

## Prospectus

### 1. ELIGIBILITY CRITERIA

Entry Age – Minimum	As per Base Policy
Entry Age – Maximum	
Exit Age	
Cover Type	Individual (as per Base Policy)
Tenure in Years	1 year/ 2 years/ 3 years (as per Base Policy)
Eligibility Criteria	Proposer must have a Retail Policy bought for self/family from Care Health Insurance Limited in order to buy this Add on.

### 2. SCHEDULE OF DISCOUNTS

Discounts & Loadings in this Add on Policy shall be same as mentioned in the Base Policy.

### 3. BENEFITS COVERED UNDER THE ADD ON POLICY:

#### A. GENERAL CONDITIONS

1. The Eligibility Criteria, Base Benefits & Optional Benefits mentioned in this Prospectus & Sales Literature form part of the coverage provided under the Add on Policy.
2. In this document, words like “We”, “Us” or “Our/Ours” represents the Insurer i.e., “Care Health Insurance” and “You” or “Your/Yours” represents the “Proposer” or “Insured(s)”
3. Base Benefits / Optional Benefit (if opted) shall be available to you, only if the particular Base Benefit / Optional Benefit is specifically opted.
4. The Add on Policy can only be bought along with the Base Policy either on Policy Issuance or on Renewal and cannot be bought in isolation or as a separate product or mid-term.
5. The Add on Policy is subject to the terms and conditions and applicable endorsements stated herein and in the Base Policy.
6. All Claims shall be payable subject to the terms, conditions, wait periods and exclusions of the Add on Policy, Base policy and subject to availability of the amount against each and every Base Benefits/ Optional Benefits of Add-on Policy.
7. The maximum, total and cumulative liability of us towards you for any and all Claims arising under this Add on Policy during the Add on Policy Year, on occurrence of an insured event in relation to that insured, shall not exceed the amount/limit of that insured which is specified against every Base Benefit and Optional Benefit.
8. You have to choose atleast one of the Base Benefits mandatorily.
9. If any benefit or coverage is opted in the Base Policy or its Optional Benefits, then same or similar coverage/benefit cannot be opted in Add on Policy either as Base Benefit or Optional Benefit.
10. Value added services such as HRA, Discount on pharmacy, consultations, diagnostics, etc. at our network as provided by the Service Provider.
11. This Add on shall be available for those insured covered under Base Policy and Proposer has an option to cover all Insured(s)/specific Insured under this Add on.
12. This Add-on Policy sum insured/coverage is over and above the coverage of Base Policy.
13. Coverage under this Add-on Policy is available only for Allopathic line of treatment unless alternate line of treatment is specifically covered under the Base Benefit or Optional Benefit.

#### 3.1 BASE BENEFITS

##### 3.1.1 Base Benefit : Physical Consultations with General Physicians

We will indemnify you, for availing Physical Consultations with General Physicians on out-patient basis up to the specified amount/limit against this Benefit during the Add on Policy Year.

The above benefit is subject to the following conditions:

1. Co-payment of 10% per claim is applicable if per consultation limit opted is greater than Rs.500.

##### 3.1.2 Base Benefit : Physical Consultations with Specialist Doctors

We will indemnify you, for availing physical Consultations with below specified specialist doctors on out-patient basis up to the specified amount/limit against this Benefit, during the Add on Policy Year.

**For the purpose of this Base Benefit, list of specialist doctors as follows:**

S. No	Specialist Doctors
1	Paediatrician
2	Obstetrics and Gynecologist
3	Homeopathic Physician
4	Dietician
5	Diabetologist
6	Dermatologist
7	Pulmonologist
8	Psychiatrist
9	Cardiologist
10	Neurologist
11	Orthopedic Surgeon
12	Nephrologist
13	ENT Specialist
14	Gastroenterologist

**The above base benefit is subject to the following conditions:**

1. Co-payment of 5% per claim is applicable if per consultation limit opted is greater than or equal to Rs.1000.

### 3.1.3 Base Benefit : OPD Pharmacy

We will indemnify you, for availing Out-Patient Pharmacy expenses, as prescribed by Medical Practitioner, up to the specified amount against this Benefit.

**The above base benefit is subject to the following conditions:**

1. Health supplements, Nutraceuticals, foods for special dietary use, foods for special medical purpose, foods with added probiotics and/or foods with added prebiotics, vaccinations, vitamins, tonics or other related products are not covered under this Benefit.

## 3.2 OPTIONAL BENEFITS:

The Add on Policy provides the following Optional Benefits which can be opted either at the inception of the Add on Policy or at the time of renewal only. The Add on Policy Schedule will specify the Optional Benefits that are in force for you.

### 3.2.1 Optional Benefit : Unlimited E-Consultation

We shall offer unlimited e-consultations with qualified General Physicians and Specialist Doctors at its network during the Add on Policy Year through any mode of digital communication.

### 3.2.2 Optional Benefit : Online Fitness Classes

If this Optional Benefit is opted, then you will have an access to the unlimited live interactive classes broadcasted online by Fitness experts on Yoga, Zumba, MMA, Kickboxing, Functional fitness etc. at our network.

### 3.2.3 Optional Benefit : OPD Physiotherapy

If this Optional Benefit is opted, then we will indemnify you, for medical expenses incurred by you for Physiotherapy sessions with a qualified physiotherapist to treat Illness, injury or deformity suffered as prescribed by Medical Practitioner, up to the specified amount against this Optional Benefit.

**Note:** You can avail this benefit in any Hospitals and/or Clinics subject to submission of valid tax invoice at the time of claim.

### 3.2.4 Optional Benefit : Psychologist counselling

If this Optional Benefit is opted, then we will indemnify you, for Psychologist counselling expenses as prescribed by Medical Practitioner, up to the specified amount/limit against this Optional Benefit.

**For the purpose of this Optional Benefit:**

Psychologist counselling means counselling session(s) with a Psychologist who deals issues such as but not limited to personal and lifestyle imbalance, pre-marital counselling, parenting and child care, speech impairment, and problems related to psychological/mental illness/psychiatric and psychosomatic disorders, stress, anxiety.

**Note:** You can avail this benefit in any Hospitals and /or Clinics subject to submission of valid tax invoice at the time of claim.

### 3.2.5 Optional Benefit: Preventive Health check-up

If this Optional Benefit is opted, then we will indemnify you, for availing the preventive health check-up, up to the specified amount against this Optional Benefit.

**For the purpose of this Optional Benefit:**

Preventive Health Check-up means a package of minimum 3 medical test(s) undertaken for general assessment of health status, it does not include any diagnostic or investigative medical tests for evaluation of illness or a disease.

**The above Optional Benefit is subject to the following conditions:**

If aggregate claim amount is greater than Rs.5000 in an Add on Policy Year then a co-payment of 10% shall be applicable on the additional amount claimed over and above Rs.5000.

For example:

Sum Insured (in Rs.)	Claim amount	Claim amount on which no co-pay is applicable	Balance Claim amount on which co-pay is applicable	10% Co-pay applicable on balance amount	Amount to be bear by customer	Claim amount to be paid by Company
10,000	7000	5000	7000-5000=2000	200 (10% of 2000)	200	7000-200=6800
10,000	5000	5000	NA	NA	NA	NA

Coverage under this benefit can be availed over and above the coverage in Base Policy.

**3.2.6 Optional Benefit : AYUSH Treatment**

We will indemnify you, for medical expenses incurred for out-patient treatment taken under Ayurveda, Unani, Siddha and Homeopathy systems of medicines in any institute recognized by the Government of India and/or accredited by the Quality Council of India/National Accreditation Board on Health, up to the specified amount against this Optional Benefit, for any Illness contracted or Injury suffered by you during the Add on Policy Year.

**3.2.7 Optional Benefit : Dental Care**

We will indemnify you up to the specified amount against this Optional Benefit, for the Dental Expenses incurred by you towards the following, subject to six (6) months waiting period from the date of issuance of first policy with the Company on continuous coverage:

**(i) Dental consultations - Emergency Palliative Treatment of Dental pain and minor procedures**

**(ii) Conservative – per tooth**

- a. Amalgam 1 – 5 surfaces, Permanent
- b. Metallic Inlay, 1 – 5 surfaces, Permanent (Gold Inlay)
- c. Composite resin 1 – 5 surfaces, Permanent

**(iii) Extractions - per tooth**

- a. Simple extraction – erupted tooth or exposed root
- b. Complicated extraction, tooth or root partially bony
- c. Removal of impacted, completely bony

**(iv) Radiology**

- a. X-ray intra-oral / bitewing
- b. Posterior – anterior or lateral skull and facial bone survey film
- c. Each additional x-ray bitewing
- d. Panoramic x-ray

**(v) Periodontal**

- a. Provision splinting – extracoronal
- b. Gingivectomy or gingivoplasty Per tooth
- c. Root amputation – per root

**(vi) Endontic**

- a. Root canal – x-ray included
- b. Therapeutic pulotomy (excluding final restoration)

In case of Accidental Damage to natural teeth following the accident, the treatment for the same shall be taken immediately within thirty (30) days following damage, then only we will indemnify up to the amount specified in the Add on Policy Schedule.

**Optional Benefit is not payable if:**

- (i) injury caused during participation in professional / Adventurous sports;
- (ii) the damage was caused by normal wear and tear;
- (iii) the damage was caused by tooth brushing or any other oral hygiene procedure;
- (iv) the damage was caused as the result of consumption of food or drink;
- (v) damage was not apparent within 7 days of impact which caused the injury

**Note:** All dental treatments must be carried out by a qualified dentist.

**3.2.8 Optional Benefit : Vision Care**

We will indemnify up to the specified amount against this Optional Benefit, for the Medical Expenses related to consultations / prescribed diagnostic tests / treatments incurred by you for Vision Care subject to six (6) months waiting period from the date of issuance of first policy with the Company on continuous coverage.

We will pay for fees charged for corrective spectacle lenses (with frame) or contact lenses as prescribed by the ophthalmologist or optometrist. This benefit also pays for one time routine eye examination carried out by an ophthalmologist or optometrist per Add on Policy Year.

This benefit does not pay for tinted / reactive lenses, sunglasses, non-corrective contact lenses, lasik / laser eye surgery, medical or surgical treatment of the eye(s) and/or similar, whether prescribed or not.

### **3.2.9 Optional Benefit: Therapy Expenses**

If this Optional Benefit is opted, then we will indemnify you, for medical expenses incurred by you for Therapy expenses through a qualified therapist to treat Illness, injury or deformity suffered as prescribed by Medical Practitioner, up to the specified amount against this Optional Benefit.

#### **Note:**

1. You have an option to choose either Optional Benefit: OPD Physiotherapy or Optional Benefit: Therapy Expenses.
2. You can avail this benefit in any Hospitals and/or Clinics subject to submission of valid tax invoice at the time of claim.

### **3.2.10 Optional Benefit: Medical Devices**

We will indemnify you for availing Medical devices as prescribed by Medical Practitioner, up to the specified amount against this Optional Benefit.

#### **The above Optional Benefit is subject to the following conditions:**

1. Medical Devices that are replaceable can be availed only once in 3 years on continuous renewal of Add on Policy
2. Any other medical device which do not support the treatment and mitigation of a medical condition or support the function of human body such as Spectacles, Thermometer, contact lenses, blood pressure measurement device, oxygen measurement device and diabetes measurement device are not included in the list of Medical Devices for the purpose of this Optional Benefit.

### **3.2.11 Optional Benefit: OPD Diagnostics**

If this Optional Benefit is opted, then we will indemnify you, up to the specified amount against this Optional Benefit, for medical expenses incurred by you for outpatient diagnostic tests as prescribed by Medical Practitioner in relation to any Illness contracted or Injury suffered by you during the Add on Policy Year.

For the purpose of this Optional Benefit:

1. Genetic studies shall not be covered under this Optional Benefit.

### **3.2.12 Optional Benefit : Modification of Physical Consultations with General Physicians**

Notwithstanding anything to the contrary in the Add on Policy, by choosing this Optional Benefit, any sub-limits/co-payment mentioned under Base Benefit: Physical Consultations with General Physicians shall be waived off.

### **3.2.13 Optional Benefit: Modification of Physical Consultations with specialist doctors**

Notwithstanding anything to the contrary in the Add on Policy, by choosing this Optional Benefit, any sub-limits/co-payment mentioned under Base Benefit: Physical Consultations with any defined specialist doctors shall be waived off.

## **4. EXCLUSIONS**

No Waiting Period is applicable in this Add on Policy unless specified under any benefit

### **4.1 Standard Exclusions:**

Any Claim of an Insured arising due to any of the following shall not be admissible unless expressly stated to the contrary elsewhere in the Policy Terms and conditions.

#### **1. Rest Cure, rehabilitation and respite care: (Code- Excl05)**

- a. Expenses related to any admission primarily for enforced bed rest and not for receiving treatment. This also includes:
  - i. 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.
  - ii. Any services for people who are terminally ill to address physical, social, emotional and spiritual needs.

#### **2. 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.

#### **3. 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.

#### **4. 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. 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.

**6. Excluded Providers: (Code- Excl11)**

Expenses incurred towards treatment in any hospital or by any Medical Practitioner or any other provider specifically excluded by the Insurer and disclosed in its website /notified to the policyholders are not admissible. However, in case of life threatening situations or following an accident, expenses up to the stage of stabilization are payable but not the complete claim.

**Note:** Refer Annexure – I for list of excluded hospitals.

**7. Treatment for Alcoholism, drug or substance abuse or any addictive condition and consequences thereof. (Code- Excl12)**

**8. 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)**

**9. 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)**

**10. 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.

**4.2 Specific Exclusions:**

Any Claim of an Insured arising due to any of the following shall not be admissible unless expressly stated to the contrary elsewhere.

1. Taking part or is supposed to participate in a naval, military, air force operation or aviation in a professional or semi-professional nature.
2. Treatment taken from anyone who is not a Medical Practitioner/therapist or from a Medical Practitioner/therapist who is practicing outside the discipline for which he is licensed or any kind of self-medication.
3. Alopecia wigs and/or toupee and all hair or hair fall treatment and products.
4. Treatment of any external Congenital Anomaly, Illness or defects or anomalies or treatment relating to external birth defects.
5. Circumcision unless necessary for treatment of an Illness or as may be necessitated due to an Accident.
6. All preventive care (except eligible and entitled for Benefit: 'Preventive Health Check-up'), Vaccination including Inoculation and Immunizations (except in case of post-bite treatment) and tonics.
7. Hydrotherapy, Acupuncture, Reflexology, Chiropractic treatment or treatment related to any unrecognized systems of medicine.
8. War (whether declared or not) and war like occurrence or invasion, acts of foreign enemies, hostilities, civil war, rebellion, revolutions, insurrections, mutiny, military or usurped power, seizure, capture, arrest, restraints and detainment of all kinds.
9. Act of self-destruction or self-inflicted Injury, attempted suicide or suicide while sane or insane or Illness or Injury attributable to consumption, use, misuse or abuse of tobacco, intoxicating drugs, alcohol or hallucinogens.
10. Nuclear, chemical or biological attack or weapons, contributed to, caused by, resulting from or from any other cause or event contributing concurrently or in any other sequence to the loss, claim or expense. For the purpose of this exclusion:
  - a. Nuclear attack or weapons means the use of any nuclear weapon or device or waste or combustion of nuclear fuel or the emission, discharge, dispersal, release or escape of fissile/ fusion material emitting a level of radioactivity capable of causing any Illness, incapacitating disablement or death.
  - b. Chemical attack or weapons means the emission, discharge, dispersal, release or escape of any solid, liquid or gaseous chemical compound which, when suitably distributed, is capable of causing any Illness, incapacitating disablement or death.
  - c. Biological attack or weapons means the emission, discharge, dispersal, release or escape of any pathogenic (disease producing) micro-organisms and/or biologically produced toxins (including genetically modified organisms and chemically synthesized toxins) which are capable of causing any Illness, incapacitating disablement or death.
11. Impairment of an Insured's intellectual faculties by abuse of stimulants or depressants unless prescribed by a medical practitioner.
12. Any treatment taken in a clinic, rest home, convalescent home for the addicted, detoxification center, sanatorium, home for the aged, remodeling clinic or similar institutions.
13. Remicade, Avastin or similar injectable treatments.
14. Any other exclusion as specified in the Policy Schedule.

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

**5. GENERAL TERMS AND CLAUSES**

**5.1 Claim Settlement (provision for Penal Interest)**

Conditions under this section are same as Base Policy.

## 5.2 Multiple Policies

Conditions under this section are same as Base Policy.

## 5.3 Fraud

Conditions under this section are same as Base Policy.

## 5.4 Cancellation / Termination

Conditions under this section are same as Base Policy.

## 5.5 Migration

Conditions under this section are same as Base Policy.

## 5.6 Portability

Conditions under this section are same as Base Policy.

## 5.7 Renewal of Policy

Conditions under this section are same as Base Policy.

## 5.8 Withdrawal of Policy

Conditions under this section are same as Base Policy.

## 5.9 Premium payment Installment (not applicable)

## 5.10 Possibility of Revision of Terms of the Policy Including the Premium Rates

Conditions under this section are same as Base Policy.

## 5.11 Free Look Period

Conditions under this section are same as Base Policy.

## 5.12 Tax Benefit

Conditions under this section are same as Base Policy.

## 5.13 Grievances

Conditions under this section are same as Base Policy.

## 6. OTHER TERMS AND CLAUSES

### 6.1 Claims procedure and management

This section explains about procedures involved to file a valid Claim by you and related processes involved to manage the Claim by us.

#### 6.1.1 Pre-requisite for admissibility of a Claim:

Any claim being made by you or attendant of yours on behalf of you, should comply with the following conditions:

- (i) The Condition Precedent Clause has to be fulfilled.
- (ii) The health damage caused, Medical Expenses incurred, subsequently the Claim being made, should be with respect to you only. We will not be liable to indemnify you for any loss other than the covered Benefits and any other person who is not accepted by us as an Insured.
- (iii) The holding Insurance Add on Policy should be in force at the event of the Claim. All the Add on Policy Terms and Conditions, wait periods and exclusions are to be fulfilled including the realization of Premium by their respective due dates.
- (iv) All the required and supportive Claim related documents are to be furnished within the stipulated timelines. We may call for additional documents wherever required.

#### 6.1.2 Claim settlement - Facilities

##### (a) Cashless Facility

We extend Cashless Facility as a mode to indemnify the medical expenses incurred by you at a Network. For this purpose, you will be issued a "Health card" at the time of Policy purchase, which has to be preserved and produced at any of the Network in the event of Claim being made, to avail Cashless Facility. The following is the process for availing Cashless Facility:-

- (i) **Identification Documents:** The "Health card" provided by us under this Add on Policy, along with one Valid Photo Identification Proof of yours are to be produced at the Network. Valid Photo Identification Proof documents which will be accepted by us are Voter ID card, Driving License, Passport, PAN Card, Aadhar Card or any other identification proof as stated by us.
- (ii) **Network related:** We may modify the list of Network or modify or restrict the extent of Cashless Facilities that may be availed at any particular Network. For an updated list of Network and the extent of Cashless Facilities available at each Network, you may refer to the list of Network available on our website or at the call center.
- (iii) **Claim Settlement:** For Claim settlement under Cashless Facility, the payment shall be made to the Network.

##### (b) Re-imbursment Facility

- (i) It is agreed and understood that in all cases where intimation of a Claim has been provided under Reimbursement Facility and/or we specifically states that a particular Benefit is payable only under Reimbursement Facility, all the documentation specified in Clause 6.1.4 shall be submitted to us at you own expense, immediately and in any event within 30 days of incurred medical expenses.
- (ii) We shall give an acknowledgement of collected documents. However, in case of any delayed submission, we may examine and relax the time limits mentioned upon the merits of the case. For Claim settlement under reimbursement, we will pay you. In the event of death of yours, we will pay the nominee and in case of no nominee, to the legal heirs or legal representatives of the yours whose discharge shall be treated as full and final discharge of its liability under the Add on Policy.

### 6.1.3 Duties of a Claimant/ Insured in the event of Claim

It is agreed and understood that as a Condition Precedent for a Claim to be considered under this Policy:

- (i) You shall check the updated list of Network before submission of a Cashless request.
- (ii) All reasonable steps and measures must be taken to avoid or minimize the quantum of any Claim that may be made under this Add on Policy.
- (iii) Intimation of the Claim, notification of the Claim and submission or provision of all information and documentation shall be made promptly and in any event in accordance with the procedures and within the timeframes specified in Clause 6.1 (Claims Procedure and Management) of the Policy.
- (iv) Ours Medical Practitioner and representatives shall be given access and co-operation to inspect your medical records and to investigate the facts and examine you.
- (v) We shall be provided with complete necessary documentation and information which we have requested to establish its liability for the Claim, its circumstances and its quantum.

### 6.1.4 Documents to be submitted for filing a valid Claim

The following information and documentation shall be submitted in accordance with the procedures and within the timeframes specified in Clause 6.1 in respect of all Claims:

1. Duly filled and signed Claim form by you;
2. Copy of Photo ID of yours;
3. Medical Practitioner's prescription advising drugs or diagnostic tests or consultations;
4. Original bills from pharmacy/chemists;
5. Original pathological/diagnostic test reports/radiology reports and payment receipts;
6. Original investigation test reports and payment receipts supported by Doctor's reference slip;
7. Any other document as required by us to assess the Claim, in case fraud is suspected.

#### Notes:

- We may give a waiver to one or few of the above mentioned documents depending upon the case.
- Additional documents as specified against any Benefit shall be submitted to us.
- We will accept bills/invoices which are made in your name only.
- We may seek any other document as required to assess the Claim.
- Only in the event that original bills, receipts, prescriptions, reports or other documents have already been given to any other insurance company, we will accept properly verified photocopies of such documents attested by such other insurance company along with an original certificate of the extent of payment received from such insurance company.

However, claims filed even beyond the timelines mentioned above should be considered if there are valid reasons for any delay.

### 6.1.5 Claim Assessment

- (a) We shall scrutinize the Claim and supportive documents, once received. In case of any deficiency, we may call for any additional documents or information as required, based on the circumstances of the Claim.
- (b) All the valid claim expenses incurred in an Add on Policy Year by you under Base Benefits - Physical Consultations with General Physicians, Physical Consultations with specialists doctors, OPD Pharmacy and Optional Benefits - OPD Physiotherapy, Psychologist counseling, Therapy Expenses, Medical Devices can also be filed with us on quarterly basis during that Add on Policy Year, as and when you may deem fit. However, claimant will be allowed only 1 more filing within 30 days after the Add on Policy Year.
- (c) All claims incurred in India are serviced by us directly.

### 6.1.6 Payment Terms

- (a) This Add on Policy covers only medical treatment taken entirely within India. All payments under this Add on Policy shall be made in Indian Rupees and within India.
- (b) We shall have no liability to make payment of a Claim under the Add on Policy in respect of you during the Add on Policy Period, once the Sum Insured for that Benefit for you is exhausted.
- (c) We shall settle or reject any Claim within 30 days of receipt of all the necessary documents / information as required for settlement of such Claim and sought by us. We shall provide you an offer of settlement of Claim and upon acceptance of such offer by you we shall

make payment within 7 days from the date of receipt of such acceptance.

- (d) The Claim shall be paid only for the Add on Policy Year in which the Insured event which gives rise to a Claim under this Add on Policy occurs.
- (e) The Premium for the Add on Policy will remain the same for the Add on Policy Period.

## 7. SCHEDULE OF BENEFITS:

S. No.		Payout basis	Description
1	<b>Base Benefit:</b> Physical Consultations with General Physicians	Indemnity	Max. 4 physical consultations per Insured per Add on Policy Year with General Physicians. Subject to Maximum Rs.300/500-1000 (in multiples of 100) per consultation in an Add on Policy Year. Co-payment of 10% per claim is applicable if per consultation limit opted is greater than Rs.500
2	<b>Base Benefit:</b> Physical Consultations with Specialist Doctors	Indemnity	Max. 4 physical consultations per Insured per Add on Policy Year with any specialist doctors as defined in Appendix-I. Subject to Maximum Rs.500-2000 (in multiples of 100) per consultation in an Add on Policy Year. Co-payment of 5% per claim is applicable if per consultation limit opted is greater than or equal to Rs.1000.
3	<b>Base Benefit:</b> OPD Pharmacy	Indemnity	Up to Rs.1K-20K (in multiples of 1000).
<b>Optional Benefits</b>			
1	<b>Optional Benefit:</b> Unlimited E-consultation	NA	Unlimited E-Consultation with General physician and Specialist Doctors at its network.
2	<b>Optional Benefit:</b> Online Fitness Classes	NA	Unlimited Live interactive classes broadcasted online by Fitness experts on Yoga, Zumba, MMA, Kickboxing, Functional fitness etc.
3	<b>Optional Benefit:</b> OPD Physiotherapy	Indemnity	Up to Rs.100/300/500/1K-20K (in multiples of 1000).
4	<b>Optional Benefit:</b> Psychologist Counselling	Indemnity	Up to Rs.1K-20K (in multiples of 1000). Sub-limit: Rs.800 per session Cover counselling session(s) with a Psychologist with dealing with issues such as but not limited to personal and lifestyle imbalance, pre-marital counselling, parenting and child care, speech impairment, and problems related to psychological/mental illness/ psychiatric and psychosomatic disorders, stress, anxiety.
5	<b>Optional Benefit:</b> Preventive Health check-up	Indemnity	Up to Rs.1K-20K (in multiples of 1000). If aggregate claim amount is greater than Rs.5000 in an Add on Policy Year then a co-payment of 10% shall be applicable on the additional amount claimed over and above Rs.5000. (Minimum 3 Tests and above shall be considered as package)
6	<b>Optional Benefit:</b> AYUSH Treatment	Indemnity	Up to Rs.100/300/500/1K-20K (in multiples of 1000). Outpatient medical treatment expenses incurred under Ayurveda, Unani, Siddha and Homeopathy systems of medicines in any institute recognized by the Government of India and/or accredited by the Quality Council of India/National Accreditation Board on Health.
7	<b>Optional Benefit:</b> Dental Care	Indemnity	Up to Rs.500/1K-20K/ (in multiples of 1000). Waiting Period: 6 Months
8	<b>Optional Benefit:</b> Vision Care	Indemnity	Up to Rs. 500/1K-20K (in multiples of 1000). Waiting Period: 6 Months
9	<b>Optional Benefit:</b> Therapy Expenses	Indemnity	Up to Rs.1K-20K (in multiples of 1000). Cover prescribed therapy Expenses only (either choose Optional Benefit: OPD Physiotherapy or Optional Benefit: Therapy Expenses.)
10	<b>Optional Benefit:</b> Medical Devices	Indemnity	Up to Rs.1K-20K (in multiples of 1000). Medical Devices shall be prescribed by Medical Practitioners only. Those devices that are replaceable can be availed only once in 3 years on continuous renewal of Add on Policy
11	<b>Optional Benefit:</b> OPD Diagnostic tests	Indemnity	Up to Rs.500/1K-20K (in multiples of 1000). Cover diagnostic charges shall be prescribed by Medical Practitioner only.



12	<b>Optional Benefit:</b> Modification of Physical Consultations with General Physicians	Indemnity	Unlimited physical consultations per Insured per Add on Policy Year with General Physicians, without any sublimit/co-payment.
13	<b>Optional Benefit:</b> Modification of Physical Consultations with Specialist Doctors	Indemnity	Unlimited physical consultations per Insured per Add on Policy Year with any specialist doctors as defined in Appendix-I, without any sub-limits/co-payment.

#### Appendix-I List of Specialist Doctors

S. No	Specialist Doctors
1	Paediatrician
2	Obstetrics and Gynecologist
3	Homeopathic Physician
4	Dietician
5	Diabetologist
6	Dermatologist
7	Pulmonologist
8	Psychiatrist
9	Cardiologist
10	Neurologist
11	Orthopedic Surgeon
12	Nephrologist
13	ENT Specialist
14	Gastroenterologist

#### Contact details for Claims & Policy Servicing

Registered Office:	<b>Care Health Insurance Limited</b> 5th Floor, 19 Chawla House, Nehru Place, New Delhi-110019
Correspondence address	Vipul Tech Square, Tower C, 3rd Floor, Golf Course Road, Sector-43, Gurugram-122009
Tollfree (WhatsApp Number)	8860402452
E-mail ID for Claims	claims@careinsurance.com
Submit Your Queries/Requests:	<a href="https://www.careinsurance.com/contact-us.html">https://www.careinsurance.com/contact-us.html</a>
Website	<a href="http://www.careinsurance.com">www.careinsurance.com</a>

**Disclaimer:** This is only a summary of features of 'Care OPD'. The actual benefits available are as described in the Add on Policy, and will be subject to the Policy terms, conditions and exclusions. Please seek the advice of Your insurance advisor if You require any further information or clarification.

**Statutory Warning :** Prohibition of Rebates (under Section 41 of Insurance Act, 1938): No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a Policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectus or tables of the Insurer. Any person making default in complying with the provision of this section shall be liable for a penalty which may extend to ten lakh rupees.

#### Note:

- The foregoing is only an indication of the cover offered. For details, please refer to the Policy terms and conditions, available on request.
- The Proposal Form shall form the basis of the insurance contract. It is mandatory for You to provide Us a duly filled in and signed Proposal Form and retain a copy as an evidence of the basis of the insurance contract.
- Any risk under the Policy shall commence only once We receive the premium (including all taxes and levies thereto).
- In case You have not understood any of the details, coverage, etc. in this document, You can seek for a clarification or a copy of this document in a language understood by You.

5. For full details of this product, please log on to [www.careinsurance.com](http://www.careinsurance.com)

6. The product is in conformity with the IRDAI approval and health insurance regulations and standardization guidelines.

Insurance is a subject matter of solicitation.

Unique Advertisement Number:23015565

IRDAI Registration Number - 148

CIN : U66000DL2007PLC161503

UIN : CHIHLLIA23060V012223

**Annexure 1 - List of Hospitals where Claim will not be admitted**

S.No.	HOSPITAL NAME	ADDRESS
1	Nulife Hospital And Maternity Centre	1616 Outram Lines,Kingsway Camp,Guru Teg Bahadur Nagar , New Delhi , Delhi
2	Taneja Hospital	F-15,Vikas Marg, Preet Vihar , New Delhi , Delhi
3	Shri Komal Hospital & Dr.Saxena's Nursing Home	Opp. Radhika Cinema,Circular Road , Rewari , Haryana
4	Sona Devi Memorial Hospital & Trauma Centre	Sohna Road, Badshahpur , Gurgaon , Haryana
5	Amar Hospital	Sector-70,S.A.S.Nagar, Mohali, Sector 70 , Mohali , Punjab
6	Brij Medical Centre	K K 54, Kavi Nagar , Ghaziabad , Uttar Pradesh
7	Famliy Medicare	A-55,Sector 61, Rajat Vihar Sector 62 , Noida , Uttar Pradesh
8	Jeevan Jyoti Hospital	162,Lowther Road, Bai Ka Bagh , Allahabad , Uttar Pradesh
9	City Hospital & Trauma Centre	C-1,Cinder Dump Complex,Opposite Krishna Cinema Hall,Kanpur Road, Alambagh , Lucknow , Uttar Pradesh
10	Dayal Maternity & Nursing Home	No.953/23,D.C.F.Chowk, DLF Colony , Rohtak , Haryana
11	Metas Adventist Hospital	No.24, Ring-Road,Athwalines, Surat , Surat , Gujarat
12	Surgicare Medical Centre	Sai Dwar Oberoi Complex,S.A.B.T.V.Lane Road,Lokhandwala,Near Laxmi Industrial Estate, Andheri, Mumbai , Maharashtra
13	Paramount General Hospital & I.C.C.U.	Laxmi Commercial Premises,Andheri Kurla Road , Andheri , Mumbai , Maharashtra
14	Gokul Hospital	Thakur Complex , Kandivali East , Mumbai , Maharashtra
15	Shree Sai Hospital	Gokul Nagri I,Thankur Complex,Western Express Highway, Kandivali East , Mumbai Maharashtra
16	Shreedevi Hospital	Akash Arcade,Bhanu Nagar,Near Bhanu Sagar Theatre,Dr.Deepak Shetty Road, Kalyan D.C. , Thane Maharashtra
17	Saykhedkar Hospital And Research Centre Pvt. Ltd..	Trimurthy Chowk,Kamatwada Road,Cidco Colony , Nashik , Maharashtra
18	Arpan Hospital And Research Centre	No.151/2,Imli Bazar,Near Rajwada, Imli Bazar , Indore , Madhya Pradesh
19	Ramkrishna Care Hospital	Aurobindo Enclave,Pachpedhi Naka,Dhamtri Road,National Highway No 43, Raipur , Chhattisgarh
20	Gupta Multispeciality Hospital	B-20, Vivek Vihar , New Delhi , Delhi
21	R.K.Hospital	3C/59,BP,Near Metro Cinema, New Industrial Township 1 , Faridabad , Haryana
22	Prakash Hospital	D -12,12A,12B,Noida, Sector 33 , Noida , Uttar Pradesh
23	Aryan Hospital Pvt. Ltd.	Old Railway Road,Near New Colony, New Colony , Gurgaon , Haryana
24	Medilink Hospital Research Centre Pvt. Ltd.	Near Shyamal Char Rasta,132, Ring Road, Satellite , Ahmedabad , Gujarat
25	Mohit Hospital	Khoya B-Wing,Near National Park,Borivali(E), Kandivali West , Mumbai , Maharashtra
26	Scope Hospital	628,Niti Khand-I, Indirapuram , Ghaziabad , Uttar Pradesh
27	Agarwal Medical Centre	E-234,- , Greater Kailash 1 , New Delhi , Delhi
28	Oxygen Hospital	Bhiwani Stand, Durga Bhawan , Rohtak , Haryana
29	Prayag Hospital & Research Centre Pvt. Ltd.	J-206 A/1, Sector 41 , Noida , Uttar Pradesh
30	Palwal Hospital	Old G.T. Road,Near New Sohna Mod, Palwal , Haryana
31	B.K.S. Hospital	No.18,1st Cross,Gandhi Nagar, Adyar , Bellary , Karnataka
32	East West Medical Centre	No.711,Sector 14, Sector 14 , Gurgaon , Haryana
33	Jagtap Hospital	Anand Nagar,Sinhgood Road , Anandnagar , Pune , Maharashtra
34	Dr. Malwankar's Romeen Nursing Home	Ganesh Marg,Tagore Nagar , Vikhroli East , Mumbai , Maharashtra
35	Noble Medical Centre	SVP Road, Borivali West , Mumbai , Maharashtra
36	Rama Hospital	Sonepat Road,Bahalgarh, Sonipat , Haryana
37	S.B.Nursing Home & ICU	Lake Bloom 16,17,18 Opposite Solaris Estate, L.T.Gate No.6,Tunga Gaon, Saki-Vihar Road, Powai, Mumbai , Maharashtra
38	Saraswati Hospital	Divya Smruti Building, 1st Floor, Opp Toyota Showroom, Malad Link Road, Malad West, Mumbai, Maharashtra

**Annexure 1 - List of Hospitals where Claim will not be admitted**

S.No.	HOSPITAL NAME	ADDRESS
39	Shakuntla Hospital	3-B Tashkant Marg,Near St. Joseph Collage, Allahabad , Uttar Pradesh
40	Mahaveer Hospital & Trauma Centre	76-E,Station Road, Panki , Kanpur , Uttar Pradesh
41	Eashwar Lakshmi Hospital	Plot No. 9,Near Sub Registrar Office, Gandhi Nagar , Hyderabad , Andhra Pradesh
42	Amrapali Hospital	Plot No. NH-34,P-2,Omega -1, Greater Noida , Noida , Uttar Pradesh
43	Hardik Hospital	29c,Budh Bazar, Vikas Nagar , New Delhi , Delhi
44	Jabalpur Hospital & Research Centre Pvt Ltd	Russel Crossing,Naptier Town, Jabalpur , Madhya Pradesh
45	Panvel Hospital	Plot No. 260A,Uran Naka, Old Panvel , Navi Mumbai , Maharashtra
46	Santosh Hospital	L-629/631,Hapur Road, Shastri Nagar , Meerut , Uttar Pradesh
47	Sona Medical Centre	5/58,Near Police Station, Vikas Nagar , Lucknow , Uttar Pradesh
48	City Super Speciality Hospital	Near Mohan Petrol Pump,Gohana Road, Rohtak , Haryana
49	Navjeevan Hospital & Maternity Centre	753/21,Madanpuri Road, Near Pataudi Chowk , Gurgaon , Haryana
50	Abhishek Hospital	C-12,New Azad Nagar, Kanpur , Kanpur , Uttar Pradesh
51	Raj Nursing Home	23-A, Park Road , Allahabad , Uttar Pradesh
52	Saras Healthcare Pvt Ltd.	K-112, SEC-12 ,Pratap Vihar , Ghaziabad , Uttar Pradesh
53	Getwell Soon Multispeciality Institute Pvt Ltd	S-19, Shalimar Garden Extn. , Near Dayanand Park, Sahibabad , Ghaziabad , Uttar Pradesh
54	Shivalik Medical Centre Pvt Ltd	A-93, Sector 34 , Noida , Uttar Pradesh
55	Aakanksha Hospital	126,Aaradhnagar Soc,B/H. Bhulkabhavan School,Aanand-Mahal Rd. ,Adajan , Surat , Gujarat
56	Abhinav Hospital	Harsh Apartment,Nr Jamna Nagar Bus Stop, Goddod Road , Surat , Gujarat
57	Adhar Ortho Hospital	Dawer Chambers,Nr. Sub Jail, Ring Road , Surat , Gujarat
58	Aris Care Hospital	A 223-224, Mansarovar Soc,60 Feet, Godadara Road , Surat , Gujarat
58	Arzoo Hospital	Opp. L.B. Cinema, Bhatar Rd. , Surat , Gujarat
59	Auc Hospital	B-44, Gujarat Housing Board, Pandeshara , Surat , Gujarat
60	Dharamjivan General Hospital & Trauma Centre	Karmayogi - 1, Plot No. 20/21, Near Piyush Point, Pandesara , Surat , Gujarat
61	Dr. Santosh Basotia Hospital	Bhatar Road , Bhatar Road , Surat , Gujarat
62	God Father Hosp.	344, Nandvan Soc., B/H. Matrushakti Soc. , Puna Gam , Surat , Gujarat
63	Govind-Prabha Arogya Sankool	Opp. Ratna-Sagar Vidhyalaya,Kaji Medan, Gopipura , Surat , Gujarat
64	Hari Milan Hospital	L H Road , Surat , Gujarat
65	Jaldhi Ano-Rectal Hospital	103, Payal Apt., Nxt To Rander Zone Office, Tadwadi , Surat , Gujarat
66	Jeevan Path Gen. Hospital	2Nd. Fl., Dwarkesh Nagri, Nr. Laxmi Farsan, Sayan , Surat , Gujarat
67	Kalrav Children Hospital	Yashkamal Complex, Nr. Jivan Jyot, Udhna , Surat , Gujarat
68	Kanchan General Surgical Hospital	Plot No. 380, Ishwarnagar Soc, Bhamroli-Bhatar, Pandesara , Surat , Gujarat
69	Krishnavati General Hospital	Bamroli Road , Surat , Gujarat
70	Niramayam Hosptial & Prasutigruah	Shraddha Raw House, Near Natures Park , Surat , Gujarat
71	Patna Hospital	25, Ashapuri Soc - 2, Bamroli Road, Surat , Gujarat
72	Poshia Children Hospital	Harekrishan Shoping Complex 1St Floor, Varachha Road , Surat , Gujarat
73	R.D Janseva Hospital	120 Feet Bamroli Road, Pandesara , Surat , Gujarat
74	Radha Hospital & Maternity Home	239/240 Bhagunagar Society, Opp Hans Society, L H Road, Varachha Road, Surat , Gujarat
75	Santosh Hospital	L H Road , Varachha , Surat , Gujarat
76	Sparsh Multy Specality Hospital & Trauma Care Center	G.I.D.C Road, Nr Udhana Citizan Co-Op.Bank , Surat , Gujarat

**Notes:**

1. For an updated list of Hospitals, please visit the Company's website.
2. Only in case of a medical emergency, Claims would be payable if admitted in the above Hospitals on a reimbursement basis.