

STAR PRAVASI BHARATIYA BIMA YOJANA POLICY

Unique Identification No:IRDA/NL-HLT/SHAI/P-H/V.I/277/13-14

Whereas the insured named in the schedule hereto has made or caused to be made to

Star Health And Allied Insurance Company Limited (hereinafter called "the company") a written proposal (warranting the truth of the statements contained therein) which is the basis of this contract and is deemed to be incorporated herein and has paid to the company the premium herein stated for the insurance of risks hereinafter specified occurring during the period stated in the schedule.

NOW THIS POLICY WITNESSETH that subject to the terms exclusion definitions and conditions contained herein or endorsed or otherwise expressed hereon the company will indemnify the insured as hereinafter mentioned.

- A) If at any time during the currency of this policy the Insured person named in the schedule shall sustain any bodily injury resulting solely and directly from accident caused by external violent and visible means and if such injury shall within **twelve calendar months** of the occurrence be the sole and direct cause of death or permanent disability leading to loss of employment while in employment abroad then the company shall to the nominee in case of death of insured person and/or to the insured person in case of permanent disability the capital sum insured of **Rs.5,00,000/-(Rupees five lakhs only)**
- B) In case of death of the **insured person** in the country (outside India) in which the insured person is employed during the period stated in the schedule, the company shall reimburse the cost of transportation of dead body to India and return airfare in economy class for one attendant up to a maximum of **Rs1,25,000/-(Rupees One lakh twenty five thousand only)** provided the claim for reimbursement is made within 90 days of completion of journey.
- C) If during the period stated in the schedule the insured person shall contract any disease or suffer from any illness or sustain any **bodily injury** through accident and incur expenses at any nursing home/hospital in India or **in the country of employment** as an inpatient, the company will pay to the insured person such expenses as are reasonably and necessarily incurred but not exceeding the sum insured of **Rs.50000/-(Rupees fifty thousand only)** during the period of insurance.
- D) If the insured person falls sick or is declared medically unfit to commence or continue or resume working and the service contract is terminated by the foreign employer within the first six months of commencement of the insurance cover, the company shall reimburse the actual one-way economy class airfare **for return to India** not exceeding **Rs.50000/-(rupees Fifty thousand)** provided the grounds for repatriation are certified by the concerned Indian mission/post and the original air tickets are submitted.
- E) If the insured person has not been received/employed by the employer at his work place on his arrival in abroad or if there is any substantive change in the job/employment contract/agreement to the disadvantage of the Insured person, or if the employment is prematurely terminated with in three months for no fault of the emigrant(insured person),the company shall reimburse one-way economy class airfare for return to India not exceeding **Rs.50000/-(Rupees fifty thousand)** provided the grounds for repatriation are certified by the concerned Indian mission/post and the original air tickets are submitted.
- F) **In cases where the repatriation is arranged by the Indian mission/post, the insurance company shall reimburse the actual expenses to the concerned Indian mission/post but not exceeding Rs.50000/-(Rupees fifty thousand only)**
- G) If during the period stated in the schedule the women insured person shall incur maternity expenses (subject to a waiting period of 9 months) in hospital/nursing home as in-patient in India, the company shall reimburse the expenses up to Rs.20000/-**In case of medical treatment in the country of employment, the maternity benefit will be provided only if the requisite documents are certified by the concerned Indian mission/post. the reimbursement shall be restricted to actual subject to a maximum of Rs20000/-(Rupees twenty thousand only).**
- H) In the event of accidental death or permanent disability of the insured person during the policy period ,if any of the family members of insured person such as spouse and two dependent children up to twenty one years of age shall contract any disease or suffer from any illness or sustain any bodily injury through accident during the currency of the policy and incur expenses at any nursing home/hospital in India as an inpatient, the company shall reimburse such expenses not exceeding **Rs25000/-(Rupees twenty five thousand only)** per annum during the period of insurance.
- I) **The insured person shall be covered for a sum not exceeding rs.25000/-(rupees twenty five thousand only) in connection with the legal expenses incurred by him in any litigation relating to his/her employment, provided the necessity of filing such case is certified by the appropriate ministry of that country. The actual expenses incurred will be certified by the concerned Indian mission/post.**

DEFINITIONS :

Accident means a sudden, unforeseen and involuntary event caused by external visible and violent means.

Any One Illness:-Any one illness will be deemed to mean continuous period of illness and it includes relapse within 45 days from the date of discharge from 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.

Company means Star Health and Allied Insurance Company Limited

Capital sum insured: means the sum insured as specified in the Schedule to this Policy

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.

Death by accident: Death caused by external, violent and visible means would include death arising out of or traceable to slipping and /or falling from the mountain terrain, biting by insects, snakes and /animals: drowning washing away in floods, landslides, rockslides, earthquake, cyclone and other convulsions of nature and/or calamities, murder and terrorist activities.

Permanent disablement: means Permanently totally and absolutely disable the insured person from engaging in any employment or occupation of any description whatsoever resulting solely and directly from accident caused by external violent and visible means.

Policy means the insurance contract, the Policy Schedule and any other endorsements riders and any other attached enrollment forms.

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

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

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

Expenses on hospitalization for minimum period of 24 hours are admissible. However, this time limit is not applied to specific treatments, i.e, dialysis, chemotherapy, radio therapy; eye surgery, dental surgery, lithotripsy (kidney stone removal), D & C, tonsillectomy where treatment is taken in the hospital/nursing home and the insured is discharged on the same day, the treatment will be considered to be taken under hospitalization benefit. This condition will also not apply in case of stay in hospital of less than 24 hours provided.

- a) The treatment is such that it necessitates hospitalization and the procedure involves specialized infrastructural facilities available in hospitals.
- b) Due to technological advances hospitalization is required for less than 24 hours only.

EXCLUSIONS:

Provided always that the Company shall not be liable under this policy for:

- 1) Payment of compensation in respect of death or permanent disability of the insured person directly or indirectly arising out of or contributed to by or traceable to any accidents occurred prior to the date of commencement of this policy.
- 2) Payment of compensation in respect of death or permanent disability of insured person due to or arising out of:
 - a) intentional self injury, suicide or attempted suicide
 - b) whilst under the influence of intoxicating liquor or drugs
 - c) whilst racing on wheel, hunting big game shooting, mountaineering, or whilst engaged in winter sports, skiing & ice hockey.
 - d) directly or indirectly caused by insanity
 - e) arising or resulting from the insured committing any breach of law with criminal intent
 - f) directly or indirectly connected with or traceable to war, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not) civil war, rebellion, revolution, insurrection, mutiny, military or usurped power, seizure, capture, arrests restraints and detainment of all kings, princes and people of whatever nation, condition or quality whatsoever.
 - g) directly or indirectly caused by or contributed to by or arising from or traceable to ionizing radiation or contamination by radio activity from any source whatsoever or from nuclear weapons material.
- 3) Payment/reimbursement of expenses whatsoever incurred by any insured person/family members in connection with or in respect of.
 - a) any pre-existing illness
 - b) any disease contracted with in 30 days of inception of cover
 - c) cataract, benign prostatic hyperthrophy, hysterectomy for menorrhagia or fibromyoma, hernia, hydrocele, congenital internal disease, fistula in anus, piles, sinusitis and related disorders during first year of operation of cover.
 - d) domiciliary hospitalization
 - e) circumcision unless necessary for treatment of a disease not excluded hereunder or as may be necessitated due to an accident, vaccination or inoculation or change of life or cosmetic or aesthetic treatment of any description, plastic surgery other than as may be necessitated due to an accident or as apart of any illness.
 - f) cost of spectacles and contact lenses, hearing aids
 - g) dental treatment or surgery of any kind unless requiring hospitalization.
 - h) convalescence, general debility, run down condition or rest cure, congenital external disease or defects or anomalies, sterility, venereal disease, intentional self injury and use of intoxication drugs/alcohol
 - i) all expenses arising out of any condition directly or indirectly caused to or associated with human T-cell lymphotropic virus type iii(htlb-iii) or lymphadinopathy associated virus(lav) or the mutants derivative or variation deficiency syndrome or any syndrome or condition of a similar kind commonly referred to as AIDS.
 - j) charges incurred at hospital or nursing home primarily for diagnosis x-ray or laboratory examinations or other diagnostic studies not consistent with or incidental to the diagnosis and treatment of positive existence of presence of any ailment, sickness or injury for which confinement is required at a hospital/nursing home
 - k) expenses on vitamins and tonics unless forming part of treatment for injury or diseases as certified by the attending physician
 - l) treatment arising from or traceable to pregnancy (including voluntary termination of pregnancy) and childbirth,(including caesarian section). However maternity expenses incurred by the women emigrant insured person in a hospital/nursing home as in patient in India are payable as per benefit (G) in operative clause and subject to:

a) awaiting period of 9 months from the date of commencement of cover.

b) Eligibility for first two children and/or operations.

m) naturopathy treatment.

CONDITIONS:

1. Upon the happening of any event, which may give rise to a claim under this policy the insured shall forthwith give notice thereof to the company. Unless reasonable cause is shown the insured shall, within one calendar month after the event, which may give rise to a claim under the policy, give written notice to the company with full particulars of the claim.
2. Cover automatically ceases in case of death of the insured person
3. Proof satisfactory to the company shall be furnished of all matters upon which a claim is based within the space of fourteen days after demand in writing. Any medical or other agent of the company shall be allowed to make a post-mortem examination of the body of deceased insured person.
4. The company shall not be liable to make any payment under this policy in respect of any claim if such claim be in any manner fraudulent or supported by any fraudulent statement or device whether by the insured or by any person on behalf of the insured
5. **Automatic Termination of Insurance** This policy shall automatically terminate upon the Insured Person's death or payment of the Capital Sum Insured.
6. **Free Look Period:** A free look period of 15 days from the date of receipt of the policy is available to the insured to review the terms and conditions of the policy. In case the insured is not satisfied with the terms and conditions, the insured may seek cancellation of the policy and in such an event the Company shall allow refund of premium paid after adjusting the stamp duty charges and proportionate risk premium for the period concerned provided no claim has been made until such cancellation.

Free look cancellation is not applicable at the time of renewal of the policy.
7. **Cancellation:** Cancellation of policy at the option of the insured provided no claim is preferred under the policy entails him a refund of premium at short period scale while the same at the option of the insurer, a prorata refund of premium for the unexpired period.

PERIOD ON RISK	RATE OF PREMIUM TO BE CHARGED
Not Exceeding One Month	25% of Annual Rate
Not Exceeding Two Months	35% of Annual Rate
Not Exceeding Three Months	50% of Annual Rate
Not Exceeding Four Months	60% of Annual Rate
Not Exceeding Six Months	75% of Annual Rate
Not Exceeding Eight Months	85% of Annual Rate
Exceeding 8 months	Full Annual Rate

8. If the insured shall at any time during the continuance of the policy be insured against similar scheme with one or more insurers all the benefits under this policy shall be proportionately restricted to such amount which the sum insured of the policy bears to the highest sum insured for a corresponding benefit in any of the policies.
9. 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 or if they cannot agree upon a single arbitrator within 30 days of any party invoking arbitration the same shall be referred to a panel of three arbitrators, comprising of two arbitrators, one to be appointed by each of the parties to the dispute/difference and the third arbitrator to be appointed by such two arbitrators and 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 herein before provided, if the company has disputed or not accepted liability under or in respect of this policy.

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

It is also hereby 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 12 calendar months 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 the purpose be deemed to have been abandoned and shall not thereafter be recoverable hereunder.

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

Notice and instructions will be deemed served 7 days after posting or **immediately** upon receipt in the case of hand delivery, facsimile or e-mail.
11. **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.
12. **Grievances** In case the Insured Person is aggrieved in any way, the Insured may contact the Company at the specified address, during normal business hours.

Grievance Department,

Star Health and Allied Insurance Company Limited, No 1, New Tank Street, Valluvar Kottam High Road, Nungambakkam, Chennai-600034. Or Call 44-28288821

during normal business hours. Or Send e-mail to grievance@starhealth.in

In the event of the following grievances:

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

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

The Insurance Ombudsman's offices are located at Ahmadabad, Bhubaneswar, Bhopal, Chandigarh, Chennai, Gujarat, Kochi, Kolkatta, Lucknow, Hyderabad, Mumbai and Delhi.(List of Ombudsman's office attached)

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

13. **Important Note** The Policy Schedule and any endorsement are to be read together and any word or such meaning. 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.

List of Day Care Treatments

ENT	81	SRS-Stereotactic Radiosurgery
1 Stapedotomy	82	X-Knife SRS
2 Myringoplasty(Type I Tympanoplasty)	83	Gammaknife SRS
3 Revision stapedectomy	84	TBI- Total Body Radiotherapy
4 Labyrinthectomy for severe Vertigo	85	intraluminal Brachytherapy
5 Stapedectomy under GA	86	Electron Therapy
6 Ossiculoplasty	87	TSET-Total Electron Skin Therapy
7 Myringotomy with Grommet Insertion	88	Extracorporeal Irradiation of Blood Products
8 Tympanoplasty (Type III)	89	Telecobalt Therapy
9 Stapedectomy under LA	90	Telecesium Therapy
10 Revision of the fenestration of the inner ear.	91	External mould Brachytherapy
11 Tympanoplasty (Type IV)	92	Interstitial Brachytherapy
12 Endolymphatic Sac Surgery for Meniere's Disease	93	Intracavity Brachytherapy
13 Turbinectomy	94	3D Brachytherapy
14 Removal of Tympanic Drain under LA	95	Implant Brachytherapy
15 Endoscopic Stapedectomy	96	Intravesical Brachytherapy
16 Fenestration of the inner ear	97	Adjuvant Radiotherapy
17 Incision and drainage of perichondritis	98	Afterloading Catheter Brachytherapy
18 Septoplasty	99	Conditioning Radiotherapy for BMT
19 Vestibular Nerve section	100	Extracorporeal Irradiation to the Homologous Bone grafts
20 Thyroplasty Type I	101	Radical chemotherapy
21 Pseudocyst of the Pinna - Excision	102	Neoadjuvant radiotherapy
22 Incision and drainage - Haematoma Auricle	103	LDR Brachytherapy
23 Tympanoplasty (Type II)	104	Palliative Radiotherapy
24 Keratosis removal under GA	105	Radical Radiotherapy
25 Reduction of fracture of Nasal Bone	106	Palliative chemotherapy
26 Excision and destruction of lingual tonsils	107	Template Brachytherapy
27 Conchoplasty	108	Neoadjuvant chemotherapy
28 Thyroplasty Type II	109	Adjuvant chemotherapy
29 Tracheostomy	110	Induction chemotherapy
30 Excision of Angioma Septum	111	Consolidation chemotherapy
31 Turbinoplasty	112	Maintenance chemotherapy
32 Incision & Drainage of Retro Pharyngeal Abscess	113	HDR Brachytherapy
33 Uvulo Palato Pharyngo Plasty		Plastic Surgery
34 Palatoplasty	114	Construction skin pedicle flap
35 Tonsillectomy without adenoidectomy	115	Gluteal pressure ulcer-Excision
36 Adenoidectomy with Grommet insertion	116	Muscle-skin graft, leg
37 Adenoidectomy without Grommet insertion	117	Removal of bone for graft
38 Vocal Cord lateralisation Procedure	118	Muscle-skin graft duct fistula
39 Incision & Drainage of Para Pharyngeal Abscess	119	Removal cartilage graft
40 Transoral incision and drainage of a pharyngeal abscess	120	Myocutaneous flap
41 Tonsillectomy with adenoidectomy	121	Fibro myocutaneous flap
42 Tracheoplasty	122	Breast reconstruction surgery after mastectomy
	123	Sling operation for facial palsy
Ophthalmology	124	Split Skin Grafting under RA
43 Incision of tear glands	125	Wolfe skin graft
44 Other operation on the tear ducts	126	Plastic surgery to the floor of the mouth under GA
45 Incision of diseased eyelids		Urology
46 Excision and destruction of the diseased tissue of the eyelid	127	AV fistula - wrist
47 Removal of foreign body from the lens of the eye.	128	URSL with stenting
48 Corrective surgery of the entropion and ectropion	129	URSL with lithotripsy
49 Operations for pterygium	130	Cystoscopic Litholapaxy
50 Corrective surgery of blepharoptosis	131	ESWL
51 Removal of foreign body from conjunctiva	132	Haemodialysis
52 Biopsy of tear gland	133	Bladder Neck Incision
53 Removal of Foreign body from cornea	134	Cystoscopy & Biopsy
54 Incision of the cornea	135	Cystoscopy and removal of polyp
55 Other operations on the cornea	136	Suprapubic cystostomy
56 Operation on the canthus and epicanthus	137	Percutaneous nephrostomy
57 Removal of foreign body from the orbit and the eye ball.	138	Ureterocoele decompression
58 Surgery for cataract	139	Cystoscopy and "SLING" procedure.
59 Treatment of retinal lesion	140	TUNA- prostate
60 Removal of foreign body from the posterior chamber of the eye	141	Excision of urethral diverticulum
	142	Removal of urethral Stone
Oncology	143	Excision of urethral prolapse
61 IV Push Chemotherapy	144	Mega-ureter reconstruction
62 HBI-Hemibody Radiotherapy	145	Kidney renoscopy and biopsy
63 Infusional Targeted therapy	146	Ureter endoscopy and treatment
64 SRT-Stereotactic Arc Therapy	147	Vesico ureteric reflux correction
65 SC administration of Growth Factors	148	Surgery for pelvi ureteric junction obstruction
66 Continuous Infusional Chemotherapy	149	Anderson hynes operation
67 Infusional Chemotherapy	150	Kidney endoscopy and biopsy
68 CCRT-Concurrent Chemo + RT	151	Paraphimosis surgery
69 2D Radiotherapy	152	Injury prepuce- circumcision
70 3D Conformal Radiotherapy	153	Frenular tear repair
71 IGRT- Image Guided Radiotherapy	154	Meatotomy for meatal stenosis
72 IMRT- Step & Shoot	155	Surgery for fourmier's gangrene scrotum
73 Infusional Bisphosphonates	156	Surgery filarial scrotum
74 IMRT- DMLC	157	Surgery for watering can perineum
75 Rotational Arc Therapy	158	Repair of penile torsion
76 Tele gamma therapy	159	Drainage of prostate abscess
77 FSRT-Fractionated SRT	160	Orchiectomy
78 VMAT-Volumetric Modulated Arc Therapy	161	Cystoscopy and removal of FB
79 SBRT-Stereotactic Body Radiotherapy		
80 Helical Tomotherapy		

Neurology

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

Thoracic surgery

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

Gastroenterology

- 184 Pancreatic pseudocyst EUS & drainage
- 185 RF ablation for barrett's Oesophagus
- 186 ERCP and papillotomy
- 187 Esophagoscope and sclerosant injection
- 188 EUS + submucosal resection
- 189 Construction of gastrostomy tube
- 190 EUS + aspiration pancreatic cyst
- 191 Small bowel endoscopy (therapeutic)
- 192 Colonoscopy ,lesion removal
- 193 ERCP
- 194 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 Microdochectomy breast
 - 270 Surgery for fracture Penis
 - 271 Sentinel node biopsy
 - 272 Parastomal hernia
 - 273 Revision colostomy
 - 274 Prolapsed colostomy- Correction
 - 275 Testicular biopsy
 - 276 Laparoscopic cardiomyotomy(Hellers)
 - 277 Sentinel node biopsy malignant melanoma
 - 278 Laparoscopic pyloromyotomy(Ramstedt)
- Orthopedics**
- 279 Arthroscopic Repair of ACL tear knee
 - 280 Closed reduction of minor Fractures
 - 281 Arthroscopic repair of PCL tear knee
 - 282 Tendon shortening
 - 283 Arthroscopic Meniscectomy - Knee
 - 284 Treatment of clavicle dislocation
 - 285 Arthroscopic meniscus repair
 - 286 Haemarthrosis knee- lavage
 - 287 Abscess knee joint drainage
 - 288 Carpal tunnel release
 - 289 Closed reduction of minor dislocation
 - 290 Repair of knee cap tendon
 - 291 ORIF with K wire fixation- small bones
 - 292 Release of midfoot joint
 - 293 ORIF with plating- Small long bones
 - 294 Implant removal minor
 - 295 K wire removal
 - 296 POP application
 - 297 Closed reduction and external fixation
 - 298 Arthroscopy 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	361	D&C
319	Removal of wrist prosthesis	362	Hysteroscopic resection of septum
320	Biopsy finger joint lining	363	Thermal Cauterisation of Cervix
321	Tendon lengthening	364	MIRENA insertion
322	Treatment of shoulder dislocation	365	Hysteroscopic adhesiolysis
323	Lengthening of hand tendon	366	LEEP
324	Removal of elbow bursa	367	Cryocauterisation of Cervix
325	Fixation of knee joint	368	Polypectomy Endometrium
326	Treatment of foot dislocation	369	Hysteroscopic resection of fibroid
327	Surgery of bunion	370	LLETZ
328	Intra articular steroid injection	371	Conization
329	Tendon transfer procedure	372	Polypectomy cervix
330	Removal of knee cap bursa	373	Hysteroscopic resection of endometrial polyp
331	Treatment of fracture of ulna	374	Vulval wart excision
332	Treatment of scapula fracture	375	Laparoscopic paraovarian cyst excision
333	Removal of tumor of arm/ elbow under RA/GA	376	Uterine artery embolization
334	Repair of ruptured tendon	377	Bartholin Cyst excision
335	Decompress forearm space	378	Laparoscopic cystectomy
336	Revision of neck muscle (Torticollis release)	379	Hymenectomy(imperforate Hymen)
337	Lengthening of thigh tendons	380	Endometrial ablation
338	Treatment fracture of radius & ulna	381	Vaginal wall cyst excision
339	Repair of knee joint	382	Vulval cyst Excision
	Paediatric surgery	383	Laparoscopic paratubal cyst excision
340	Excision Juvenile polyps rectum	384	Repair of vagina (vaginal atresia)
341	Vaginoplasty	385	Hysteroscopy, removal of myoma
342	Dilatation of accidental caustic stricture oesophageal	386	TURBT
343	Presacral Teratomas Excision	387	Ureterocoele repair - congenital internal-(Rpt of 167)
344	Removal of vesical stone	388	Vaginal mesh For POP
345	Excision Sigmoid Polyp	389	Laparoscopic Myomectomy
346	Sternomastoid Tenotomy	390	Surgery for SUI
347	Infantile Hypertrophic Pyloric Stenosis pyloromyotomy	391	Repair recto- vagina fistula
348	Excision of soft tissue rhabdomyosarcoma	392	Pelvic floor repair(excluding Fistula repair)
349	Mediastinal lymph node biopsy	393	URS + LL (Rpt of 168)
350	High Orchidectomy for testis tumours	394	Laparoscopic oophorectomy
351	Excision of cervical teratoma		Critical care
352	Rectal-Myomectomy	395	Insert non- tunnel CV cath
353	Rectal prolapse (Delorme's procedure)	396	Insert PICC cath (peripherally inserted central catheter)
354	Orchidopexy for undescended testis	397	Replace PICC cath (peripherally inserted central catheter)
355	Detorsion of torsion Testis	398	Insertion catheter, intra anterior
356	Lap.Abdominal exploration in cryptorchidism	399	Insertion of Portacath
357	EUA + biopsy multiple fistula in ano		Dental
358	Cystic hygroma - Injection treatment	400	Splinting of avulsed teeth
359	Excision of fistula-in-ano	401	Suturing lacerated lip/oral mucosa
	Gynaecology	402	Oral biopsy in case of abnormal tissue presentation
360	Hysteroscopic removal of myoma	403	FNAC 404Smear from oral cavity
		404	Smear from oral cavity

Other Excluded Expenses

TOILETRIES/ COSMETICS/ PERSONAL COMFORT OR CONVENIENCE ITEMS

1	AnneFrenchCharges	33	Leggings(exceptForBariatricAndVaricoseVeinSurgery WhereSurgeryItselfIsPayable)
2	BabyCharges(unlessSpecified/indicated)	34	LaundryCharges
3	BabyFood	35	MineralWater
4	BabyUtilitiesCharges	36	OilCharges
5	BabySet	37	SanitaryPad
6	BabyBottles	38	Slippers
7	Bottle	39	TelephoneCharges
8	Brush	40	TissuePaper
9	CosyTowel	41	ToothPaste
10	HandWash	42	ToothBrush
11	MoisturiserPasteBrush	43	GuestServices
12	Powder	44	BedPan
13	Razor	45	BedUnderPadCharges
14	Towel	46	CameraCover
15	ShoeCover	47	CareFree
16	BeautyServices	48	Cliniplast
17	Belts/ Braces (Except For Cases Who Have Undergone Surgery Of ThoracicOrLumbarSpine)	49	CrepeBandage
18	Buds	50	Curapore
19	BarberCharges	51	DiaperOfAnyType
20	Caps	52	Dvd,CdCharges(payableIfCdIsSpecifically SoughtFor)
21	ColdPack/hotPack	53	EyeletCollar
22	CarryBags	54	FaceMask
23	CradleCharges	55	FlexiMask
24	Comb	56	GauseSoft
25	DisposablesRazorsCharges(ForSitePreparations)	57	Gauze
26	Eau-de-cologne/RoomFreshners	58	HandHolder
27	EyePad	59	Hansaplast/AdhesiveBandages
28	EyeSheild	60	Lactogen/InfantFood
29	Email/InternetCharges	61	Slings(ExceptForUpperArmFracturesInWhichCase, CostOf OneSlingsIsPayable)
30	FoodCharges(otherThanPatient'sDiet ProvidedByHospital)		ItemsSpecificallyExcludedInThePolicy
31	FootCover	62	WeightControlPrograms/Supplies/Services
32	Gown	63	CostOfSpectacles/ContactLenses/Hearing AidsEtc.,

64	Dental Treatment Expenses That Do Not Require Hospitalisation	138	Infusion Pump-Cost
65	Hormone Replacement Therapy	139	Oxygen Cylinder (for Usage Outside The Hospital)
66	Home Visit Charges	140	Pulse Oxymeter Charges
67	Infertility/Subfertility/Assisted Conception Procedure	141	Spacer
68	Obesity (including Morbid Obesity) Treatment	142	Spirometre
69	Psychiatric & Psychosomatic Disorders	143	Spo2 Probe
70	Corrective Surgery For Refractive Error	144	Nebulizer Kit
71	Treatment Of Sexually Transmitted Diseases	145	Steam Inhaler
72	Donor Screening Charges	146	Armsling
73	Admission/registration Charges	147	Thermometer
74	Hospitalisation For Evaluation/Diagnostic Purpose)	148	Cervical Collar
75	Expenses For Investigation/Treatment Irrelevant To The Disease For Which Admitted Or Diagnosed	149	Splint
76	Any Expenses When The Patient Is Diagnosed With Retro Virus + Or Suffering From/hiv/Aids Etc Is Detected/Directly Or Indirectly (however Please See Specific Exclusion For This Purpose)	150	Diabetic Foot Wear
77	Stem Cell Implantation/Surgery Items Which Form Part Of Hospital Services Where Separate Consumables Are Not Payable But The Services	151	Knee Braces (Long/Short/Hinged)
78	Ward And Theatre Booking Charges	152	Knee Immobilizer/shoulder Immobilizer
79	Arthroscopy & Endoscopy Instruments	153	Lumbo Sacral Belt (except For Cases Who Have Undergone Surgery Of Lumbar Spine)
80	Microscope Cover	154	Nimbus Bed Or Water Or Air Bed Charges (except For Treatment Of Patients Inlcu For More Than 6 Consecutive Days, Patients With Paraplegia/quadruplegia. Up To A Maximum Of Rs. 200/- Per Day)
81	Surgical Blades, harmonic Scalpel, shaver	155	Ambulance Collar
82	Surgical Drill	156	Ambulance Equipment
83	Eye Kit	157	Micro shield
84	Eye Drape	158	Abdominal Binder (except For Post-surgery Patients Of Major Abdominal Surgery Including Tah, Lscs Incision Hernia Repair, Exploratory Laparotomy For Intestinal Obstructions, Liver Transplant Etc)
85	X-ray Film		Items Payable If Supported By A Prescription
86	Sputum Cup	159	Betadine/Hydrogen Peroxide/spirit/dettol (payable When Prescribed For Patient, Not Payable For Hospital Use In Ot Or Ward Or For Dressings In Hospital)
87	Boyles Apparatus Charges	160	Private Nurses Charges-Special Nursing Charges
88	Blood Grouping And Cross Matching Of Donors Samples	161	Nutrition Planning Charges-Dietician Charges-(except Patient Diet Provided By Hospital)
89	Savlon	162	Alex Sugar Free
90	Band Aids, Bandages, Sterile Injections, Needles, Syringes	163	Creams Powders Lotions (toiletries Are Not Payable, Only Prescribed Medical Pharmaceuticals Payable)
91	Cotton	164	Digene Gel/Antacid Gel (payable When Prescribed)
92	Cotton Bandage	165	Ecg Electrodes (except Up To 5 Electrodes For Every Case Visiting Ot Or Icu. For Longer Stay Inlcu, Least One Set Every Second Day Payable.
93	Micropore/Surgical Tape	166	Gloves (except For Sterilized Gloves)
94	Blade	167	Hiv Kit
95	Apron	168	Listerine/Antiseptic Mouthwash (except If Prescribed)
96	Torniquet	169	Lozenges (except If Prescribed)
97	Orthobundle, Gynaec Bundle	170	Mouth Paint (except If Prescribed)
98	Urine Container Elements Of Room Charge	171	Nebulisation Kit (except If Used During Hospitalizations Payable Reasonably)
99	Luxury Tax	172	Neosprin (except If Prescribed)
100	Hvac	173	Novarapid (except If Prescribed)
101	House Keeping Charges	174	Volini Gel/Analgesic Gel ((except If Prescribed))
102	Service Charges Where Nursing Charge Also Charged	175	Zytee Gel (except If Prescribed)
103	Television & Air Conditioner Charges	176	Vaccination Charges (except For Post Bite Treatment)
104	Surcharges	177	Ahd
105	Attendant Charges	178	Alcohol Swabes
106	Im Iv Injection Charges	179	Scrub Solution/sterillium
107	Clean Sheet	180	Vaccine Charges For Baby
108	Extra Diet Of Patient (other Than That Which Forms Part Of Bed Charge)	181	Aesthetic Treatment/Surgery
109	Blanket/warmer Blanket Administrative Or Non-medical Charges	182	Tpa Charges
110	Admission Kit	183	Visco Belt Charges
111	Birth Certificate	184	Any Kit With No Details Mentioned [delivery Kit,
112	Blood Reservation Charges And Ante Natal Booking Charges	185	Examination Gloves
113	Certificate Charges	186	Kidney Tray
114	Courier Charges	187	Mask
115	Conveyance Charges	188	Ounce Glass
116	Diabetic Chart Charges	189	Outstation Consultant's/Surgeon's Fees (not Payable, Except For Telemedicine Consultations If Covered By Policy)
117	Documentation Charges/Administrative Expenses	190	Oxygen Mask
118	Discharge Procedure Charges	191	Paper Gloves
119	Daily Chart Charges	192	Pelvic Traction Belt (payable In Case Of Pvd Requiring Traction)
120	Entrance Pass/Visitors Pass Charges	193	Referral Doctor's Fees
121	Expenses Related To Prescription On Discharge (to Be Claimed Under Post Hospitalisation Where Admissible)	194	Accu Check (Glucometry/Strips)
122	File Opening Charges	195	Pan Can
123	Incidental Expenses/Misc. Charges (not Explained)	196	Sofnet
124	Medical Certificate	197	Trolley Cover
125	Maintenance Charges	198	Urometer, Urine Jug
126	Medical Records	199	Ambulance (except For Charges Incurred Ambulance From Home To Hospital Or Interhospital Shifts, Rta)
127	Preparation Charges	200	Tegaderm/Vasofix Safety (payable-Maximum Of 3 In 48 Hrs And Then 1 In 24 Hrs)
128	Photocopies Charges	201	Urine Bag (payable Where Medically Necessary Till A Reasonable Cost-Maximum 1 Per 24 Hrs)
129	Patient Identification Band/Name Tag	202	Softovac
130	Washing Charges	203	Stockings (except For Case Like Cabg Etc.)
131	Medicine Box		
132	Mortuary Charges Beyond 24 Hrs (shifting Charges Not Payable)		
133	Medico Legal Case Charges (mlc Charges) External Durable Devices		
134	Walking Aids Charges		
135	Bipap Machine		
136	Commode		
137	Cpap/Capd Equipments		