

Health Premia Policy Wordings

1. Preamble

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

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

In addition, please note the list of exclusions is set out in Section 5 of this Policy.

2. Definitions & Interpretation

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

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

Defined Terms

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

Standard definitions

- 2.1. **Accident** or **Accidental** means a sudden, unforeseen and involuntary event caused by external, visible and violent means.
- 2.2. **Cashless Facility** means a facility extended by the insurer to the insured where the payments, of the costs of treatment undergone by the insured in accordance with the policy terms and conditions, are directly made to the network provider by the insurer to the extent pre-authorization is approved.
- 2.3. **Congenital Anomaly** means a condition which is present since birth, and which is abnormal with reference to form, structure or position.
 - a. Internal Congenital Anomaly: Congenital Anomaly which is not in the visible and accessible parts of the body.
 - b. External Congenital Anomaly: Congenital Anomaly which is in the visible and accessible parts of the body.
- 2.4. **Co-payment** means a cost-sharing requirement under a health insurance policy that provides that the Policyholder/insured will bear a specified percentage of the admissible claim amount. A Co-payment does not reduce the Sum Insured.
- 2.5. **Cumulative Bonus** means any increase or addition in the Sum Insured granted by the insurer without an associated increase in premium.
- 2.6. **Day Care Center** means any institution established for Day Care Treatment of Illness and/or Injuries or a medical set-up with a Hospital and which has been registered with the local authorities, wherever applicable, and is under the supervision of a registered and qualified Medical Practitioner AND must comply with all minimum criterion as under:
 - a. has Qualified Nursing staff under its employment;
 - b. has qualified Medical Practitioner(s) in charge;
 - c. has a fully equipped operation theatre of its own where Surgical Procedures are carried out;
 - d. maintains daily records of patients and will make these accessible to the insurance company's authorized personnel
- 2.7. **Day Care Treatment** refers to medical treatment, and/or Surgical Procedure which is:
 - a. undertaken under General or Local Anaesthesia in a Hospital/Day Care Center in less than 24 hours because of technological advancement, and

- b. which would have otherwise required a Hospitalization of more than 24 hours.
Treatment normally taken on an OPD basis is not included in the scope of this definition.
- 2.8. **Deductible** means a cost-sharing requirement under a health insurance policy that provides that the Insurer will not be liable for a specified rupee amount in case of indemnity policies and for a specified number of days/hours in case of hospital cash policies which will apply before any benefits are payable by the insurer. A deductible does not reduce the Sum Insured.
- 2.9. **Dental Treatment** means a treatment related to teeth or structures supporting teeth including examinations, fillings (where appropriate), crowns, extractions and Surgery.
- 2.10. **Domiciliary Hospitalization** means medical treatment for an Illness/disease/Injury which in the normal course would require care and treatment at a Hospital but is actually taken while confined at home under any of the following circumstances:
- the condition of the patient is such that he/she is not in a condition to be removed to a Hospital, or
 - the patient takes treatment at home on account of non-availability of room in a Hospital.
- 2.11. **Grace Period** means the specified period of time immediately following the premium due date during which a payment can be made to Renew or continue a policy in force without loss of continuity benefits such as Waiting Periods and coverage of Pre-existing Diseases. Coverage is not available for the period for which no premium is received.
- 2.12. **Hospital (within India)** means any institution established for Inpatient Care and Day Care Treatment of Illness and /or Injuries and which has been registered as a Hospital with the local authorities under the Clinical Establishments (Registration and Regulation) Act, 2010 or under the enactments specified under the Schedule of Section 56(1) of the said Act OR complies with all minimum criteria as under:
- has Qualified Nursing staff under its employment round the clock;
 - has at least 10 Inpatient beds in towns having a population of less than 10,00,000 and at least 15 Inpatient beds in all other places;
 - has qualified Medical Practitioner(s) in charge round the clock;
 - has a fully equipped operation theatre of its own where Surgical Procedures are carried out;
 - maintains daily records of patients and makes these accessible to the Insurance company's authorized personnel.
- 2.13. **Hospitalization** or **Hospitalized** means the admission in a Hospital for a minimum period of 24 consecutive Inpatient Care hours except for specified procedures/treatments, where such admission could be for a period of less than 24 consecutive hours.
- 2.14. **ICU (Intensive Care Unit) Charges** means the amount charged by a Hospital towards ICU expenses which shall include the expenses for ICU bed, general medical support services provided to any ICU patient including monitoring devices, critical care nursing and intensivist charges.
- 2.15. **Illness** means a sickness or a disease or pathological condition leading to the impairment of normal physiological function and requires medical treatment.
- 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
 - Chronic condition** - A chronic condition is defined as a disease, illness, or injury that has one or more of the following characteristics:
 - it needs ongoing or long-term monitoring through consultations, examinations, check-ups, and /or tests
 - it needs ongoing or long-term control or relief of symptoms
 - it requires rehabilitation for the patient or for the patient to be specially trained to cope with it
 - it continues indefinitely
 - it recurs or is likely to recur
- 2.16. **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.
- 2.17. **Inpatient Care** means treatment for which the Insured Person has to stay in a Hospital for more than 24 hours for a covered event.

- 2.18. **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.
- 2.19. **Maternity Expense** shall include:
- Medical Treatment Expenses traceable to childbirth (including complicated deliveries and caesarean sections incurred during Hospitalization);
 - Expenses towards lawful medical termination of pregnancy during the Policy Period.
- 2.20. **Medical Advice** means any consultation or advice from a Medical Practitioner including the issuance of any prescription or follow-up prescription.
- 2.21. **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.
- 2.22. **Medical Practitioner** means a person who holds a valid registration from the Medical Council of any State or Medical Council of India or Council for Indian Medicine or for Homeopathy set up by the Government of India or a State Government and is thereby entitled to practice medicine within its jurisdiction; and is acting within the scope and jurisdiction of his licence.
- Only for the purposes of any claim or treatment permitted to be made or taken outside India, Medical Practitioner shall mean a general practitioner, surgeon, anaesthetist or physician who:
- holds a degree of a recognized institute; and
 - is registered with a Medical Council or equivalent body of the country where the treatment has taken place; and
 - is legally qualified to practice medicine or Surgery in the jurisdiction where he practices.
- 2.23. **Medically Necessary Treatment** means any treatment, tests, medication, or stay in Hospital or part of a stay in Hospital which:
- is required for the medical management of the Illness or Injury suffered by the insured;
 - must not exceed the level of care necessary to provide safe, adequate and appropriate medical care in scope, duration, or intensity;
 - must have been prescribed by a Medical Practitioner;
 - must conform to the professional standards widely accepted in international medical practice or by the medical community in India.
- 2.24. **Network Provider** means Hospital enlisted by an insurer, TPA or jointly by an insurer and TPA to provide medical services to an insured by a Cashless Facility.
Only for the purposes of any claim or treatment permitted to be made or taken outside India, Network Provider shall mean the Hospitals that are a part of the Service Provider's network, a list of which is available with the Service Provider.
- 2.25. **New Born Baby** means baby born during the Policy Period and is aged between 1 day and 90 days, both days inclusive.
- 2.26. **Non-Network** means any Hospital, Day Care Center or other provider that is not part of the network.
- 2.27. **Notification of Claim** means the process of intimating a claim to the insurer or TPA through any of the recognized modes of communication.
- 2.28. **OPD Treatment** means the one in which the Insured visits a clinic / Hospital or associated facility like a consultation room for diagnosis and treatment based on the advice of a Medical Practitioner. The Insured is not admitted as a day care or In-patient.
- 2.29. **Pre-existing Disease** means any condition, ailment, injury or disease
- 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
 - 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.
- 2.30. **Pre-hospitalization Medical Expenses** means medical expenses incurred during pre-defined number of days preceding the hospitalization of the Insured Person, provided that:

- a. Such Medical Expenses are incurred for the same condition for which the Insured Person's Hospitalization was required, and
 - b. The Inpatient Hospitalization claim for such Hospitalization is admissible by the Insurance Company.
- 2.31. **Post-hospitalization Medical Expenses** means medical expenses incurred during pre-defined number of days immediately after the Insured Person is discharged from the Hospital, provided that:
- a. Such Medical Expenses are for the same condition for which the Insured Person's Hospitalization was required, and
 - b. The Inpatient Hospitalization claim for such Hospitalization is admissible by the Insurance Company.
- 2.32. **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.
- 2.33. **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.
- 2.34. **Renewal** means the terms on which the contract of insurance can be renewed on mutual consent with a provision of Grace Period for treating the renewal continuous for the purpose of gaining credit for pre-existing diseases, time bound exclusions and for all Waiting Periods.
- 2.35. **Room Rent** means the amount charged by a Hospital towards Room and Boarding expenses and shall include the Associated Medical Expenses.
- 2.36. **Surgery or Surgical Procedure** means manual and / or operative procedure (s) required for treatment of an Illness or Injury, correction of deformities and defects, diagnosis and cure of diseases, relief from suffering or prolongation of life, performed in a Hospital or Day Care Center by a Medical Practitioner.

Specific definitions

- 2.37. **Age** means age as on last birthday.
- 2.38. **AYUSH Treatment** refers to the medical and / or hospitalization treatments given under Ayurveda, Yoga and Naturopathy, Unani, Sidha and Homeopathy systems.
- 2.39. **AYUSH Hospital:**
An AYUSH Hospital is a healthcare facility wherein medical/surgical/para surgical treatment procedures and interventions are carried out by AYUSH Medical Practitioner(s) comprising of any of the following:
- a. Central or State Government AYUSH Hospital; or
 - b. Teaching Hospital attached to AYUSH College recognized by the Central Government/Central Council of Indian Medicine/Central Council of Homeopathy; or
 - c. AYUSH Hospital, standalone or co-located with In-patient healthcare facility of any recognized system of medicine, registered with the local authorities, wherever applicable, and is under the supervision of a qualified registered AYUSH Medical Practitioner and must comply with all the following criterion:
 - i. Having at least 5 in-patient beds
 - ii. Having qualified AYUSH Medical Practitioner in charge round the clock;
 - iii. Having dedicated AYUSH therapy sections as required and/or has equipped operation theatre where surgical procedures are to be carried out;
 - iv. Maintaining daily records of the patients and making them accessible to the insurance company's authorized representative
- 2.40. **Associated Medical Expenses** shall include Room Rent, nursing charges, Medical Practitioners' fees and operation theatre charges
- 2.41. **Base Sum Insured** means the amount stated in the Policy Schedule.
- 2.42. **Bone Marrow Transplant** is the actual undergoing of a transplant of human bone marrow using haematopoietic stem cells. The undergoing of a transplant has to be confirmed by a specialist medical practitioner. The following will be excluded:
- a. Other stem-cell transplants
 - b. Where only islets of Langerhans are transplanted

- 2.43. **Break in Policy** means the period of gap that occurs at the end of the existing policy term, when the premium due for renewal on a given policy is not paid on or before the premium renewal date or within 30 days thereof.
- 2.44. **Critical Illness**, an Illness, medical event or Surgical Procedure specifically defined in Section 4.2.
- 2.45. **Diagnostic Services** means those diagnostic tests and exploratory or therapeutic procedures required for the detection, identification and treatment of a medical condition.
- 2.46. **Emergency** means a medical condition or symptom resulting from Illness or Injury which arises suddenly and unexpectedly and requires immediate care and treatment by a Medical Practitioner to prevent death or serious long term impairment of the Insured Person's health.
- 2.47. **Emergency Assistance Service Provider** means the licensed entity which will provide identified emergency medical assistance and personal services to people travelling more than 150 (one hundred and fifty) kilometers from their declared place of residence in India.
- 2.48. **Evidence Based Clinical Practice** means process of making clinical decisions for Inpatient Care using current best evidence in conjugation with clinical expertise.
- 2.49. **e-Consultation** means opinion from a Medical Practitioner who holds a valid registration from the medical council of any state or medical council of India or council for Indian medicine or for homeopathy set up by the Government of India or a state government and is thereby entitled to practice medicine within its jurisdiction; and is acting within the scope and jurisdiction of his license.
- 2.50. **Family Floater Policy** means a Policy described as such in the Policy Schedule where the family members (two or more) named in the Policy Schedule are Insured Persons under this Policy. Only the following family members can be covered under a Family Floater Policy:
- Insured Person; and/or
 - Insured Person's legally married spouse (for as long as she/he continues to be married to the Insured Person); and/or
 - Insured Person's children who are less than 30 years of Age on the commencement of the Policy Period (a maximum 4 children can be covered under the Policy as Insured Persons).
- 2.51. **Family First Policy** means a Policy described as such in the Policy Schedule where You and Your family members named in the Policy Schedule are insured under this Policy. Only the following family members can be covered under a Family First Policy:
- Your legally married spouse for as long as Your spouse continues to be married to You;
 - Son;
 - Daughter-in-law as long as Your son continues to be married to Your Daughter-in-law;
 - Daughter;
 - Son-in-law as long as Your daughter continues to be married to Your Son-in-law;
 - Father;
 - Mother;
 - Father-in-law as long as Your spouse continues to be married to You;
 - Mother-in-law as long as Your spouse continues to be married to You;
 - Grandfather;
 - Grandmother;
 - Grandson;
 - Granddaughter;
 - Brother;
 - Sister;
 - Sister-in-law;
 - Brother-in-law;
 - Nephew;
 - Niece.

- 2.52. **First Policy means** for the purposes of this Policy the Policy Schedule issued to the Policyholder at the time of inception of the first Policy mentioned in the Policy Schedule with Us.
- 2.53. **Hospital (outside India)** means an institution (including nursing homes) established outside India for Inpatient medical care and treatment of sickness and injuries which has been registered and licensed as such with the appropriate local or other authorities in the relevant area, wherever applicable, and is under the constant supervision of a Medical Practitioner. The term Hospital shall not include a clinic, rest home, or convalescent home for the addicted, detoxification centre, sanatorium, old age home.
- 2.54. **Individual Policy** means a Policy described as such in the Policy Schedule where the individual named in the Policy Schedule is the Insured Person under this Policy.
- 2.55. **Information Summary Sheet** means the information and details provided to Us or Our representatives over the telephone for the purposes of applying for this Policy which has been recorded by Us and confirmed by You.
- 2.56. **Inpatient** means admission for treatment in a Hospital for more than 24 hours for an Insured Event.
- 2.57. **IRDAI** means the Insurance Regulatory and Development Authority of India.
- 2.58. **Insured Event** means any event specifically mentioned as covered under this Policy.
- 2.59. **Insured Person** means person(s) named as insured persons in the Policy Schedule.
- 2.60. **Medical Record** means the collection of information as submitted in claim documentation concerning a Insured Person's Illness or Injury that is created and maintained in the regular course of management, made by Medical Practitioners who have knowledge of the acts, events, opinions or diagnoses relating to the Insured Person's Illness or Injury, and made at or around the time indicated in the documentation.
- 2.61. **Mental Illness** means a substantial disorder of thinking, mood, perception, orientation or memory that grossly impairs judgment, behaviour, capacity to recognise reality or ability to meet the ordinary demands of life, mental conditions associated with the abuse of alcohol and drugs, but does not include mental retardation which is a condition of arrested or incomplete development of mind of a person, specially characterised by subnormality of intelligence.
- 2.62. **Migration: "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.
- 2.63. **Policy** means these terms and conditions, the Policy Schedule (as amended from time to time), Your statements in the Proposal and the Information Summary Sheet and any endorsements attached by Us to the Policy from time to time.
- 2.64. **Policy Period** is the period between the inception date and the expiry date of the Policy as specified in the Policy Schedule or the date of cancellation of this Policy, whichever is earlier.
- 2.65. **Policy Year** means the period of one year commencing on the date of commencement specified in the Policy Schedule or any anniversary thereof.
- 2.66. **Policy Schedule** means a certificate issued by Us, and, if more than one, then the latest in time. The Policy Schedule contains details of the Policyholder, Insured Persons, the Sum Insured and other relevant details related to the coverage.
- 2.67. **Portability**- Portability means the right accorded to individual health insurance policyholders (including all members under family cover), to transfer the credit gained for pre-existing conditions and time bound exclusions, from one insurer to another insurer.
- 2.68. **Reimbursement** means settlement of claims paid directly by Us to the Policyholder/Insured Person.
- 2.69. **Second Medical Opinion** means an alternate evaluation of diagnosis or treatment modalities arranged by Us from a Medical Practitioner related to Specified Illnesses or planned Surgery or Surgical Procedure which the Insured Person has been diagnosed or advised to undergo during the Policy Year. The Second Medical Opinion will be arranged by Us solely on the Insured Person's request.
- 2.70. **Service Provider** means any person, organization, institution that has been empanelled with Us to provide services specified under the benefits to the Insured Person.

- 2.71. **Shared accommodation** means a Hospital room with two or more patient beds.
- 2.72. **Single Private Room** means an air conditioned room in a Hospital where a single patient is accommodated and which has an attached toilet (lavatory and bath). Such room type shall be the most basic and the most economical of all accommodations available as a single occupancy room in that Hospital.
- 2.73. **Specified Illness** means the following Illnesses or procedures:
- a. Cancer:
A malignant tumor characterized by the uncontrolled growth and spread of malignant cells with invasion and destruction of normal tissues. This diagnosis must be supported by histological evidence of malignancy. The term cancer includes leukemia, lymphoma and sarcoma.
 - b. Myocardial Infarction (First Heart Attack of specific severity):
 - i. The first occurrence of heart attack or myocardial infarction, which means the death of a portion of the heart muscle as a result of inadequate blood supply to the relevant area. The diagnosis for Myocardial Infarction should be evidenced by all of the following criteria:
 - i. A history of typical clinical symptoms consistent with the diagnosis of acute myocardial infarction (For e.g. typical chest pain)
 - ii. New characteristic electrocardiogram changes
 - iii. Elevation of infarction specific enzymes, Troponins or other specific biochemical markers.
 - ii. The following are excluded:
 - i. Other acute Coronary Syndromes
 - ii. Any type of angina pectoris
 - iii. A rise in cardiac biomarkers or Troponin T or I in absence of overt ischemic heart disease OR following an intra-arterial cardiac procedure.
 - c. Open Chest CABG:
 - i. The actual undergoing of heart surgery to correct blockage or narrowing in one or more coronary artery(s), by coronary artery bypass grafting done via a sternotomy (cutting through the breast bone) or minimally invasive keyhole coronary artery bypass procedures. The diagnosis must be supported by a coronary angiography and the realization of surgery has to be confirmed by a cardiologist.
 - ii. The following are excluded:
 - i. Angioplasty and/or any other intra-arterial procedures
 - d. Major Organ/Bone Marrow Transplant:
 - i. The actual undergoing of a transplant of:
 - i. One of the following human organs: heart, lung, liver, kidney, pancreas, that resulted from irreversible end-stage failure of the relevant organ, or
 - ii. Human bone marrow using haematopoietic stem cells. The undergoing of a transplant has to be confirmed by a specialist medical practitioner.
 - ii. The following are excluded:
 - i. Other stem-cell transplants
 - ii. Where only islets of langerhans are transplanted
 - e. Stroke Resulting in Permanent Symptoms:
Any cerebrovascular incident producing permanent neurological sequelae. This includes infarction of brain tissue, thrombosis in an intracranial vessel, haemorrhage and embolisation from an extracranial source. Diagnosis has to be confirmed by a specialist medical practitioner and evidenced by typical clinical symptoms as well as typical findings in CT Scan or MRI of the brain. Evidence of permanent neurological deficit lasting for at least 3 months has to be produced. The following are excluded:
 - i. Transient ischemic attacks (TIA)
 - ii. Traumatic Injury of the brain
 - iii. Vascular disease affecting only the eye or optic nerve or vestibular functions

- f. Surgery of Aorta:
Surgery of aorta including graft, insertion of stents or endovascular repair.
Specific Exclusion: Surgery for correction of an underlying Congenital Anomaly.
- g. Angioplasty:
 - i. Coronary Angioplasty is defined as percutaneous coronary intervention by way of balloon angioplasty with or without stenting for treatment of the narrowing or blockage of minimum 50 % of one or more major coronary arteries. The intervention must be determined to be medically necessary by a cardiologist and supported by a coronary angiogram (CAG).
 - ii. Coronary arteries herein refer to left main stem, left anterior descending, circumflex and right coronary artery.
 - iii. Diagnostic angiography or investigation procedures without angioplasty/stent insertion are excluded.
- h. Primary (Idiopathic) Pulmonary Hypertension:
 - i. An unequivocal diagnosis of Primary (Idiopathic) Pulmonary Hypertension by a Cardiologist or specialist in respiratory medicine with evidence of right ventricular enlargement and the pulmonary artery pressure above 30 mm of Hg on Cardiac Catheterization. There must be permanent irreversible physical impairment to the degree of at least Class IV of the New York Heart Association Classification of cardiac impairment.
 - ii. The NYHA Classification of Cardiac Impairment are as follows:
 - i. Class III: Marked limitation of physical activity. Comfortable at rest, but less than ordinary activity causes symptoms.
 - ii. Class IV: Unable to engage in any physical activity without discomfort. Symptoms may be present even at rest.
 - iii. Pulmonary hypertension associated with lung disease, chronic hypoventilation, pulmonary thromboembolic disease, drugs and toxins, diseases of the left side of the heart, congenital heart disease and any secondary cause are specifically excluded.
- i. Brain Surgery:
Any brain (intracranial) Surgery required to treat traumatic or non-traumatic conditions.
Specific Exclusion: Surgery for treating Neurocysticercosis.

2.74. **Standby Services** are services of another Medical Practitioner requested by treating Medical Practitioner and involving prolonged attendance without direct (face-to-face) patient contact or involvement.

2.75. **Suite Room** means

- a. a space available for boarding in a Hospital which contains two or more rooms; Or
- b. a space available for boarding in a Hospital which contains an extended living/dining/kitchen area

2.76. **Sum Insured**

In case of Individual Policy, Sum Insured means the total of the Base Sum Insured, Loyalty Additions / Enhanced Loyalty Additions and re-fill amount, which is Our maximum, total and cumulative liability for any and all claims during the Policy Year in respect of the Insured Person.

In case of Family Floater Policy, Sum Insured means the total of the Base Sum Insured, Loyalty Additions / Enhanced Loyalty Additions and re-fill amount, which is Our maximum, total and cumulative liability for any and all claims during the Policy Year in respect of all Insured Persons.

In case of Family First Policy, Sum Insured means the total of the Base Sum Insured for each Insured Person, the Loyalty Additions / Enhanced Loyalty Additions for each Insured Person and the Floater Sum Insured specified in the Policy Schedule which is Our maximum, total and cumulative liability for any and all claims during the Policy Year in respect of each Insured Person. For aforesaid purposes:

- a. The Base Sum Insured stated in the Policy Schedule for each Insured Person is available for claims in respect of that Insured Person only, during the Policy Year.
- b. If the Base Sum Insured for an Insured Person is exhausted due to payment of claims, then that Insured Person may utilise the Floater Sum Insured stated in the Policy Schedule for any claims arising in that Policy Year. In the event of a claim being admitted from the Floater Sum Insured, the Floater Sum Insured shall stand correspondingly reduced by the amount of claim paid (including 'taxes') or admitted and only the remaining amount of the Floater Sum Insured shall be available for claims arising in that Policy Year in respect of the Insured Persons who have exhausted their Base Sum Insured during that Policy Year.

- c. The total of the Base Sum Insured for all Insured Persons, the Loyalty Additions / Enhanced Loyalty Additions for all Insured Persons and the Floater Sum Insured specified in the Policy Schedule is Our maximum, total and cumulative liability for all claims during a Policy Year in respect of all Insured Persons.

If the Policy Period is 2 years or 3 years, then the Sum Insured shall be applied separately for each Policy Year in the Policy Period.

- 2.77. **Survival Period** means the period, if any, specified under the Policy after the occurrence of an Insured Event that the Insured Person has to survive before a claim becomes admissible under the Policy.
- 2.78. **Waiting Period** means a time-bound exclusion period related to condition(s) specified in the Policy Schedule or the Policy which shall be served before a claim related to such condition(s) becomes admissible.
- 2.79. **We/Our/Us** means Niva Bupa Health Insurance Company Limited.
- 2.80. **You/Your/Policyholder** means the person named in the Policy Schedule who has concluded this Policy with Us.

3. **Benefits available under the Policy**

The benefits available under this Policy are described below.

- a. The Policy covers Reasonable and Customary Charges incurred towards medical treatment taken by the Insured Person during the Policy Period for an Illness, Injury or condition as described in the sections below and contracted or sustained during the Policy Period. The benefits listed in the sections below will be payable subject to the terms, conditions and exclusions of this Policy and the availability of the Sum Insured and any sub-limits for the benefit as maybe specified in the Policy Schedule.
- b. All the benefits (including optional benefits) which are available under the Policy along with the respective limits / amounts applicable based on the Sum Insured have been summarized in the Product Benefit Table in Annexure II.
- c. The expenses that are not covered or subsumed into room charges / procedure charges / costs of treatment are mentioned in Annexure VII.
- d. All claims under the Policy must be made in accordance with the process defined under Section 6.2.15 (Claim Process & Requirements).
- e. All claims paid under any benefit except for those admitted under Section 3.9 (e-Consultation), Section 3.12 (Health Check-up), Section 3.14 (Premium Waiver), Section 3.15 (Pharmacy and diagnostic services), Section 3.18 (Emergency Assistance Services), Section 3.21 (Second Medical Opinion), Section 3.26 (International coverage), Section 4.1 (Personal Accident Cover), Section 4.2 (Critical Illness Cover), Section 4.5 (Hospital Cash) and Section 4.7 (Health Coach) shall reduce the Sum Insured for the Policy Year in which the Insured Event in relation to which the claim is made has been occurred, unless otherwise specified in the respective section. Thereafter only the balance Sum Insured after payment of claim amounts admitted shall be available for future claims arising in that Policy Year.

3.1. **Inpatient Care**

What is covered:

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

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

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

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

Associated Medical Expenses shall include Room Rent, nursing charges, Medical Practitioners' fees and operation theatre charges

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

3.2. Pre-hospitalization Medical Expenses

What is covered:

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

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

- a. We have accepted a claim under Section 3.1 (Inpatient Care) or Section 3.4 (Day Care Treatment) or Section 3.5 (Domiciliary Hospitalization) or Section 3.25 (Modern Treatments).
- b. Pre-hospitalization Medical Expenses are incurred for the same condition for which We have accepted the Inpatient Care or Day Care Treatment or Domiciliary Hospitalization or Modern Treatments claim.
- c. The expenses are incurred after the inception of the First Policy with Us. If any portion of these expenses is incurred before the inception of the First Policy with Us, then We shall be liable only for those expenses incurred after the commencement date of the First Policy, irrespective of the initial waiting period.
- d. Pre-hospitalization Medical Expenses incurred on physiotherapy will also be payable provided that such physiotherapy is prescribed in writing by the treating Medical Practitioner as Medically Necessary Treatment and is directly related to the same condition that led to Hospitalization.
- e. Any claim admitted under this Section 3.2 shall reduce the Sum Insured for the Policy Year in which In-patient Care or Day Care Treatment or Domiciliary Hospitalization or Modern Treatments claim has been incurred.

Sub-limit:

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

3.3. Post-hospitalization Medical Expenses

What is covered:

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

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

- a. We have accepted a claim under Section 3.1 (Inpatient Care) or Section 3.4 (Day Care Treatment) or Section 3.5 (Domiciliary Hospitalization) or Section 3.25 (Modern Treatments).
- b. Post-hospitalization Medical Expenses are incurred for the same condition for which We have accepted the Inpatient Care or Day Care Treatment or Domiciliary Hospitalization or Modern Treatments claim.
- c. The expenses incurred shall be as advised in writing by the treating Medical Practitioner.
- d. Post-hospitalization Medical Expenses incurred on physiotherapy will also be payable provided that such physiotherapy is prescribed in writing by the treating Medical Practitioner as Medically Necessary Treatment and is directly related to the same condition that led to Hospitalization.

- e. Any claim admitted under this Section 3.3 shall reduce the Sum Insured for the Policy Year in which In-patient Care or Day Care Treatment or Domiciliary Hospitalization or Modern Treatments claim has been incurred.

Sub-limit:

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

3.4. Day Care Treatment

What is covered:

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

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

- The Day Care Treatment is advised in writing by a Medical Practitioner as Medically Necessary Treatment.
- Only those Day Care Treatments are covered that are mentioned under list of Day Care Treatments under Annexure III.
- If We have accepted a claim under this benefit, We will also indemnify the Insured Person's Pre-hospitalization Medical Expenses and Post-hospitalization Medical Expenses in accordance with Sections 3.2 and 3.3 above.

What is not covered:

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

3.5. Domiciliary Hospitalization

What is covered:

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

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

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

3.6. Alternative Treatments

What is covered:

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

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

- The treatment should be taken in an AYUSH Hospital
- Pre-hospitalization Medical Expenses incurred for upto 90 days immediately preceding the Insured Person's admission and Post-hospitalization Medical Expenses incurred for up to 180 days immediately following the Insured Person's discharge will also be indemnified under this benefit, provided that these Medical Expenses relate only to Alternative Treatments and not Allopathy.
- Section 5.2.13 of the Permanent Exclusions (other than for Yoga) shall not apply to the extent this benefit is applicable.

3.7. Living Organ Donor Transplant

What is covered:

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

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

- a. The donation conforms to the Transplantation of Human Organs Act 1994 and any amendments thereafter and the organ is for the use of the Insured Person.
- b. The organ transplant is certified in writing by a Medical Practitioner as Medically Necessary Treatment for the Insured Person.
- c. We have accepted the recipient Insured Person's claim under Section 3.1 (Inpatient Care).

What is not covered:

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

3.8. Emergency Ambulance

What is covered:

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

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

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

What is not covered:

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

3.9. e-Consultation

What is covered:

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

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

- a. e-Consultation shall be requested through Our call centre or website chat.
- b. e-Consultation will be arranged by Us (without any liabilities) and will be based solely on the information provided by the Insured Person.
- c. e-Consultation must not be considered a substitute to medical opinion or advice nor shall be same pursued over a medical advice or opinion given by treating physician or doctor
- d. By seeking e-Consultation under this benefit, the Insured Person is not prohibited or advised against visiting or consulting with any other independent Medical Practitioner or commencing or continuing any treatment advised by such Medical Practitioner.

- e. The Insured Person is free to choose whether or not to obtain the e-Consultation, and if obtained then whether or not to act on it in whole or in part.
- f. e-Consultation under this benefit shall not be valid for any medico-legal purposes.
- g. We do not represent correctness of e-Consultation and shall not assume or deem to assume any liability towards any loss or damage arising out of or in relation to any opinion, advice, prescription, actual or alleged errors, omissions and representations made by the Medical Practitioner.

3.10. Maternity Benefit

What is covered:

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

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

- a. This benefit is available only if:
 - i. The female Insured Person of Age 18 years or above is covered under a Family First Policy; or
 - ii. Both the Insured Person and his / her legally married spouse are covered under a Family Floater Policy.
- b. This Benefit cannot be availed under an Individual Policy.
- c. The female Insured Person in respect of whom a claim for Maternity Benefits is made must have been covered as an Insured Person for a period of 24 months of continuous coverage since the inception of the First Policy, with maternity as a benefit, with Us.
- d. For the purposes of this benefit, We shall consider any eligibility period for maternity benefits served by the Insured Person under any previous policy with Us.
- e. The Maternity Expenses incurred are Reasonable and Customary Charges.
- f. The Maternity Benefit may be claimed under the Policy in respect of eligible Insured Person(s) only twice during the lifetime of the Policy including any Renewal thereafter for the delivery of a child or Medically Necessary and lawful termination of pregnancy up to maximum 2 pregnancies or terminations.
- g. Any treatment related to the complication of pregnancy or termination will be treated within the maternity sub limits.
- h. On Renewal or in case of internal Portability, if an enhanced sub-limit is applicable under this benefit, 24 months of continuous coverage (as per Section 3.10.c) would apply afresh to the extent of the increased benefit amount.
- i. Under platinum plan, this benefit is also available outside India but only within those regions specified in the Policy Schedule on Cashless Facility basis only.
- j. Clause 5.1.2.14, 5.1.2.15 & 5.2.10 is superseded to the extent covered under this Benefit.

What is not covered:

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

3.11. New Born Baby

What is covered:

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

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

- a. All the terms and conditions mentioned in Section 3.10 (Maternity Benefit) shall apply to this benefit as well.

- b. The New Born Baby should be added as an endorsement within 90 days from date of delivery
- c. We will indemnify the Reasonable and Customary Charges for Medical Expenses incurred for the below vaccination of the New Born Baby till the New Born Baby completes one year from his/her birth.

Time interval	Vaccination to be done (Age)	Frequency
0-3 months	BCG (From birth to 1 weeks)	1
	OPV (1 week) + IPV1 (6 week,10 weeks)	3
	DPT (6& 10 week)	2
	Hepatitis-B (0 & 6 week,)	2
	Haemophilusinfluenzae type B (Hib) (6 & 10 Week)	2
	Rota (6 & 10 Week)	2
3-6 months	OPV (6 month) + IPV (14 week)	2
	DPT (14 week)	1
	Hepatitis-B (6 month)	1
	Haemophilusinfluenzae type B (Hib) (14 week)	1
	Rota (14 week)	1
9 months	MMR (9 Months)	1
	OPV (9 Months)	1
12 months	Typhoid(12 Months)	1
	Hepatitis A (12 Months)	1

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

3.12. Health Check-up

What is covered:

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

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

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

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

What is not covered:

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

3.13. Re-fill Benefit

What is covered:

If the Base Sum Insured and increased Sum Insured under Loyalty Additions (Section 3.16)/ Enhanced Loyalty Additions (Section 4.3) (if any) has been partially or completely exhausted due to claims paid or accepted as payable for any Illness / Injury during the Policy Year under Section 3.1 or Section 3.4 or Section 3.6 or Section 3.7 or Section 3.25, then We will provide an additional re-fill amount of maximum up to 100% of the Base Sum Insured.

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

- a. The re-fill amount shall be utilized only for subsequent claims under Section 3.1 (In-patient Care) or Section 3.4 (Day Care Treatment) or Section 3.6 (Alternative Treatments) or Section 3.7 (Living Organ Donor Transplant) or Section 3.25 (Modern Treatments) arising in that Policy Year for any or all Insured Person(s).
- b. We will provide a re-fill amount only once in a Policy Year.
- c. For Family Floater Policies, the re-fill amount will be available on a floater basis to all Insured Persons in that Policy Year.

What is not covered:

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

3.14. Premium Waiver

What is covered:

If the Policyholder (who should also be an Insured Person) dies or is diagnosed or undergoes treatment for the first time, with any of the Specified Illness as mentioned under Section 2.73 during the Policy Period, the cover under the Policy shall be automatically extended for a tenure of 1 Policy Year starting from the end of that Policy Period.

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

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

What is not covered:

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

3.15. Pharmacy and Diagnostic Services

What is covered:

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

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

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

3.16. Loyalty Additions

What is covered:

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

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

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

3.17. HIV / AIDS

What is covered:

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

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

- a. The Hospitalization or Day Care Treatment is Medically Necessary and the Illness is the outcome of HIV / AIDS. This needs to be prescribed in writing by a registered Medical Practitioner.
- b. The coverage under this benefit is provided for opportunistic infections which are caused due to low immunity status in HIV / AIDS resulting in acute infections which may be bacterial, viral, fungal or parasitic.
- c. The patient should be a declared HIV positive.
- d. This benefit is provided subject to a Waiting Period of 48 months from inception of the cover with Us, with HIV / AIDS covered as a benefit, for the respective Insured Person.

- e. Pre-hospitalization Medical Expenses incurred for up to 90 days, if falling within the Policy Period, immediately preceding the Insured Person's admission and Post-hospitalization Medical Expenses incurred for up to 180 days, if falling within the Policy Period, immediately following the Insured Person's discharge will also be indemnified under this benefit as per Section 3.2 & Section 3.3 respectively.

What is not covered:

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

Sub-limit:

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

3.18. Emergency Assistance Services

What is covered:

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

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

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

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

What is not covered:

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

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

3.19. Mental Disorders Treatment

What is covered:

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

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

- a. Mental Disorders Treatment is only covered where patient is diagnosed by a qualified psychiatrist or a professional registered with the concerned State Authority or a professional having a post-graduate degree (Ayurveda) in Mano Vigyan Avum Manas Roga or a post-graduate degree (Homoeopathy) in Psychiatry or a post-graduate degree (Unani) in Moalijat (Nafasiyatt) or a post-graduate degree (Siddha) in Sirappu Maruthuvam.
- b. The Hospitalization is for Medically Necessary Treatment.
- c. The treatment should be taken in Mental Health Establishment, including Ayurveda, Yoga and Naturopathy, Unani, Siddha and Homoeopathy establishment, by whatever name called, either wholly or partly, meant for the care of persons with mental illness, established, owned, controlled or maintained by the appropriate Government, local authority, trust, whether

private or public, corporation, co-operative society, organization or any other entity or person, where persons with mental illness are admitted and reside at, or kept in, for care, treatment, convalescence and rehabilitation, either temporarily or otherwise; and includes any general hospital or general nursing home established or maintained by the appropriate Government, local authority, trust, whether private or public, corporation, co-operative society, organization or any other entity or person; but does not include a family residential place where a person with mental illness resides with his relatives or friend.

- d. The Insured Person in respect of whom a claim for any expenses or complications arising from Mental Illness is made must have been covered as an Insured Person for a period of 36 months of continuous coverage since the inception of the First Policy, with Mental Illness as a benefit, with Us.
- e. Pre-hospitalization Medical Expenses incurred for up to 90 days, if falling within the Policy Period, immediately preceding the Insured Person's admission and Post-hospitalization Medical Expenses incurred for up to 180 days, if falling within the Policy Period, immediately following the Insured Person's discharge will also be indemnified under this benefit as per Section 3.2 & Section 3.3 respectively.

What is not covered:

- a. The condition which is not clinically significant or is related to anxiety, bereavement, relationship or academic problems, acculturation difficulties or work pressure.
- b. Treatment related to intentional self-inflicted Injury or attempted suicide by any means.
- c. Mental retardation which is a condition of arrested or incomplete development of mind of a person, specially characterized by subnormality of intelligence

Sub-limit:

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

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

Conversion disorders	Conversion disorder is a type of mental disorder where mental or emotional distress causes physical symptoms without the existence of an actual physical condition.
Dissociative disorders	Dissociative disorders are mental disorders that involve experiencing a disconnection and lack of continuity between thoughts, memories, surroundings, actions and identity.

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

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

3.20. LASER surgery cover

What is covered:

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

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

- a. The Insured Person in respect of whom a claim for any expenses or complications arising from LASER surgery is made must have been covered as an Insured Person for a period of 36 months of continuous coverage since the inception of the First Policy with Us.

What is not covered:

- a. Sections 3.2 (Pre-hospitalization Medical Expenses) and Section 3.3 (Post- hospitalization Medical Expenses) are not payable under this benefit.

3.21. Second Medical Opinion

What is covered:

If the Insured Person is diagnosed with a Specified Illness as defined under Section 2.73 or is planning to undergo a planned Surgery or a Surgical Procedure for any Illness or Injury, the Insured Person can, at the Insured Person's choice, obtain a Second Medical Opinion during the Policy Period.

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

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

What is not covered:

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

3.22. Child care Benefits

What is covered:

- a. We will indemnify the Reasonable and Customary Charges, once during a Policy Period, incurred for the vaccination of the Insured Persons less than 12 years of Age.

- b. We will also cover expenses towards one consultation for nutrition and growth provided to the child during a visit for vaccination.

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

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

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

3.23. Specified Illness Cover (outside the geographical boundaries of India)

What is covered:

If an Insured Person suffers a Specified Illness as defined under Section 2.73 during the Policy Period, We will indemnify the Reasonable and Customary Charges for Medical Expenses of the Insured Person incurred towards treatment of that Specified Illness that would otherwise have been payable under Section 3.1 (Inpatient Care), on Cashless Facility basis only.

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

- The symptoms of the Specified Illness first occur or manifest itself during the Policy Period and after completion of the 90 day from the inception of the First Policy with Us.
- The Specified Illness is diagnosed by a Medical Practitioner within India during the Policy Period and after completion of the 90 day from the inception of the First Policy with Us.
- Medical treatment for the Specified Illness is taken outside India within the Policy Period but only within those regions specified in the Policy Schedule.
- Clause 5.2.10 under Specific Exclusions is superseded to the extent covered under this Benefit.

What is not covered:

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

3.24. OPD Treatment and Diagnostic Services

What is covered:

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

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

- Expenses under this benefit are covered for ayurvedic or homeopathic or unani or sidha or allopathic services only.

- b. For treatment taken under ayurveda, homeopathy, unani or sidha (AYUSH), expenses are covered only if taken in a government Hospital or in any institute recognized by government and/or accredited by Quality Council of India/National Accreditation Board on Health.
- c. The OPD Treatment and/or Diagnostic Services are Medically Necessary and follow the written advice of a Medical Practitioner.
- d. Dental / oral treatment, procedures and preventive, restorative services related to disease, disorder and conditions related to natural teeth taken on outpatient basis are covered under this benefit. Dental implants, CAD / CAM restorations and bone grafts are not covered under this benefit.
- e. Any eyesight / optical treatment taken to correct refractive errors of the eye (including routine eye examinations) on outpatient basis are covered under this benefit.
- f. Diagnostic Services are performed on an outpatient basis with or without local anesthetics for topical, infiltration, nerve block anesthesia and require Hospitalization for less than 24 hours.
- g. If the Policy is Renewed with Us without any break and there is a unutilized amount (not used by the Insured Person) under the applicable sub-limit (as specified in the Product Benefits Table) in a Policy Year, then We will carry forward 80% of this unutilized amount to the immediately succeeding Policy Year, provided that the total amount (including the unutilized amount available under this Benefit) shall at no time exceed 2.5 times the amount of the entitlement in respect of this Benefit under the Plan applicable to the Insured Person.

What is not covered:

- a. Clause 5.2.5 & Clause 5.1.2.12 under Exclusions are superseded to the extent covered under point (d) & (e) of this Benefit respectively.

3.25. Modern Treatments:

What is covered:

- a. The following procedures / treatments will be covered either as Inpatient Care or as part of Day Care Treatment as per Section 3.1 and Section 3.4 respectively, in a Hospital :
 - i. Uterine Artery Embolization and HIFU (High intensity focused ultrasound)
 - ii. Balloon Sinuplasty
 - iii. Deep Brain stimulation
 - iv. Oral chemotherapy
 - v. Immunotherapy- Monoclonal Antibody to be given as injection
 - vi. Intra vitreal injections
 - vii. Robotic surgeries
 - viii. Stereotactic radio surgeries
 - ix. Bronchical Thermoplasty
 - x. Vaporisation of the prostate (Green laser treatment or holmium laser treatment)
 - xi. IONM - (Intra Operative Neuro Monitoring)
 - xii. Stem cell therapy: Hematopoietic stem cells for bone marrow transplant for haematological conditions to be covered.
- b. If We have accepted a claim under this benefit, We will also indemnify the Insured Person's Pre-hospitalization Medical Expenses and Post-hospitalization Medical Expenses in accordance with Sections 3.2 and 3.3 within the overall benefit sub-limit.

Special condition applicable for robotic surgeries:

A limit of maximum INR 1 Lac will apply to all robotic surgeries, except the following:

- i. Robotic total radical prostatectomy
- ii. Robotic cardiac surgeries
- iii. Robotic partial nephrectomy
- iv. Robotic surgeries for malignancies

3.26. International coverage

What is covered:

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

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

a. Emergency Hospitalization

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

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

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

c. OPD cover

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

d. Loss of Passport

- i. If the Insured Person loses his original passport, the Company will indemnify, through Reimbursement basis only, to the extent of cost incurred by the Insured Person towards obtaining a duplicate or new passport, up to Rs. 20,000.
- ii. Documents to be submitted for any Claim under this Benefit :

It is a condition precedent to the Company's liability under this Benefit that the following information and documentation shall be submitted to the Company or the Assistance Service Provider immediately and in any event within 30 days of the event giving rise to the Claim under this Benefit:

- i. Copy of the police report
- ii. Details of the attempts made to trace the passport;
- iii. Original receipt for payment of charges to the authorities for obtaining a new or duplicate passport.

e. Loss of checked-in baggage

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

- i. Coverage under this Benefit shall commence only after the checked-in baggage is entrusted to the common carrier and a receipt obtained and coverage under this Benefit shall terminate automatically on the common carrier reaching the place of destination specified in the ticket of the Insured Person during the Policy Period;
- ii. If more than one (1) piece of checked-in baggage has been checked-in under the same ticket of the Insured Person, Our liability shall be restricted to 50% of the Sum Insured specified in the Policy Schedule, if all the pieces of checked-in baggage are not lost;
- iii. If the lost/undelivered checked-in baggage is subsequently traced and offered for delivery to the Insured Person, the Insured Person shall refund the amount paid by the Company under this Benefit in full irrespective of whether delivery of the baggage is taken or not;
- iv. If a portion of the lost/undelivered checked-in baggage is subsequently traced and offered for delivery to the Insured Person, the Insured Person shall refund the amount paid by the Company under this Benefit attributable to the portion of checked-in baggage traced in full irrespective of whether delivery of the baggage is taken;
- v. Our liability shall be determined based on the market value of the contents of the checked-in baggage as on the scheduled/expected date of delivery at the destination port;
- vi. In case the market value of any single item of the contents (excluding Valuables) of a checked-in baggage exceeds Rs.5,000/-, Our liability shall be limited to Rs.5,000/- only;
- vii. Documents to be submitted for any Claim under this Benefit:
It is a condition precedent to the Company's liability under this Benefit that the following information and documentation shall be submitted to the Company or the Assistance Service Provider immediately and in any event within 30 days of the event giving rise to the Claim under this Benefit:
 - i. Property irregularity report issued by the appropriate authority.
 - ii. Voucher of the common carrier for the compensation paid for the non-delivery / short delivery of the checked-in baggage.
 - iii. Copies of correspondence exchanged, if any, with the common carrier in connection with the non-delivery / short delivery of the checked-in baggage.
- viii. Additional exclusions applicable to Benefit 3.26.e:
Any Claim in respect of the Insured Person for, arising out of or directly or indirectly due to any of the following shall not be admissible under this Benefit unless expressly stated to the contrary elsewhere in the Policy terms and conditions:
 - i. Any partial loss or damage of any items contained in the checked-in baggage.
 - ii. Any loss arising from any delay, detention, confiscation by customs officials or other public authorities.
 - iii. Any loss due to damage to the checked-in baggage.
 - iv. Any loss of the checked-in baggage sent in advance or shipped separately.
 - v. Valuables (Valuables shall mean and include photographic, audio, video, painting, computer and any other electronic equipment, telecommunications and electrical equipment, telescopes, binoculars, antiques, watches, jewelry and gems, furs and articles made of precious stones and metals).

f. Delay of checked-in baggage

- i. The Company will pay the amount as specified in the Policy Schedule, through Reimbursement basis only, if the delivery of the Insured Person's checked-In baggage which has been entrusted to the common carrier is delayed by more than 12 hours from the Insured Person's arrival at the place of destination specified on his valid ticket during the period of insurance as specified in the Policy Schedule.

- ii. Additional exclusions applicable to Benefit 3.26.f:
Any Claim in respect of any Insured Person for, arising out of or directly or indirectly due to any of the following shall not be admissible under this Benefit unless expressly stated to the contrary elsewhere in the Policy terms and conditions:
 - i. Any delay which does not exceed the time period specified in this Benefit.
 - ii. Any loss for which a Claim has already been made under Benefit 3.26.e
 - iii. Any delay in delivery of the checked-in baggage arising out of or resulting from detention or confiscation of the baggage by the common carrier or customs or any government or other agencies.
 - iv. Any delay attributable to damage to the checked-in baggage warranting an examined delivery by the Common Carrier.
 - v. Self-carried or cabin baggage
- iii. Documents to be submitted for any Claim under this Benefit
It is a condition precedent to the Company's liability under this Benefit that the following information and documents shall be submitted to the Company or the Assistance Service Provider immediately and in any event within 30 days of the event giving rise to the Claim under this Benefit:
 - i. Property irregularity report issued by the appropriate authority stating the scheduled time of delivery and actual time of delivery of the checked-in baggage.
 - ii. Voucher of the common carrier for the compensation paid for the delay in delivery of the checked-in baggage.
 - iii. Copies of correspondence exchanged, if any, with the common carrier in connection with the delay in delivery of the checked-in baggage.
- g. **Return of mortal remains:** In the event of death of Insured Person, We/Our Service Provider will arrange and pay for the return of mortal remains, on Cashless Facility basis only, to an authorized funeral home proximate to the Insured Person's legal residence.
- h. **Trip cancellation & Interruption**
 - i. Trip Cancellation
 - i. If the Insured Person's outward journey as a fare paying passenger from the country of residence to an international place of destination on a common carrier is unavoidably cancelled before the commencement of the period of insurance as specified in the Policy Schedule due to any of the reasons specified herein below, then the Company will indemnify, up to the amount specified against this Benefit in the Policy Schedule, through Reimbursement basis only, for those travel expenses that the Policyholder incurred and cannot recover and for which no value can be derived without knowledge of the likelihood of cancellation:
 - a. The Insured Person's immediate family member (spouse, children or parents) dies or is Hospitalized in an Emergency due to an unforeseen Illness or Injury for at least 2 consecutive days provided that such Illness or Injury shall not first occur earlier than 10 consecutive days from the scheduled commencement of the period of insurance; or
 - b. The Insured Person is Hospitalized in an Emergency due to an unforeseen Illness or Injury and such Hospitalization commences within 10 days from the scheduled commencement of the period of insurance and continues for at least 2 consecutive days and the treating Medical Practitioner certifies in writing that the Insured Person is not fit to undertake travel;
 - c. Earthquake, storm, flood, inundation, cyclone or tempest provided that the peril takes place prior to the commencement of the period of insurance at or in the vicinity of the place of origin of the journey, the ultimate scheduled place of destination or any intermediate place which is involved in or related to the proposed journey.
 - d. Terrorism provided that the peril takes place prior to the commencement of the period of insurance at or in the vicinity of the place of origin of the journey, the ultimate scheduled place of destination or any intermediate place which is involved in or related to the proposed journey;
 - ii. Any amount refunded to the Insured Person by the common carrier in relation to the cancellation shall be deducted from the amount payable to the Insured Person under this Benefit.

- ii. Trip Interruption:
 - i. If the Insured Person's overseas stay is unavoidably curtailed after the commencement of the Period of Insurance due to any of the reasons as specified herein below, then the Company will indemnify the costs of economy airfare of the Insured Person, through Reimbursement basis only, to return to the country of residence:
 - a. The Insured Person's immediate family member (spouse, children or parents) dies or is Hospitalized in an Emergency due to an unforeseen Illness or Injury and such Hospitalization continues for at least 2 consecutive days;
 - b. Earthquake, storm, flood, inundation, cyclone or tempest provided that the peril takes place after the commencement of the period of insurance at or in the vicinity of the place of origin of the journey, the ultimate scheduled place of destination or any intermediate place which is involved in or related to the proposed journey.
 - c. Terrorism provided that the peril takes place after the commencement of the period of insurance at or in the vicinity of the place of origin of the journey, the ultimate scheduled place of destination or any intermediate place which is involved in or related to the proposed journey;
 - ii. Any amount refunded to the Insured Person by the common carrier in relation to the curtailment shall be deducted from the amount payable to the Insured Person under this Benefit.
- iii. Additional exclusions applicable to Benefit 3.26.h:
Any Claim in respect of any Insured Person for, arising out of or directly or indirectly due to any of the following shall not be admissible under this Benefit unless expressly stated to the contrary elsewhere in the Policy terms and conditions:
 - i. Strikes or labor disputes or slowdown;
 - ii. Interruption or cancellation of the journey either wholly or in partly at the instance of the Common Carrier (apart from the reasons listed above) or by the travel agent;
 - iii. Interruption or cancellation of the journey either wholly or in partly at the instance of the authority governing the Common Carrier or the government;
 - iv. Any Claim under the Policy which arises out of an event which occurs prior to Policy Period Start Date.
- iv. Documents to be submitted in support of the Claim under Benefit 3.26.h
It is a condition precedent to the Company's liability under this Benefit that the following information and documents (as applicable) shall be submitted to the Company or the Assistance Service Provider immediately and in any event within 30 days of the event giving rise to the Claim under this Benefit:
 - i. Confirmation in writing of cancellation of the journey from the common carrier detailing the circumstances of cancellation;
 - ii. Ticket / boarding pass issued by the common carrier indicating the cost of ticket and receipt for the refund of the fare of the common carrier towards the cancelled portion of the journey indicating cancellation charges retained by the common carrier.
 - iii. Boarding pass in original for return journey from the place of cancellation to the country of residence which indicates the cost of the tickets together with the receipts for the refunds obtained towards the unfulfilled portion of the journey.
 - iv. A declaration from the Insured Person furnishing the circumstances that compelled him to cancel the journey;
 - v. Medical evidence as may be required in case of the cancellation of the journey arising out of personal contingencies of the Insured Person or his immediate family member;
 - vi. Receipt for the refund of the fare of the common carrier towards the cancelled portion of the journey indicating the cancellation charges retained;
- i. **Trip Delay**
 - i. The Company will pay the amount as specified in the Policy Schedule, through Reimbursement basis only, if the departure of a common carrier in which the Insured Person is scheduled to travel on a valid ticket during the Period of Insurance is delayed for more than 12 consecutive hours from the later of the declared time of departure or expected time of departure due solely and directly to any one of the following:
 - i. Earthquake, flood, rains, storm, cyclone or tempest; or
 - ii. Terrorism

- ii. Provided that the Company or the Assistance Service Company is
 - i. Given written notice of the delay immediately and in any event within 30 days of the commencement of the delay; and
 - ii. Immediate alternative arrangements are made by the Insured Person for progressing the journey as scheduled.
- iii. Additional exclusions applicable to Benefit 3.26.i:
Any Claim in respect of any Insured Person for, arising out of or directly or indirectly due to any of the following shall not be admissible under this Benefit unless expressly stated to the contrary elsewhere in the Policy terms and conditions:
 - i. Any contingencies other than those specifically named above;
 - ii. The Common Carrier is taken out of service on the instructions of the Civil Aviation Authority or any similar authority.
- j. **Compassionate visit:** When an Insured Person will be hospitalized for more than seven (7) consecutive days and has travelled without a companion or doesn't have a companion by his / her side, We / Our Service Provider will arrange and pay, on Cashless Facility basis only, for travel of a family member or personal friend to visit such Insured Person by providing an appropriate means of transportation via economy carrier transportation as determined by Us / Our Service Provider. The family member or the personal friend is responsible to meet all travel document requirements, as may be applicable.
- k. **Care and/or transportation of minor children:** One-way economy common carrier transportation, with attendants if required, will be provided, on Cashless Facility basis only, to the place of residence of minor child(ren) when they are left unattended as a result of medical emergency or death of an Insured person.
- l. **Medical referral:** Insured Person(s) will have tele-access to an operations center of Our Service Provider, who with their multilingual staff on duty 24(twenty-four) hours a day, 365(three hundred and sixty-five) days a year will provide reference of doctors in the vicinity where the Insured Person is located for medical consultations. This medical consultation is only facilitated by Us / Our Service Provider and is independent judgment of medical consultant. We do not assume any liability and shall not be deemed to assume any liability towards any loss or damage arising out of or in relation to any opinion, advice, prescription, actual or alleged errors, omissions and representations made by the professional giving medical consultant.
- m. **Medical repatriation:** We / Our Service Provider will arrange and pay for transportation under medical supervision to the Insured Person's residence or to a medical or rehabilitation facility near the Insured Person's residence (as mentioned in the Policy Schedule), on Cashless Facility basis only, when Us / Our Service Provider's consulting physician and the Insured Person's attending physician determines that transportation is medically necessary, at such time as the Insured Person is medically cleared for travel by Us / Our Service Provider's consulting physician and Insured Person's attending physician.

Conditions (for international coverage benefit):

- a. The extent of coverage amount and geographical scope is as specified in the Policy Schedule.
- b. In case of single trip under Gold plan, You have to get the Policy Schedule for this benefit issued by Us at least 7 days prior to your trip subject to following conditions:
 - i. Travel details would be required for issuance of such Policy Schedule.
 - ii. Coverage will be available only if the Policy Schedule for this benefit is issued by Us.
 - iii. Coverage for a maximum of first 15 days for one single trip is available under this benefit.
 - i. In case less than 15 days are travelled in such single trip, this benefit will expire and will not be available for subsequent trips. You / Insured Person will be required to opt for additional single trips as mentioned under Section 4.4.b on payment of the corresponding additional premium.
 - ii. In case more than 15 days are travelled in such single trip, first 15 days will be covered under this benefit. For getting the remaining part of the trip covered, You / Insured Person will be required to opt for additional single trip as mentioned under Section 4.4.b on payment of the corresponding additional premium. Afresh Sum Insured would apply for the remaining part of the trip.
- c. In case of annual trip, Insured Person would be covered for a maximum of 45 days per trip starting from the date of journey.

- d. All claims paid under any sub-benefits of Section 3.26 shall reduce the Sum Insured of Section 3.26 for the Policy Year in which the Insured Event in relation to which the claim is made has been occurred. Thereafter only the balance Sum Insured under Section 3.26 after payment of claim amounts admitted shall be available for future claims arising in that Policy Year.
- e. Sub-limits applicable under any of the benefits under Section 3 will apply to this benefit as well.
- f. The payment of any Claim under this Benefit will be based on the rate of exchange as on the date of payment to the Hospital published by Reserve Bank of India (RBI) and shall be used for conversion of Foreign Currency into Indian Rupees for payment of Claims. If on the Insured Person's Date of Discharge, if RBI rates are not published, the exchange rate next published by RBI shall be considered for conversion.
- g. Clause 5.2.10 under Permanent Exclusions is superseded to the extent covered under this Benefit.

What is not covered:

- a. Any Claim in respect of any Insured Person for, arising out of or directly or indirectly due to any of the following shall not be admissible under this benefit unless expressly stated to the contrary elsewhere in the Policy terms and conditions:
 - i. Medical treatment taken outside the country of residence if that is the sole reason or one of the reasons for the journey.
 - ii. Any treatment which is not Medically Necessary and could reasonably be delayed until the Insured Person's return to the country of residence.
 - iii. Any treatment of orthopedic diseases or conditions except for fractures, dislocations and /or Injuries suffered during the Policy Period.
 - iv. Degenerative or oncological (Cancer) diseases.
 - v. Rest or recuperation at a spa or health resort, sanatorium, convalescence home or similar institution.
 - vi. Physiotherapy expenses or the cost of prostheses / prosthetics (artificial limbs) or any services provided by Chiropractitioner.
 - vii. Travelling against the advice of a Medical Practitioner.
 - viii. Receiving, or is supposed to receive, medical treatment.
 - ix. Having received terminal prognosis for a medical condition.
 - x. Injuries resulting from participation in acts of war or insurrection
 - xi. Commission of unlawful act(s).
 - xii. Attempt at suicide /self-inflicted injuries.
 - xiii. Incidents involving the use of drugs, unless prescribed by a physician
 - xiv. Transfer of the insured person from one medical facility to another medical facility of similar capabilities and providing a similar level of care
 - xv. If the Insured Person is pregnant and beyond the end of the 28th week and with respect to the child born from the pregnancy, We / Our Service Provider shall not evacuate or repatriate the Insured Person and the child who was born while the Insured Person was traveling beyond the 28th week
 - xvi. Students at home/school campus address (as they are not considered to be in travel status).
 - xvii. Sections 3.2 (Pre-hospitalization Medical Expenses) and Section 3.3 (Post- hospitalization Medical Expenses) are not payable under this benefit.
- b. We / Our Service Provider will not evacuate or repatriate an insured person in the following instances:
 - i. Without medical authorization
 - ii. With mild lesions, simple injuries such as sprains, simple fractures, or mild sickness which can be treated by local doctors and do not prevent Insured Person(s) from continuing your trip or returning home
 - iii. With mental or nervous disorders unless hospitalized

While assistance services are available outside India, transportation response time is directly related to the location / jurisdiction where an event occurs. We / Our Service Provider is not responsible for failing to provide services or for delays in the delivery of services caused reasons beyond Our reasonable control, including without any limitation, strike, road traffic, the weather conditions, availability and accessibility of airports, flight conditions, availability of hyperbaric chambers, pandemics and endemics, communications systems, absence of proper travel documents or where rendering of service is limited or prohibited by local law, edict or regulation. Our / Our Service Provider's performance of any obligation here in

this section 3.26 shall be waived / excused if such failure to perform is caused by an event, contingency, or circumstance beyond its reasonable control that prevents, hinders or makes impractical the performance of services. Legal actions arising hereunder shall be barred unless written notice thereof is received by Us / Our Service Provider within one (1) year from the date of event giving rise to such legal action. All consulting physicians and Our Service Provider are independent contractors and not under the control of the Company. We / Our Service Provider are not responsible or liable for any service rendered herein through professionals to You.

4. **Optional Benefits**

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

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

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

All claims for any applicable optional benefits under the Policy must be made in accordance with the process defined under Section 6.2.15 (Claim Process & Requirements).

4.1. **Personal Accident Cover**

What is covered:

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

a. **Accident Death(AD)**

What is covered:

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

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

What is covered:

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

i. Loss of use of limbs or sight

The Insured Person suffers from total and irrecoverable loss of:

- i. The use of two limbs (including paraplegia and hemiplegia) OR
- ii. The sight in both eyes OR
- iii. The use of one limb and the sight in one eye

- ii. Loss of independent living
The Insured Person is permanently unable to perform independently three or more of the following six activities of daily living.
 - i. Washing: the ability to maintain an adequate level of cleanliness and personal hygiene.
 - ii. Dressing: the ability to put on and take off all necessary garments, artificial limbs or other surgical appliances that are medically necessary.
 - iii. Feeding: the ability to transfer food from a plate or bowl to the mouth once food has been prepared and made available.
 - iv. Toileting: the ability to manage bowel and bladder function, maintaining an adequate and socially acceptable level of hygiene.
 - v. Mobility: the ability to move indoors from room to room on level surfaces at the normal place of residence.
 - vi. Transferring: the ability to move from a lying position in a bed to a sitting position in an upright chair or wheel chair and vice versa.

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

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

c. Accident Permanent Partial Disability (APPD)

What is covered:

If the Injury due to Accident solely and directly results in the Permanent Partial Disability of the Insured Person which is of the nature specified in the table below within 365 days from the occurrence of such Accident, We will make payment under this optional benefit in accordance with the table below:

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

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

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

Person on any Renewal thereafter. However, other applicable benefits can be Renewed in respect of the Insured Person

4.2. Critical Illness Cover

What is covered:

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

a. Cancer of Specified Severity

- i. A malignant tumor characterized by the uncontrolled growth and spread of malignant cells with invasion and destruction of normal tissues. This diagnosis must be supported by histological evidence of malignancy. The term cancer includes leukemia, lymphoma and sarcoma.
- ii. The following are excluded -
 - i. All tumors which are histologically described as carcinoma in situ, benign, pre-malignant, borderline malignant, low malignant potential, neoplasm of unknown behavior, or non-invasive, including but not limited to: Carcinoma in situ of breasts, Cervical dysplasia CIN-1, CIN - 2 and CIN-3.
 - ii. Any non-melanoma skin carcinoma unless there is evidence of metastases to lymph nodes or beyond;
 - iii. Malignant melanoma that has not caused invasion beyond the epidermis;
 - iv. All tumors of the prostate unless histologically classified as having a Gleason score greater than 6 or having progressed to at least clinical TNM classification T2N0M0
 - v. All Thyroid cancers histologically classified as T1N0M0 (TNM Classification) or below;
 - vi. Chronic lymphocytic leukaemia less than RAI stage 3
 - vii. Non-invasive papillary cancer of the bladder histologically described as TaN0M0 or of a lesser classification,
 - viii. All Gastro-Intestinal Stromal Tumors histologically classified as T1N0M0 (TNM Classification) or below and with mitotic count of less than or equal to 5/50 HPFs

b. Myocardial Infarction

(First Heart Attack of specific severity)

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

c. Open Chest CABG

- i. The actual undergoing of heart surgery to correct blockage or narrowing in one or more coronary artery(s), by coronary artery bypass grafting done via a sternotomy (cutting through the breast bone) or minimally invasive keyhole coronary artery bypass procedures. The diagnosis must be supported by a coronary angiography and the realization of surgery has to be confirmed by a cardiologist.
- ii. The following are excluded:
 - i. Angioplasty and/or any other intra-arterial procedures

d. Open Heart Replacement or Repair of Heart Valves

- i. The actual undergoing of open-heart valve surgery is to replace or repair one or more heart valves, as a consequence of defects in, abnormalities of, or disease affected cardiac valve(s). The diagnosis of the valve abnormality must be supported by an echocardiography and the realization of surgery has to be confirmed by a specialist medical practitioner. Catheter based techniques including but not limited to, balloon valvotomy/valvuloplasty are excluded.

e. Coma of Specified Severity

- i. A state of unconsciousness with no reaction or response to external stimuli or internal needs. This diagnosis must be supported by evidence of all of the following:
 - i. no response to external stimuli continuously for at least 96 hours;
 - ii. life support measures are necessary to sustain life; and
 - iii. Permanent neurological deficit which must be assessed at least 30 days after the onset of the coma.
- ii. The condition has to be confirmed by a specialist medical practitioner. Coma resulting directly from alcohol or drug abuse is excluded

f. Kidney Failure requiring Regular Dialysis

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

g. Stroke resulting in Permanent Symptoms

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

h. Major Organ /Bone Marrow Transplant

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

i. Permanent Paralysis of Limbs

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

j. Motor Neuron Disease with Permanent Symptoms

- i. Motor neuron disease diagnosed by a specialist medical practitioner as spinal muscular atrophy, progressive bulbar palsy, amyotrophic lateral sclerosis or primary lateral sclerosis. There must be progressive degeneration of corticospinal tracts and anterior horn cells or bulbar efferent neurons. There must be current significant and permanent functional neurological impairment with objective evidence of motor dysfunction that has persisted for a continuous period of at least 3 months.

k. Multiple Sclerosis with Persisting Symptoms

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

l. Deafness

- i. Total and irreversible loss of hearing in both ears as a result of illness or accident. This diagnosis must be supported by pure tone audiogram test and certified by an Ear, Nose and Throat (ENT) specialist. Total means “the loss of hearing to the extent that the loss is greater than 90decibels across all frequencies of hearing” in both ears.

m. End Stage Lung Failure

- i. End stage lung disease, causing chronic respiratory failure, as confirmed and evidenced by all of the following:
 - i. FEV1 test results consistently less than 1 litre measured on 3 occasions 3 months apart; and
 - ii. Requiring continuous permanent supplementary oxygen therapy for hypoxemia; and
 - iii. Arterial blood gas analysis with partial oxygen pressure of 55mmHg or less (PaO₂ < 55mmHg); and
 - iv. Dyspnea at rest.

n. End Stage Liver Failure

- i. Permanent and irreversible failure of liver function that has resulted in all three of the following:
 - i. Permanent jaundice; and
 - ii. Ascites; and
 - iii. Hepatic encephalopathy.
- ii. Liver failure secondary to drug or alcohol abuse is excluded.

o. Loss of Speech

- i. Total and irrecoverable loss of the ability to speak as a result of injury or disease to the vocal cords. The inability to speak must be established for a continuous period of 12 months. This diagnosis must be supported by medical evidence furnished by an Ear, Nose, Throat (ENT) specialist.

p. Third Degree Burns

- i. There must be third-degree burns with scarring that cover at least 20% of the body’s surface area. The diagnosis must confirm the total area involved using standardized, clinically accepted, body surface area charts covering 20% of the body surface area.

q. Fulminant Viral Hepatitis

- i. A sub-massive to massive necrosis of the liver by any virus, leading precipitously to liver failure. This diagnosis must be supported by all of the following:
 - i. rapid decreasing of liver size; and
 - ii. necrosis involving entire lobules, leaving only a collapsed reticular framework; and
 - iii. rapid deterioration of liver function tests; and
 - iv. deepening jaundice; and
 - v. hepatic encephalopathy.

Acute Hepatitis infection or carrier status alone does not meet the diagnostic criteria

r. Aplastic Anemia

- i. Aplastic Anemia is chronic persistent bone marrow failure. A certified hematologist must make the diagnosis of severe irreversible aplastic anemia. There must be permanent bone marrow failure resulting in bone marrow cellularity of less than 25% and there must be two of the following:

- i. Absolute neutrophil count of less than 500/mm³
- ii. Platelets count less than 20,000/mm³
- iii. Reticulocyte count of less than 20,000/mm³

The Insured Person must be receiving treatment for more than 3 consecutive months with frequent blood product transfusions, bone marrow stimulating agents, or immunosuppressive agents or the Insured Person has received a bone marrow or cord blood stem cell transplant. Temporary or reversible Aplastic Anemia is excluded and not covered under this Policy

s. Muscular Dystrophy

- i. Muscular Dystrophy is a disease of the muscle causing progressive and permanent weakening of certain muscle groups. The diagnosis of Muscular Dystrophy must be made by a consultant neurologist, and confirmed with the appropriate laboratory, biochemical, histological, and electromyography evidence. The disease must result in the permanent inability of the Insured Person to perform (whether aided or unaided) at least three (3) of the six (6) "Activities of Daily Living".

Activities of Daily Living are defined as:

- i. Washing : the ability to maintain an adequate level of cleanliness and personal hygiene
- ii. Dressing : the ability to put on and take off all necessary garments, artificial limbs or other surgical appliances that are Medically Necessary
- iii. Feeding : the ability to transfer food from a plate or bowl to the mouth once food has been prepared and made available
- iv. Toileting : the ability to manage bowel and bladder function, maintaining an adequate and socially acceptable level of hygiene
- v. Mobility : the ability to move indoors from room to room on level surfaces at the normal place of residence
- vi. Transferring: the ability to move from a lying position in a bed to a sitting position in an upright chair or wheel chair and vice versa

t. Bacterial Meningitis

- i. Bacterial meningitis is a bacterial infection of the meninges of the brain causing brain dysfunction. There must be an unequivocal diagnosis by a consultant physician of bacterial meningitis that must be proven on analysis and culture of the cerebrospinal fluid. There must also be permanent objective neurological deficit that is present on physical examination at least 3 months after the diagnosis of the meningitis infection.

Conditions applicable to 'Critical Illness cover':

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

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

i. Pre-existing Diseases (Code-Excl01)

- 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 Us.
- 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 waiting period 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 Us.

ii. **90-day waiting period**

- a. Expenses related to the treatment of any Illness within 90 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.
- d. If the Insured Person is diagnosed / undergoes a Surgical Procedure or any medical condition occurs falling under the definition of Critical Illness as specified above that may result in a claim, then We shall be given written notice immediately and in any event within 7 days of the aforesaid Illness/ condition/ Surgical Procedure.
- e. We shall not be liable to make any payment under this optional benefit if the Insured Person does not survive the Survival Period.
- f. If diagnosis of the Critical Illness takes place on or before the Policy expiry date specified in the Policy Schedule, but the Survival Period expires after the Policy expiry date, such claims would be admissible if the Insured Person survives the Survival Period.
- g. In the event of death of the Insured Person post the Survival Period, the immediate family member/relative of the Insured Person claiming on Insured Person's behalf must inform Us in writing immediately and send a copy of all the required documents to prove the cause of death within 30 days of the death. We upon acceptance of the admission of claim under the Policy shall make payment to the Nominee/legal heirs of the Insured Person.
- h. If We have admitted a claim under this optional benefit for an Insured Person in any Policy Year, this optional benefit shall not be renewed in respect of that Insured Person for any subsequent Policy Year, but the cover for this optional benefit will be renewable for other Insured Persons.

4.3. **Enhanced Loyalty Additions**

What is covered:

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

4.4. **International coverage extension**

What is covered:

This optional benefit shall be subject to all guidelines and conditions mentioned under Section 3.26 (International coverage), except that the coverage is extended as specified in the Policy Schedule. Following two options are available under this optional cover, which can be opted in any combination:

- a. Option 1: Double Sum Insured for 'International coverage' benefit
 - i. This option is available only under Gold & Platinum plan
 - ii. Through this option Sum Insured for 'International coverage' benefit will be doubled for each Insured Person individually. Under Gold plan, Sum Insured will be INR 60 Lacs instead of INR 30 Lacs and under Platinum plan, Sum Insured will be INR 2 Crores instead of INR 1 Crore.
 - iii. Under platinum plan, this option can be selected by You only at the time of issuance of the First Policy or at Renewal on payment of the corresponding additional premium.
- b. Option 2: Additional single trips are available which can be chosen from 1 day to 30 days
 - i. This option is available only under Gold plan and can be opted by any Insured Person
 - ii. In case additional single trip(s) is opted, a separate Policy Schedule for 'International coverage' benefit will be issued by Us.
 - iii. Sum Insured for each additional single trip under Section 3.26 (International coverage) will be applicable afresh.

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

- a. This optional cover can only be cancelled prior to trip commencement, the Company shall deduct Rs. 300/- (Rupees three hundred only) or the premium paid under this optional cover, whichever is lower, towards cancellation charges before refunding any amount.
- b. There will be no change in the sub-limits applicable to various benefits under Section 3.26 due to increase in Sum Insured under this optional cover.

4.5. Hospital Cash

What is covered:

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

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

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

4.6. Enhanced Geographical Scope for International Coverage

What is covered:

This optional benefit shall be subject to all guidelines and conditions mentioned under Section 3.10 (Maternity Benefit) under platinum plan, Section 3.23 (Specified Illness cover) and Section 3.26 (International coverage), without limitation to the geographical coverage in USA & Canada unlike specified under Section 3.10, Section 3.23 and Section 3.26.

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

- a. Waiting Periods as specified under Section 5.1.1 shall apply afresh to the geographical coverage in USA & Canada when this Optional Cover is opted.

4.7. Health Coach

What is covered:

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

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

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

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

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

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

- a. For services that are availed over phone or through online/ digital mode, the Insured Person will be required to provide the details as sought by Our Service Provider in order to establish authenticity and validity prior to availing such services.
- b. It is entirely for the Insured Person to decide whether to obtain these services, the extent to which he/she wishes to avail these services and further to decide whether to use any of these services and if so to which extent.
- c. The services are intended to provide support information to the Insured Person to improve well-being and habits through working towards personalized health goals. These services are not medical advice and are not meant to substitute the Insured Person's visit/ consultation to an independent Medical Practitioner.
- d. The information services provided under this benefit, including information provided through personalized health coaching services, does not constitute medical advice of any kind and it is not intended to be, and should not be, used to diagnose or identify treatment for a medical or mental health condition. The information services provided

under this benefit, including information provided through personalized health coaching services, does not substitute for any medical advice as well.

- e. The Insured Person shall be free to consider or not consider the suggestions of the health coach and make any lifestyle changes based on information provided through these services. For any change the Insured Person makes to his lifestyle whether or not on the advice of the health coach, We or Our Service Provider shall in no manner be liable for any harm or injury, whether bodily or otherwise that may occur as a result of such lifestyle changes. The Insured Person must seek immediate medical advice if there is any adverse effect or discomfort on making any lifestyle changes.
- f. We or Our Service Provider do not warrant the validity, accuracy, completeness, safety, quality, or applicability of the content or anything said or written by any personal health coach or any suggestions provided. We or Our Service Provider will not be liable for any damages sustained due to reliance by the Insured Person on such information or suggestions provided by any personal health coach.
- g. Health Coaching through a personal health coach is being provided through Our Service Provider. Kindly refer to Annexure IV for details on terms and conditions for use of health coaching services.

5. Exclusions

5.1. Standard exclusions

5.1.1. Waiting Periods

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

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

5.1.1.1. Pre-existing Diseases (Code-Excl01):

- a. Expenses related to the treatment of a Pre-existing Disease (PED) and its direct complications shall be excluded until the expiry of 24 months of continuous coverage after the date of inception of the first Policy with Us.
- 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 waiting period for the same would be reduced to the extent of prior coverage.
- d. Coverage under the Policy after the expiry of 24 months for any Pre-existing Disease is subject to the same being declared at the time of application and accepted by Us.

5.1.1.2. Specified disease/procedure waiting period- Code- Excl02

- a. Expenses related to the treatment of the listed conditions, surgeries/treatments shall be excluded until the expiry of 12 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 (covered from day 1 or Cancer (covered after 30-day waiting period).
- 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:
- i. Pancreatitis and stones in biliary and urinary system
 - ii. Cataract, glaucoma and other disorders of lens, disorders of retina
 - iii. Hyperplasia of prostate, hydrocele and spermatocele
 - iv. Abnormal utero-vaginal bleeding, female genital prolapse, endometriosis/adenomyosis, fibroids, PCOD, or any condition requiring dilation and curettage or hysterectomy
 - v. Hemorrhoids, fissure or fistula or abscess of anal and rectal region
 - vi. Hernia of all sites,
 - vii. Osteoarthritis, systemic connective tissue disorders, dorsopathies, spondylopathies, inflammatory polyarthropathies, arthrosis such as RA, gout, intervertebral disc disorders, arthroscopic surgeries for ligament repair
 - viii. Chronic kidney disease and failure
 - ix. Varicose veins of lower extremities
 - x. All internal or external benign or in situ neoplasms/tumours, cyst, sinus, polyp, nodules, swelling, mass or lump
 - xi. Ulcer, erosion and varices of gastro intestinal tract
 - xii. Surgical treatment for diseases of middle ear and mastoid (including otitis media, cholesteatoma, perforation of tympanic membrane), Tonsils and adenoids, nasal septum and nasal sinuses
 - xiii. Internal Congenital Anomaly
 - xiv. Surgery of Genito-urinary system unless necessitated by malignancy
 - xv. Spinal disorders

5.1.1.3. 30-day waiting period (Code- Excl03):

- 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.

5.1.2. Permanent Exclusions

We shall not be liable to make any payment under this Policy directly or indirectly caused by, based on, arising out of or howsoever attributable to any of the following unless specifically mentioned elsewhere in the Policy. Sections 5.1.2.1 to 5.1.2.15 and 5.2.1 to 5.2.13 are not applicable to Section 4.1 (Personal Accident Cover) and Section 4.2 (Critical Illness Cover).

The permanent exclusions applicable to Section 4.1 (Personal Accident Cover) and Section 4.2 (Critical Illness Cover) have been specified separately under Section 5.2.14 and Section 5.2.15 respectively.

5.1.2.1. Investigation & Evaluation (Code-Excl04)

- 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.

5.1.2.2. Rest Cure, rehabilitation and respite care (Code-Excl05)

Expenses related to any admission primarily for enforced bed rest and not for receiving treatment. This also includes:

- a. 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.
- b. Any services for people who are terminally ill to address physical, social, emotional and spiritual needs.

5.1.2.3. Obesity/ Weight Control (Code-Excl06)

Expenses related to the surgical treatment of obesity that does not fulfil all the below conditions:

- a. Surgery to be conducted is upon the advice of the Doctor.
- b. The surgery/Procedure conducted should be supported by clinical protocols.
- c. The member has to be 18 years of age or older and;
- d. Body Mass Index (BMI);
 - i. greater than or equal to 40 or
 - ii. 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:
 - i. Obesity-related cardiomyopathy
 - ii. Coronary heart disease
 - iii. Severe Sleep Apnea
 - iv. Uncontrolled Type2 Diabetes

5.1.2.4. Change-of-Gender treatments (Code-Excl07)

Expenses related to any treatment, including surgical management, to change characteristics of the body to those of the opposite sex.

5.1.2.5. Cosmetic or plastic Surgery (Code-Excl08)

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.

5.1.2.6. Hazardous or Adventure sports (Code-Excl09)

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.

5.1.2.7. Breach of law (Code-Excl10)

Expenses for treatment directly arising from or consequent upon any Insured Person committing or attempting to commit a breach of law with criminal intent.

5.1.2.8. Excluded Providers (Code-Excl11)

Expenses incurred towards treatment in any Hospital or by any Medical Practitioner or any other provider specifically excluded by Us and disclosed in Our 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.

The complete list of excluded providers can be referred to on our website.

5.1.2.9. Treatment for, alcoholism, drug or substance abuse or any addictive condition and consequences thereof. (Code-Excl12)

5.1.2.10. Treatments received in health spas, 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-Excl13)

5.1.2.11. 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-Excl14)

5.1.2.12. Refractive Error (Code-Excl15)

Expenses related to the treatment for correction of eye sight due to refractive error less than 7.5 dioptries.

5.1.2.13. Unproven Treatments (Code-Excl16)

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.

5.1.2.14. Sterility and Infertility (Code-Excl17)

Expenses related to sterility and infertility. This includes:

- a. Any type of contraception, sterilization
- b. Assisted Reproduction services including artificial insemination and advanced reproductive technologies such as IVF, ZIFT, GIFT, ICSI
- c. Gestational Surrogacy
- d. Reversal of sterilization

5.1.2.15. Maternity (Code-Excl18)

- a. Medical treatment expenses traceable to childbirth (including complicated deliveries and caesarean sections incurred during Hospitalization) except ectopic pregnancy;
- b. Expenses towards miscarriage (unless due to an Accident) and lawful medical termination of pregnancy during the Policy Period.

5.2. Specific exclusions

5.2.1. Ancillary Hospital Charges

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

5.2.2. Circumcision:

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

5.2.3. Conflict & Disaster:

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

5.2.4. External Congenital Anomaly:

Screening, counseling or treatment related to external Congenital Anomaly.

5.2.5. Dental/oral treatment:

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

5.2.6. Hormone Replacement Therapy:

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

5.2.7. Multifocal Lens and ambulatory devices such as walkers, crutches, splints, stockings of any kind and also any medical equipment which is subsequently used at home.

5.2.8. Sexually transmitted Infections & diseases (other than HIV / AIDS):

Screening, prevention and treatment for sexually related infection or disease (other than HIV / AIDS).

5.2.9. Sleep disorders:

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

5.2.10. Any treatment or medical services received outside the geographical limits of India.

5.2.11. Unrecognized Physician or Hospital:

- a. Treatment or Medical Advice provided by a Medical Practitioner not recognized by the Medical Council of India or by Central Council of Indian Medicine or by Central council of Homeopathy.
- b. Treatment provided by anyone with the same residence as an Insured Person or who is a member of the Insured Person's immediate family or relatives.
- c. Treatment provided by Hospital or health facility that is not recognized by the relevant authorities in India.

5.2.12. Artificial life maintenance for the Insured Person who has been declared brain dead or in vegetative state as demonstrated by:

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

5.2.13. AYUSH Treatment

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

5.2.14. Permanent Exclusions for Personal Accident Cover

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

- a. Suicide or self-inflicted Injury, whether the Insured Person is medically sane or insane.
- b. Treatment for any Injury or Illness resulting directly or indirectly from nuclear, radiological emissions, war or war like situations (whether war is declared or not), rebellion (act of armed resistance to an established government or leader), acts of terrorism.
- c. Service in the armed forces, or any police organization, of any country at war or at peace or service in any force of an international body or participation in any of the naval, military or air force operation during peace time.
- d. Any change of profession after inception of the Policy or any Renewal which results in the enhancement of Our risk, if not accepted and endorsed by Us on the Policy Schedule.
- e. Committing an assault, a criminal offence or any breach of law with criminal intent.
- f. Taking or absorbing, accidentally or otherwise, any intoxicating liquor, drug, narcotic, medicine, sedative or poison, except as prescribed by a Medical Practitioner other than the Policyholder or an Insured Person.
- g. Participation in aviation/marine activities (including crew) other than as a passenger in an aircraft/water craft that is authorized by the relevant regulations to carry such passengers between established airports or ports.
- h. Engaging in or taking part in professional/adventure sports or any hazardous pursuits, speed contest or racing of any kind (other than on foot), bungee jumping, parasailing, ballooning, parachuting, skydiving, paragliding, hang gliding, mountain or rock climbing necessitating the use of guides or ropes, potholing, abseiling, deep sea diving, polo, snow and ice sports, hunting.

5.2.15. Permanent Exclusions for Critical Illness Cover

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

- a. **AYUSH Treatment:**
Any covered Critical Illnesses diagnosed and/or treated by a Medical Practitioner who practices AYUSH Treatment.
- b. **Conflict & Disaster:**
Treatment for any Injury or Illness resulting directly or indirectly from nuclear, radiological emissions, war or war like situations (whether war is declared or not), rebellion (act of armed resistance to an established government or leader), acts of terrorism.

- c. **External Congenital Anomaly:**
Screening, counseling or treatment related to External Congenital Anomaly.
- d. **Cosmetic or plastic Surgery (Code-Excl08)**
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.
- e. **Unproven Treatments (Code-Excl16)**
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.
- f. **Hazardous or Adventure sports (Code-Excl09)**
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.
- g. **Sterility and Infertility (Code-Excl17)**
Expenses related to sterility and infertility. This includes:
 - i. Any type of contraception, sterilization
 - ii. Assisted Reproduction services including artificial insemination and advanced reproductive technologies such as IVF, ZIFT, GIFT, ICSI
 - iii. Gestational Surrogacy
 - iv. Reversal of sterilization
- h. **Maternity (Code-Excl18)**
 - i. Medical treatment expenses traceable to childbirth (including complicated deliveries and caesarean sections incurred during Hospitalization) except ectopic pregnancy;
 - ii. Expenses towards miscarriage (unless due to an Accident) and lawful medical termination of pregnancy during the Policy Period.
- i. **Sexually transmitted Infections & diseases (other than HIV / AIDS):**
Screening, prevention and treatment for sexually related infection or disease (other than HIV / AIDS).
- j. Treatment for, alcoholism, drug or substance abuse or any addictive condition and consequences thereof. **(Code-Excl12)**
- k. **Breach of law (Code-Excl10)**
Expenses for treatment directly arising from or consequent upon any Insured Person committing or attempting to commit a breach of law with criminal intent.
- l. 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-Excl13)**
- m. **Unrecognized Physician or Hospital:**
 - i. Treatment or Medical Advice provided by a Medical Practitioner not recognized by the Medical Council of India or by Central Council of Indian Medicine or by Central council of Homeopathy.

- ii. Treatment provided by anyone with the same residence as an Insured Person or who is a member of the Insured Person's immediate family or relatives.
- iii. Treatment provided by Hospital or health facility that is not recognized by the relevant authorities in India.

5.2.16. Personal Waiting Periods:

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

6. General Terms and Clauses

6.1. Standard General Terms and Clauses

6.1.1. 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 (thirty days for policies with a term of 3 years, if sold through distance marketing) 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. 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

6.1.2. Cancellation

- a. 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.

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.

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

- b. 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.

In case of death of an Insured, pro-rate refund of the premium for the deceased insured will be refunded, provided there is no history of claim.

6.1.3. Renewal of Policy

The policy shall ordinarily be renewable except on grounds of fraud, misrepresentation by the insured person.

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

6.1.4. 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.

6.1.5. 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 pa(y acting on behalf of the insured person, with intent to deceive the insurer or to induce the insurer to issue an insurance policy: a) the suggestion, as a fact of that which is not true and which the insured person does not believe to be true; b) the active concealment of a fact by the insured person having knowledge or belief of the fact; c) any other act fitted to deceive; and d) 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.

6.1.6. 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.

6.1.7. Withdrawal of Policy

- a. 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.
- b. 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.

6.1.8. Redressal of Grievance:

In case of any grievance the Insured Person may contact the company through:

Website: www.nivabupa.com

Toll free: 1860-500-8888

E-mail: Email us through our service platform <https://rules.nivabupa.com/customer-service/> (Senior citizens may write to us at: seniorcitizensupport@nivabupa.com)

Fax: 011-4174-3397

Courier: Customer Services Department

D-5, 2nd Floor, Logix Infotech Park

opp. Metro Station, Sector 59, Noida,

Uttar Pradesh, 201301

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:

Head - Customer Services

D-5, 2nd Floor, Logix Infotech Park

opp. Metro Station, Sector 59, Noida,

Uttar Pradesh, 201301

Contact No: 1860-500-8888

Fax No: 011-4174-3397

Email ID: Email our Grievance officer through our Grievance Redressal platform <https://transactions.nivabupa.com/pages/grievance-redressal.aspx>

For updated details of grievance officer, kindly refer the link <https://www.nivabupa.com/customer-care/health-services/grievance-redressal.aspx>

If the Insured Person is not satisfied with the above, they can escalate to our Grievance Redressal officer through our platform <https://transactions.nivabupa.com/pages/grievance-redressal.aspx>.

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 (Refer below Annexure).

Grievance may also be lodged at IRDAI Integrated Grievance Management System - bimabharosa.irdai.gov.in

6.1.9. Claim settlement (Provision for Penal interest)

- a. 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.
- b. 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.
- c. 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.
- d. 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. (Explanation: "Bank rate" shall mean the rate fixed by the Reserve Bank of India (RBI) at the beginning of the financial year in which claim has fallen due)

6.1.10. 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.

6.1.11. Multiple Policies

- a. 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.
- b. 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.
- c. 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.
- d. 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

6.1.12. Disclosure of Information

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

(Explanation: "Material facts" for the purpose of this policy shall mean all relevant information sought by the company in the proposal form and other connected documents to enable it to take informed decision in the context of underwriting the risk)

6.1.13. 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.

6.1.14. 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 Detailed Guidelines on portability, kindly refer the link https://www.irdai.gov.in/ADMINCMS/cms/whatsNew_Layout.aspx?page=PageNo3987&flag=1

6.1.15. 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/whatsNew_Layout.aspx?page=PageNo3987&flag=1

6.2. Specific Terms and Clauses

6.2.1. Automatic Cancellation

Individual Policy:

The Policy shall automatically terminate in the event of death of the Insured Person.

For Family Floater Policies:

The Policy shall automatically terminate in the event of the death of all the Insured Persons. .

Refund:

A refund in accordance with the table in Section 6.1.2.a shall be payable if there is an automatic cancellation of the Policy provided that no claim has been made and e-consultation, Health Check-up, Emergency Assistance Services or Second Medical Opinion have not been availed under the Policy by or on behalf of any Insured Person. We will pay the refund of premium to the Nominee named in the Policy Schedule or Your legal heirs or legal representatives holding a valid succession certificate.

6.2.2. Loading on Premium

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

6.2.3. Other Renewal Conditions:

- a. **Continuity of benefits on Timely Renewal:**
 - i. The Renewal premium is payable on or before the due date and in any circumstances before the expiry of Grace Period
 - ii. Renewal premium rates for this Policy may be further altered by Us including in the following circumstances:
 - A. You proposed to add an Insured Person to the Policy
 - B. You change any coverage provision
 - iii. Renewal premium will alter based on individual Age. The reference of Age for calculating the premium for Family Floater Policies shall be the Age of the eldest Insured Person, and for Family First Policies it shall be the individual Age of each Insured Person of the family.
- b. **Reinstatement:**
 - i. The Policy shall lapse after the expiration of the Grace Period. If the Policy is not Renewed within the Grace Period then We may agree to issue a fresh Policy subject to Our underwriting criteria, as per Our Board approved underwriting policy and no continuing benefits shall be available from the expired Policy.
 - ii. We will not pay for any Medical Expenses which are incurred between the date the Policy expires and the date immediately before the reinstatement date of Your Policy.
 - iii. If there is any change in the Insured Person's medical or physical condition, We may add exclusions or charge an extra premium from the reinstatement date.
- c. **Disclosures on Renewal:**
You shall make a full disclosure to Us in writing of any material change in the health condition or geographical location of any Insured Person at the time of seeking Renewal of this Policy, irrespective of any claim arising or made. The terms and condition of the existing Policy will not be altered.
- d. **Renewal for Insured Persons who have achieved Age 31:**
If any Insured Person who is a child and has completed Age 31 years at the time of Renewal, then such Insured Person will have to take a separate policy based on Our underwriting guidelines, as per Our Board approved underwriting policy as he/she will no longer be eligible to be covered under a Family Floater Policy. In such cases, the credit of the Waiting Periods served under the Policy will be passed on to the separate policy taken by such Insured Person.
- e. **Addition of Insured Persons on Renewal:**
Where an individual is added to this Policy, either by way of endorsement or at the time of Renewal, the Pre-existing Disease clause, exclusions, loading (if any) and Waiting Periods will be applicable considering such Policy Year as the first year of the Policy with Us for that Insured Person.

f. Changes to Sum Insured on Renewal:

You may opt for enhancement of Sum Insured at the time of Renewal, subject to underwriting. All Waiting Periods as defined in the Policy under Section 5.1.1 shall apply afresh for this enhanced limit from the effective date of such enhancement.

6.2.4. Change of Policyholder

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

6.2.5. Obligations in case of a minor

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

6.2.6. Authorization to obtain all pertinent records or information:

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

6.2.7. Policy Disputes

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

6.2.8. Territorial Jurisdiction

All benefits are available in India only and all claims shall be payable in India in Indian Rupees only except for benefits and claims under Section 3.10 (Maternity Benefit) under platinum plan, Section 3.23 (Specified Illness cover) and Section 3.26 (International coverage).

6.2.9. Notices

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

- a. You/the Insured Person at the address specified in the Policy Schedule or at the changed address of which We must receive written notice.
- b. Us at the following address:
Niva Bupa Health Insurance Company Limited
D-5, 2nd Floor, Logix Infotech Park (opp. Metro Station),
Sector 59, Noida, Uttar Pradesh, 201301
Fax No.: 011-4174-3397
- c. No insurance agents, brokers or other person/entity is authorized to receive any notice on Our behalf.
- d. In addition, We may send You/the Insured Person other information through electronic and telecommunications means with respect to Your Policy from time to time.

6.2.10. Alteration to the Policy

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

6.2.11. Zonal pricing

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

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

If You select Zone 2, then 20% Co-payment will apply for treatment in Mumbai (including Navi Mumbai & Thane), Delhi NCR, Kolkata & Gujarat State. This Zone-wise Co-payment shall not be applicable to any claim under Section 3.9 (e-Consultation), Section 3.12 (Health Check-up), Section 3.14 (Premium Waiver), Section 3.15 (Pharmacy and diagnostic services), Section 3.18 (Emergency Assistance Services), Section 3.21 (Second Medical Opinion), Section 3.23 (Specified Illness cover), Section 3.24 (OPD Treatment and Diagnostic Services), Section 3.26 (International coverage), Section 4.1 (Personal Accident Cover), Section 4.2 (Critical Illness Cover), Section 4.5 (Hospital Cash) and Section 4.7 (Health Coach).

6.2.12. Assignment

The Policy can be assigned subject to applicable laws.

6.2.13. Premium Payment in Installments

- a. If the insured person has opted for Payment of Premium on an instalment basis i.e. Half Yearly, Quarterly or Monthly, as mentioned in the policy Schedule/Certificate of Insurance, the following Conditions shall apply (notwithstanding any terms contrary elsewhere in the policy) Grace Period of 30 days in case of single premium policies, and a period of 15 days in case of other than single premium policies, would be given to pay the instalment premium due for the policy.
- b. During such grace period, coverage will not be available from the due date of instalment premium till the date of receipt of premium by Company.
- c. The insured person will get the accrued continuity benefit in respect of the "Waiting Periods", "Specific Waiting Periods" in the event of payment of premium within the stipulated grace Period.
- d. No interest will be charged If the instalment premium is not paid on due date
- e. In case of instalment premium due not received within the grace period, the policy will get cancelled.
- f. In the event of a claim, all subsequent premium instalments shall immediately become due and payable.
- g. The company has the right to recover and deduct all the pending installments from the claim amount due under the policy.

6.2.14. Claim Cost Sharing Option / Conditions

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

Co-payment will not apply to any claim under Section 3.9 (e-Consultation), Section 3.12 (Health Check-up), Section 3.14 (Premium Waiver), Section 3.15 (Pharmacy and diagnostic services), Section 3.18 (Emergency Assistance Services), Section 3.21 (Second Medical Opinion), Section 3.23 (Specified Illness cover), Section 3.24 (OPD Treatment and Diagnostic Services), Section 3.26 (International coverage except OPD cover), Section 4.1 (Personal Accident Cover), Section 4.2 (Critical Illness Cover), Section 4.5 (Hospital Cash) and Section 4.7 (Health Coach).

6.2.15. Claim Process & Requirements

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

6.2.15.1. Claims Administration:

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

- a. We advise You to submit all claims related document, including documents for claims within the Deductible amount, once the Deductible limit has been exhausted.
- b. The directions, advice and guidance of the treating Medical Practitioner shall be strictly followed.
- c. We/Our Service Provider must be permitted to inspect the medical and Hospitalization records pertaining to the Insured Person's treatment and to investigate the circumstances pertaining to the claim.

- d. We and Our Service Provider must be given all reasonable co-operation in investigating the claim in order to assess Our liability and quantum in respect of the claim.
- e. It is hereby agreed and understood that no change in the Medical Record provided under the Medical Advice information, by the Hospital or the Insured Person to Us or Our Service Provider during the period of Hospitalization or after discharge by any means of request will be accepted by Us. Any decision on request for acceptance of such change will be considered on merits where the change has been proven to be for reasons beyond the claimant's control.

6.2.15.2. Claims Procedure:

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

- a. **For Availing Cashless Facility:** Cashless Facility can be availed only at Our Network Providers or Service Providers (as applicable). The complete list of Network Providers is available on Our website and at Our branches and can also be obtained by contacting Us over the telephone. In order to avail Cashless Facility, the following process must be followed:
 - i. Process for Obtaining Pre-Authorization
 - i. For Planned Treatment:
We must be contacted to pre-authorize Cashless Facility for planned treatment at least 72 hours prior to the proposed treatment. Once the request for pre-authorisation has been granted, the treatment must take place within 15 days of the pre-authorization date at a Network Provider.
 - ii. In Emergencies:
If the Insured Person has been Hospitalized in an Emergency, We must be contacted to pre-authorize Cashless Facility within 48 hours of the Insured Person's Hospitalization or before discharge from the Hospital, whichever is earlier.

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

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

- i. The health card We have issued to the Insured Person at the time of inception of the Policy (if available) supported with KYC document;
- ii. The Policy Number;
- iii. Name of the Policyholder;
- iv. Name and address of Insured Person in respect of whom the request is being made;
- v. Nature of the Illness/Injury and the treatment/Surgery required;
- vi. Name and address of the attending Medical Practitioner;
- vii. Hospital where treatment/Surgery is proposed to be taken;
- viii. Date of admission;
- ix. First and any subsequent consultation paper / Medical Record since beginning of diagnosis of that treatment/Surgery;
- x. Admission note;
- xi. Treating Medical Practitioner certificate for Illness / Insured Event history with justification of Hospitalization.

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

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

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

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

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

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

b. For Reimbursement Claims:

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

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

6.2.15.3. Claims Documentation:

For medical claims – Reimbursement Facility:

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

For medical claims – Cashless Facility:

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

Necessary information and documentation for medical claims

- a. Claim form duly completed and signed by the claimant.
- b. Details of past medical history record, first and subsequent consultation.
- c. Age / Identity proof document of Insured Person in case of claim approved under Cashless Facility (not required if submitted at the time of pre-authorization request) and Policyholder in case of Reimbursement claim.
 - i. Self attested copy of valid age proof (passport / driving license / PAN card / class X certificate / birth certificate);
 - ii. Self attested copy of identity proof (passport / driving license / PAN card / voter identity card);
 - iii. Recent passport size photograph

- d. Cancelled cheque/ bank statement / copy of passbook mentioning account holder's name, IFSC code and account number printed on it of Policyholder / nominee (in case of death of Policyholder).
- e. Original discharge summary.
- f. Bar code sticker and invoice for implants and prosthesis (if used and only in case of Surgery/Surgical Procedure).
- g. Original final bill from Hospital with detailed break-up and paid receipt.
- h. Room tariff of the entitled room category (in case of a Non-Network provider and if room tariff is not a part of Hospital bill): duly signed and stamped by the Hospital in which treatment is taken.
- i. (In case You are unable to submit such document, then We shall consider the Reasonable and Customary Charges of the Insured Person's eligible room category of Our Network Provider within the same geographical area for identical or similar services.)
- j. Original bills of pharmacy/medicines purchased, or of any other investigation done outside Hospital with reports and requisite prescriptions.
- k. For Medico-legal cases (MLC) or in case of Accident
 - i. MLC/Panchnama / First Information Report (FIR) copy attested by the concerned Hospital / police station (if applicable);
 - ii. Original self-narration of incident in absence of MLC / FIR.
 - iii. Original laboratory investigation, diagnostic, radiological& pathological reports with supporting prescriptions.

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

For Personal Accident claims

Additional claim documentation for Personal Accident Cover under Section 4.1:

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

For Critical Illness claims

Additional claim documentation for Critical Illness Cover under Section 4.2:

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

For claims outside India

Additional claim documentation for claims incurring outside India:

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

6.2.15.4. Claims Assessment & Repudiation:

- a. At Our discretion, We may investigate claims to determine the validity of a claim. All costs of investigation will be borne by Us and all investigations will be carried out by those individuals/entities that are authorized by Us in writing.
- b. Payment for Reimbursement claims will be made to You. In the unfortunate event of Your death, We will pay the Nominee named in the Policy Schedule or Your legal heirs or legal representatives holding a valid succession certificate.

- c. We are not obliged to make payment for any claim or that part of any claim that could have been avoided or reduced if the Insured Person had taken reasonable care, or that is brought about or contributed to by the Insured Person failing to follow the directions, advice or guidance provided by a Medical Practitioner.
- d. If a claim is made which extends in to two Policy Periods, then such claim shall be paid taking into consideration the available Sum Insured in these Policy Periods. Such eligible claim amount will be paid to the Policyholder/Insured Person after deducting the extent of premium to be received for the Renewal/due date of premium of the Policy, if not received earlier.
- e. All admissible claims under this Policy shall be assessed by Us in the following progressive order:-
 - i. If a room has been opted in a Hospital for which the room category is higher than the eligible limit as applicable for that Insured Person as specified in the Policy Schedule, then the Associated Medical Expenses payable shall be pro-rated as per the applicable limits in accordance with Section 3.1.
 - ii. The Deductible (if applicable) shall be applied to claims that are either paid or payable under this Policy. Our liability to make payment shall commence only once the amount of eligible claims as per policy terms and conditions exceeds the Deductible limit within the same Policy Year.
 - iii. Co-payment (if applicable) as specified in the Policy Schedule shall be applicable on the amount payable by Us.
- f. The claim amount assessed in Section 6.2.15.4.e above would be deducted from the amount mentioned against each benefit and Sum Insured as specified in the Policy Schedule.

6.2.15.5. Delay in Claim Intimation or Claim Documentation:

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

6.2.15.6. Claims process for Section 3.9 (e-Consultation):

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

6.2.15.7. Claim process for Section 3.12 (Health Checkup)

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

6.2.15.8. Claims process for Section 3.18.b and Section 3.26.b (Emergency Medical Evacuation)

- a. In the event of an Emergency, Our Service Provider shall be contacted immediately on the helpline number specified in the Insured Person's health card.
- b. Our Service Provider will evaluate the necessity for evacuation of the Insured Person and if the request for Medical Evacuation is approved by Us, the Service Provider shall pre-authorise the type of travel that can be utilized to transport the Insured Person and provide information on the Hospital that may be approached for medical treatment of the Insured Person.
- c. If the Service Provider pre-authorises the Medical Evacuation of the Insured Person by means of Air Transportation through an air ambulance or commercial flight whichever is best suited, the Service Provider shall also arrange for the same to be provided to the Insured Person unless there are any logistical constraints or the medical condition of the Insured Person prevents Emergency Medical Evacuation.
- d. It is agreed and understood that We shall not cover any claims for Reimbursement of the costs incurred in the evacuation or transportation of the Insured Person or which are not pre-authorized by Our Service Provider.

6.2.15.9. Claim process for Section 3.21 (Second Medical Opinion)

- a. In the event of submission of request for Second Medical Opinion, Our Service Provider shall be contacted immediately on the helpline number specified in the Insured Person's health card.
- b. Our Service Provider will evaluate the information of the Insured Person and if the request for Second Medical Opinion is approved, the Service Provider will facilitate arrangement as per conditions specified in the Section 3.21

6.2.15.10. Claim process for Section 3.23 (Specified Illness Cover)

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

6.2.15.11. Claims process for Section 3.26a (International coverage: Emergency Hospitalization)

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

ANNEXURE I
List of Insurance Ombudsmen

Office Details	Jurisdiction
<p>AHMEDABAD - Shri Kuldip Singh 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@cioins.co.in</p>	Gujarat, Dadra & Nagar Haveli, Daman and Diu
<p>BENGALURU - Mr Vipin Anand Office of the Insurance Ombudsman, Jeevan Soudha Building,PID No. 57-27-N-19 Ground Floor, 19/19, 24th Main Road, JP Nagar, Ist Phase, Bengaluru – 560 078. Tel.: 080 - 26652048 / 26652049 Email: bimalokpal.bengaluru@cioins.co.in</p>	Karnataka
<p>BHOPAL - Shri R. M. Singh Insurance Ombudsman 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 Email: bimalokpal.bhopal@cioins.co.in</p>	Madhya Pradesh, Chhattisgarh
<p>BHUBANESWAR - Shri Suresh Chandra Panda Office of the Insurance Ombudsman, 62, Forest park, Bhubaneswar – 751 009. Tel.: 0674 - 2596461 /2596455 Email: bimalokpal.bhubaneswar@cioins.co.in</p>	Odisha
<p>CHANDIGARH - Mr Atul Jerath 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 Email: bimalokpal.chandigarh@cioins.co.in</p>	Punjab, Haryana (excluding Gurugram, Faridabad, Sonapat and Bahadurgarh), Himachal Pradesh, Union Territories of Jammu & Kashmir,Ladakh & Chandigarh
<p>CHENNAI - Shri Segar Sampathkumar Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI – 600 018. Tel.: 044 - 24333668 / 24335284 Email: bimalokpal.chennai@cioins.co.in</p>	Tamil Nadu, PuducherryTown and Karaikal (which are part of Puducherry)
<p>DELHI - Shri Sudhir Krishna 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@cioins.co.in</p>	Delhi & following Districts of Haryana - Gurugram, Faridabad, Sonapat & Bahadurgarh

Office Details	Jurisdiction
<p>GUWAHATI - Shri Somnath Ghosh 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@cioins.co.in</p>	<p>Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura</p>
<p>HYDERABAD - Shri N. Sankaran 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 - 23312122 Email: bimalokpal.hyderabad@cioins.co.in</p>	<p>Andhra Pradesh, Telangana, Yanam and part of Union Territory of Puducherry</p>
<p>JAIPUR - Shri Rajiv Dutt Sharma Office of the Insurance Ombudsman, Jeevan Nidhi - II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141 - 2740363 Email: bimalokpal.jaipur@cioins.co.in</p>	<p>Rajasthan</p>
<p>ERNAKULAM - Shri G. Radhakrishnan Office of the Insurance Ombudsman, 2nd Floor, Pulinat Bldg., Opp. Cochin Shipyard, M. G. Road, Ernakulam - 682 015. Tel.: 0484 - 2358759 / 2359338 Email: bimalokpal.ernakulam@cioins.co.in</p>	<p>Kerala, Lakshadweep, Mahe-a part of Union Territory of Puducherry</p>
<p>KOLKATA - Shri P. K. Rath Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 4th Floor, 4, C.R. Avenue, KOLKATA - 700 072. Tel.: 033 - 22124339 / 22124340 Email: bimalokpal.kolkata@cioins.co.in</p>	<p>West Bengal, Sikkim, Andaman & Nicobar Islands</p>
<p>LUCKNOW Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 2231330 / 2231331 Email: bimalokpal.lucknow@cioins.co.in</p>	<p>Districts of Uttar Pradesh : Lalitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar</p>
<p>MUMBAI - Shri Bharatkumar S. Pandya Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 69038821/23/24/25/26/27/28/28/29/30/31 Email: bimalokpal.mumbai@cioins.co.in</p>	<p>Goa, Mumbai Metropolitan Region (excluding Navi Mumbai & Thane)</p>

Office Details	Jurisdiction
<p>NOIDA - Shri Chandra Shekhar Prasad Office of the Insurance Ombudsman, Bhagwan Sahai Palace 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddh Nagar, U.P-201301. Tel.: 0120-2514252 / 2514253 Email: bimalokpal.noida@cioins.co.in</p>	<p>State of Uttarakhand and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kannauj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautam Buddh nagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur</p>
<p>PATNA - Shri N. K. Singh Office of the Insurance Ombudsman, 2nd Floor, Lalit Bhawan, Bailey Road, Patna 800 001. Tel.: 0612-2547068 Email: bimalokpal.patna@cioins.co.in</p>	<p>Bihar, Jharkhand</p>
<p>PUNE - Shri Vinay Sah 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@cioins.co.in</p>	<p>Maharashtra, Areas of Navi Mumbai and Thane (excluding Mumbai Metropolitan Region)</p>

Council for Insurance Ombudsmen,

3rd Floor, Jeevan Seva Annexe,
S. V. Road, Santacruz (W),
Mumbai - 400 054.
E-mail: inscoun@cioins.co.in
Tel: 022 -69038800/69038812

ANNEXURE II – Product Benefit Table (all limits in INR unless defined as percentage)

Individual & Family Floater variant

Plans	Silver		Gold					Platinum		
	5 lacs	7.5 lacs	10 lacs	15 lacs	20 lacs	30 lacs	50 lacs	1 cr	2 cr	3 cr
Benefits										
Inpatient care	Covered up to Sum Insured									
Room rent	Covered up to Sum Insured (except for Suite or above room category)							Covered up to Sum Insured		
Pre-Hospitalization Medical Expenses (90 days)	Covered up to Sum Insured									
Post-Hospitalization Medical Expenses (180 days)	Covered up to Sum Insured									
Day Care Treatment	Covered up to Sum Insured									
Domiciliary Hospitalization	Covered up to Sum Insured									
Alternative Treatment	Covered up to Sum Insured									
Living Organ Donor Transplant	Covered up to Sum Insured									
Emergency Ambulance	Network Hospital:Covered up to Sum Insured; Non-network Hospital: Covered up to Rs. 2,000 per event									
e-consultation	Unlimited tele / online consultations									
Maternity Benefit (covered for up to 2 pregnancies or terminations) ⁽¹⁾	Covered up to Rs 40,000	Covered up to Rs 60,000	Covered up to Rs 70,000	Covered up to Rs 75,000	Covered up to Rs 80,000	Covered up to Rs 1,00,000	Covered up to Rs 1,00,000	Covered up to Rs 200,000 (worldwide excluding USA & Canada)		
New Born Baby (covered uptill the end of Policy Year) ⁽¹⁾	Covered up to Sum Insured									
Vaccination of the new born baby	Covered until new born baby completes one year									
Health Check-up (from Day 1)	Annual, Tests covered up to worth Rs 1,250 per Insured Person	Annual, Tests covered up to worth Rs 1,875 per Insured Person	Annual, Tests covered up to worth Rs 2,500 per Insured Person	Annual, Tests covered up to worth Rs 2,500 per Insured Person	Annual, Tests covered up to worth Rs 2,500 per Insured Person	Annual, Tests covered up to worth Rs 5,000 per Insured Person	Annual, tests covered up to worth Rs 7,500 per Insured Person	Annual, tests covered up to worth Rs 10,000 per Insured Person	Annual, tests covered up to worth Rs 10,000 per Insured Person	Annual, tests covered up to worth Rs 10,000 per Insured Person
Re-fill benefit	Reinstate up to base Sum Insured. Applicable for same & different illness as well									
Premium Waiver	One time premium waiver if the Policyholder dies or suffers from specified illness									
Pharmacy and diagnostic services	Available through our empanelled service provider									
Loyalty Additions	Increase of 10% of expiring Base Sum Insured in a Policy Year; maximum up to 100% of Base Sum Insured									
HIV / AIDS	covered up to Rs 50,000									

Plans	Silver	Gold	Platinum
Emergency assistance services (only within India) <ul style="list-style-type: none"> - Medical consultation referral - Emergency medical evacuation (air ambulance) - Medical repatriation - Compassionate visit - Care and/or transportation of minor children - Return of mortal remains 	Covered up to Sum Insured		
Mental disorder treatment	Covered up to Sum Insured (sub-limit of Rs 50,000 applicable on few conditions)		Covered up to Sum Insured (sub-limit of Rs 1,00,000 applicable on few conditions)
LASER surgery cover	Not Available	Covered up to Rs 50,000	Covered up to Rs 1,00,000
Second Medical Opinion	Not Available	Not available	Covered worldwide, One opinion per Insured Person per Specified Illness / planned Surgery
Child Care Benefits	Not Available	Not available	Covered up to Sum Insured
Specified Illness Cover ⁽²⁾ (outside India for worldwide excluding USA & Canada)	Not Available	Not available	Covered up to Sum Insured
OPD cover	Not Available	Not available	covered up to Rs 50,000 per policy
Modern Treatments	Covered up to Sum Insured with sub-limit of Rs. 1Lac on few robotic surgeries		
International coverage (outside India for worldwide excluding USA & Canada)	Not available	Condition: One single trip (max 15 days) per Insured Person; International Sum Insured: up to Rs. 30 Lacs per Insured Person	Condition: annual multi trip (Max 45 days coverage in a single trip); International Sum Insured: up to Rs. 1 Cr per Insured Person
Emergency Hospitalization		Covered up to International Sum Insured	
Emergency Medical Evacuation		Covered up to International Sum Insured	
OPD cover		Covered up to International Sum Insured with a co-payment of 20%	
Compassionate visit		Covered up to International Sum Insured	
Loss of Passport		Covered up to Rs 20,000	
Care and/or transportation of minor children		Covered up to International Sum Insured	
Loss of checked-in baggage		Covered up to Rs 10,000	

Plans	Silver	Gold	Platinum
Return of mortal remains		Covered up to International Sum Insured	
Trip Cancellation & Interruption		Rs 25,000	
Trip Delay		Rs 10,000	
Delay of Checked-in Baggage		Rs 5,000	
Medical Referral		Covered up to International Sum Insured	
Medical repatriation		Covered up to International Sum Insured	
Optional Benefits			
Personal Accident cover (for insured aged 18 years & above on individual basis)	25 lacs	50 lacs	1 Cr
Critical illness cover (for insured 18 years & above on individual basis)	5 lacs / 10 lacs	10 lacs / 15 lacs / 25 lacs	25 lacs / 50 lacs / 1 Cr
Enhanced Loyalty Addition	Increase of 20% of expiring Base Sum Insured in a Policy Year; maximum up to 200% of Base Sum Insured		
International coverage extension (outside the geographical boundaries of India for worldwide excluding USA & Canada)	Not available	1. Double Sum Insured for 'international coverage' benefit 2. Additional single trips available from 1 day to 30 days	Double Sum Insured for 'international coverage' benefit
Hospital Cash ⁽³⁾	Rs 3,000/day	Rs 5,000/day	Rs 7,500/day
Enhanced Geographical Scope for International coverage	Not available	USA & Canada included for Maternity Benefit under platinum plan, Specified Illness under platinum plan and International coverage	
Health Coach	Personalized health coaching for insured aged 18 years & above for any 90 days per Policy Year		
(1) subject to a continuous coverage of 24 months of that Insured Person since the inception of the first Policy which offers Maternity benefit with Us.			
(2) The symptoms of the Specified Illness first occur or manifest itself during the Policy Period and after completion of the 90 day from the inception of 1st Policy with Us.			
(3) Hospital Cash - Minimum 48 hrs of continuous hospitalization required. Maximum coverage offered for 30 days/policy year/insured person. Payment made from day one subject to hospitalization claim being admissible.			

Family First variant

Plans	Silver	Gold	Platinum
Base Sum Insured (in Rs)	1Lacs, 2Lacs, 3Lacs, 4Lacs & 5Lacs	5Lacs, 6 Lacs, 7 Lacs, 8 Lacs, 9 Lacs & 10Lacs	10 Lacs, 11 Lacs, 12 Lacs, 13 Lacs, 14 Lacs & 15 Lacs
Floater Sum Insured (in Rs) – (available on a floating basis over Base Individual Sum Insured)	Number of Insured Persons (value to be considered as 10 for more than 6 members) * Base Individual Sum Insured * Multiplier factor (1.5 for 2 member policy & 1 for others)		
Benefits			
Inpatient care	Covered up to Sum Insured		
Room rent	Option 1: Rs 3,000 per day or Shared Room; whichever is lower Option 2: Rs 5,000 per day or Single Private Room; whichever is lower	Covered up to Sum Insured (except for Suite or above room category)	Covered up to Sum Insured
Pre-Hospitalization Medical Expenses (90 days)	Covered up to Sum Insured		
Post-Hospitalization Medical Expenses (180 days)	Covered up to Sum Insured		
Day Care Treatment	Covered up to Sum Insured		
Domiciliary Hospitalization	Covered up to Sum Insured		
Alternative Treatment	Covered up to Sum Insured		
Living Organ Donor Transplant	Covered up to Sum Insured		
Emergency Ambulance	Network Hospital: Covered up to Sum Insured; Non-network Hospital: Covered up to Rs. 2,000 per event		
e-consultation	Unlimited tele / online consultations		
Maternity Benefit (covered for up to 2 pregnancies or terminations) ⁽¹⁾	Covered up to Rs 35,000	Covered up to Rs 50,000	Covered up to Rs 1,00,000 (worldwide excluding USA & Canada)
New Born Baby (covered upto the end of Policy Year) ⁽¹⁾	Covered up to Sum Insured		
Vaccination of the new born baby	Covered until new born baby completes one year		
Health Check-up (from Day 1)	Once in two years, tests as per annexure	Annual, Tests covered up to worth Rs 2,500 per Insured Person	Annual, tests covered up to worth Rs 5000 per Insured Person
Premium Waiver	One time premium waiver if the Policyholder dies or suffers from specified illness		
Pharmacy and diagnostic services	Available through our empanelled service provider		
Loyalty Additions	Increase of 10% of expiring Base Sum Insured in a Policy Year; maximum up to 100% of Base Sum Insured		
HIV / AIDS	Covered up to Rs 50,000		
Emergency assistance services (only within India)	Covered up to Sum Insured		
<ul style="list-style-type: none"> – Medical consultation referral – Emergency medical evacuation (air ambulance) – Medical repatriation – Compassionate visit – Care and/or transportation of minor children – Return of mortal remains 			

Plans	Silver	Gold	Platinum
Mental disorder treatment	Covered up to Sum Insured (sub-limit of Rs 50,000 applicable on few conditions)		Covered up to Sum Insured (sub-limit of Rs 1,00,000 applicable on few conditions)
LASER surgery cover	Not available	Covered up to Rs 50,000	Covered up to Rs 1,00,000
Second Medical Opinion	Not available	Not available	covered worldwide, One opinion per Insured Person per Specified Illness / planned Surgery
Child Care Benefits	Not available	Not available	Covered up to Sum Insured
Specified Illness Cover ⁽²⁾ (outside India for worldwide excluding USA & Canada)	Not available	Not available	Covered up to Sum Insured
OPD cover	Not available	Not available	covered up to Rs 35,000 per policy
Modern Treatments	Covered up to Sum Insured with sub-limit of Rs. 1Lac on few robotic surgeries		
International coverage (outside India for worldwide excluding USA & Canada)	Not available	Condition: One single trip (max 15 days) per Insured Person; International Sum Insured: up to Rs. 30 Lacs per Insured Person	Condition: annual multi trip (Max 45 days coverage in a single trip); International Sum Insured: up to Rs. 1 Cr per Insured Person
Emergency Hospitalization		Covered up to International Sum Insured	
Emergency Medical Evacuation		Covered up to International Sum Insured	
OPD cover		Covered up to International Sum Insured with a co-payment of 20%	
Compassionate visit		Covered up to International Sum Insured	
Loss of Passport		Covered up to Rs 20,000	
Care and/or transportation of minor children		Covered up to International Sum Insured	
Loss of checked-in baggage		Covered up to Rs 10,000	
Return of mortal remains		Covered up to International Sum Insured	
Trip Cancellation & Interruption		Rs 25,000	
Trip Delay		Rs 10,000	
Delay of Checked-in Baggage		Rs 5,000	
Medical Referral		Covered up to International Sum Insured	
Medical repatriation		Covered up to International Sum Insured	

Optional Benefits			
Personal Accident cover (for insured aged 18 years & above on individual basis)	25 lacs	50 lacs	1 Cr
Critical illness cover (for insured 18 years & above on individual basis)	5 lacs / 10 lacs	10 lacs / 15 lacs / 25 lacs	25 lacs / 50 lacs / 1 Cr
Enhanced Loyalty Addition	Increase of 20% of expiring Base Sum Insured in a Policy Year; maximum up to 200% of Base Sum Insured		
International coverage extension (outside the geographical boundaries of India for worldwide excluding USA & Canada)	Not available	1. Double Sum Insured for 'international coverage' benefit 2. Additional single trips available from 1 day to 30 days	Double Sum Insured for 'international coverage' benefit
Hospital Cash ⁽³⁾	Rs 1,500/day	Rs 3,000/day	Rs 6,000/day
Enhanced Geographical Scope for International coverage	Not available	USA & Canada included for Maternity Benefit under platinum plan, Specified Illness under platinum plan and International coverage	
Health Coach	Personalized health coaching for insured aged 18 years & above for any 90 days per Policy Year		
(1) subject to a continuous coverage of 24 months of that Insured Person since the inception of the first Policy which offers Maternity benefit with Us.			
(2) The symptoms of the Specified Illness first occur or manifest itself during the Policy Period and after completion of the 90 day from the inception of 1st Policy with Us.			
(3) Hospital Cash - Minimum 48 hrs of continuous hospitalization required. Maximum coverage offered for 30 days/policy year/insured person. Payment made from day one subject to hospitalization claim being admissible.			

Annexure III - Day Care Treatments

S.No.	Header	Procedure Name	S.No.	Header	Procedure Name
I	Cardiology Related:		36		Other Excisions Of The Middle And Inner Ear
	1	Coronary Angiography	37		Incision (Opening) And Destruction (Elimination) Of The Inner Ear
II	Critical Care Related:		38		Other Operations On The Middle And Inner Ear
	2	Insert Non- Tunnel Cv Cath	39		Excision And Destruction Of Diseased Tissue Of The Nose
	3	Insert Picc Cath (Peripherally Inserted Central Catheter)	40		Other Operations On The Nose
	4	Replace Picc Cath (Peripherally Inserted Central Catheter)	41		Nasal Sinus Aspiration
	5	Insertion Catheter, Intra Anterior	42		Foreign Body Removal From Nose
	6	Insertion Of Portacath	43		Other Operations On The Tonsils And Adenoids
III	Dental Related:		44		Adenoidectomy
	7	Splinting Of Avulsed Teeth	45		Labyrinthectomy For Severe Vertigo
	8	Suturing Lacerated Lip	46		Stapedectomy Under Ga
	9	Suturing Oral Mucosa	47		Stapedectomy Under La
	10	Oral Biopsy In Case Of Abnormal Tissue Presentation	48		Tympanoplasty (Type Iv)
	11	Fnac	49		Endolymphatic Sac Surgery For Meniere's Disease
	12	Smear From Oral Cavity	50		Turbinectomy
IV	ENT Related:		51		Endoscopic Stapedectomy
	13	Myringotomy With Grommet Insertion	52		Incision And Drainage Of Perichondritis
	14	Tympanoplasty (Closure Of An Eardrum Perforation/Reconstruction Of The Auditory Ossicles)	53		Septoplasty
	15	Removal Of A Tympanic Drain	54		Vestibular Nerve Section
	16	Keratoses Removal Under Ga	55		Thyroplasty Type I
	17	Operations On The Turbinates (Nasal Concha)	56		Pseudocyst Of The Pinna - Excision
	18	Tympanoplasty (Closure Of An Eardrum Perforation/Reconstruction Of The Auditory Ossicles)	57		Incision And Drainage - Haematoma Auricle
	19	Removal Of Keratoses Obturans	58		Tympanoplasty (Type Ii)
	20	Stapedotomy To Treat Various Lesions In Middle Ear	59		Reduction Of Fracture Of Nasal Bone
	21	Revision Of A Stapedectomy	60		Thyroplasty Type Ii
	22	Other Operations On The Auditory Ossicles	61		Tracheostomy
	23	Myringoplasty (Postaural/Endaural Approach As Well As Simple Type -I Tympanoplasty)	62		Excision Of Angioma Septum
	24	Fenestration Of The Inner Ear	63		Turbineoplasty
	25	Revision Of A Fenestration Of The Inner Ear	64		Incision & Drainage Of Retro Pharyngeal Abscess
	26	Palatoplasty	65		Uvulo Palato Pharyngo Plasty
	27	Transoral Incision And Drainage Of A Pharyngeal Abscess	66		Adenoidectomy With Grommet Insertion
	28	Tonsillectomy Without Adenoidectomy	67		Adenoidectomy Without Grommet Insertion
	29	Tonsillectomy With Adenoidectomy	68		Vocal Cord Lateralisation Procedure
	30	Excision And Destruction Of A Lingual Tonsil	69		Incision & Drainage Of Para Pharyngeal Abscess
	31	Revision Of A Tympanoplasty	70		Tracheoplasty
	32	Other Microsurgical Operations On The Middle Ear	V	Gastroenterology Related:	
	33	Incision Of The Mastoid Process And Middle Ear	71		Cholecystectomy And Choledochal Jejunostomy/ Duodenostomy/Gastrostomy/Expl Oration Common Bile Duct
	34	Mastoidectomy	72		Esophagoscopy, Gastroscopy, Duodenoscopy With Polypectomy/ Removal Of Foreign Body/ Diathermy Of Bleeding Lesions
	35	Reconstruction Of The Middle Ear	73		Pancreatic Pseudocyst Eus & Drainage
			74		Rf Ablation For Barrett's Oesophagus

S.No.	Header	Procedure Name	S.No.	Header	Procedure Name
	75	Ercp And Papillotomy		119	Suturing Of Lacerations
	76	Esophagoscope And Sclerosant Injection		120	Scalp Suturing
	77	Eus + Submucosal Resection		121	Infected Lipoma Excision
	78	Construction Of Gastrostomy Tube		122	Maximal Anal Dilatation
	79	Eus + Aspiration Pancreatic Cyst		123	Piles
	80	Small Bowel Endoscopy (Therapeutic)		124	A)Injection Sclerotherapy
	81	Colonoscopy ,Lesion Removal		125	B)Piles Banding
	82	Ercp		126	Liver Abscess- Catheter Drainage
	83	Colonscopy Stenting Of Stricture		127	Fissure In Ano- Fissurectomy
	84	Percutaneous Endoscopic Gastrostomy		128	Fibroadenoma Breast Excision
	85	Eus And Pancreatic Pseudo Cyst Drainage		129	Oesophageal Varices Sclerotherapy
	86	Ercp And Choledochoscopy		130	Ercp - Pancreatic Duct Stone Removal
	87	Proctosigmoidoscopy Volvulus Detorsion		131	Perianal Abscess I&D
	88	Ercp And Sphincterotomy		132	Perianal Hematoma Evacuation
	89	Esophageal Stent Placement		133	Ugi Scopy And Polypectomy Oesophagus
	90	Ercp + Placement Of Biliary Stents		134	Breast Abscess I& D
	91	Sigmoidoscopy W / Stent		135	Feeding Gastrostomy
	92	Eus + Coeliac Node Biopsy		136	Oesophagoscopy And Biopsy Of Growth Oesophagus
	93	Ugi Scopy And Injection Of Adrenaline, Sclerosants Bleeding Ulcers		137	Ercp - Bile Duct Stone Removal
VI	General Surgery Related:			138	Ileostomy Closure
	94	Incision Of A Pilonidal Sinus / Abscess		139	Colonoscopy
	95	Fissure In Ano Sphincterotomy		140	Polypectomy Colon
	96	Surgical Treatment Of A Varicocele And A Hydrocele Of The Spermatic Cord		141	Splenic Abscesses Laparoscopic Drainage
	97	Orchidopexy		142	Ugi Scopy And Polypectomy Stomach
	98	Abdominal Exploration In Cryptorchidism		143	Rigid Oesophagoscopy For Fb Removal
	99	Surgical Treatment Of Anal Fistulas		144	Feeding Jejunostomy
	100	Division Of The Anal Sphincter (Sphincterotomy)		145	Colostomy
	101	Epididymectomy		146	Ileostomy
	102	Incision Of The Breast Abscess		147	Colostomy Closure
	103	Operations On The Nipple		148	Submandibular Salivary Duct Stone Removal
	104	Excision Of Single Breast Lump		149	Pneumatic Reduction Of Intussusception
	105	Incision And Excision Of Tissue In The Perianal Region		150	Varicose Veins Legs - Injection Sclerotherapy
	106	Surgical Treatment Of Hemorrhoids		151	Rigid Oesophagoscopy For Plummer Vinson Syndrome
	107	Other Operations On The Anus		152	Pancreatic Pseudocysts Endoscopic Drainage
	108	Ultrasound Guided Aspirations		153	Zadek's Nail Bed Excision
	109	Sclerotherapy,		154	Subcutaneous Mastectomy
	110	Therapeutic Laparoscopy With Laser		155	Excision Of Ranula Under Ga
	111	Infected Keloid Excision		156	Rigid Oesophagoscopy For Dilation Of Benign Strictures
	112	Axillary Lymphadenectomy		157	Eversion Of Sac Unilateral/Bilateral
	113	Wound Debridement And Cover		158	Lord's Plication
	114	Abscess-Decompression		159	Jaboulay's Procedure
	115	Cervical Lymphadenectomy		160	Scrotoplasty
	116	Infected Sebaceous Cyst		161	Circumcision For Trauma
	117	Inguinal Lymphadenectomy		162	Meatoplasty
	118	Incision And Drainage Of Abscess		163	Intersphincteric Abscess Incision And Drainage

S.No.	Header	Procedure Name	S.No.	Header	Procedure Name
	164	Psoas Abscess Incision And Drainage		207	Therapeutic Curettage With Colposcopy/Biopsy/Diathermy/Cry Osurgery/
	165	Thyroid Abscess Incision And Drainage		208	Laser Therapy Of Cervix For Various Lesions Of Uterus
	166	Tips Procedure For Portal Hypertension		209	Other Operations On The Uterine Cervix
	167	Esophageal Growth Stent		210	Local Excision And Destruction Of Diseased Tissue Of The Vagina And The Pouch Of Douglas
	168	Pair Procedure Of Hydatid Cyst Liver		211	Incision Of Vagina
	169	Tru Cut Liver Biopsy		212	Incision Of Vulva
	170	Photodynamic Therapy Or Esophageal Tumour And Lung Tumour		213	Culdotomy
	171	Excision Of Cervical Rib		214	Salpingo-Oophorectomy Via Laparotomy
	172	Laparoscopic Reduction Of Intussusception		215	Endoscopic Polypectomy
	173	Microdochectomy Breast		216	Hysteroscopic Removal Of Myoma
	174	Surgery For Fracture Penis		217	D&C
	175	Sentinel Node Biopsy		218	Hysteroscopic Resection Of Septum
	176	Parastomal Hernia		219	Thermal Cauterisation Of Cervix
	177	Revision Colostomy		220	Mirena Insertion
	178	Prolapsed Colostomy- Correction		221	Hysteroscopic Adhesiolysis
	179	Testicular Biopsy		222	Leep (Loop Electrosurgical Excision Procedure)
	180	Laparoscopic Cardiomyotomy(Hellers)		223	Cryocauterisation Of Cervix
	181	Sentinel Node Biopsy Malignant Melanoma		224	Polypectomy Endometrium
	182	Laparoscopic Pyloromyotomy(Ramstedt)		225	Hysteroscopic Resection Of Fibroid
	183	Excision Of Fistula-In-Ano		226	Lletz (Large Loop Excision Of Transformation Zone)
	184	Excision Juvenile Polyps Rectum		227	Conization
	185	Vaginoplasty		228	Polypectomy Cervix
	186	Dilatation Of Accidental Caustic Stricture Oesophageal		229	Hysteroscopic Resection Of Endometrial Polyp
	187	Presacral Teratomas Excision		230	Vulval Wart Excision
	188	Removal Of Vesical Stone		231	Laparoscopic Paraovarian Cyst Excision
	189	Excision Sigmoid Polyp		232	Uterine Artery Embolization
	190	Sternomastoid Tenotomy		233	Laparoscopic Cystectomy
	191	Infantile Hypertrophic Pyloric Stenosis Pyloromyotomy		234	Hymenectomy(Imperforate Hymen)
	192	Excision Of Soft Tissue Rhabdomyosarcoma		235	Endometrial Ablation
	193	Mediastinal Lymph Node Biopsy		236	Vaginal Wall Cyst Excision
	194	High Orchiectomy For Testis Tumours		237	Vulval Cyst Excision
	195	Excision Of Cervical Teratoma		238	Laparoscopic Paratubal Cyst Excision
	196	Rectal-Myomectomy		239	Repair Of Vagina (Vaginal Atresia)
	197	Rectal Prolapse (Delorme's Procedure)		240	Hysteroscopy, Removal Of Myoma
	198	Detorsion Of Torsion Testis		241	Turbt
	199	Eua + Biopsy Multiple Fistula In Ano		242	Ureterocoele Repair - Congenital Internal
	200	Cystic Hygroma - Injection Treatment		243	Vaginal Mesh For Pop
VII		Gynecology Related:		244	Laparoscopic Myomectomy
	201	Operations On Bartholin's Glands (Cyst)		245	Surgery For Sui
	202	Incision Of The Ovary		246	Repair Recto- Vagina Fistula
	203	Insufflations Of The Fallopian Tubes		247	Pelvic Floor Repair(Excluding Fistula Repair)
	204	Other Operations On The Fallopian Tube		248	Urs + LI
	205	Dilatation Of The Cervical Canal		249	Laparoscopic Oophorectomy
	206	Conisation Of The Uterine Cervix		250	Normal Vaginal Delivery And Variants

S.No.	Header	Procedure Name	S.No.	Header	Procedure Name
VIII		Neurology Related:			
	251	Facial Nerve Physiotherapy		296	Telecesium Therapy
	252	Nerve Biopsy		297	External Mould Brachytherapy
	253	Muscle Biopsy		298	Interstitial Brachytherapy
	254	Epidural Steroid Injection		299	Intracavity Brachytherapy
	255	Glycerol Rhizotomy		300	3d Brachytherapy
	256	Spinal Cord Stimulation		301	Implant Brachytherapy
	257	Motor Cortex Stimulation		302	Intravesical Brachytherapy
	258	Stereotactic Radiosurgery		303	Adjuvant Radiotherapy
	259	Percutaneous Cordotomy		304	Afterloading Catheter Brachytherapy
	260	Intrathecal Baclofen Therapy		305	Conditioning Radiotherapy For Bmt
	261	Entrapment Neuropathy Release		306	Extracorporeal Irradiation To The Homologous Bone Grafts
	262	Diagnostic Cerebral Angiography		307	Radical Chemotherapy
	263	Vp Shunt		308	Neoadjuvant Radiotherapy
	264	Ventriculoatrial Shunt		309	Ldr Brachytherapy
IX		Oncology Related:		310	Palliative Radiotherapy
	265	Radiotherapy For Cancer		311	Radical Radiotherapy
	266	Cancer Chemotherapy		312	Palliative Chemotherapy
	267	Iv Push Chemotherapy		313	Template Brachytherapy
	268	Hbi-Hemibody Radiotherapy		314	Neoadjuvant Chemotherapy
	269	Infusional Targeted Therapy		315	Adjuvant Chemotherapy
	270	Srt-Stereotactic Arc Therapy		316	Induction Chemotherapy
	271	Sc Administration Of Growth Factors		317	Consolidation Chemotherapy
	272	Continuous Infusional Chemotherapy		318	Maintenance Chemotherapy
	273	Infusional Chemotherapy		319	Hdr Brachytherapy
	274	Ccrt-Concurrent Chemo + Rt		X	Operations on the salivary glands & salivary ducts:
	275	2d Radiotherapy		320	Incision And Lancing Of A Salivary Gland And A Salivary Duct
	276	3d Conformal Radiotherapy		321	Excision Of Diseased Tissue Of A Salivary Gland And A Salivary Duct
	277	Igrt- Image Guided Radiotherapy		322	Resection Of A Salivary Gland
	278	Imrt- Step & Shoot		323	Reconstruction Of A Salivary Gland And A Salivary Duct
	279	Infusional Bisphosphonates		324	Other Operations On The Salivary Glands And Salivary Ducts
	280	Imrt- Dmlc		XI	Operations on the skin & subcutaneous tissues:
	281	Rotational Arc Therapy		325	Other Incisions Of The Skin And Subcutaneous Tissues
	282	Tele Gamma Therapy		326	Surgical Wound Toilet (Wound Debridement) And Removal Of Diseased Tissue Of The Skin And Subcutaneous Tissues
	283	Fsrt-Fractionated Srt		327	Local Excision Of Diseased Tissue Of The Skin And Subcutaneous Tissues
	284	Vmat-Volumetric Modulated Arc Therapy		328	Other Excisions Of The Skin And Subcutaneous Tissues
	285	Sbrt-Stereotactic Body Radiotherapy		329	Simple Restoration Of Surface Continuity Of The Skin And Subcutaneous Tissues
	286	Helical Tomotherapy		330	Free Skin Transplantation, Donor Site
	287	Srs-Stereotactic Radiosurgery		331	Free Skin Transplantation, Recipient Site
	288	X-Knife Srs		332	Revision Of Skin Plasty
	289	Gammaknife Srs			
	290	Tbi- Total Body Radiotherapy			
	291	Intraluminal Brachytherapy			
	292	Electron Therapy			
	293	Tset-Total Electron Skin Therapy			
	294	Extracorporeal Irradiation Of Blood Products			
	295	Telecobalt Therapy			

S.No.	Header	Procedure Name	S.No.	Header	Procedure Name	
	333	Other Restoration And Reconstruction Of The Skin And Subcutaneous Tiss	XIV	Orthopedics Related:		
	334	Chemosurgery To The S		369	Surgery For Meniscus Tear	
	335	Destruction Of Diseased Tissue In The Skin And Subcutaneous Tissues		370	Incision On Bone, Septic And Aseptic	
	336	Reconstruction Of Deformity/Defect In Nail Bed		371	Closed Reduction On Fracture, Luxation Or Epiphyseolysis With Osteosynthesis	
	337	Excision Of Bursirtis		372	Suture And Other Operations On Tendons And Tendon Sheath	
	338	Tennis Elbow Release		373	Reduction Of Dislocation Under Ga	
XII	Operations on the Tongue:			374	Arthroscopic Knee Aspiration	
	339	Incision, Excision And Destruction Of Diseased Tissue Of The Tongue		375	Surgery For Ligament Tear	
	340	Partial Glossectomy		376	Surgery For Hemoarthrosis/Pyoarthrosis	
	341	Glossectomy		377	Removal Of Fracture Pins/Nails	
	342	Reconstruction Of The Tongue		378	Removal Of Metal Wire	
	343	Small Reconstruction Of The Tongue		379	Closed Reduction On Fracture, Luxation	
XIII	Ophthalmology Related:			380	Reduction Of Dislocation Under Ga	
	344	Surgery For Cataract	381	Epiphyseolysis With Osteosynthesis		
	345	Incision Of Tear Glands	382	Excision Of Various Lesions In Coccyx		
	346	Other Operations On The Tear Ducts	383	Arthroscopic Repair Of Acl Tear Knee		
	347	Incision Of Diseased Eyelids	384	Closed Reduction Of Minor Fractures		
	348	Excision And Destruction Of Diseased Tissue Of The Eyelid	385	Arthroscopic Repair Of Pcl Tear Knee		
	349	Operations On The Canthus And Epicanthus	386	Tendon Shortening		
	350	Corrective Surgery For Entropion And Ectropion	387	Arthroscopic Meniscectomy - Knee		
	351	Corrective Surgery For Blepharoptosis	388	Treatment Of Clavicle Dislocation		
	352	Removal Of A Foreign Body From The Conjunctiva	389	Haemarthrosis Knee- Lavage		
	353	Removal Of A Foreign Body From The Cornea	390	Abscess Knee Joint Drainage		
	354	Incision Of The Cornea	391	Carpal Tunnel Release		
	355	Operations For Pterygium	392	Closed Reduction Of Minor Dislocation		
	356	Other Operations On The Cornea	393	Repair Of Knee Cap Tendon		
	357	Removal Of A Foreign Body From The Lens Of The Eye	394	Orif With K Wire Fixation- Small Bones		
	358	Removal Of A Foreign Body From The Posterior Chamber Of The Eye	395	Release Of Midfoot Joint		
	359	Removal Of A Foreign Body From The Orbit And Eyeball	396	Orif With Plating- Small Long Bones		
	360	Correction Of Eyelid Ptosis By Levator Palpebrae Superioris Resection (Bilateral)	397	Implant Removal Minor		
	361	Correction Of Eyelid Ptosis By Fascia Lata Graft (Bilateral)	398	K Wire Removal		
	362	Diathermy/Cryotherapy To Treat Retinal Tear	399	Pop Application		
	363	Anterior Chamber Paracentesis/ Cyclodiathermy/ Cyclocryotherap Y/ Goniotomy/Trabeculotomy And Filtering And Allied Operations To Treat Glaucoma	400	Closed Reduction And External Fixation		
	364	Enucleation Of Eye Without Implant	401	Arthrotomy Hip Joint		
	365	Dacryocystorhinostomy For Various Lesions Of Lacrimal Gland	402	Syme's Amputation		
	366	Laser Photocoagulation To Treat Ratinal Tear	403	Arthroplasty		
	367	Biopsy Of Tear Gland	404	Partial Removal Of Rib		
	368	Treatment Of Retinal Lesion	405	Treatment Of Sesamoid Bone Fracture		
			406	Shoulder Arthroscopy / Surgery		
			407	Elbow Arthroscopy		
			408	Amputation Of Metacarpal Bone		
			409	Release Of Thumb Contracture		
			410	Incision Of Foot Fascia		
			411	Calcaneum Spur Hydrocort Injection		
			412	Ganglion Wrist Hyalase Injection		

S.No.	Header	Procedure Name	S.No.	Header	Procedure Name
	413	Partial Removal Of Metatarsal		456	Breast Reconstruction Surgery After Mastectomy
	414	Repair / Graft Of Foot Tendon		457	Sling Operation For Facial Palsy
	415	Revision/Removal Of Knee Cap		458	Split Skin Grafting Under Ra
	416	Amputation Follow-Up Surgery		459	Wolfe Skin Graft
	417	Exploration Of Ankle Joint		460	Plastic Surgery To The Floor Of The Mouth Under Ga
	418	Remove/Graft Leg Bone Lesion			
	419	Repair/Graft Achilles Tendon	XVII	Thoracic surgery Related:	
	420	Remove Of Tissue Expander		461	Thoracoscopy And Lung Biopsy
	421	Biopsy Elbow Joint Lining		462	Excision Of Cervical Sympathetic Chain Thoracoscopic
	422	Removal Of Wrist Prosthesis		463	Laser Ablation Of Barrett's Oesophagus
	423	Biopsy Finger Joint Lining		464	Pleurodesis
	424	Tendon Lengthening		465	Thoracoscopy And Pleural Biopsy
	425	Treatment Of Shoulder Dislocation		466	Ebus + Biopsy
	426	Lengthening Of Hand Tendon		467	Thoracoscopy Ligation Thoracic Duct
	427	Removal Of Elbow Bursa		468	Thoracoscopy Assisted Empyaema Drainage
	428	Fixation Of Knee Joint	XVIII	Urology Related:	
	429	Treatment Of Foot Dislocation		469	Haemodialysis
	430	Surgery Of Bunion		470	Lithotripsy/Nephrolithotomy For Renal Calculus
	431	Intra Articular Steroid Injection		471	Excision Of Renal Cyst
	432	Tendon Transfer Procedure		472	Drainage Of Pyonephrosis/Perinephric Abscess
	433	Removal Of Knee Cap Bursa		473	Incision Of The Prostate
	434	Treatment Of Fracture Of Ulna		474	Transurethral Excision And Destruction Of Prostate Tissue
	435	Treatment Of Scapula Fracture		475	Transurethral And Percutaneous Destruction Of Prostate Tissue
	436	Removal Of Tumor Of Arm/ Elbow Under Ra/Ga		476	Open Surgical Excision And Destruction Of Prostate Tissue
	437	Repair Of Ruptured Tendon		477	Radical Prostatovesiculectomy
	438	Decompress Forearm Space		478	Other Excision And Destruction Of Prostate Tissue
	439	Revision Of Neck Muscle (Torticollis Release)		479	Operations On The Seminal Vesicles
	440	Lengthening Of Thigh Tendons		480	Incision And Excision Of Periprostatic Tissue
	441	Treatment Fracture Of Radius & Ulna		481	Other Operations On The Prostate
	442	Repair Of Knee Joint		482	Incision Of The Scrotum And Tunica Vaginalis Testis
XV	Other operations on the mouth & face:			483	Operation On A Testicular Hydrocele
	443	External Incision And Drainage In The Region Of The Mouth, Jaw And Face		484	Excision And Destruction Of Diseased Scrotal Tissue
	444	Incision Of The Hard And Soft Palate		485	Other Operations On The Scrotum And Tunica Vaginalis Testis
	445	Excision And Destruction Of Diseased Hard And Soft Palate		486	Incision Of The Testes
	446	Incision, Excision And Destruction In The Mouth		487	Excision And Destruction Of Diseased Tissue Of The Testes
	447	Other Operations In The Mouth		488	Unilateral Orchidectomy
XVI	Plastic Surgery Related:			489	Bilateral Orchidectomy
	448	Construction Skin Pedicle Flap		490	Surgical Repositioning Of An Abdominal Testis
	449	Gluteal Pressure Ulcer-Excision		491	Reconstruction Of The Testis
	450	Muscle-Skin Graft, Leg		492	Implantation, Exchange And Removal Of A Testicular Prosthesis
	451	Removal Of Bone For Graft		493	Other Operations On The Testis
	452	Muscle-Skin Graft Duct Fistula		494	Excision In The Area Of The Epididymis
	453	Removal Cartilage Graft			
	454	Myocutaneous Flap			
	455	Fibro Myocutaneous Flap			

S.No.	Header	Procedure Name	S.No.	Header	Procedure Name
495		Operations On The Foreskin	516		Excision Of Urethral Diverticulum
496		Local Excision And Destruction Of Diseased Tissue Of The Penis	517		Removal Of Urethral Stone
497		Amputation Of The Penis	518		Excision Of Urethral Prolapse
498		Other Operations On The Penis	519		Mega-Ureter Reconstruction
499		Cystoscopic Removal Of Stones	520		Kidney Renoscopy And Biopsy
500		Catheterisation Of Bladder	521		Ureter Endoscopy And Treatment
501		Lithotripsy	522		Vesico Ureteric Reflux Correction
502		Biopsy Of Temporal Artery For Various Lesions	523		Surgery For Pelvi Ureteric Junction Obstruction
503		External Arterio-Venous Shunt	524		Anderson Hynes Operation (Open Pyelopalsty)
504		Av Fistula - Wrist	525		Kidney Endoscopy And Biopsy
505		Ursl With Stenting	526		Paraphimosis Surgery
506		Ursl With Lithotripsy	527		Injury Prepuce- Circumcision
507		Cystoscopic Litholapaxy	528		Frenular Tear Repair
508		Eswl	529		Meatotomy For Meatal Stenosis
509		Bladder Neck Incision	530		Surgery For Fournier's Gangrene Scrotum
510		Cystoscopy & Biopsy	531		Surgery Filarial Scrotum
511		Cystoscopy And Removal Of Polyp	532		Surgery For Watering Can Perineum
512		Suprapubic Cystostomy	533		Repair Of Penile Torsion
513		Percutaneous Nephrostomy	534		Drainage Of Prostate Abscess
514		Cystoscopy And "Sling" Proced	535		Orchiectomy
515		Tuna- Prostate	536		Cystoscopy And Removal Of Fb

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

1. Services

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

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

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

2. No Provision of Medical Advice

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

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

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

3. User Content

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

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

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

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

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

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

4. **Services Content**

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

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

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

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

5. **Third Party Content**

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

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

6. **Intermediary**

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

7. **Repeat Infringer Policy**

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

8. **Doctor Policy**

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

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

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

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

9. **Services not provided**

Insured Person should note that:

- Our Service Provider does not practice medicine;
- Our Service Provider cannot be substituted for the Insured Person's primary care physician;
- Our Service Provider does not provide personal diagnosis, treatment or prescriptions;

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

10. **Our Service Provider Health Locker**

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

11. **Quality Assurance**

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

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

12. **Limitation of Liability**

We or Our Service Provider are not liable for any technical or other operational difficulties or problems which may result in loss of the data of the Insured Person, personalization settings or other interruptions in the services. We or Our Service Provider are not liable for the deletion, loss, mis-delivery, timeliness or failure to store or transmit the services content or the Insured Person's personalization settings.

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

13. **Privacy**

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

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

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

ANNEXURE VI - ICD codes for the specified disorders / conditions

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

Annexure VII - The expenses that are not covered or subsumed into room charges / procedure charges / costs of treatment

List I – Expenses not covered

Sl. No.	Item	Sl. No.	Item	Sl. No.	Item
1	Baby food	24	Attendant charges	47	Lumbo sacral belt
2	Baby utilities charges	25	Extra diet of patient (other than that which forms part of bed charge)	48	Nimbus bed or water or air bed charges
3	Beauty services	26	Birth certificate	49	Ambulance collar
4	Belts/ braces	27	Certificate charges	50	Ambulance equipment
5	Buds	28	Courier charges	51	Abdominal binder
6	Cold pack/hot pack	29	Conveyance charges	52	Private nurses charges- special nursing charges
7	Carry bags	30	Medical certificate	53	Sugar free tablets
8	Email / internet charges	31	Medical records	54	CREAMS POWDERS LOTIONS (Toiletries are not payable, only prescribed medical pharmaceuticals payable)
9	Food charges (other than patient's diet provided by hospital)	32	Photocopies charges	55	Ecg electrodes
10	Leggings	33	Mortuary charges	56	Gloves
11	Laundry charges	34	Walking aids charges	57	Nebulisation kit
12	Mineral water	35	Oxygen cylinder (for usage outside the hospital)	58	Any kit with no details mentioned [delivery kit, orthokit, recovery kit, etc]
13	Sanitary pad	36	Spacer	59	Kidney tray
14	Telephone charges	37	Spirometre	60	Mask
15	Guest services	38	Nebulizer kit	61	Ounce glass
16	Crepe bandage	39	Steam inhaler	62	Oxygen mask
17	Diaper of any type	40	Armsling	63	Pelvic traction belt
18	Eyelet collar	41	Thermometer	64	Pan can
19	Slings	42	Cervical collar	65	Trolley cover
20	Blood grouping and cross matching of donors samples	43	Splint	66	Urometer, urine jug
21	Service charges where nursing charge also charged	44	Diabetic foot wear	67	Ambulance
22	Television charges	45	Knee braces (long/ short/ hinged)	68	Vasofix safety
23	Surcharges	46	Knee immobilizer/shoulder immobilizer		

List II – Items that are to be subsumed into Room Charges

Sl. No.	Item	Sl. No.	Item	Sl. No.	Item
1	Baby Charges (Unless Specified/ Indicated)	14	Bed Pan	27	Admission Kit
2	Hand Wash	15	Face Mask	28	Diabetic Chart Charges
3	Shoe Cover	16	Flexi Mask	29	Documentation Charges / Administrative Expenses
4	Caps	17	Hand Holder	30	Discharge Procedure Charges
5	Cradle Charges	18	Sputum Cup	31	Daily Chart Charges
6	Comb	19	Disinfectant Lotions	32	Entrance Pass / Visitors Pass Charges
7	Eau-De-Cologne / Room Freshners	20	Luxury Tax	33	Expenses Related to Prescription on Discharge
8	Foot Cover	21	HVAC	34	File Opening Charges
9	Gown	22	House Keeping Charges	35	Incidental Expenses / Misc. Charges (Not Explained)
10	Slippers	23	Air Conditioner Charges	36	Patient Identification Band / Name Tag
11	Tissue Paper	24	IM IV Injection Charges	37	Pulseoxymeter Charges
12	Tooth Paste	25	Clean Sheet		
13	Tooth Brush	26	Blanket/Warmer Blanket		

List III – Items that are to be subsumed into Procedure Charges

Sl. No.	Item	Sl. No.	Item	Sl. No.	Item
1	Hair Removal Cream	9	Ward and Theatre Booking Charges	17	Boyles Apparatus Charges
2	Disposables Razors Charges (For Site Preparations)	10	Arthroscopy And Endoscopy Instruments	18	Cotton
3	Eye Pad	11	Microscope Cover	19	Cotton Bandage
4	Eye Sheild	12	Surgical Blades, Harmonicscalpel, Shaver	20	Surgical Tape
5	Camera Cover	13	Surgical Drill	21	Apron
6	DVD, CD Charges	14	Eye Kit	22	Torniquet
7	Gause Soft	15	Eye Drape	23	Orthobundle, Gynaec Bundle
8	Gauze	16	X-Ray Film		

List IV – Items that are to be subsumed into costs of treatment

Sl. No.	Item	Sl. No.	Item	Sl. No.	Item
1	Admission/Registration Charges	7	Infusion Pump – Cost	13	Mouth Paint
2	Hospitalisation for Evaluation/ Diagnostic Purpose	8	Hydrogen Peroxide\Spirit\ Disinfectants etc	14	Vaccination Charges
3	Urine Container	9	Nutrition Planning Charges - Dietician Charges - Diet Charges	15	Alcohol Swabes
4	Blood Reservation Charges and Ante Natal Booking Charges	10	HIV Kit	16	Scrub Solution/Sterillium
5	Bipap Machine	11	Antiseptic Mouthwash	17	Glucometer & Strips
6	CPAP/ CAPD Equipments	12	Lozenges	18	Urine Bag