits 1. Room/ICU charges 2. For the specified diseases 3. Deductible of Rs..... per claim / per year /both 4. % of each claim as Co-payment	Coverage - I(A) Coverage - I(I) Nil Nil
6	Renewal Conditions	Lifelong Renewal	V(16)
		Grace period of 30 days for renewing the policy is provided	
7	Cancellation	The Company may cancel this policy on grounds of misrepresentation, fraud, moral hazard, non disclosure of material fact	V(10)
8	Claims	For Cashless Service	V(1)(B) and V(1)(C)
		For Reimbursement of claim	
9	Policy servicing /Grievances /Complaints	Company Officials IRDAI/(IGMS/Call Centre) Ombudsman (Note: Please provide the contact details Toll free number/e-mail)	V(7) and V(25)
10	Insured's Rights	Free Look	V(18)
		Implied renewability	V(16)
		Migration and Portability	V(14) and V(15)
		Increase in SI during policy term	Nil
		Turn Around Time (TAT) for issue of Pre-Auth and Settlement of Reimbursement	V(1)(D)
11	Insured's Obligations	Please disclose all pre-existing disease/s or condition/s before buying a policy. Non-disclosure may result in claim not being paid.	V(9)
		Disclosure of Material Information during the policy period such as change in occupation (Note: If applicable, please provide details of the format & to whom the form is to be sent)	Not Applicable

LEGAL DISCLAIMER NOTE: The information must be read in conjunction with the product brochure and policy document. In case of any conflict between the Customer Information Sheet and the policy document, the terms and conditions mentioned in the policy document shall prevail



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MICRO-INSURANCE PRODUCT STAR CARE MICRO INSURANCE POLICY

Unique Identification No.: SHAHLIP21180V022021

The proposal and declaration given by the proposer and other documents shall be the basis of this Contract and is deemed to be incorporated herein.

In consideration of the premium paid, subject to the terms, conditions, exclusions and definitions contained herein the Company agrees as under.

That if during the period stated in the Schedule the insured person shall contract any disease or suffer from any illness or sustain bodily injury through accident and if such disease or injury shall require the insured Person/s, upon the advice of a Physician/Medical Specialist / **Medical Practitioner** or of duly **Qualified Surgeon** to incur Hospitalization expenses for medical/surgical treatment only at the networked **Nursing Home / Hospital** in India, located in tier 1 and tier 2 centres, as an **in-patient**, the Company will pay to the **Insured Person/s** the amount of such expenses as are **reasonably and necessarily** incurred up-to the limits indicated in the schedule but not exceeding the sum insured in aggregate in any one period stated in the schedule hereto.

I. COVERAGE

- A) Room, boarding, nursing expenses as provided by the Hospital / Nursing Home at 0.75% of Sum Insured (either private room or shared accommodation)
- B) ICU charges upto Rs.2000/- per day subject to a maximum of Rs.10,000/- per hospitalization
- C) Surgeon, Anesthetist, Medical Practitioner, Consultants, Specialist Fees
- D) Anesthesia, blood, oxygen, operation theatre charges, surgical appliances, medicines and drugs, diagnostic materials and X-ray, diagnostic imaging modalities, dialysis, chemotherapy, radiotherapy, cost of pacemaker, stent, similar expenses. With regard to coronary stenting, the company will pay such amount up to the extent of cost of bare metal stent/drug eluting cobalt-chromium stent/drug eluting stainless steel stent
- E) Emergency ambulance charges up-to a sum of Rs.500/- per hospitalization and overall limit of Rs.1000/- per policy period for transportation of the insured person by private ambulance service when this is needed for medical reasons to go to hospital for treatment, provided there is an admissible claim under the policy
- F) Relevant Pre-Hospitalization medical expenses incurred for a period not exceeding 30 days prior to the date of hospitalization, for the disease/illness, injury sustained following an admissible claim under the policy
- G) Post-Hospitalization expenses incurred up to 60 days after discharge from the hospital. The amount payable shall not exceed the sum equivalent to 7% of the hospitalization expenses subject to a maximum of Rs.3000/- per hospitalization. For the purpose of calculation of the 7%, only nursing expenses, surgeon's / consultants fees, diagnostic charges and cost of drugs and medicines will be taken
- H) Hospital cash benefit will be paid at the rate of One Thousand Rupees per day of hospitalization, subject to a maximum of 14 days, where the treatment was taken in Government Hospital. This will be paid only for covered surgeries done as in-patient, whether any claim is made on indemnity basis or not

The expenses as above are payable only where the in-patient hospitalization is for a minimum period of 24 hours. However this time limit will not apply to the day-care treatments listed in the policy

The expenses incurred on treatment of certain procedure and/or treatments are payable up-to the limits mentioned hereunder;

Ailment	Limit of Indemnity per policy period
Medical Management (Major diseases)	Rs.15,000/-
Medical Management (Other diseases)	Rs.7,500/-
Cataract	Rs.8,500/-
Accidental grievous injuries(either surgery or medical management)	Rs.40,000/-
Major Surgeries	Rs.40,000/-
Other Surgeries	Rs.20,000/-

Expenses relating to the hospitalization will be considered in proportion to the room rent stated in the policy.

Where more than one person is covered on individual basis (not on floater basis) this limit shall mean limit per policy period per person.

Company's liability in respect of all claims admitted during the period of insurance shall not exceed the sum insured mentioned in the schedule. Payment of claim under hospital cash benefit will not reduce the Sum Insured. In case of 'Floater' policy, the Sum Insured will be common for the family and floats over all its covered members.

1) Coverage for Modern Treatments

The expenses payable during the entire policy period for the following treatment / procedure (either as a day care or as an in-patient exceeding 24hrs of admission in the hospital) is limited to the amount mentioned in table below;

Sum Insured	Rs.1,00,000/-
Sum Insured on Individual Basis Limit per person, per policy period for each treatment / procedure	
Sum Insured on Floater Basis Limit per policy period for each treatment / procedure Rs.	
A. Uterine artery Embolization and HIFU	12,500/-
B. Balloon Sinuplasty	5,000/-
C. Deep Brain Stimulation	25,000/-
D. Oral Chemotherapy*	12,500/-
E. Immunotherapy-Monoclonal Antibody to be given as injection	25,000/-
F. Intra Vitreal injections	5,000/-
G. Robotic surgeries	25,000/-
H. Stereotactic radio surgeries	25,000/-
I. Bronchical Thermoplasty	Upto Sum Insured
J. Vaporisation of the prostate (Green laser treatment or holmium laser treatment)	
K. IONM-(Intra Operative Neuro Monitoring)	25,000/-
L. Stem cell therapy: Hematopoietic stem cells for bone marrow transplant for haematological conditions to be covered.	

* Submit all inclusive with or without hospitalization where ever hospitalization includes pre and post hospitalization

II. DEFINITIONS

Accident: An accident is a sudden, unforeseen and involuntary event caused by external, visible and violent means.

Any one Illness means continuous period of illness and it includes relapse within 45 days from the date of last consultation with the Hospital/Nursing Home where treatment has been taken. Occurrence of the same illness after a lapse of 45 days as stated above will be considered as fresh illness for the purpose of this policy.

Associated medical expenses means medical expenses such as Professional fees, OT charges, Procedure charges, etc., which vary based on the room category occupied by the insured person whilst undergoing treatment in some of the hospitals. If Policy Holder chooses a higher room category above the eligibility defined in policy, then proportionate deduction will apply on the Associated Medical Expenses in addition to the difference in room rent. Such associated medical expenses do not include Cost of pharmacy and consumables, Cost of implants and medical devices and Cost of diagnostics.

Company means Star Health and Allied Insurance Company Limited.

Condition Precedent means the policy term or condition upon which the insurer's liability under the policy is conditional upon.

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** means congenital anomaly which is not in the visible and accessible parts of the body
- b) **External Congenital Anomaly** means congenital anomaly which is in the visible and accessible parts of the body

Day means a period of 24 consecutive hours.

Day Care Centre means any institution established for day care treatment of illness and / or injuries or a medical set up within 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 criteria as under;

- has qualified nursing staff under its employment
- has qualified medical practitioner/s in charge
- has a fully equipped operation theatre of its own where surgical procedures are carried out
- maintains daily records of patients and will make these accessible to the insurance company's authorized personal

Day Care Treatment means medical treatment, and/or surgical procedure which is;

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

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

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

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

Family means proposer, spouse, dependent children up to 25 years (those who are economically dependent on their parents).

Grace Period means the specified period of time immediately following premium due date during which the payment can be made to renew or continue the policy in force without loss of continuity benefits such as waiting period and coverage of pre-existing diseases. Coverage is not available for the period for which no premium is received.

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

- a. Has qualified nursing staff under its employment round the clock
- b. Has at least 10 in-patient beds in towns having a population of less than 10,00,000 and at least 15 in-patient beds in all other places
- c. Has qualified medical practitioner(s) in charge round the clock
- d. Has a fully quipped operation theatre of its own where surgical procedures and carried out
- e. Maintains daily records of patients and makes these accessible to the insurance company's authorized personnel

Hospitalization means admission in a hospital for a minimum period of 24 in patient care consecutive hours except for specified procedures/treatment where such admission could be for a period of less than 24 consecutive hours.

Illness means a sickness or a disease or pathological condition leading to the impairment of normal physiological function and requires medical treatment.

- a. **Acute condition** - Acute condition is a disease, illness or injury that is likely to respond quickly to treatment which aims to return the person to his or her state of health immediately before suffering the disease/ illness/ injury which leads to full recovery
- b. **Chronic condition** - A chronic condition is defined as a disease, illness, or injury that has one or more of the following characteristics;
 1. it needs ongoing or long-term monitoring through consultations, examinations, check-ups, and/or tests
 2. it needs ongoing or long-term control or relief of symptoms
 3. it requires rehabilitation for the patient or for the patient to be specially trained to cope with it
 4. it continues indefinitely
 5. it recurs or is likely to recur

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

Insured Person means the name/s of persons shown in the schedule of the Policy.

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

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 intensivists charges.

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.

Major Surgery means definitive Surgery for Cancer, Laparotomy and Resection Anastomosis, Thyroid Surgery and Surgery of brain/spinal cord.

Medical Management means non-surgical treatment as an in-patient.

Medical Advice means any consultation or advice from a Medical Practitioner including the issuance of any prescription or follow-up prescription.

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.

Medically Necessary 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

Medical Practitioner is 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 there by entitled to practice medicine within its jurisdiction; and is acting within the scope and jurisdiction of licence.

Migration means, the right accorded to health insurance policyholders (including all members under family cover and members of group health insurance policy), to transfer the credit gained for pre-existing conditions and time bound exclusions, with the same insurer.

Network Hospital means hospitals or health care providers enlisted by an insurer, TPA or jointly by an insurer and TPA to provide medical services to an insured by a cashless facility.

Non Network Hospital means any hospital, day care centre or other provider that is not part of the network.

Notification of claim means the process of intimating a claim to the insurer or TPA through any of the recognized modes of communication.

Pre-Existing Disease means any condition, ailment, injury or disease;

- i. That is/are diagnosed by a physician within 48 months prior to the effective date of the policy issued by the insurer or its reinstatement or
- ii. For which medical advice or treatment was recommended by, or received from, a physician within 48 months prior to the effective date of the policy issued by the insurer or its reinstatement

Pre Hospitalization Expenses means Medical Expenses incurred during pre defined number of days preceeding the hospitalization of the insured Person, provided that;

- i. Such Medical Expenses are incurred for the same condition for which the Insured Person's Hospitalization was required, and
- ii. The In-patient Hospitalization claim for such Hospitalization is admissible by the Insurance Company

Post Hospitalization Expenses means Medical Expenses incurred during pre defined number of days immediately after the insured person is discharged from the hospital provided that;

- i. Such Medical Expenses are incurred for the same condition for which the insured person's hospitalization was required and
- ii. The inpatient hospitalization claim for such hospitalization is admissible by the insurance company

Portability means the right accorded to an individual health insurance policyholder (including all members under family cover), to transfer the credit gained for pre existing condition and time bound exclusions, from one insurer to another insurer.

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.

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.

Room Rent means the amount charged by a Hospital towards Room and Boarding expenses and shall include the associated medical expenses.

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

Tier-1 places means those places where the population as per census 2011 is between 5,00,000 and 10,00,000.

Tier-2 places means those places where the population as per census 2011 is less than 5,00,000.

Unproven/Experimental means treatment including drug experimental therapy which is not based on established medical practice in India, is treatment experimental or unproven.

III. EXCLUSIONS

The Company shall not be liable to make any payments under this policy in respect of any expenses what so ever incurred by the insured person in connection with or in respect of;

1. Pre-Existing Diseases - Code Excl 01

- A. Expenses related to the treatment of a pre-existing Disease (PED) and its direct complications shall be excluded until the expiry of 48 months of continuous coverage after the date of inception of the first policy with insurer
- B. In case of enhancement of sum insured the exclusion shall apply afresh to the extent of sum insured increase
- C. If the Insured Person is continuously covered without any break as defined under the portability norms of the extant IRDAI (Health Insurance) Regulations, then for the same would be reduced to the extent of prior coverage

- D. Coverage under the policy after the expiry of 48 months for any pre-existing disease is subject to the same being declared at the time of application and accepted by Insurer
- 2. Specified disease / procedure waiting period - Code Excl 02**
- A. Expenses related to the treatment of the following listed Conditions, surgeries/treatments shall be excluded until the expiry of 24 months of continuous coverage after the date of inception of the first policy with us. This exclusion shall not be applicable for claims arising due to an accident
- B. In case of enhancement of sum insured the exclusion shall apply afresh to the extent of sum insured increase
- C. If any of the specified disease/procedure falls under the waiting period specified for pre-existing diseases, then the longer of the two waiting periods shall apply.
- D. The waiting period for listed conditions shall apply even if contracted after the policy or declared and accepted without a specific exclusion.
- E. If the Insured Person is continuously covered without any break as defined under the applicable norms on portability stipulated by IRDAI, then waiting period for the same would be reduced to the extent of prior coverage.
- F. List of specific diseases/procedures;
- Cataract, Retinal detachment, Glaucoma, diseases of ENT, Masteoidectomy, Tympanoplasty, Stapedectomy, diseases related to Thyroid, Prolapse of intervertebral disc (other than caused by accident), varicose veins and varicose ulcers, all diseases of prostate, Stricture Urethra, all obstructive-uropathies, all types of hernia, varicocele, hydrocele, fistula / fissure in ano, Hemorrhoids, Pilonidal sinus and fistula, Rectal Prolapse, stress incontinence and Congenital Internal disease / defect
 - Gall bladder diseases and all treatments (conservative, interventional, laparoscopic and open) related to Hepato-pancreato-biliary including gall bladder and pancreatic calculi. All types of management for kidney and genitourinary tract calculi
 - All treatments (conservative, interventional, laparoscopic and open) related to all diseases of uterus, fallopian tubes, cervix and ovaries, dysfunctional uterine bleeding, pelvic inflammatory diseases, benign breast diseases
 - Conservative, operative treatment and all types of intervention for diseases related to tendon, ligament, fascia, bones and joint [other than caused by accident]
 - Degenerative disc and vertebral diseases including replacement of bones and joints and degenerative diseases of the musculo-skeletal system
 - Subcutaneous benign lumps, sebaceous cyst, dermoid cyst, lipoma, neurofibroma, fibroadenoma, ganglion and similar pathology
 - Any transplant and related surgery
- 3. 30-day waiting period - Code Excl 03**
- A. Expenses related to the treatment of any illness within 30 days from the first policy commencement date shall be excluded except claims arising due to an accident, provided the same are covered
- B. This exclusion shall not, however, apply if the Insured Person has continuous coverage for more than twelve months
- C. The within referred waiting period is made applicable to the enhanced sum insured in the event of granting higher sum insured subsequently
- 4. Investigation & Evaluation - Code Excl 04**
- A. Expenses related to any admission primarily for diagnostics and evaluation purposes only are excluded
- B. Any diagnostic expenses which are not related or not incidental to the current diagnosis and treatment are excluded
- 5. Rest Cure, rehabilitation and respite care - Code Excl 05:** Expenses related to any admission primarily for enforced bed rest and not for receiving treatment. This also includes;
- Custodial care either at home or in a nursing facility for personal care such as help with activities of daily living such as bathing, dressing, moving around either by skilled nurses or assistant or non-skilled persons
 - Any services for people who are terminally ill to address physical, social, emotional and spiritual needs
- 6. Obesity / Weight Control - Code Excl 06:** Expenses related to the surgical treatment of obesity that does not fulfill all the below conditions;
- Surgery to be conducted is upon the advice of the Doctor
 - The surgery/Procedure conducted should be supported by clinical protocols
 - The member has to be 18 years of age or older and
 - Body Mass Index (BMI);
 - greater than or equal to 40 or
 - greater than or equal to 35 in conjunction with any of the following severe co-morbidities following failure of less invasive methods of weight loss;
 - Obesity-related cardiomyopathy
 - Coronary heart disease
 - Severe Sleep Apnea
 - Uncontrolled Type2 Diabetes
- 7. Change-of-Gender treatments - Code Excl 07** Expenses related to any treatment, including surgical management, to change characteristics of the body to those of the opposite sex.
- 8. Cosmetic or plastic Surgery - Code Excl 08:** Expenses for cosmetic or plastic surgery or any treatment to change appearance unless for reconstruction following an Accident, Burn(s) or Cancer or as part of medically necessary treatment to remove a direct and immediate health risk to the insured. For this to be considered a medical necessity, it must be certified by the attending Medical Practitioner.
- 9. Hazardous or Adventure sports - Code Excl 09:** Expenses related to any treatment necessitated due to participation as a professional in hazardous or adventure sports, including but not limited to, para-jumping, rock climbing, mountaineering, rafting, motor racing, horse racing or scuba diving, hand gliding, sky diving, deep-sea diving.
- 10. Breach of law - Code Excl 10:** Expenses for treatment directly arising from or consequent upon any Insured Person committing or attempting to commit a breach of law with criminal intent.
- 11. Excluded Providers - Code Excl 11:** Expenses incurred towards treatment in any hospital or by any Medical Practitioner or any other provider specifically excluded by the Insurer and disclosed in its website / notified to the policyholders are not admissible. However, in case of life threatening situations or following an accident, expenses up to the stage of stabilization are payable but not the complete claim.
- 12. Treatment for Alcoholism, drug or substance abuse or any addictive condition and consequences thereof - Code Excl 12**
- 13. Treatments received in health hydros, nature cure clinics, spas or similar establishments or private beds registered as a nursing home attached to such establishments or where admission is arranged wholly or partly for domestic reasons - Code Excl 13**
- 14. Dietary supplements and substances that can be purchased without prescription, including but not limited to Vitamins, minerals and organic substances unless prescribed by a medical practitioner as part of hospitalization claim or day care procedure - Code Excl 14**
- 15. Refractive Error - Code- Excl 15:** Expenses related to the treatment for correction of eye sight due to refractive error less than 7.5 dioptres.
- 16. Unproven Treatments - Code Excl 16:** Expenses related to any unproven treatment, services and supplies for or in connection with any treatment. Unproven treatments are treatments, procedures or supplies that lack significant medical documentation to support their effectiveness.
- 17. Sterility and Infertility - Code Excl 17:** Expenses related to sterility and infertility. This includes;
- Any type of contraception, sterilization
 - Assisted Reproduction services including artificial insemination and advanced reproductive technologies such as IVF, ZIFT, GIFT, ICSI
 - Gestational Surrogacy
 - Reversal of sterilization
- 18. Maternity - Code Excl 18**
- Medical treatment expenses traceable to childbirth (including complicated deliveries and caesarean sections incurred during hospitalization) except ectopic pregnancy
 - Expenses towards miscarriage (unless due to an accident) and lawful medical termination of pregnancy during the policy period
- 19. Circumcision (unless necessary for treatment of a disease not excluded under this policy or necessitated due to an accident) - Code Excl 19**
- 20. Congenital external disease or defects or anomalies - Code Excl 20**
- 21. Convalescence, general debility, run-down condition, nutritional deficiency states - Code Excl 21**
- 22. Intentional self injury - Code Excl 22**
- 23. Venereal Disease and Sexually Transmitted Diseases (Other than HIV) - Code Excl 23**
- 24. Injury/disease directly or indirectly caused by or arising from or attributable to war, invasion, act of foreign enemy, warlike operations (whether war be declared or not) - Code Excl 24**
- 25. Injury or disease directly or indirectly caused by or contributed to by nuclear weapons/materials - Code Excl 25**
- 26. Expenses incurred on Enhanced External Counter Pulsation Therapy and related therapies, Chelation therapy, Hyperbaric Oxygen Therapy, Rotational Field Quantum Magnetic Resonance Therapy, Photodynamic therapy and such other therapies - Code Excl 26.**
- 27. Unconventional, untested, experimental therapies - Code Excl 27**
- 28. Chondrocyte Implantation - Code Excl 28**
- 29. All treatment for erectile dysfunctions - Code Excl 30**
- 30. Inoculation or Vaccination (except for post-bite treatment and for medical treatment other than for prevention of diseases.) - Code Excl 31**
- 31. Dental treatment or surgery unless necessitated due to accidental injuries and requiring hospitalization. (Dental implants are not payable) - Code Excl 32**
- 32. Medical treatment of metabolic and endocrine disorders - Code Excl 33**
- 33. Hospital registration charges, admission charges, record charges, telephone charges and such other charges - Code Excl 34**
- 34. Cost of spectacles and contact lens, hearing aids, Cochlear implants walkers and crutches, wheel chairs, CPAP, BIPAP, Continuous Ambulatory Peritoneal Dialysis, infusion pump and such other similar aids - Code Excl 35**

35. Other Excluded Expenses as detailed in the website www.starhealth.in - **Code Excl 37**
36. Existing disease/s, disclosed by the insured and mentioned in the policy schedule (based on insured's consent), for specified ICD codes - **Code Excl 38**
37. Expenses incurred for treatment of diseases/illness/accidental injuries by systems of medicines other than Allopathy - **Code Excl 39**
38. Naturopathy Treatment - **Code Excl 40**

IV. Moratorium Period

After completion of eight continuous years under the policy no look back to be applied. This period of eight years is called as moratorium period. The moratorium would be applicable for the sums insured of the first policy and subsequently completion of 8 continuous years would be applicable from date of enhancement of sums insured only on the enhanced limits. After the expiry of Moratorium Period no health insurance claim shall be contestable except for proven fraud and permanent exclusions specified in the policy contract. The policies would however be subject to all limits, sub limits, co-payments, deductibles as per the policy contract.

V. CONDITIONS

1. Claim Settlement

- A. **Condition Precedent to Admission of Liability:** The terms and conditions of the policy must be fulfilled by the insured person for the Company to make any payment for claim(s) arising under the policy
- B. **Documents for Cashless Treatment**
- Call the 24 hour help-line for assistance - 1800 425 2255 / 1800 102 4477
 - Inform the ID number for easy reference
 - On admission in the hospital, produce the ID Card issued by the Company at the Hospital Helpdesk
 - Obtain the Pre-authorisation Form from the Hospital Help Desk, complete the Patient Information and resubmit to the Hospital Help Desk
 - The Treating Doctor will complete the hospitalisation/ treatment information and the hospital will fill up expected cost of treatment
 - This form is submitted to the Company
 - The Company will process the request and call for additional documents/ clarifications if the information furnished is inadequate
 - Once all the details are furnished, the Company will process the request as per the terms and conditions of the policy as well as the exclusions therein and either approve or reject the request based on the merits
 - In case of emergency hospitalization information is to be given within 24 hours after hospitalization
 - Cashless facility can be availed only in networked Hospitals
 - In non-network hospitals payment must be made up-front and then reimbursement will be effected on submission of documents

Note: The Company reserves the right to call for additional documents wherever required.

Claims for planned hospitalisation can be availed only from networked hospitals. However, emergency treatments can be availed also from hospitals which are not networked in Tier-1 & Tier-2 places.

- C. **For Reimbursement claims:** Time limit for submission of;

Sl.No.	Type of Claim	Prescribed time limit
1.	Reimbursement of hospitalization and day care expenses	Claim must be filed within 15 days from the date of discharge from the Hospital.
2.	Reimbursement of Post hospitalization	within 15 days after completion of 60 days from the date of discharge from hospital

Note: Prescriptions and receipts for Pre and Post-hospitalisation needs to be submitted

- D. **Notification of Claim:** Upon the happening of any event, which may give rise to a claim under this policy, notice with full particulars shall be sent to the Company within 24 hours from the date of occurrence of the event.
- Note:** Conditions C and D are precedent to admission of liability under the policy. However the Company will examine and relax the time limit mentioned in these conditions depending upon the merits of the case.
- E. **Documents to be submitted:** The reimbursement claim is to be supported with the following documents and submitted within the prescribed time limit.
- Duly completed claim form
 - Pre-admission investigations and treatment papers
 - Discharge summary from the hospital in original
 - Cash receipts from hospital, chemists
 - Cash receipts and reports for tests done
 - Receipts from doctors, surgeons, anesthetist
 - Certificate from the attending doctor regarding the diagnosis.
 - Copy of PAN card

Claims for Hospital Cash under benefit I(H) of this policy will be processed similar to reimbursement claim. The documents required are the same as above, including Cash Receipts, wherever applicable.

F. Provision of Penal Interest

- The Company shall settle or reject a claim, as the case may be, within 30 days from the date of receipt of last necessary document
- In the case of delay in the payment of a claim, the Company shall be liable to pay interest to the policyholder from the date of receipt of last necessary document to the date of payment of claim at a rate 2% above the bank rate
- However, where the circumstances of a claim warrant an investigation in the opinion of the Company, it shall initiate and complete such investigation at the earliest, in any case not later than 30 days from the date of receipt of last necessary document. In such cases, the Company shall settle or reject the claim within 45 days from the date of receipt of last necessary document
- In case of delay beyond stipulated 45 days, the Company shall be liable to pay interest to the policyholder at a rate 2% above the bank rate from the date of receipt of last necessary document to the date of payment of claim
- "Bank rate" shall mean the rate fixed by the Reserve Bank of India

- G. **Complete Discharge:** Any payment to the policyholder, insured person or his/ her nominees or his/ her legal representative or assignee or to the Hospital, as the case may be, for any benefit under the policy shall be a valid discharge towards payment of claim by the Company to the extent of that amount for the particular claim.

H. Multiple Policies

- In case of multiple policies taken by an insured person during a period from one or more insurers to indemnify treatment costs, the insured person shall have the right to require a settlement of his/her claim in terms of any of his/her policies. In all such cases the insurer chosen by the insured person shall be obliged to settle the claim as long as the claim is within the limits of and according to the terms of the chosen policy
- Insured person having multiple policies shall also have the right to prefer claims under this policy for the amounts disallowed under any other policy / policies even if the sum insured is not exhausted. Then the insurer shall independently settle the claim subject to the terms and conditions of this policy
- If the amount to be claimed exceeds the sum insured under a single policy, the insured person shall have the right to choose insurer from whom he/she wants to claim the balance amount
- Where an insured person has policies from more than one insurer to cover the same risk on indemnity basis, the insured person shall only be indemnified the treatment costs in accordance with the terms and conditions of the chosen policy

- I. **Nomination:** The policyholder is 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 death of the policyholder. Any change of nomination shall be communicated to the company in writing and such change shall be effective only when an endorsement on the policy is made. In the event of death of the policyholder, the Company will pay the nominee (as named in the Policy Schedule/Policy Certificate/Endorsement (if any)) and in case there is no subsisting nominee, to the legal heirs or legal representatives of the policyholder whose discharge shall be treated as full and final discharge of its liability under the policy.

- The Insured Person shall obtain and furnish the Company with all original bills, receipts and other documents upon which a claim is based and shall also give the Company such additional information and assistance as the Company may require in dealing with the claim.
- All claims under this policy shall be payable in Indian currency.
- The premium payable under this policy shall be payable in advance. No receipt of premium shall be valid except on the official form of the company signed by a duly authorized official of the company. The due payment of premium and the observance of fulfillment of the terms, provision, conditions and endorsements of this policy by the Insured Person/s, in so far as they relate to anything to be done or complied with by the Insured Person/s, shall be a condition precedent to any liability of the Company to make any payment under this policy. No waiver of any terms, provisions, conditions, and endorsements of this policy shall be valid unless made in writing and signed by an authorized official of the Company.
- Any medical practitioner authorized by the company shall be allowed to examine the **Insured Person/s** in case of any alleged injury or diseases requiring hospitalization when and as often as the same may reasonably be required on behalf of the Company at the Company's cost.
- Disclosure to information norms:** The policy shall become void and all premium paid thereon shall be forfeited to the Company, in the event of mis-representation, mis description or non-disclosure of any material fact by the policy holder.
- Notice and communication:** Any notice, direction or instruction given under this Policy shall be in writing and delivered by hand, post, or facsimile/email to Star Health and Allied Insurance Company Limited, No.1, New Tank Street, Vallurvar Kottam High Road, Nungambakkam, Chennai 600034. Toll Free No 1800 425 2255/ Toll Free Fax No. 1800 425 5522 e-mail support@starhealth.in. Notice and instructions will be deemed served 7 days after posting or immediately upon receipt in the case of hand delivery, facsimile or e-mail.
- Territorial Limit:** All medical/surgical treatments under this policy shall have to be taken in India.

9. Fraud: If any claim made by the insured person, is in any respect fraudulent, or if any false statement, or declaration is made or used in support thereof, or if any fraudulent means or devices are used by the insured person or anyone acting on his/her behalf to obtain any benefit under this policy, all benefits under this policy and the premium paid shall be forfeited.

Any amount already paid against claims made under this policy but which are found fraudulent later shall be repaid by all recipient(s)/policyholder(s), who has made that particular claim, who shall be jointly and severally liable for such repayment to the insurer.

For the purpose of this clause, the expression "fraud" means any of the following acts committed by the insured person or by his agent or the hospital/doctor/any other party acting on behalf of the insured person, with intent to deceive the insurer or to induce the insurer to issue an insurance policy;

- the suggestion, as a fact of that which is not true and which the insured person does not believe to be true
- the active concealment of a fact by the insured person having knowledge or belief of the fact
- any other act fitted to deceive; and
- any such act or omission as the law specially declares to be fraudulent

The Company shall not repudiate the claim and / or forfeit the policy benefits on the ground of Fraud, if the insured person / beneficiary can prove that the misstatement was true to the best of his knowledge and there was no deliberate intention to suppress the fact or that such misstatement of or suppression of material fact are within the knowledge of the insurer.

10. Cancellation

- The policyholder may cancel this policy by giving 15 days written notice and in such an event, the Company shall refund premium for the unexpired policy period as detailed below;

Period on risk	Rate of premium to be retained
Up to one month	40% of annual premium
Up to three months	60% of annual premium
Up to six months	85% of annual premium
Exceeding six months	Full Annual Premium

Notwithstanding anything contained herein or otherwise, no refunds of premium shall be made in respect of Cancellation where, any claim has been admitted or has been lodged or any benefit has been availed by the insured person under the policy.

- The Company may cancel the policy at any time on grounds of misrepresentation, non-disclosure of material facts, fraud by the insured person by giving 15 days written notice. There would be no refund of premium on cancellation on grounds of misrepresentation, non-disclosure of material facts or fraud

11. Automatic Termination: The insurance under this policy with respect to each relevant insured person shall terminate immediately on the earlier of the following events;

- ✓ Upon the death of the Insured Person This also means that in case of family floater policy, the cover for the surviving members of the family will continue, subject to other terms of the policy
- ✓ Upon exhaustion of the sum insured under the policy

12. Policy disputes: Any dispute concerning the interpretation of the terms, conditions, limitations and/or exclusions contained herein is understood and agreed to by both the Insured and the Company to be subject to Indian Law.

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

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

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

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

14. Migration: The insured person will have the option to migrate the policy to other health insurance products/plans offered by the company by applying for migration of the Policy atleast 30 days before the policy renewal date as per IRDAI guidelines on Migration. If such person is presently covered and has been continuously covered without any lapses under any health insurance product/plan offered by the company, the insured person will get the accrued continuity benefits in waiting periods as per IRDAI guidelines on migration.

For Detailed Guidelines on migration, kindly refer the link

https://www.irdai.gov.in/ADMINCMS/cms/fmGuidelines_Layout.aspx?page=PageNo3987

15. Portability: The insured person will have the option to port the policy to other insurers by applying to such insurer to port the entire policy along with all the members of the family, if any, at least 45 days before, but not earlier than 60 days from the policy renewal date as per IRDAI guidelines related to portability. If such person is presently covered and has been continuously covered without any lapses under any health insurance policy with an Indian General/Health insurer, the proposed insured person will get the accrued continuity benefits in waiting periods as per IRDAI guidelines on portability. For details contact "portability@starhealth.in" or call Telephone No +91-044-28288869.

For Detailed Guidelines on portability, kindly refer the link

https://www.irdai.gov.in/ADMINCMS/cms/fmGuidelines_Layout.aspx?page=PageNo3987

16. Renewal: The policy shall ordinarily be renewable except on grounds of fraud, misrepresentation by the Insured Person;

- The Company shall endeavor to give notice for renewal. However, the Company is not under obligation to give any notice for renewal
- Renewal shall not be denied on the ground that the insured person had made a claim or claims in the preceding policy years
- Request for renewal along with requisite premium shall be received by the Company before the end of the policy period
- At the end of the policy period, the policy shall terminate and can be renewed within the Grace Period of 30days to maintain continuity of benefits without break in policy
- Coverage is not available during the grace period
- No loading shall apply on renewals based on individual claims experience

17. Possibility of Revision of Terms of the Policy Including the Premium Rates: The Company, with prior approval of IRDAI, may revise or modify the terms of the policy including the premium rates. The insured person shall be notified three months before the changes are effected.

18. Free Look Period: The Free Look Period shall be applicable on new individual health insurance policies and not on renewals or at the time of porting/migrating the policy.

The insured person shall be allowed free look period of fifteen days from date of receipt of the policy document to review the terms and conditions of the policy, and to return the same if not acceptable.

If the insured has not made any claim during the Free Look Period, the insured shall be entitled to;

- a refund of the premium paid less any expenses incurred by the Company on medical examination of the insured person and the stamp duty charges or
- where the risk has already commenced and the option of return of the policy is exercised by the insured person, a deduction towards the proportionate risk premium for period of cover or
- where only a part of the insurance coverage has commenced, such proportionate premium commensurate with the insurance coverage during such period

19. Withdrawal of the policy

- In the likelihood of this product being withdrawn in future, the Company will intimate the insured person about the same 90 days prior to expiry of the policy
- Insured Person will have the option to migrate to similar health insurance product available with the Company at the time of renewal with all the accrued continuity benefits such as cumulative bonus, waiver of waiting period as per IRDAI guidelines, provided the policy has been maintained without a break

20. Relief under Section 80-D: Insured Person is eligible for relief under Section 80-D of the IT Act in respect of the premium paid by any mode other than cash.

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

The attention of the policy holder is drawn to our website www.starhealth.in for anti fraud policy of the company for necessary compliance by all stake holders

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

23. Grievances: In case of any grievance the insured person may contact the Company through;

Website : www.starhealth.in

Toll free : 1800 425 2255/1800 102 4477

Senior Citizens may call at 044-28243923

E-mail : grievances@starhealth.in

Fax : 04428319100

Courier : No.1, New Tank Street, Vallurvar Kottam High Road, Nungambakkam, Chennai 600034

Insured person may also approach the grievance cell at any of the company's branches with the details of grievance.

If Insured person is not satisfied with the redressal of grievance through one of the above methods, insured person may contact the grievance officer at 044-28243921.

For updated details of grievance officer, kindly refer the link

<https://www.starhealth.in/grievance-redressal>

If Insured person is not satisfied with the redressal of grievance through above methods, the insured person may also approach the office of Insurance Ombudsman of the respective area/region for redressal of grievance as per Insurance Ombudsman Rules 2017.

Grievance may also be lodged at IRDAI Integrated Grievance Management System - <https://ligms.irda.gov.in/>

List of Insurance Ombudsman

<p align="center">AHMEDABAD</p> <p>Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, Ahmedabad – 380 001. Tel.: 079 - 25501201 / 02 / 05 / 06 Email: bimalokpal.ahmedabad@ecoi.co.in</p> <p>JURISDICTION: Gujarat, Dadra & Nagar Haveli, Daman and Diu.</p>	<p align="center">BENGALURU</p> <p>Office of the Insurance Ombudsman, Jeevan Soudha Building, PID No. 57-27-N-19 Ground Floor, 19/19, 24th Main Road, JP Nagar, 1st Phase, Bengaluru – 560 078. Tel.: 080 - 26652048 / 26652049 Email: bimalokpal.bengaluru@ecoi.co.in</p> <p>JURISDICTION: Karnataka.</p>	<p align="center">BHOPAL</p> <p>Office of the Insurance Ombudsman, Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel Office, Near New Market, Bhopal – 462 003. Tel.: 0755 - 2769201 / 2769202 Fax: 0755 - 2769203 Email: bimalokpal.bhopal@ecoi.co.in</p> <p>JURISDICTION: Madhya Pradesh Chattisgarh.</p>	<p align="center">BHUBANESHWAR</p> <p>Office of the Insurance Ombudsman, 62, Forest park, Bhubneshwar – 751 009. Tel.: 0674 - 2596461 / 2596455 Fax: 0674 - 2596429 Email: bimalokpal.bhubaneswar@ecoi.co.in</p> <p>JURISDICTION: Orissa.</p>
<p align="center">CHANDIGARH</p> <p>Office of the Insurance Ombudsman, S.C.O. No. 101, 102 & 103, 2nd Floor, Batra Building, Sector 17 – D, Chandigarh – 160 017. Tel.: 0172 - 2706196 / 2706468 Fax: 0172 - 2708274 Email: bimalokpal.chandigarh@ecoi.co.in</p> <p>JURISDICTION: Punjab, Haryana, Himachal Pradesh, Jammu & Kashmir and Union territory of Chandigarh.</p>	<p align="center">CHENNAI</p> <p>Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI – 600 018. Tel.: 044 - 24333668 / 24335284 Fax: 044 - 24333664 Email: bimalokpal.chennai@ecoi.co.in</p> <p>JURISDICTION: Tamil Nadu, Pondicherry Town and Karaikal (which are part of Pondicherry).</p>	<p align="center">DELHI</p> <p>Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002. Tel.: 011 - 23232481 / 23213504 Email: bimalokpal.delhi@ecoi.co.in</p> <p>JURISDICTION: Delhi</p>	<p align="center">ERNAKULAM</p> <p>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: bimalokpal.ernakulam@ecoi.co.in</p> <p>JURISDICTION: Kerala, Lakshadweep, Mahe-a part of Pondicherry</p>
<p align="center">GUWAHATI</p> <p>Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati – 781001(ASSAM). Tel.: 0361 - 2632204 / 2602205 Email: bimalokpal.guwahati@ecoi.co.in</p> <p>JURISDICTION: Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.</p>	<p align="center">HYDERABAD</p> <p>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: bimalokpal.hyderabad@ecoi.co.in</p> <p>JURISDICTION: Andhra Pradesh, Telangana, Yanam and part of Territory of Pondicherry.</p>	<p align="center">JAIPUR</p> <p>Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141 - 2740363 Email: Bimalokpal.jaipur@ecoi.co.in</p> <p>JURISDICTION: Rajasthan.</p>	<p align="center">KOLKATA</p> <p>Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 4th Floor, 4, C.R. Avenue, KOLKATA - 700 072. Tel.: 033 - 22124339 / 22124340 Fax : 033 - 22124341 Email: bimalokpal.kolkata@ecoi.co.in</p> <p>JURISDICTION: West Bengal, Sikkim, Andaman & Nicobar Islands.</p>
<p align="center">LUCKNOW</p> <p>Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 2231330 / 2231331 Fax: 0522 - 2231310 Email: bimalokpal.lucknow@ecoi.co.in</p> <p>JURISDICTION: Districts of Uttar Pradesh: Laitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar.</p>	<p align="center">MUMBAI</p> <p>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: bimalokpal.mumbai@ecoi.co.in</p> <p>JURISDICTION: Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane.</p>	<p align="center">NOIDA</p> <p>Office of the Insurance Ombudsman, Bhagwan Sahai Palace 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddh Nagar, U.P - 201301. Tel.: 0120-2514250 / 2514252 / 2514253 Email: bimalokpal.noida@ecoi.co.in</p> <p>JURISDICTION: 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.</p>	<p align="center">PATNA</p> <p>Office of the Insurance Ombudsman, 1st Floor, Kalpana Arcade Building,, Bazar Samiti Road, Bahadurpur, Patna 800 006. Tel.: 0612-2680952 Email: bimalokpal.patna@ecoi.co.in</p> <p>JURISDICTION: Bihar and Jharkhand.</p>
<p align="center">LUCKNOW</p> <p>Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 2231330 / 2231331 Fax: 0522 - 2231310 Email: bimalokpal.lucknow@ecoi.co.in</p> <p>JURISDICTION: Districts of Uttar Pradesh: Laitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar.</p>	<p align="center">PUNE</p> <p>Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 3rd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune – 411 030. Tel.: 020-41312555 Email: bimalokpal.pune@ecoi.co.in</p> <p>JURISDICTION: Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region.</p>	<p align="center">NOIDA</p> <p>Office of the Insurance Ombudsman, Bhagwan Sahai Palace 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddh Nagar, U.P - 201301. Tel.: 0120-2514250 / 2514252 / 2514253 Email: bimalokpal.noida@ecoi.co.in</p> <p>JURISDICTION: 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.</p>	<p align="center">PATNA</p> <p>Office of the Insurance Ombudsman, 1st Floor, Kalpana Arcade Building,, Bazar Samiti Road, Bahadurpur, Patna 800 006. Tel.: 0612-2680952 Email: bimalokpal.patna@ecoi.co.in</p> <p>JURISDICTION: Bihar and Jharkhand.</p>



LIST OF DAY-CARE TREATMENTS

ENT

- 1 Stapedotomy
- 2 Myringoplasty(Type I Tympanoplasty)
- 3 Revision stapedectomy
- 4 Labyrinthectomy for severe Vertigo
- 5 Stapedectomy under GA
- 6 Ossiculoplasty
- 7 Myringotomy with Grommet Insertion
- 8 Tympanoplasty (Type III)
- 9 Stapedectomy under LA
- 10 Revision of the fenestration of the inner ear.
- 11 Tympanoplasty (Type IV)
- 12 Endolymphatic Sac Surgery for Meniere's Disease
- 13 Turbinectomy
- 14 Removal of Tympanic Drain under LA
- 15 Endoscopic Stapedectomy
- 16 Fenestration of the inner ear
- 17 Incision and drainage of perichondritis
- 18 Septoplasty
- 19 Vestibular Nerve section
- 20 Thyroplasty Type I
- 21 Pseudocyst of the Pinna - Excision
- 22 Incision and drainage - Haematoma Auricle
- 23 Tympanoplasty (Type II)
- 24 Keratosis removal under GA
- 25 Reduction of fracture of Nasal Bone
- 26 Excision and destruction of lingual tonsils
- 27 Conchoplasty
- 28 Thyroplasty Type II
- 29 Tracheostomy
- 30 Excision of Angioma Septum
- 31 Turbinoplasty
- 32 Incision & Drainage of Retro Pharyngeal Abscess
- 33 Uvulo Palato Pharyngo Plasty
- 34 Palatoplasty
- 35 Tonsillectomy without adenoidectomy
- 36 Adenoidectomy with Grommet insertion
- 37 Adenoidectomy without Grommet insertion
- 38 Vocal Cord lateralisation Procedure
- 39 Incision & Drainage of Para Pharyngeal Abscess
- 40 Transoral incision and drainage of a pharyngeal abscess
- 41 Tonsillectomy with adenoidectomy
- 42 Tracheoplasty
- Ophthalmology
- 43 Incision of tear glands
- 44 Other operation on the tear ducts
- 45 Incision of diseased eyelids
- 46 Excision and destruction of the diseased tissue of the eyelid
- 47 Removal of foreign body from the lens of the eye.
- 48 Corrective surgery of the entropion and ectropion
- 49 Operations for pterygium
- 50 Corrective surgery of blepharoptosis
- 51 Removal of foreign body from conjunctiva
- 52 Biopsy of tear gland
- 53 Removal of Foreign body from cornea
- 54 Incision of the cornea
- 55 Other operations on the cornea
- 56 Operation on the canthus and epicanthus
- 57 Removal of foreign body from the orbit and the eye ball.
- 58 Surgery for cataract
- 59 Treatment of retinal lesion
- 60 Removal of foreign body from the posterior chamber of the eye

ONCOLOGY

- 61 IV Push Chemotherapy
- 62 HBI-Hemibody Radiotherapy
- 63 Infusional Targeted therapy
- 64 SRT-Stereotactic Arc Therapy
- 65 SC administration of Growth Factors

- 66 Continuous Infusional Chemotherapy
- 67 Infusional Chemotherapy
- 68 CCRT-Concurrent Chemo + RT
- 69 2D Radiotherapy
- 70 3D Conformal Radiotherapy
- 71 IGRT- Image Guided Radiotherapy
- 72 IMRT- Step & Shoot
- 73 Infusional Bisphosphonates
- 74 IMRT- DMLC
- 75 Rotational Arc Therapy
- 76 Tele gamma therapy
- 77 FSRT-Fractionated SRT
- 78 VMAT-Volumetric Modulated Arc Therapy
- 79 SBRT-Stereotactic Body Radiotherapy
- 80 Helical Tomotherapy
- 81 SRS-Stereotactic Radiosurgery
- 82 X-Knife SRS
- 83 Gammaknife SRS
- 84 TBI- Total Body Radiotherapy
- 85 Intraluminal Brachytherapy
- 86 Electron Therapy
- 87 TSET-Total Electron Skin Therapy
- 88 Extracorporeal Irradiation of Blood Products
- 89 Telecobalt Therapy
- 90 Telecesium Therapy
- 91 External mould Brachytherapy
- 92 Interstitial Brachytherapy
- 93 Intracavity Brachytherapy
- 94 3D Brachytherapy
- 95 Implant Brachytherapy
- 96 Intravesical Brachytherapy
- 97 Adjuvant Radiotherapy
- 98 Afterloading Catheter Brachytherapy
- 99 Conditioning Radiotherapy for BMT
- 100 Extracorporeal Irradiation to the Homologous Bone grafts
- 101 Radical chemotherapy
- 102 Neoadjuvant radiotherapy
- 103 LDR Brachytherapy
- 104 Palliative Radiotherapy
- 105 Radical Radiotherapy
- 106 Palliative chemotherapy
- 107 Template Brachytherapy
- 108 Neoadjuvant chemotherapy
- 109 Adjuvant chemotherapy
- 110 Induction chemotherapy
- 111 Consolidation chemotherapy
- 112 Maintenance chemotherapy
- 113 HDR Brachytherapy

PLASTIC SURGERY

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

UROLOGY

- 127 AV fistula - wrist
- 128 URSL with stenting
- 129 URSL with lithotripsy
- 130 Cystoscopic Litholapaxy
- 131 ESWL
- 132 Haemodialysis
- 133 Bladder Neck Incision

- 134 Cystoscopy & Biopsy
- 135 Cystoscopy and removal of polyp
- 136 Suprapubic cystostomy
- 137 percutaneous nephrostomy
- 138 Ureterocolic decompression
- 139 Cystoscopy and "SLING" procedure.
- 140 TUNA- prostate
- 141 Excision of urethral diverticulum
- 142 Removal of urethral Stone
- 143 Excision of urethral prolapse
- 144 Mega-ureter reconstruction
- 145 Kidney renoscopy and biopsy
- 146 Ureter endoscopy and treatment
- 147 Vesico ureteric reflux correction
- 148 Surgery for pelvi ureteric junction obstruction
- 149 Anderson hynes operation
- 150 Kidney endoscopy and biopsy
- 151 Paraphimosis surgery
- 152 injury prepuce- circumcision
- 153 Frenular tear repair
- 154 Meatotomy for meatal stenosis
- 155 surgery for fourmier's gangrene scrotum
- 156 surgery filarial scrotum
- 157 surgery for watering can perineum
- 158 Repair of penile torsion
- 159 Drainage of prostate abscess
- 160 Orchietomy
- 161 Cystoscopy and removal of FB
- Neurology
- 162 Facial nerve physiotherapy
- 163 Nerve biopsy
- 164 Muscle biopsy
- 165 Epidural steroid injection
- 166 Glycerol rhizotomy
- 167 Spinal cord stimulation
- 168 Motor cortex stimulation
- 169 Stereotactic Radiosurgery
- 170 Percutaneous Cordotomy
- 171 Intrathecal Baclofen therapy
- 172 Entrapment neuropathy Release
- 173 Diagnostic cerebral angiography
- 174 VP shunt
- 175 Ventriculoatrial shunt

THORACIC SURGERY

- 176 Thoracoscopy and Lung Biopsy
- 177 Excision of cervical sympathetic Chain
- Thoracoscopic
- 178 Laser Ablation of Barrett's oesophagus
- 179 Pleurodesis
- 180 Thoracoscopy and pleural biopsy
- 181 EBUS + Biopsy
- 182 Thoracoscopy ligation thoracic duct
- 183 Thoracoscopy assisted empyaema drainage

GASTROENTEROLOGY

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

201 ERCP + placement of biliary stents
 202 Sigmoidoscopy w/ stent
 203 EUS + coeliac node biopsy
 General Surgery
 204 Infected keloid excision
 205 Incision of a pilonidal sinus / abscess
 206 Axillary lymphadenectomy
 207 Wound debridement and Cover
 208 Abscess-Decompression
 209 Cervical lymphadenectomy
 210 Infected sebaceous cyst
 211 Inguinal lymphadenectomy
 212 Incision and drainage of Abscess
 213 Suturing of lacerations
 214 Scalp Suturing
 215 Infected lipoma excision
 216 Maximal anal dilatation
 217 Piles
 A) Injection Sclerotherapy
 B) Piles banding
 218 Liver Abscess - catheter drainage
 219 Fissure In Ano - fissurectomy
 220 Fibroadenoma breast excision
 221 Oesophageal varices Sclerotherapy
 222 ERCP - pancreatic duct stone removal
 223 Perianal abscess I&D
 224 Perianal hematoma Evacuation
 225 Fissure in ano sphincterotomy
 226 UGI scopy and Polypectomy oesophagus
 227 Breast abscess I&D
 228 Feeding Gastrostomy
 229 Oesophagoscopy and biopsy of growth oesophagus
 230 UGI scopy and injection of adrenaline, sclerosants - bleeding ulcers
 231 ERCP - Bile duct stone removal
 232 Ileostomy closure
 233 Colonoscopy
 234 Polypectomy colon
 235 Splenic abscesses Laparoscopic Drainage
 236 UGI SCOPY and Polypectomy stomach
 237 Rigid Oesophagoscopy for FB removal
 238 Feeding Jejunostomy
 239 Colostomy
 240 Ileostomy
 241 Colostomy closure
 242 Submandibular salivary duct stone removal
 243 Pneumatic reduction of intussusception
 244 Varicose veins legs - Injection sclerotherapy
 245 Rigid Oesophagoscopy for Plummer vinson syndrome
 246 Pancreatic Pseudocysts Endoscopic Drainage
 247 ZADEK's Nail bed excision
 248 Subcutaneous mastectomy
 249 Excision of Ranula under GA
 250 Rigid Oesophagoscopy for dilation of benign Strictures
 251 Eversion of Sac
 a) Unilateral
 b) Bilateral
 252 Lord's plication
 253 Jaboulay's Procedure
 254 Scrotoplasty
 255 Surgical treatment of varicocele
 256 Epididymectomy
 257 Circumcision for Trauma
 258 Meatoplasty
 259 Intersphincteric abscess incision and drainage
 260 Psoas Abscess Incision and Drainage
 261 Thyroid abscess Incision and Drainage
 262 TIPS procedure for portal hypertension
 263 Esophageal Growth stent
 264 PAIR Procedure of Hydatid Cyst liver
 265 Tru cut liver biopsy
 266 Photodynamic therapy or esophageal tumour and Lung tumour
 267 Excision of Cervical RIB
 268 Laparoscopic reduction of intussusception

269 Microdocheotomy breast
 270 Surgery for fracture Penis
 271 Sentinel node biopsy
 272 Parastomal hernia
 273 Revision colostomy
 274 Prolapsed colostomy- Correction
 275 Testicular biopsy
 276 Laparoscopic cardiomyotomy(Hellers)
 277 Sentinel node biopsy malignant melanoma
 278 Laparoscopic pyloromyotomy(Ramstedt)

ORTHOPEDECS

279 Arthroscopic Repair of ACL tear knee
 280 Closed reduction of minor Fractures
 281 Arthroscopic repair of PCL tear knee
 282 Tendon shortening
 283 Arthroscopic Meniscectomy - Knee
 284 Treatment of clavicle dislocation
 285 Arthroscopic meniscus repair
 286 Haemarthrosis knee- lavage
 287 Abscess knee joint drainage
 288 Carpal tunnel release
 289 Closed reduction of minor dislocation
 290 Repair of knee cap tendon
 291 ORIF with K wire fixation- small bones
 292 Release of midfoot joint
 293 ORIF with plating- Small long bones
 294 Implant removal minor
 295 K wire removal
 296 POP application
 297 Closed reduction and external fixation
 298 Arthrotomy Hip joint
 299 Syme's amputation
 300 Arthroplasty
 301 Partial removal of rib
 302 Treatment of sesamoid bone fracture
 303 Shoulder arthroscopy / surgery
 304 Elbow arthroscopy
 305 Amputation of metacarpal bone
 306 Release of thumb contracture
 307 Incision of foot fascia
 308 Calcaneum spur hydrocort injection
 309 Ganglion wrist hyalase injection
 310 Partial removal of metatarsal
 311 Repair / graft of foot tendon
 312 Revision/Removal of Knee cap
 313 Amputation follow-up surgery
 314 Exploration of ankle joint
 315 Remove/graft leg bone lesion
 316 Repair/graft achilles tendon
 317 Remove of tissue expander
 318 Biopsy elbow joint lining
 319 Removal of wrist prosthesis
 320 Biopsy finger joint lining
 321 Tendon lengthening
 322 Treatment of shoulder dislocation
 323 Lengthening of hand tendon
 324 Removal of elbow bursa
 325 Fixation of knee joint
 326 Treatment of foot dislocation
 327 Surgery of bunion
 328 Intra articular steroid injection
 329 Tendon transfer procedure
 330 Removal of knee cap bursa
 331 Treatment of fracture of ulna
 332 Treatment of scapula fracture
 333 Removal of tumor of arm/ elbow under RA/GA
 334 Repair of ruptured tendon
 335 Decompress forearm space
 336 Revision of neck muscle (Torticollis release)
 337 Lengthening of thigh tendons
 338 Treatment fracture of radius & ulna
 339 Repair of knee joint

PAEDIATRIC SURGERY

340 Excision Juvenile polyps rectum
 341 Vaginoplasty

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

GYNAECOLOGY

360 Hysteroscopic removal of myoma
 361 D&C
 362 Hysteroscopic resection of septum
 363 Thermal Cauterisation of Cervix
 364 MIRENA insertion
 365 Hysteroscopic adhesiolysis
 366 LEEP
 367 Cryocauterisation of Cervix
 368 Polypectomy Endometrium
 369 Hysteroscopic resection of fibroid
 370 LLETZ
 371 Conization
 372 Polypectomy cervix
 373 Hysteroscopic resection of endometrial polyp
 374 Vulval wart excision
 375 Laparoscopic paraovarian cyst excision
 376 Uterine artery embolization
 377 Bartholin Cyst excision
 378 Laparoscopic cystectomy
 379 Hymenectomy(imperforate Hymen)
 380 Endometrial ablation
 381 Vaginal wall cyst excision
 382 Vulval cyst Excision
 383 Laparoscopic paratubal cyst excision
 384 Repair of vagina (vaginal atresia)
 385 Hysteroscopy, removal of myoma
 386 TURBT
 387 Utererocele repair - congenital internal
 388 Vaginal mesh For POP
 389 Laparoscopic Myomectomy
 390 Surgery for SUI
 391 Repair recto- vagina fistula
 392 Pelvic floor repair(excluding Fistula repair)
 393 URS + LL
 394 Laparoscopic oophorectomy

CRITICAL CARE

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

DENTAL

400 Splinting of avulsed teeth
 401 Suturing lacerated lip
 402 Suturing oral mucosa
 403 Oral biopsy in case of abnormal tissue presentation
 404 FNAC
 405 Smear from oral cavity
 Admissibility will be determined as per the policy terms , conditions and exclusions