

## PROSPECTUS AND SALES LITERATURE

### 1. Eligibility Criteria

<b>Minimum Entry Age</b>	Individual – Adult : 18 years and above Children: 5 Years to 24years Floater – Adult : 18 years and above Children: 1 day to 24 years with at least 1 member of age 18 years or above	
<b>Maximum Entry Age</b>	No age bar	
<b>Maximum Renewal Age</b>	Lifelong	
<b>Age of Proposer</b>	18 Years or above	
<b>Floater combinations</b>	1 Adult + 1 Child 1 Adult + 2 Children 1 Adult + 3 Children 1 Adult + 4 Children	2 Adults 2 Adults + 1 Child 2 Adults + 2 Children 2 Adults + 3 Children 2 Adults + 4 Children
<b>Relationship Covered</b>	1. Individual: Legally married Spouse, Children, Parents, Brother, Sister, Parents in-Law, Grandparents, Grandchildren, Uncle, Aunt, Nephew and Niece. 2. Family Floater : Self, Legally married Spouse, Children & Parents 3. Group : Insurable interest between Group Administrator & Member of the Group	

### 2. Key Benefits

#### 2.1 Hospitalization Expenses

##### i. In-patient Care

Hospitalization for at least 24 hours – We indemnify for the medical expenses incurred during Hospitalization for a minimum period of 24 consecutive hours like room charges, nursing expenses and Intensive Care Unit charges, surgeon's fee, doctor's fee, anesthesia, blood, oxygen, operation theater charges, etc.

##### ii. Day Care Treatment

Hospitalization for less than 24 hours – We also indemnify for your medical expenses if you undergo a Day Care Treatment at a hospital or a day care centre that requires Hospitalization for less than 24 hours.

##### iii. Advance Technology Methods:

We will indemnify you for the Hospitalization Expenses incurred for treatment taken through following advance technology methods:

- a. Uterine Artery Embolization and HIFU
- b. Balloon Sinuplasty
- c. Deep Brain stimulation
- d. Oral chemotherapy
- e. Immunotherapy- Monoclonal Antibody to be given as injection
- f. Intra vitreal injections
- g. Robotic surgeries
- h. Stereotactic radio surgeries
- i. Bronchical Thermoplasty
- j. Vaporisation of the prostate (Green laser treatment or holmium laser treatment)
- k. IONM - (Intra Operative Neuro Monitoring)

- I. Stem cell therapy: Hematopoietic stem cells for bone marrow transplant for haematological conditions to be covered

## 2.2 Pre-hospitalization Medical Expenses & Post Hospitalization Medical Expenses

This benefit indemnifies for

- i. The medical expenses incurred by you for a period 30 days immediately before your Hospitalization.
- ii. The medical expenses incurred by you for a period 60 days immediately after your Hospitalization.

## 2.3 Organ Donor Cover

We will indemnify you for medical expenses that are incurred by an organ donor while undergoing the organ transplant surgery.

## 2.4 Health Check-up

We shall arrange for an annual health check-up for yourself and your family members who is not covered under the Policy as Your child at our Network Provider or any other Service Providers empanelled with Us to provide the services, in India.

## 2.5 Enhance Anywhere

We shall indemnify you for the medical expenses (including air ambulance) incurred for select diseases / ailments/ treatments anywhere across the world.

## 2.6 AYUSH Treatments

It has been observed at times that a combination of conventional medical treatment and AYUSH therapies quicken & aid the process of recovery. Therefore, we will pay You up to Sum Insured for medical expenses incurred by You towards Your in-patient admission at any AYUSH Hospitals or health care facilities in India, which administers treatment related to the disciplines of medicine namely Ayurveda, Yoga and Naturopathy, Unani, Sidha and Homeopathy. Clause 8.5 (xviii) under Permanent Exclusions, is superseded to the extent covered under this Benefit.

## 3. Special Conditions

### 3.1 Floater Cover

Under the 'floater' plan, you can cover any member of your immediate family (yourself or spouse, parents and children) for the sum insured in a single policy.

### 3.2 Co-payment

You will bear 20% of the Final Claim Amount, as mentioned in the table below, and our liability shall be restricted to the balance amount, subject to the available Sum Insured.

Cover Type	Entry Age* of Insured Person or Eldest Insured Person (in case of Floater)	Applicable to
Individual	>=61 years	Individual Insured Person
Floater	>=61 years	All Insured Person's

\*Entry Age means the age of the Insured Person at the time first buying of the Policy with us.

## 4. Add-on Benefits

### 4.1 Everyday Care

We understand that healthcare needs are not only limited to Hospitalization. Regular doctor consultations are as important for ensuring sustained good health as for immediate cure of routine illnesses. We value this need and provide unlimited consultations to our wide network of consultants, specialists and surgeons at a nominal charge.

To add to this, our Everyday Care wellness package provides you access to a free health helpline, health & wellness offers from our associates nationwide, online health risk assessments and health perquisites.

## **4.2 Expert Opinion**

You are entitled to an expert opinion from a specialist medical professional, on ailments pertaining to certain specified major illnesses. We shall arrange the services for you on your behalf.

## **5. Salient Features**

### **5.1 Cashless Facility**

With Cashless Facility, you no longer need to run around paying off hospital bills and then follow up for a reimbursement. All you now need to do is get admitted to any of our Network Hospitals and concentrate only on your recovery. Leave the bill payment arrangements to us, except for any non-medical expenses that you incur at the Hospital.

### **5.2 Deductible**

Deductible is the claim amount which is to be borne by you under this Policy. Deductible would apply on an aggregate basis in a Policy Year.

We shall be liable only once the aggregate amount of all the Claims exceed the Deductible.

### **5.3 Underwriting Loading**

Based on the assessment of the extra risk on account of medical conditions by the underwriter, the premium shall be loaded in accordance with the specified table so as to arrive at total premium to be charged. Such extra premium shall be communicated to You for Your consent before the Policy is issued. Such extra premium shall be applicable at renewals of the policy also.

### **5.4 Policy Term**

The Policy term can be one, two or three years.

### **5.5 Tax Benefit**

Opting for health insurance is certainly a step in the right direction, and it comes with a two-fold benefit. Not only does it ensure that you and your family can access good medical care at all times, it also enables you to avail of a tax benefit on the premiums you pay towards your health insurance, under Section 80D of the Income Tax Act, 1961, as applicable. (Tax benefits are subject to changes in the tax laws, please consult your tax advisor for more details)

### **5.6 Free Look Period**

You may, within 30 days from the receipt of the Policy, return the Policy stating reasons, if the terms and conditions are not acceptable. 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. If no Claim has been made under the Policy, We will refund the premium received after deducting proportionate risk premium for the period on cover, expenses for medical examination and stamp duty charges.

### **5.7 Premium**

The premium charged under the Policy depends upon the age of the member, Sum Insured and Deductible chosen, cover (individual or floater), no. of members in the policy, tenure and the health status of the individual.

The premium rates for the plans offered are annexed hereto with the prospectus.

### **5.8 Cancellation / Termination**

- (a)** You may cancel this policy by giving 7 days 'written notice and in such an event, we shall refund proportionate premium for the unexpired policy period.
- (b)** 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.

- (c) If the risk under the Policy has already commenced, or only a part of the insurance coverage has commenced, and the option of Policy cancellation is exercised by the Policyholder, then the expenses such as pre- policy medical examination etc. incurred by the Company will also be deducted before refunding of premium.
- (d) We may cancel the Policy at any time on grounds of mis-representations, 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 mis-representations, non-disclosure of material facts or fraud.

**Notes:**

**In case of demise of the Policyholder,**

- (i) Where the Policy covers only the Policyholder, this Policy shall stand null and void from the date and time of demise of the Policyholder and the Company shall refund proportionate premium for unexpired Policy Period subject to no claim has been admitted or has been lodged or any benefit has been availed by the Insured Person under the Policy.
- (ii) Where the Policy covers other Insured Persons, this Policy shall continue till the end of Policy Period for the other Insured Persons. If the other Insured Persons wish to continue with the same Policy, the Company will renew the Policy subject to the appointment of a policyholder provided that:
  - I. Written notice in this regard is given to the Company before the Policy Period End Date; and
  - II. A person of Age 18 years or above, who satisfies the Company's criteria applies to become the Policyholder.

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

- I. The Company shall settle or reject a claim, as the case may be, within 15 days from the date of intimation on receipt of last necessary document.
- II. 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 intimation to the date of payment of claim at a rate 2% above the bank rate.
- III. 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 15 days from the date of intimation on receipt of last necessary document- In such cases, the Company shall settle or reject the claim within 45 days from the date of intimation on receipt of last necessary document.
- IV. 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 intimation to the date of payment of claim.

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. Portability & Migration**

### **1. 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 as per IRDAI guidelines on migration

For Detailed Guidelines on Migration, kindly refer the link: <https://www.careinsurance.com/other-disclosures.html>

## **2. 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 30 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 as per IRDAI guidelines on portability.

For Detailed Guidelines on Portability, kindly refer the link: <https://www.careinsurance.com/other-disclosures.html>

## **7. Grievance Redressal**

In case of any grievance you can contact us with the details through:

Website/link: <https://www.careinsurance.com/customer-grievance-redressal.html>

Mobile App : Care Health- Customer App

Toll free (whatsapp number): +91 8860402452

Courier: Any of Company's Branch Office or corporate office

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 Branch Office or corporate office. For updated details of grievance officer, kindly refer the link <https://www.careinsurance.com/customer-grievance-redressal.html>

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

Grievance may also be lodged at IRDAI integrated Grievance Management System -

<https://bimabharosa.irdai.gov.in/>

Note: The Contact details of the Insurance Ombudsman offices have been provided as Annexure IV

## **8. Claims Management**

We shall process all the Claims under this policy. With You directly interacting with Us, We can be doubly sure that You are satisfied. And when You are satisfied, We feel satisfied too.

We deliver on Our promises. We take pride in offering hassle-free clearance and speedy settlements.

Intimation : Kindly notify Us in case of occurrence of any event that can give rise to Claim. The notification should be

- i At least 48 hours before the commencement of planned Hospitalization; or
- ii Within 24 hours of admission to Hospital, if the Hospitalization is required in an Emergency.

## **Claim Process**

1. Please send the duly signed claim form and all the information/documents mentioned therein to Us. Please refer to claim form for complete documentation.
2. If there is any deficiency in the documents/information submitted by You, We will send the deficiency letter.
3. On receipt of the complete set of claim documents, We will send the cheque for the admissible amount, along with a settlement statement in Your name.

## **Cashless**

The Cashless Facility is available only at Our Network Hospitals. All You have to do is present the Care Health Insurance Card along with a valid photo identification document at Our nation-wide network of leading hospitals and avail of the cashless service.

You need to request for the cashless facility in a prescribed format. We may authorize Your request and thereafter You shall not be required to pay for the hospital bills, except for the non-medical expenses.

## **Re-imburement**

The necessary documents as specified below should be sent to Us and claim will be registered only on submission of below documents. The date of submission of such information shall be deemed as date of claim registration for the purpose of claim processing.

### **List of Documents:**

1. Duly completed and signed Claim form, in original;
2. Medical Practitioner's first consultation paper and referral letter advising Hospitalization;
3. Medical Practitioner's prescription advising drugs / diagnostic tests / consultation;
4. Original numbered bills/ receipts and discharge card from the Hospital / Medical Practitioner;
5. Original numbered bills from licensed pharmacy / chemists;
6. Original pathological / diagnostic test reports / radiology reports and payment receipts;
7. Emergency Notes, Initial Assessment Sheet and Indoor case papers;
8. First Information Report, final police report, if applicable;
9. Post mortem report, if conducted;
10. Any other document as required by us to assess the Claim

We shall condone delay on merit for delayed Claims where the delay is proved to be for reasons beyond your control.

## **Claim Assessment**

All Claims made under this Policy shall be assessed by Us in the following progressive order:

- i. If a room category opted for, is higher than the eligible limit as applicable, then the Variable Medical Expenses payable shall be pro-rated.
- ii. The Deductible shall be applied to aggregate of all Claims, paid or payable, under this Policy.
- iii. Co-payment, if any, shall then be applicable.
- iv. Balance amount, if any, shall be the claim payable.

## **Duties of the Claimant**

- a. You shall check the updated list of Network Hospitals before submission of a pre-authorisation request for Cashless Facility; and

- b.** It is agreed and understood that as a Condition Precedent for a Claim to be considered under this Policy:
  - i.** All reasonable steps and measures must be taken to avoid or minimize the quantum of any Claim that may be made under this Policy.
  - ii.** Notification of 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 of the Policy.
  - iii.** You will, at Our request, submit Yourself for a medical examination by Our nominated Medical Practitioner as often as We consider reasonable and necessary. The cost of such examination will be borne by Us.
  - iv.** Our Medical Practitioner and representatives shall be given access and co-operation to inspect Your medical and Hospitalization records and to investigate the facts and examine You.
  - v.** We shall be provided with complete documentation and information which We have requested to establish its liability for the Claim, its circumstances and its quantum.

### **Payment Terms**

- a.** This Policy except covers only medical treatment taken entirely within India (Except for Benefit 5). All payments under this Policy shall be made in Indian Rupees and within India.
- b.** Payment under this Policy shall be made only to the extent that such Medical Expenses are not paid under any other insurance policy, if any.
- c.** The Sum Insured shall be reduced by the amount payable or paid under the Policy Terms and Conditions and only the balance amount shall be available as the Sum Insured for the unexpired Policy Year.
- d.** We shall have no liability to make payment of a Claim under the Policy in respect of an Insured Person, once the Sum Insured for that Insured Person is exhausted.
- e.** If a relapse is suffered within 45 days of the date of discharge from the Hospital for which a Claim has been made, then such relapse shall be deemed to be part of the same Claim and all the limits for Any One Illness under this Policy shall be applied as if they were under a single Claim.
- f.** For cashless Claims, the payment shall be made to the Network Hospital whose discharge would be complete and final.
- g.** For the Reimbursement Claims, We will pay to You. In the event of death of the Policyholder, We will pay the nominee (as named in the Policy Certificate) and in case of no nominee at its discretion to the legal heirs of the Policyholder whose discharge shall be treated as full and final discharge of its liability under the Policy.
- h.** We shall decide on its liability under any Claim post the receipt of all the necessary documents as required for settlement of such Claim. In case We accept our liability under any Claim, We shall make the payment within 7 days from the confirmation by You.
- i.** The Policy covers Reasonable and Customary Charges incurred towards medical treatment taken or any other expenses triggers under any Benefit during the Policy Period.
- j.** Under this Policy, the Company's total, cumulative, maximum liability during the Policy Year is maximum up to the Sum Insured unless any additional Sum Insured available or accrued under any Benefit.

## **9. Exclusions**

### **1. 30-day waiting period: Code-Excl03**

- i.** 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.



- ii. This exclusion shall not, however, apply if the Insured Person has Continuous Coverage for more than twelve months.
- iii. The referred waiting period is made applicable to the enhanced sum insured in the event of granting higher sum insured subsequently.

## **2. Specific Waiting Period: Code- Excl02**

- i. Expenses related to the treatment of the listed Conditions, surgeries/treatments shall be excluded until the expiry of 24 months of continuous coverage, as may be the case after the date of inception of the first policy with the Company. This exclusion shall not be applicable for claims arising due to an accident.
- ii. In case of enhancement of sum insured the exclusion shall apply afresh to the extent of sum insured increase.
- iii. 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.
- iv. The waiting period for listed conditions shall apply even if contracted after the policy or declared and accepted without a specific exclusion.
- v. 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.
- vi. **List of specific diseases/procedures :**
  - a. Arthritis (if non-infective), Osteoarthritis and Osteoporosis, Gout, Rheumatism and Spinal Disorders, Joint Replacement Surgery;
  - b. Benign ear, nose and throat (ENT) disorders and surgeries (including but not limited to Adenoidectomy, Mastoidectomy, Tonsillectomy and Tympanoplasty), Nasal Septum Deviation, Sinusitis and related disorders;
  - c. Benign Prostatic Hypertrophy;
  - d. Cataract;
  - e. Dilatation and Curettage;
  - f. Fissure / Fistula in anus, Hemorrhoids / Piles, Pilonidal Sinus, Gastric and Duodenal Ulcers;
  - g. Surgery of Genito urinary system unless necessitated by malignancy;
  - h. All types of Hernia, Hydrocele;
  - i. Hysterectomy for menorrhagia or fibromyoma or prolapse of uterus unless necessitated by malignancy;
  - j. Internal tumors, skin tumors, cysts, nodules, polyps including breast lumps (each of any kind) unless malignant;
  - k. Kidney Stone/ Ureteric Stone/ Lithotripsy/ Gall Bladder Stone;
  - l. Myomectomy for fibroids;
  - m. Varicose veins and varicose ulcers

## **3. Pre-Existing Diseases: Code- Excl01**

- i. Expenses related to the treatment of a pre-existing Disease (PED) and its direct complications shall be excluded until the expiry of 36 months of continuous coverage after the date of inception of the first policy with insurer.
- ii. In case of enhancement of sum insured the exclusion shall apply afresh to the extent of sum insured



increase.

- iii. 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.
- iv. Coverage under the policy after the expiry of 36 months for any pre-existing disease is subject to the same being declared at the time of application and accepted by Insurer.
  - a. If Coverage for Benefits (in case of change in Product Plan) or Optional Covers (if applicable) are added afresh at the time of renewal of this Policy, the Waiting Periods as defined above in Clauses 9 (1), 9 (2) and 9 (3) shall be applicable afresh to the newly added Benefits or Optional Covers (if applicable), from the time of such renewal.
  - b. The Waiting Periods as defined in Clauses 9 (1), 9 (2) and 9 (3) shall be applicable individually for each Insured Person and Claims shall be assessed accordingly.

- 4. We shall provide an option to You to renew the Policy without an applicable Deductible, on the expiry of 4 continuous years of coverage under this Policy, subject to the following:
  - i. You shall pay in full in advance the premium specified for exercising this option.
  - ii. This option shall be permitted to be exercised provided that We receive written notice from You for exercising this option at least 15 days prior to the expiry of this Policy.
  - iii. The waiting periods as defined in Clause 9 (2) and 9 (3) shall be further applicable for a period of 12 months to the amount of the Deductible.
  - iv. If the Sum Insured selected while exercising this option exceeds the Sum Insured of this Policy, the credit for waiting periods as defined in Clause 9 (1), 9 (2) and 9 (3) shall be applicable afresh to the incremental Sum Insured.
  - v. You shall be permitted to exercise this option only if all the Insured Persons under this Policy opt for a Sum Insured which is at least equal to or higher than the sum of the Sum Insured and Deductible under this Policy.
  - vi. This option shall be applicable only for those Insured Persons who have completed 4 continuous years under this Policy.
  - vii. Exercise of this option shall be permitted only at the time of renewal of this Policy.

## 5. Permanent Exclusions

- i. Any item or condition or treatment specified in List of Non-Medical Items (Annexure – II to Policy Terms & Conditions).
- ii. **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.
- iii. **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.

- v. Treatment taken from anyone who is not a Medical Practitioner or from a Medical Practitioner who is practicing outside the discipline for which he is licensed or any kind of self-medication.
- vi. Charges incurred in connection with cost of routine eye and ear examinations, dentures, artificial teeth and all other similar external appliances and / or devices whether for diagnosis or treatment.
- vii. **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.
- viii. Any expenses incurred on prosthesis, corrective devices, external durable medical equipment of any kind, like wheelchairs, walkers, belts, collars, caps, splints, braces, stockings of any kind, diabetic footwear, glucometer/thermometer, crutches, ambulatory devices, instruments used in treatment of sleep apnea syndrome (C.P.A.P) or continuous ambulatory peritoneal dialysis (C.A.P.D.) and oxygen concentrator for asthmatic condition, cost of cochlear implants.
- ix. **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:
  - 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.
- x. Screening, counseling or treatment of any external Congenital Anomaly or Illness or defects or anomalies or treatment relating to external birth defects.
- xi. Treatment of mental retardation, arrested or incomplete development of mind of a person, subnormal intelligence or mental intellectual disability.
- xii. **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.
- xiii. **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.
- xiv. Circumcision unless necessary for treatment of an Illness or as may be necessitated due to an Accident.
- xv. All preventive care, vaccination, including inoculation and immunizations (except in case of post-bite treatment) and tonics.
- xvi. Expenses incurred for artificial life maintenance, including life support machine use, post confirmation of vegetative state or brain dead by treating medical practitioner where such treatment will not result in recovery or restoration of the

previous state of health under any circumstances.

- xvii.** Any travel or transportation expenses including Ambulance charges.
- xviii.** All expenses related to treatment, including surgery to remove organs from the donor, in case of transplant surgery.
- xvx.** Non-allopathic treatment.
- xix.** Any out-patient treatment.
- xx.** Treatment received outside India.
- xxi.** Domiciliary Hospitalization / treatment.
- xxii. 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.
- xxiii.** 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.
- xxiv. 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.
- xxv.** Act of self-destruction or self-inflicted Injury, attempted suicide or suicide while sane or insane.
- xxvi.** Any charges incurred to procure any medical certificate, treatment or Illness related documents pertaining to any period of Hospitalization or Illness.
- xxvii.** Personal comfort and convenience items or services including but not limited to T.V. (wherever specifically charged separately), charges for access to telephone and telephone calls (wherever specifically charged separately), foodstuffs (except patient's diet), cosmetics, hygiene articles, body or baby care products and bath additive, barber or beauty service, guest service as well as similar incidental services and supplies.
- xxviii.** Expenses related to any kind of RMO charges, service charge, surcharge, night charges levied by the hospital under whatever head.
- xxix.** 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:
  - i.** 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.
  - ii.** 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.

- iii. 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.
- xxx. Impairment of an Insured Person's intellectual faculties by abuse of stimulants or depressants unless prescribed by a medical practitioner.
- xxxi. Alopecia, wigs and/or toupee and all hair or hair fall treatment and products.
- xxxii. Expenses related to any kind of Advance Technology Methods other than mentioned in the Clause 2.1 (d).
- xxxiii. 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.

**xxxiv. Obesity/ Weight Control: (Code- Excl06)**

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

1. Surgery to be conducted is upon the advice of the Doctor
2. The surgery/Procedure conducted should be supported by clinical protocols
3. The member has to be 18 years of age or older and
4. Body Mass Index (BMI);
  - a. greater than or equal to 40 or
  - b. 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

**xxxv. 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.

**xxxvi. 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 – III of the Policy Terms & Conditions for list of excluded hospitals.

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

- xxxviii.** 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)**
  - xxxix.** 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)**
  - xl.       Refractive Error: (Code- Excl15)**  
Expenses related to the treatment for correction of eye sight due to refractive error less than 7.5 dioptries.
  - xli.** Any condition caused by or associated with any sexually transmitted disease except arising out of HIV.
  - xlii.** Any Illness or Injury attributable to consumption, use, misuse or abuse of tobacco, intoxicating drugs, alcohol, hallucinogens, smoking.
  - xliii.** Any treatment or part of treatment or any expenses incurred under this Policy that is not reasonable and customary and/or not medically necessary.
  - xliv.** Any specific time-bound or lifetime exclusions specified in the Policy Schedule.
- Note: In addition to the foregoing, any loss, claim or expense of whatsoever nature directly or indirectly 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 shall also be excluded.
- For further details on the exclusions applicable, please refer to the Policy Terms & Conditions or seek the advice of your financial advisor.

## 10. Pre-Policy Issuance Medical Check-up

We may ask the Insured Person to undergo requisite Medical Check-up based on the plan, age and the Sum Insured-Deductible selected. The result of these tests shall be valid for a period of 3 months from the date of tests. The test is to be taken as per the corresponding grid:

Plan	Enhance 1	Enhance 1	Enhance 2
Deductible	50 K / 1 Lac / 2 Lac	2 Lac to 10 Lac	All
Sum Insured (Including the Deductible)	Up to 5 Lac	Above 5 Lac	All
< 46 yrs	No	Yes	Yes
>= 46 yrs	Yes	Yes	Yes

The cost of the medical tests would be borne by us in case you opt for a 2 year or 3 year tenure. In case the policy tenure is 1 year and if the cost of medical tests is borne by You, we shall reimburse at least 50% of the costs of these medical tests if Your proposal is accepted.

Also, wherever any Pre-Existing Disease or any other adverse medical history is declared for any member, we may ask such member to undergo specific tests, as We may deem fit to evaluate such member, irrespective of the member's age.

## 11. Renewal Terms

1. This Policy will automatically terminate on the Policy Period End Date. All renewal applications should

reach Us on or before the Policy Period End Date.

2. We may, in its sole discretion, revise the renewal premium payable under the Policy provided that revisions to the renewal premium are in accordance with the IRDA rules and regulations as applicable from time to time. The premium payable on renewal shall be paid to Us on or before the Policy Period End Date and in any event before the expiry of the Grace Period.
3. For the purpose of this provision, Grace Period means a period of 30 days immediately following the Policy Period End Date during which a payment can be made to renew this Policy without loss of continuity benefits such as Waiting Periods and coverage of Pre-existing Diseases. Coverage is not available for the period for which premium is not received by Us and the We shall not be liable for any Claims incurred during such period. The provisions of Section 64VB of the Insurance Act shall be applicable.
4. We will ordinarily not refuse to renew the Policy except on ground of established fraud, or non-disclosure or misrepresentation by Insured Person.
5. We reserve the right to carry out underwriting in relation to any request for change in the Sum Insured or Deductible at the time of renewal of the Policy.
6. This product may be withdrawn/ modified by Us after due approval from the IRDAI. In case this product is withdrawn/ modified by Us, this Policy can be renewed under the then prevailing Health Insurance Product or its nearest substitute approved by IRDAI. We shall duly intimate You at least three months prior to the date of such modification / withdrawal of this product and the options available to the Policyholder at the time of Renewal of this Policy.
7. No claims based loading shall be applicable to this product.

#### Schedule of Discounts

Sr.#	Description	Parameters	Rates
1	<b>Family Discount</b> - This discount shall be applicable if more than one persons of the same family are covered in the same Policy, individually	<b>No. of persons</b>	<b>Discount</b>
		2,3 members	5.00%
		4 and above	10.00%
2	Discount for multi-year policies (on single premium) 2 year rate = Annual Rate x 2 x (1 - Discount applicable) 3 year rate = Annual Rate x 3 x (1 - Discount applicable)	<b>Tenure</b>	<b>Discount</b>
		2 Year	7.50%
		3 Year	10.00%
3	Group Discount	<b>Number of Members</b>	<b>Discount</b>
		15 to 100	5%
		101 to 600	10%
		601 to 2000	15%
		2001 and above	20%
4	Discount for Employees and their dependents of : CHIL & CHIL Promoters	15%	

#### Note:

1. Nothing contained above shall be construed as rebate even in the remotest usage of the interpretation and application.
2. Maximum discount on a cumulative basis shall not exceed 20% of the premium

## Schedule of Loading

Loading would be applied on specific conditions as per table below:

Sr. #	Condition	Loading
1	Diabetes Mellitus – II	15%
2	Hypertension	15%
3	Body Mass Index (Obesity)	15%
4	Cholesterol / Lipid Profile	15%
5	ECG / TMT	15%
6	Asthma	15%
7	Left Anterior/Posterior Hemi Block	15%
8	Other cases of single morbidity	15%

### Note:

1. In case of 2 conditions being diagnosed for a single risk, the loading would be applied @ 30%.
2. In case of more than 2 conditions being diagnosed for a single risk, the loading would be applied @ 50%

## Schedule of Benefits

Features / Plan	Enhance 1	Enhance 2
Sum Insured	1 Lac to 30 Lac (in multiple of 1 Lac)	45 Lac; 55 Lac / 40 Lac; 50 Lac / 35 Lac; 45 Lac / 30 Lac; 40 Lac
Deductible	50K / 1 Lac to 10 Lac (in multiple of 1 Lac)	5 Lac / 10 Lac / 15 Lac / 20 Lac
Minimum Sum Insured	Rs 1 Lac	Rs 30 Lacs
Maximum Sum Insured	Rs 30 Lacs	Rs 55 Lacs
Hospitalization Expenses		
In-patient Care	Up to Sum Insured	Up to Sum Insured
Day Care Treatment	170 Surgeries	170 Surgeries
Room Category	Single Private Room	Single Private Room, upgradable to next level
Pre-hospitalization Medical Expenses	30 Days	30 Days
Post-hospitalization Medical Expenses	60 Days	60 Days
Organ Donor Cover	Up to Sum Insured	Up to Sum Insured
Health Check-up	Yes	Yes
Enhance Anywhere	No	Yes
AYUSH Treatment	Up to Sum Insured	Up to Sum Insured

## Special Conditions

Features / Plan	Enhance 1	Enhance 2
Floater	Yes	Yes
Co-payment	@ 20% per claim, where age of eldest member at entry is 61 years or above	@ 20% per claim, where age of eldest member at entry is 61 years or above



## Add-on Benefits

Features / Plan	Enhance 1	Enhance 2
Everyday Care	Yes	Yes
Expert Opinion	Yes	Yes

## Illustration for applicability of Deductible

(Amount in Rs.)

Sr.#	Sum Insured	Deductible	Claim 1	Claim 2	Claim 3	Payable 1	Payable 2	Payable 3
1	600,000	200,000	75,000	125,000	100,000	-	-	100,000
2	600,000	200,000	75,000	250,000	300,000	-	125,000	300,000
3	600,000	200,000	250,000	400,000	400,000	50,000	400,000	150,000

## About Us

Care Health Insurance is a specialized health insurer offering products in the retail segment for Health Insurance, Top-up Coverage, Personal Accident, Maternity, International Travel Insurance and Critical Illness along with Group Health Insurance and Group Personal Accident Insurance for Corporates, Micro Insurance Products for the Rural Market and a Comprehensive Set of Wellness Services. With its operating philosophy being based on the principal tenet of 'consumer-centricity', the company has consistently invested in the effective application of technology to deliver excellence in customer servicing, product innovation and value-for-money services.

Apart from numerous awards since inception, in December 2024 Care Health Insurance was conferred the 'Overall Achievement Award' (SAHI category) at the ASSOCHAM 16th Global Insurance Summit & Awards, and 'Smart Insurer' and 'Sales Champion' awards in Health Insurance category at the 11th ET Now Insurance Summit & Awards 2024. The company was awarded 'Best Health Insurance Plan – Care Plus' at the Global Financial Planner's Summit 2024 held in October'24, and 'Claims Service Leader for the Year' & 'Best Health Insurance Company in Rural Sector' awards at the India Insurance Summit & Awards 2024 in March'24.

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

**Disclaimer:** This is only a summary of features of enhance<sup>+</sup>. The actual benefits available are as described in the 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.

Insurance is a subject matter of solicitation. UAN:25026563 UIN:RHIHLIP21372V022021

CIN:U66000DL2007PLC161503 IRDAI Registration Number - 148

**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 provisions of this section shall be liable for a penalty which may extend to ten lakh rupees.

### Note:

1. The foregoing is only an indication of the cover offered. For details, please refer to the Policy Terms & Conditions, available on request.
2. Proposal form and the prospectus 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.
3. Any risk under this policy shall commence only once we receive the premium (including all taxes and levies thereto).

4. 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.

## Annexure I - List of Day Care Surgeries

<b>1. Cardiology Related:</b>			Inner Ear
1. Coronary Angiography		26. Palatoplasty	
<b>2. Critical Care Related:</b>		27. Transoral Incision And Drainage Of A Pharyngeal Abscess	
2. Insert Non- Tunnel Cv Cath		28. Tonsillectomy Without Adenoidectomy	
3. Insert Picc Cath ( Peripherally Inserted Central Catheter )		29. Tonsillectomy With Adenoidectomy	
4. Replace Picc Cath ( Peripherally Inserted Central Catheter )		30. Excision And Destruction Of A Lingual Tonsil	
5. Insertion Catheter, Intra Anterior		31. Revision Of A Tympanoplasty	
6. Insertion Of Portacath		32. Other Microsurgical Operations On The Middle Ear	
<b>3. Dental Related:</b>		33. Incision Of The Mastoid Process And Middle Ear	
7. Splinting Of Avulsed Teeth		34. Mastoidectomy	
8. Suturing Lacerated Lip		35. Reconstruction Of The Middle Ear	
9. Suturing Oral Mucosa		36. Other Excisions Of The Middle And Inner Ear	
10. Oral Biopsy In Case Of Abnormal Tissue Presentation		37. Incision (Opening) And Destruction (Elimination) Of The Inner Ear	
11. Fnac		38. Other Operations On The Middle And Inner Ear	
12. Smear From Oral Cavity		39. Excision And Destruction Of Diseased Tissue Of The Nose	
<b>4. Ent Related:</b>		40. Other Operations On The Nose	
13. Myringotomy With Grommet Insertion		41. Nasal Sinus Aspiration	
14. Tympanoplasty (Closure Of An Eardrum Perforation/ Reconstruction Of The Auditory Ossicles)		42. Foreign Body Removal From Nose	
15. Removal Of A Tympanic Drain		43. Other Operations On The Tonsils And Adenoids	
16. Keratosis Removal Under Ga		44. Adenoidectomy	
17. Operations On The Turbinates (Nasal Concha)		45. Labyrinthectomy For Severe Vertigo	
18. Tympanoplasty (Closure Of An Eardrum Perforation/ Reconstruction Of The Auditory Ossicles)		46. Stapedectomy Under Ga	
19. Removal Of Keratosis Obturans		47. Stapedectomy Under La	
20. Stapedotomy To Treat Various Lesions In Middle Ear		48. Tympanoplasty (Type Iv)	
21. Revision Of A Stapedectomy		49. Endolymphatic Sac Surgery For Meniere's Disease	
22. Other Operations On The Auditory Ossicles		50. Turbinectomy	
23. Myringoplasty (Post-Aura/ Endaural Approach As Well As Simple Type -I Tympanoplasty)		51. Endoscopic Stapedectomy	
24. Fenestration Of The Inner Ear		52. Incision And Drainage Of Perichondritis	
25. Revision Of A Fenestration Of The		53. Septoplasty	
		54. Vestibular Nerve Section	
		55. Thyroplasty Type I	
		56. Pseudocyst Of The Pinna - Excision	
		57. Incision And Drainage - Haematoma Auricle	
		58. Tympanoplasty (Type Ii)	
		59. Reduction Of Fracture Of Nasal Bone	
		60. Thyroplasty Type Ii	
		61. Tracheostomy	

62.	Excision Of Angioma Septum	97.	Orchidopexy
63.	Turbinoplasty	98.	Abdominal Exploration In Cryptorchidism
64.	Incision & Drainage Of Retro Pharyngeal Abscess	99.	Surgical Treatment Of Anal Fistulas
65.	Uvulo Palato Pharyngo Plasty	100.	Division Of The Anal Sphincter (Sphincterotomy)
66.	Adenoidectomy With Grommet Insertion	101.	Epididymectomy
67.	Adenoidectomy Without Grommet Insertion	102.	Incision Of The Breast Abscess
68.	Vocal Cord Lateralisation Procedure	103.	Operations On The Nipple
69.	Incision & Drainage Of Para Pharyngeal Abscess	104.	Excision Of Single Breast Lump
70.	Tracheoplasty	105.	Incision And Excision Of Tissue In The Perianal Region
<b>5.</b>	<b>Gastroenterology Related:</b>	106.	Surgical Treatment Of Hemorrhoids
71.	Cholecystectomy And Choledcho-Jejunostomy/ Duodenostomy/Gastrostomy/Exploration Common Bile Duct	107.	Other Operations On The Anus
72.	Esophagoscopy, Gastroscopy, Duodenoscopy With Polypectomy/ Removal Of Foreign Body/ Diathermy Of Bleeding Lesions	108.	Ultrasound Guided Aspirations
73.	Pancreatic Pseudocyst Eus & Drainage	109.	Sclerotherapy, Etc.
74.	Rf Ablation For Barrett's Oesophagus	110.	Laparotomy For Grading Lymphoma With Splenectomy/Liver/Lymph Node Biopsy
75.	Ercp And Papillotomy	111.	Therapeutic Laparoscopy With Laser
76.	Esophagoscope And Sclerosant Injection	112.	Appendicectomy With/Without Drainage
77.	Eus + Submucosal Resection	113.	Infected Keloid Excision
78.	Construction Of Gastrostomy Tube	114.	Axillary Lymphadenectomy
79.	Eus + Aspiration Pancreatic Cyst	115.	Wound Debridement And Cover
80.	Small Bowel Endoscopy (Therapeutic)	116.	Abscess-Decompression
81.	Colonoscopy ,Lesion Removal	117.	Cervical Lymphadenectomy
82.	Ercp	118.	Infected Sebaceous Cyst
83.	Colonscopy Stenting Of Stricture	119.	Inguinal Lymphadenectomy
84.	Percutaneous Endoscopic Gastrostomy	120.	Incision And Drainage Of Abscess
85.	Eus And Pancreatic Pseudo Cyst Drainage	121.	Suturing Of Lacerations
86.	Ercp And Choledochoscopy	122.	Scalp Suturing
87.	Proctosigmoidoscopy Volvulus Detorsion	123.	Infected Lipoma Excision
88.	Ercp And Sphincterotomy	124.	Maximal Anal Dilatation
89.	Esophageal Stent Placement	125.	Piles
90.	Ercp + Placement Of Biliary Stents	126.	A)Injection Sclerotherapy
91.	Sigmoidoscopy W / Stent	127.	B)Piles Banding
92.	Eus + Coeliac Node Biopsy	128.	Liver Abscess- Catheter Drainage
93.	Ugi Scopy And Injection Of Adrenaline, Sclerosants Bleeding Ulcers	129.	Fissure In Ano- Fissurectomy
<b>6.</b>	<b>General Surgery Related:</b>	130.	Fibroadenoma Breast Excision
94.	Incision Of A Pilonidal Sinus / Abscess	131.	Oesophageal Varices Sclerotherapy
95.	Fissure In Ano Sphincterotomy	132.	Ercp - Pancreatic Duct Stone Removal
96.	Surgical Treatment Of A Varicocele And A Hydrocele Of The Spermatic Cord	133.	Perianal Abscess I&D
		134.	Perianal Hematoma Evacuation
		135.	Ugi Scopy And Polypectomy Oesophagus
		136.	Breast Abscess I& D
		137.	Feeding Gastrostomy
		138.	Oesophagoscopy And Biopsy Of Growth Oesophagus
		139.	Ercp - Bile Duct Stone Removal
		140.	Ileostomy Closure
		141.	Colonoscopy
		142.	Polypectomy Colon
		143.	Splenic Abscesses Laparoscopic Drainage
		144.	Ugi Scopy And Polypectomy Stomach

145.	Rigid Oesophagoscopy For Fb Removal	191.	Dilatation Of The Cervical Canal
146.	Feeding Jejunostomy	192.	Conisation Of The Uterine Cervix
147.	Colostomy	193.	Therapeutic Curettage With Colposcopy/Biopsy/ Diathermy/Cryosurgery/
148.	Ileostomy	194.	Laser Therapy Of Cervix For Various Lesions Of Uterus
149.	Colostomy Closure	195.	Other Operations On The Uterine Cervix
150.	Submandibular Salivary Duct Stone Removal	196.	Incision Of The Uterus (Hysterectomy)
151.	Pneumatic Reduction Of Intussusception	197.	Local Excision And Destruction Of Diseased Tissue Of The Vagina And The Pouch Of Douglas
152.	Varicose Veins Legs - Injection Sclerotherapy	198.	Incision Of Vagina
153.	Rigid Oesophagoscopy For Plummer Vinson Syndrome	199.	Incision Of Vulva
154.	Pancreatic Pseudocysts Endoscopic Drainage	200.	Culdotomy
155.	Zadek's Nail Bed Excision	201.	Salpingo-Oophorectomy Via Laparotomy
156.	Subcutaneous Mastectomy	202.	Endoscopic Polypectomy
157.	Excision Of Ranula Under Ga	203.	Hysteroscopic Removal Of Myoma
158.	Rigid Oesophagoscopy For Dilation Of Benign Strictures	204.	D&C
159.	Eversion Of Sac	205.	Hysteroscopic Resection Of Septum
160.	Unilateral	206.	Thermal Cauterisation Of Cervix
161.	Iilateral	207.	Mirena Insertion
162.	Lord's Plication	208.	Hysteroscopic Adhesiolysis
163.	Jaboulay's Procedure	209.	Leep
164.	Scrotoplasty	210.	Cryocauterisation Of Cervix
165.	Circumcision For Trauma	211.	Polypectomy Endometrium
166.	Meatoplasty	212.	Hysteroscopic Resection Of Fibroid
167.	Intersphincteric Abscess Incision And Drainage	213.	Lletz
168.	Psoas Abscess Incision And Drainage	214.	Conization
169.	Thyroid Abscess Incision And Drainage	215.	Polypectomy Cervix
170.	Tips Procedure For Portal Hypertension	216.	Hysteroscopic Resection Of Endometrial Polyp
171.	Esophageal Growth Stent	217.	Vulval Wart Excision
172.	Pair Procedure Of Hydatid Cyst Liver	218.	Laparoscopic Paraovarian Cyst Excision
173.	Tru Cut Liver Biopsy	219.	Uterine Artery Embolization
174.	Photodynamic Therapy Or Esophageal Tumour And Lung Tumour	220.	Laparoscopic Cystectomy
175.	Excision Of Cervical Rib	221.	Hymenectomy( Imperforate Hymen)
176.	Laparoscopic Reduction Of Intussusception	222.	Endometrial Ablation
177.	Microdocheotomy Breast	223.	Vaginal Wall Cyst Excision
178.	Surgery For Fracture Penis	224.	Vulval Cyst Excision
179.	Sentinel Node Biopsy	225.	Laparoscopic Paratubal Cyst Excision
180.	Parastomal Hernia	226.	Repair Of Vagina ( Vaginal Atresia )
181.	Revision Colostomy	227.	Hysteroscopy, Removal Of Myoma
182.	Prolapsed Colostomy- Correction	228.	Turbt
183.	Testicular Biopsy	229.	Ureterocoele Repair - Congenital Internal
184.	Laparoscopic Cardiomyotomy( Hellers)	230.	Vaginal Mesh For Pop
185.	Sentinel Node Biopsy Malignant Melanoma	231.	Laparoscopic Myomectomy
186.	Laparoscopic Pyloromyotomy( Ramstedt)	232.	Surgery For Sui
<b>7.</b>	<b>Gynecology Related:</b>	233.	Repair Recto- Vagina Fistula
187.	Operations On Bartholin's Glands (Cyst)	234.	Pelvic Floor Repair( Excluding Fistula Repair)
188.	Incision Of The Ovary	235.	Urs + LI
189.	Insufflations Of The Fallopian Tubes	236.	Laparoscopic Oophorectomy
190.	Other Operations On The Fallopian Tube	237.	Normal Vaginal Delivery And Variants

<b>8.</b>	<b>Neurology Related:</b>	285.	Interstitial Brachytherapy
238.	Facial Nerve Physiotherapy	286.	Intracavity Brachytherapy
239.	Nerve Biopsy	287.	3d Brachytherapy
240.	Muscle Biopsy	288.	Implant Brachytherapy
241.	Epidural Steroid Injection	289.	Intravesical Brachytherapy
242.	Glycerol Rhizotomy	290.	Adjuvant Radiotherapy
243.	Spinal Cord Stimulation	291.	Afterloading Catheter Brachytherapy
244.	Motor Cortex Stimulation	292.	Conditioning Radiotherapy For Bmt
245.	Stereotactic Radiosurgery	293.	Extracorporeal Irradiation To The Homologous Bone Grafts
246.	Percutaneous Cordotomy	294.	Radical Chemotherapy
247.	Intrathecal Baclofen Therapy	295.	Neoadjuvant Radiotherapy
248.	Entrapment Neuropathy Release	296.	Ldr Brachytherapy
249.	Diagnostic Cerebral Angiography	297.	Palliative Radiotherapy
250.	Vp Shunt	298.	Radical Radiotherapy
251.	Ventriculoatrial Shunt	299.	Palliative Chemotherapy
<b>9.</b>	<b>Oncology Related:</b>	300.	Template Brachytherapy
252.	Radiotherapy For Cancer	301.	Neoadjuvant Chemotherapy
253.	Cancer Chemotherapy	302.	Adjuvant Chemotherapy
254.	Iv Push Chemotherapy	303.	Induction Chemotherapy
255.	Hbi-Hemibody Radiotherapy	304.	Consolidation Chemotherapy
256.	Infusional Targeted Therapy	305.	Maintenance Chemotherapy
257.	Srt-Stereotactic Arc Therapy	306.	Hdr Brachytherapy
258.	Sc Administration Of Growth Factors	<b>10.</b>	<b>Operations On The Salivary Glands &amp; Salivary Ducts:</b>
259.	Continuous Infusional Chemotherapy	307.	Incision And Lancing Of A Salivary Gland And A Salivary Duct
260.	Infusional Chemotherapy	308.	Excision Of Diseased Tissue Of A Salivary Gland And A Salivary Duct
261.	Ccrt-Concurrent Chemo + Rt	309.	Resection Of A Salivary Gland
262.	2d Radiotherapy	310.	Reconstruction Of A Salivary Gland And A Salivary Duct
263.	3d Conformal Radiotherapy	311.	Other Operations On The Salivary Glands And Salivary Ducts
264.	Igrr- Image Guided Radiotherapy	<b>11.</b>	<b>Operations On The Skin &amp; Subcutaneous Tissues:</b>
265.	Imrr- Step & Shoot	312.	Other Incisions Of The Skin And Subcutaneous Tissues
266.	Infusional Bisphosphonates	313.	Surgical Wound Toilet (Wound Debridement) And Removal Of Diseased Tissue Of The Skin And Subcutaneous Tissues
267.	Imrr- Dmlc	314.	Local Excision Of Diseased Tissue Of The Skin And Subcutaneous Tissues
268.	Rotational Arc Therapy	315.	Other Excisions Of The Skin And Subcutaneous Tissues
269.	Tele Gamma Therapy	316.	Simple Restoration Of Surface Continuity Of
270.	Fsrr-Fractionated Srt		
271.	Vmat-Volumetric Modulated Arc Therapy		
272.	Sbrt-Stereotactic Body Radiotherapy		
273.	Helical Tomotherapy		
274.	Srs-Stereotactic Radiosurgery		
275.	X-Knife Srs		
276.	Gammaknife Srs		
277.	Tbi- Total Body Radiotherapy		
278.	Intraluminal Brachytherapy		
279.	Electron Therapy		
280.	Tset-Total Electron Skin Therapy		
281.	Extracorporeal Irradiation Of Blood Products		
282.	Telecobalt Therapy		
283.	Telecesium Therapy		
284.	External Mould Brachytherapy		



<p>317. The Skin And Subcutaneous Tissues</p> <p>318. Free Skin Transplantation, Donor Site</p> <p>319. Free Skin Transplantation, Recipient Site</p> <p>320. Revision Of Skin Plasty</p> <p>321. Other Restoration And Reconstruction Of The Skin And Subcutaneous Tissues.</p> <p>322. Chemosurgery To The Skin.</p> <p>323. Destruction Of Diseased Tissue In The Skin And Subcutaneous Tissues</p> <p>324. Reconstruction Of Deformity/Defect In Nail Bed</p> <p>325. Excision Of Bursitis</p> <p>325. Tennis Elbow Release</p>	
<p><b>12. Operations On The Tongue:</b></p> <p>326. Incision, Excision And Destruction Of Diseased Tissue Of The Tongue</p> <p>327. Partial Glossectomy</p> <p>328. Glossectomy</p> <p>329. Reconstruction Of The Tongue</p> <p>330. Other Operations On The Tongue</p>	
<p><b>13. Ophthalmology Related:</b></p> <p>331. Surgery For Cataract</p> <p>332. Incision Of Tear Glands</p> <p>333. Other Operations On The Tear Ducts</p> <p>334. Incision Of Diseased Eyelids</p> <p>335. Excision And Destruction Of Diseased Tissue Of The Eyelid</p> <p>336. Operations On The Canthus And Epicanthus</p> <p>337. Corrective Surgery For Entropion And Ectropion</p> <p>338. Corrective Surgery For Blepharoptosis</p> <p>339. Removal Of A Foreign Body From The Conjunctiva</p> <p>340. Removal Of A Foreign Body From The Cornea</p> <p>341. Incision Of The Cornea</p> <p>342. Operations For Pterygium</p> <p>343. Other Operations On The Cornea</p> <p>344. Removal Of A Foreign Body From The Lens Of The Eye</p> <p>345. Removal Of A Foreign Body From The Posterior Chamber Of The Eye</p> <p>346. Removal Of A Foreign Body From The Orbit And Eyeball</p> <p>347. Correction Of Eyelid Ptosis By Levator Palpebrae Superioris Resection (Bilateral)</p> <p>348. Correction Of Eyelid Ptosis By Fascia Lata Graft (Bilateral)</p> <p>349. Diathermy/Cryotherapy To Treat Retinal Tear</p> <p>350. Anterior Chamber Paracentesis/ Cyclodiathermy/Cyclocryotherapy/ Goniotomy/</p>	<p>Trabeculotomy And Filtering And Allied Operations To Treat Glaucoma</p> <p>351. Enucleation Of Eye Without Implant</p> <p>352. Dacryocystorhinostomy For Various Lesions Of Lacrimal Gland</p> <p>353. Laser Photocoagulation To Treat Retinal Tear</p> <p>354. Biopsy Of Tear Gland</p> <p>355. Treatment Of Retinal Lesion</p> <p><b>14. Orthopedics Related:</b></p> <p>356. Surgery For Meniscus Tear</p> <p>357. Incision On Bone, Septic And Aseptic</p> <p>358. Closed Reduction On Fracture, Luxation Or Epiphyseolysis With Osteosynthesis</p> <p>359. Suture And Other Operations On Tendons And Tendon Sheath</p> <p>360. Reduction Of Dislocation Under Ga</p> <p>361. Arthroscopic Knee Aspiration</p> <p>362. Surgery For Ligament Tear</p> <p>363. Surgery For Hemoarthrosis/Pyoarthrosis</p> <p>364. Removal Of Fracture Pins/Nails</p> <p>365. Removal Of Metal Wire</p> <p>366. Closed Reduction On Fracture, Luxation</p> <p>367. Reduction Of Dislocation Under Ga</p> <p>368. Epiphyseolysis With Osteosynthesis</p> <p>369. Excision Of Various Lesions In Coccyx</p> <p>370. Arthroscopic Repair Of Acl Tear Knee</p> <p>371. Closed Reduction Of Minor Fractures</p> <p>372. Arthroscopic Repair Of Pcl Tear Knee</p> <p>373. Tendon Shortening</p> <p>374. Arthroscopic Meniscectomy - Knee</p> <p>375. Treatment Of Clavicle Dislocation</p> <p>376. Haemarthrosis Knee- Lavage</p> <p>377. Abscess Knee Joint Drainage</p> <p>378. Carpal Tunnel Release</p> <p>379. Closed Reduction Of Minor Dislocation</p> <p>380. Repair Of Knee Cap Tendon</p> <p>381. Orif With K Wire Fixation- Small Bones</p> <p>382. Release Of Midfoot Joint</p> <p>383. Orif With Plating- Small Long Bones</p> <p>384. Implant Removal Minor</p> <p>385. K Wire Removal</p> <p>386. Pop Application</p> <p>387. Closed Reduction And External Fixation</p> <p>388. Arthrotomy Hip Joint</p> <p>389. Syme's Amputation</p> <p>390. Arthroplasty</p> <p>391. Partial Removal Of Rib</p> <p>392. Treatment Of Sesamoid Bone Fracture</p> <p>393. Shoulder Arthroscopy / Surgery</p> <p>394. Elbow Arthroscopy</p>



395. Amputation Of Metacarpal Bone	437. Vaginoplasty
396. Release Of Thumb Contracture	438. Dilatation Of Accidental Caustic Stricture Oesophageal
397. Incision Of Foot Fascia	439. Presacral Teratomas Excision
398. Calcaneum Spur Hydrocort Injection	440. Removal Of Vesical Stone
399. Ganglion Wrist Hyalase Injection	441. Excision Sigmoid Polyp
400. Partial Removal Of Metatarsal	442. Sternomastoid Tenotomy
401. Repair / Graft Of Foot Tendon	443. Infantile Hypertrophic Pyloric Stenosis Pyloromyotomy
402. Revision/Removal Of Knee Cap	444. Excision Of Soft Tissue Rhabdomyosarcoma
403. Amputation Follow-Up Surgery	445. Mediastinal Lymph Node Biopsy
404. Exploration Of Ankle Joint	446. High Orchidectomy For Testis Tumours
405. Remove/Graft Leg Bone Lesion	447. Excision Of Cervical Teratoma
406. Repair/Graft Achilles Tendon	448. Rectal-Myomectomy
407. Remove Of Tissue Expander	449. Rectal Prolapse (Delorme's Procedure)
408. Biopsy Elbow Joint Lining	450. Detorsion Of Torsion Testis
409. Removal Of Wrist Prosthesis	451. Eua + Biopsy Multiple Fistula In Ano
410. Biopsy Finger Joint Lining	452. Cystic Hygroma - Injection Treatment
411. Tendon Lengthening	
412. Treatment Of Shoulder Dislocation	<b>17. Plastic Surgery Related:</b>
413. Lengthening Of Hand Tendon	453. Construction Skin Pedicle Flap
414. Removal Of Elbow Bursa	454. Gluteal Pressure Ulcer-Excision
415. Fixation Of Knee Joint	455. Muscle-Skin Graft, Leg
416. Treatment Of Foot Dislocation	456. Removal Of Bone For Graft
417. Surgery Of Bunion	457. Muscle-Skin Graft Duct Fistula
418. Intra Articular Steroid Injection	458. Removal Cartilage Graft
419. Tendon Transfer Procedure	459. Myocutaneous Flap
420. Removal Of Knee Cap Bursa	460. Fibro Myocutaneous Flap
421. Treatment Of Fracture Of Ulna	461. Breast Reconstruction Surgery After Mastectomy
422. Treatment Of Scapula Fracture	462. Sling Operation For Facial Palsy
423. Removal Of Tumor Of Arm/ Elbow Under Ra Ga	463. Split Skin Grafting Under Ra
424. Repair Of Ruptured Tendon	464. Wolfe Skin Graft
425. Decompress Forearm Space	465. Plastic Surgery To The Floor Of The Mouth Under Ga
426. Revision Of Neck Muscle (Torticollis Release )	
427. Lengthening Of Thigh Tendons	<b>18. Thoracic Surgery Related:</b>
428. Treatment Fracture Of Radius & Ulna	466. Thoracoscopy And Lung Biopsy
429. Repair Of Knee Joint	467. Excision Of Cervical Sympathetic Chain Thoracoscopic
<b>15. Other Operations On The Mouth &amp; Face:</b>	468. Laser Ablation Of Barrett's Oesophagus
430. External Incision And Drainage In The Region Of The Mouth, Jaw And Face	469. Pleurodesis
431. Incision Of The Hard And Soft Palate	470. Thoracoscopy And Pleural Biopsy
432. Excision And Destruction Of Diseased Hard And Soft Palate	471. Ebus + Biopsy
433. Incision, Excision And Destruction In The Mouth	472. Thoracoscopy Ligation Thoracic Duct
434. Other Operations In The Mouth	473. Thoracoscopy Assisted Empyema Drainage
<b>16. Pediatric Surgery Related:</b>	
435. Excision Of Fistula-In-Ano	<b>19. Urology Related:</b>
436. Excision Juvenile Polyps Rectum	

474.	Haemodialysis	516.	Cystoscopy And Removal Of Polyp
475.	Lithotripsy/Nephrolithotomy For Renal Calculus	517.	Suprapubic Cystostomy
476.	Excision Of Renal Cyst	518.	Percutaneous Nephrostomy
477.	Drainage Of Pyonephrosis/Perinephric Abscess	519.	Cystoscopy And “Sling” Procedure.
478.	Incision Of The Prostate	520.	Tuna- Prostate
479.	Transurethral Excision And Destruction Of Prostate Tissue	521.	Excision Of Urethral Diverticulum
480.	Transurethral And Percutaneous Destruction Of Prostate Tissue	522.	Removal Of Urethral Stone
481.	Open Surgical Excision And Destruction Of Prostate Tissue	523.	Excision Of Urethral Prolapse
482.	Radical Prostatovesiculectomy	524.	Mega-Ureter Reconstruction
483.	Other Excision And Destruction Of Prostate Tissue	525.	Kidney Renoscopy And Biopsy
484.	Operations On The Seminal Vesicles	526.	Ureter Endoscopy And Treatment
485.	Incision And Excision Of Periprostatic Tissue	527.	Vesico Ureteric Reflux Correction
486.	Other Operations On The Prostate	528.	Surgery For Pelvi Ureteric Junction Obstruction
487.	Incision Of The Scrotum And Tunica Vaginalis Testis	529.	Anderson Hynes Operation
488.	Operation On A Testicular Hydrocele	530.	Kidney Endoscopy And Biopsy
489.	Excision And Destruction Of Diseased Scrotal Tissue	531.	Paraphimosis Surgery
490.	Other Operations On The Scrotum And Tunica Vaginalis Testis	532.	Injury Prepuce- Circumcision
491.	Incision Of The Testes	533.	Frenular Tear Repair
492.	Excision And Destruction Of Diseased Tissue Of The Testes	534.	Meatotomy For Meatal Stenosis
493.	Unilateral Orchiectomy	535.	Surgery For Fournier’s Gangrene Scrotum
494.	Bilateral Orchiectomy	536.	Surgery Filarial Scrotum
495.	Surgical Repositioning Of An Abdominal Testis	537.	Surgery For Watering Can Perineum
496.	Reconstruction Of The Testis	538.	Repair Of Penile Torsion
497.	Implantation, Exchange And Removal Of A Testicular Prosthesis	539.	Drainage Of Prostate Abscess
498.	Other Operations On The Testis	540.	Orchiectomy
499.	Excision In The Area Of The Epididymis	541.	Cystoscopy And Removal Of Fb
500.	Operations On The Foreskin		
501.	Local Excision And Destruction Of Diseased Tissue Of The Penis		
502.	Amputation Of The Penis		
503.	Other Operations On The Penis		
504.	Cystoscopical Removal Of Stones		
505.	Catheterisation Of Bladder		
506.	Lithotripsy		
507.	Biopsy Of Temporal Artery For Various Lesions		
508.	External Arterio-Venous Shunt		
509.	Av Fistula - Wrist		
510.	Ursl With Stenting		
511.	Ursl With Lithotripsy		
512.	Cystoscopic Litholapaxy		
513.	Eswl		
514.	Bladder Neck Incision		
515.	Cystoscopy & Biopsy		

## Annexure – II List of Expenses Generally Excluded (“Non-medical”) in Hospital Indemnity Policy

Sr. No.	List I – Optional Items	Sr. No.	List I – Optional Items
1	Baby Food	45	Knee Braces (Long/ Short/ Hinged)
2	Baby Utilities Charges	46	Knee Immobilizer/Shoulder Immobilizer
3	Beauty Services	47	Lumbo Sacral Belt
4	Belts/ Braces	48	Nimbus Bed Or Water Or Air Bed Charges
5	Buds	49	Ambulance Collar
6	Cold Pack/Hot Pack	50	Ambulance Equipment
7	Carry Bags	51	Abdominal Binder
8	Email / Internet Charges	52	Private Nurses Charges- Special Nursing Charges
9	Food Charges (Other Than Patient’s Diet Provided By Hospital)	53	Sugar Free Tablets
10	Leggings	54	Creams Powders Lotions (Toiletries Are Not Payable, Only Prescribed Medical Pharmaceuticals Payable)
11	Laundry Charges	55	Ecg Electrodes
12	Mineral Water	56	Gloves
13	Sanitary Pad	57	Nebulisation Kit
14	Telephone Charges	58	Any Kit With No Details Mentioned [Delivery Kit, Orthokit, Recovery Kit, Etc]
15	Guest Services	59	Kidney Tray
16	Crepe Bandage	60	Mask
17	Diaper Of Any Type	61	Ounce Glass
18	Eyelet Collar	62	Oxygen Mask
19	Slings	63	Pelvic Traction Belt
20	Blood Grouping And Cross Matching Of Donors Samples	64	Pan Can
21	Service Charges Where Nursing Charge Also Charged	65	Trolley Cover
22	Television Charges	66	Urometer, Urine Jug
23	Surcharges	67	Ambulance
24	Attendant Charges	68	Vasofix Safety
25	Extra Diet Of Patient (Other Than That Which Forms Part Of Bed Charge)		
26	Birth Certificate		
27	Certificate Charges		
28	Courier Charges		
29	Conveyance Charges		
30	Medical Certificate		
31	Medical Records		
32	Photocopies Charges		
33	Mortuary Charges		
34	Walking Aids Charges		
35	Oxygen Cylinder (For Usage Outside The Hospital)		
36	Spacer		
37	Spirometre		
38	Nebulizer Kit		
39	Steam Inhaler		
40	Armsling		
41	Thermometer		
42	Cervical Collar		
43	Splint		
44	Diabetic Foot Wear		

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

Sr. No.	List III– Items That Are To Be Subsumed Into Procedure Charges	Sr. No.	List III– Items That Are To Be Subsumed Into Procedure Charges
1	Hair Removal Cream	19	Cotton Bandage
2	Disposables Razors Charges (For Site Preparations)	20	Surgical Tape
3	Eye Pad	21	Apron
4	Eye Sheild	22	Torniquet
5	Camera Cover	23	Orthobundle, Gynaec Bundle
6	Dvd, Cd Charges		
7	Gause Soft		
8	Gauze		
9	Ward And Theatre Booking Charges		
10	Arthroscopy And Endoscopy Instruments		
11	Microscope Cover		
12	Surgical Blades, Harmonicscalpel,Shaver		
13	Surgical Drill		
14	Eye Kit		
15	Eye Drape		
16	X-Ray Film		
17	Boyles Apparatus Charges		
18	Cotton		

Sr. No.	List IV– Items that are to be subsumed into costs of treatment		
1	Admission/Registration Charges		
2	Hospitalisation For Evaluation/ Diagnostic Purpose		
3	Urine Container		
4	Blood Reservation Charges And Ante Natal Booking Charges		
5	Bipap Machine		
6	Cpap/ Capd Equipments		
7	Infusion Pump– Cost		
8	Hydrogen Peroxide\Spirit\ Disinfectants Etc		
9	Nutrition Planning Charges - Dietician Charges- Diet Charges		
10	Hiv Kit		
11	Antiseptic Mouthwash		
12	Lozenges		
13	Mouth Paint		
14	Vaccination Charges		
15	Alcohol Swabs		
16	Scrub Solution/Sterillium		
17	Glucometer & Strips		
18	Urine Bag		

### Annexure III –List of Hospitals where Claim will not be admitted

Hospital Name	Address
Nulife Hospital And Maternity Centre	1616 Outram Lines,Kingsway Camp,Guru Teg Bahadur Nagar , New Delhi , Delhi
Taneja Hospital	F-15,Vikas Marg, Preet Vihar , New Delhi , Delhi
Shri Komal Hospital & Dr.Saxena's Nursing Home	Opp. Radhika Cinema,Circular Road , Rewari , Haryana
Sona Devi Memorial Hospital & Trauma Centre	Sohna Road, Badshahpur , Gurgaon , Haryana
Amar Hospital	Sector-70,S.A.S.Nagar, Mohali, Sector 70 , Mohali , Punjab
Brij Medical Centre	K K 54, Kavi Nagar , Ghaziabad , Uttar Pradesh
Famliy Medicare	A-55,Sector 61, Rajat Vihar Sector 62 , Noida , Uttar Pradesh
Jeevan Jyoti Hospital	162,Lowther Road, Bai Ka Bagh , Allahabad , Uttar Pradesh
City Hospital & Trauma Centre	C-1,Cinder Dump Complex,Opposite Krishna Cinema Hall,Kanpur Road, Alambagh , Lucknow , Uttar Pradesh
Dayal Maternity & Nursing Home	No.953/23,D.C.F.Chowk, DLF Colony , Rohtak , Haryana
Metas Adventist Hospital	No.24, Ring-Road,Athwalines, Surat , Surat , Gujarat
Surgicare Medical Centre	Sai Dwar Oberoi Complex,S.A.B.T.V.Lane Road,Lokhandwala,Near Laxmi Industrial Estate, Andheri , Mumbai , Maharashtra
Paramount General Hospital & I.C.C.U.	Laxmi Commercial Premises,Andheri Kurla Road , Andheri , Mumbai , Maharashtra
Gokul Hospital	Thakur Complex , Kandivali East , Mumbai , Maharashtra
Shree Sai Hospital	Gokul Nagri I,Thankur Complex,Western Express Highway, Kandivali East , Mumbai , Maharashtra
Shreedevi Hospital	Akash Arcade,Bhanu Nagar,Near Bhanu Sagar Theatre,Dr. Deepak Shetty Road, Kalyan D.C. , Thane , Maharashtra
Saykhedkar Hospital And Research Centre Pvt. Ltd.	Trimurthy Chowk,Kamatwada Road,Cidco Colony , Nashik , Maharashtra
Arpan Hospital And Research Centre	No.151/2,Imli Bazar,Near Rajwada, Imli Bazar , Indore , Madhya Pradesh
Ramkrishna Care Hospital	Aurobindo Enclave,Pachpedhi Naka,Dhamtri Road,National Highway No 43, Raipur , Chhattisgarh
Gupta Multispeciality Hospital	B-20, Vivek Vihar , New Delhi , Delhi
R.K.Hospital	3C/59,BP,Near Metro Cinema, New Industrial Township 1 , Faridabad , Haryana
Hospital Name	Address
Prakash Hospital	D -12,12A,12B,Noida, Sector 33 , Noida , Uttar Pradesh
Aryan Hospital Pvt. Ltd.	Old Railway Road,Near New Colony, New Colony , Gurgaon , Haryana
Medilink Hospital Research Centre Pvt. Ltd.	Near Shyamal Char Rasta,132, Ring Road, Satellite , Ahmedabad , Gujarat
Mohit Hospital	Khoya B-Wing,Near National Park,Borivali(E), Kandivali West , Mumbai , Maharashtra
Scope Hospital	628,Niti Khand-I, Indirapuram , Ghaziabad , Uttar Pradesh
Agarwal Medical Centre	E-234,- , Greater Kailash 1 , New Delhi , Delhi
Oxygen Hospital	Bhiwani Stand, Durga Bhawan , Rohtak , Haryana
Prayag Hospital & Research Centre Pvt. Ltd.	J-206 A/1, Sector 41 , Noida , Uttar Pradesh
Palwal Hospital	Old G.T. Road,Near New Sohna Mod, Palwal , Haryana
B.K.S. Hospital	No.18,1st Cross,Gandhi Nagar, Adyar , Bellary , Karnataka

East West Medical Centre	No.711,Sector 14, Sector 14 , Gurgaon , Haryana
Jagtap Hospital	Anand Nagar,Sinhgood Road , Anandnagar , Pune , Maharashtra
Dr. Malwankar's Romeen Nursing Home	Ganesh Marg,Tagore Nagar , Vikhroli East , Mumbai , Maharashtra
Noble Medical Centre	SVP Road, Borivali West , Mumbai , Maharashtra
Rama Hospital	Sonepat Road,Bahalgarh, Sonipat , Haryana
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
Saraswati Hospital	Divya Smruti Building, 1st Floor, Opp Toyota Showroom, Malad Link Road, Malad West , Mumbai , Maharashtra
Shakuntla Hospital	3-B Tashkant Marg,Near St. Joseph Collage, Allahabad , Uttar Pradesh
Mahaveer Hospital & Trauma Centre	76-E,Station Road, Panki , Kanpur , Uttar Pradesh
Eashwar Lakshmi Hospital	Plot No. 9,Near Sub Registrar Office, Gandhi Nagar , Hyderabad , Andhra Pradesh
Amrapali Hospital	Plot No. NH-34,P-2,Omega -1, Greater Noida , Noida , Uttar Pradesh
Hardik Hospital	29c,Budh Bazar, Vikas Nagar , New Delhi , Delhi
Jabalpur Hospital & Research Centre Pvt Ltd	Russel Crossing,Naptier Town, Jabalpur , Madhya Pradesh
Panvel Hospital	Plot No. 260A,Uran Naka, Old Panvel , Navi Mumbai , Maharashtra
Santosh Hospital	L-629/631,Hapur Road, Shastri Nagar , Meerut , Uttar Pradesh
<b>Hospital Name</b>	<b>Address</b>
Sona Medical Centre	5/58,Near Police Station, Vikas Nagar , Lucknow , Uttar Pradesh
City Super Speciality Hospital	Near Mohan Petrol Pump,Gohana Road, Rohtak , Haryana
Navjeevan Hospital & Maternity Centre	753/21,Madanpuri Road, Near Pataudi Chowk , Gurgaon , Haryana
Abhishek Hospital	C-12,New Azad Nagar, Kanpur , Kanpur , Uttar Pradesh
Raj Nursing Home	23-A, Park Road , Allahabad , Uttar Pradesh
Saras Healthcare Pvt Ltd.	K-112, SEC-12 ,Pratap Vihar , Ghaziabad , Uttar Pradesh
Getwell Soon Multispeciality Institute Pvt Ltd	S-19, Shalimar Garden Extn. , Near Dayanand Park, Sahibabad , Ghaziabad , Uttar Pradesh
Shivalik Medical Centre Pvt Ltd	A-93, Sector 34 , Noida , Uttar Pradesh
Aakanksha Hospital	126, Aaradhnanagar Soc,B/H. Bhulkabhavan School, Aanand-Mahal Rd. , Adajan , Surat , Gujarat
Abhinav Hospital	Harsh Apartment,Nr Jamna Nagar Bus Stop, Goddod Road , Surat , Gujarat
Adhar Ortho Hospital	Dawer Chambers,Nr. Sub Jail, Ring Road , Surat , Gujarat
Aris Care Hospital	A 223-224, Mansarovar Soc,60 Feet, Godadara Road , Surat , Gujarat
Arzoo Hospital	Opp. L.B. Cinema, Bhatar Rd. , Surat , Gujarat
Auc Hospital	B-44, Gujarat Housing Board, Pandeshara , Surat , Gujarat
Dharamjivan General Hospital & Trauma Centre	Karmayogi - 1, Plot No. 20/21, Near Piyush Point, Pandesara , Surat , Gujarat
Dr. Santosh Basotia Hospital	Bhatar Road , Bhatar Road , Surat , Gujarat
God Father Hosp.	344, Nandvan Soc., B/H. Matrushakti Soc. , Puna Gam , Surat , Gujarat



Govind-Prabha Arogya Sankool	Opp. Ratna-Sagar Vidhyalaya,Kaji Medan, Gopipura , Surat , Gujarat
Hari Milan Hospital	L H Road , Surat , Gujarat
Jaldhi Ano-Rectal Hospital	103, Payal Apt., Nxt To Rander Zone Office, Tadvadi , Surat , Gujarat
Jeevan Path Gen. Hospital	2Nd. Fl., Dwarkesh Nagri, Nr. Laxmi Farsan, Sayan , Surat , Gujarat
Kalrav Children Hospital	Yashkamal Complex, Nr. Jivan Jyot, Udhna , Surat , Gujarat
Kanchan General Surgical Hospital	Plot No. 380, Ishwarnagar Soc, Bhamroli-Bhatar, Pandesara , Surat , Gujarat
Krishnavati General Hospital	Bamroli Road , Surat , Gujarat
Niramayam Hosptial & Prasutigruah	Shraddha Raw House, Near Natures Park , Surat , Gujarat
Hospital Name	Address
Patna Hospital	25, Ashapuri Soc - 2, Bamroli Road, Surat , Gujarat
Poshia Children Hospital	Harekrishan Shoping Complex 1St Floor, Varachha Road , Surat , Gujarat
R.D Janseva Hospital	120 Feet Bamroli Road, Pandesara , Surat , Gujarat
Radha Hospital & Maternity Home	239/240 Bhagunagar Society, Opp Hans Society, L H Road, Varachha Road, Surat , Gujarat
Santosh Hospital	L H Road , Varachha , Surat , Gujarat
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 reimbursement basis. a

## Annexure IV - Office of the Ombudsman

Office of the Ombudsman	Contact Details	Jurisdiction of Office (Union Territory, District)
<b>AHMEDABAD</b>	Insurance Ombudsman, Office of the Insurance Ombudsman, Jeevan Prakash, 6th floor, Tilak Marg, Near S.V College Relief Road, Ahmedabad – 380 001. Tel.: 079 - 25501201/02 E-mail : bimalokpal.ahmedabad@ cioins.co.in	Gujarat , Dadra & Nagar Haveli, Daman and Diu
<b>BENGALURU</b>	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	Karnataka
<b>BHOPAL</b>	Office of the Insurance Ombudsman, LIC of India Zonal Office Building, 1st Floor, South Wing, Jeevan Shi- kha, opp. Gayatri Mandir, 60-B, Hoshang- abad Road, Bhopal-462011 Tel.: 0755 - 2769201 / 2769202/ 2769203 Email: bimalokpal.bhopal@cioins. co.in	Madhya Pradesh & Chhattisgarh
<b>BHUBANESHWAR</b>	Office of the Insurance Ombudsman, 62, Forest park, Bhubaneswar – 751 009. Tel.: 0674 - 2596461 /2596455/ 2596429/ 2596003 Email: bimalokpal.bhubaneswar@ cioins.co.in	Orissa
<b>CHANDIGARH</b>	Office of the Insurance Ombudsman, Jeevan Deep, Ground Floor, LIC of India Building, SCO 20-27, Sector 17-A, Chandigarh – 160 017. Tel.: 0172 – 2706468/ 2707468 Email: bimalokpal.chandigarh@ cioins.co.in	Punjab , Haryana, Himachal Pradesh, Jammu & Kashmir, Chandigarh
<b>CHENNAI</b>	Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453 (old 312), Anna Salai, Teynampet, CHENNAI – 600 018. Tel.: 044 - 24333668 / 24333678 Email: bimalokpal.chennai@cioins. co.in	Tamil Nadu, Pondicherry Town and Karaikal (which are part of Pondicherry)

<b>DELHI</b>	Office of the Insurance Ombudsman, 2/2 A, 1st Floor, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002. Tel.: 011 - 23232481 / 23213504/ 46013992 Email: bimalokpal.delhi@cioins. co.in	Delhi, Haryana- Gurugram , Faridabad , Sonapat & Bahadurgarh
<b>GUWAHATI</b>	Office of the Insurance Ombudsman, Jeevan Nivesh Building, 5th Floor, Nr. Panbazar, S.S. Road, Guwahati – 781001(ASSAM). Tel.: 0361 – 2632204/ 2632205 / 2631307 Email: bimalokpal.guwahati@cioins. co.in	Assam , Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura
<b>HYDERABAD</b>	Office of the Insurance Ombudsman, 6-2-46, 1st floor, “Moin Court”, Lane Opp. Hyundai Showroom, A. C. Guards, Lakdi-Ka-Pool, Hyderabad - 500 004. Tel.: 040 - 23312122/ 23376599/ 23376991/ 23328709/ 23325325 Email: bimalokpal.hyderabad@ cioins.co.in	Andhra Pradesh, Telangana and Yanam – a part of Territory of Pondicherry
<b>JAIPUR</b>	Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Ambedkar Circle Jaipur - 302 005. Tel.: 0141 - 2740363 Email: Bimalokpal.jaipur@cioins. co.in	Rajasthan
<b>KOCHI</b>	Office of the Insurance Ombudsman, 10TH Floor, LIC Building, Jeevan Prakash Opp. Maharaj College Ground M. G. Road, Ernakulam - 682 011. Tel.: 0484 - 2358759 Email: bimalokpal.ernakulam@ cioins.co.in	Kerala, Lakshadweep, Mahe – a part of Pondicherry
<b>KOLKATA</b>	Office of the Insurance Ombudsman, 7th Floor of Hindusthan Bldg.( Annex), 4, C.R. Avenue, KOLKATA - 700 072. Tel.: 033 - 22124339 / 22124341 Email: bimalokpal.kolkata@cioins. co.in	West Bengal, Andaman & Nicobar Islands, Sikkim

<b>LUCKNOW</b>	Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 – 4002082/ 3500613 Email: bimalokpal.lucknow@cioins. co.in	Districts of Uttar Pradesh : Laitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar.
<b>MUMBAI</b>	Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz West, Mumbai - 400 054. Tel.: 022 –69038800/33 Email: bimalokpal.mumbai@cioins. co.in	Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane
<b>PATNA</b>	Office of the Insurance Ombudsman, 2nd Floor, Lalit Bhawan, Baily Road, Patna Tel.: 0612-2547068 Email: bimalokpal.patna@cioins. co.in	Bihar, Jharkhand
<b>NOIDA</b>	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	State of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kanooj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Orayya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautambodhanagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur
<b>PUNE</b>	Office of the Insurance Ombudsman, Jeevan Darshan- LIC of India Bldg., 3rd Floor, N.C. Kelkar Road, Narayan Peth, Pune – 411 030. Tel.: 020-24471175 Email: bimalokpal.pune@cioins. co.in	Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region.

The updated details of Insurance Ombudsman are available on website of IRDAI: [www.irda.gov.in](http://www.irda.gov.in), on the website of General Insurance Council: [www.gicouncil.org.in](http://www.gicouncil.org.in), on the Company's website [www.carehealthinsurance.com](http://www.carehealthinsurance.com) or from any of the Company's offices. Address and contact number of Executive Council of Insurers –

Office of the 'Executive Council of Insurers'

3rd Floor, Jeevan Seva Annexe,

S.V. Road, Santacruz(W),

Mumbai – 400 054.

Tel : 022-69038800/33

Email- [inscoun@cioins.co.in](mailto:inscoun@cioins.co.in)

### Illustration I

Age of mem- bers Insured	Coverage opted on individual basis covering each member of the family separately (at a single point of time)		Coverage opted on individual basis covering multiple members of the family under a single Policy (Sum Insured is available for each member of family)				Coverage opted on family floater basis with overall Sum Insured (only one Sum Insured is available for the entire family)			
	Premium (Rs.)	Sum Insured (Rs.)	Premium (Rs.)	Discount (if any)	Premi- um after discount (Rs.)	Sum Insured (Rs.)	Premium or con- solidated premium for all members of family (Rs.)	Floater Discount (if any)	Premi- um after discount (Rs.)	Sum Insured (Rs.)
44	7,800	3,00,000	78,00	10%	7,020	3,00,000	15,839	NA	15,839	3,00,000
39	7,459	3,00,000	7,459	10%	6,713	3,00,000				
22	2,500	3,00,000	2,500	10%	2,250	3,00,000				
14	2,344	3,00,000	2,344	10%	2,110	3,00,000				
Total Premium for all members of family is Rs.20,103 when each member is covered separately. Sum Insured available for each individual is Rs. 3,00,000			Total Premium for all members of family is Rs.18,093 when they are covered under a single policy  Sum Insured available for each family member is Rs. 3,00,000				Total Premium when policy is opted on floater basis is Rs. 15,839  Sum Insured of Rs. 3,00,000 is available for entire family			

### Illustration II

Age of mem- bers Insured	Coverage opted on individual basis covering each member of the family separately (at a single point of time)		Coverage opted on individual basis covering multiple members of the family under a single Policy (Sum Insured is available for each member of family)				Coverage opted on family floater basis with overall Sum Insured (only one Sum Insured is available for the entire family)				
	Premium (Rs.)	Sum Insured (Rs.)	Premium (Rs.)	Discount (if any)	Premi- um after discount (Rs.)	Sum Insured (Rs.)	Premium or con- solidated premium for all members of family (Rs.)	Floater Discount (if any)	Premi- um after discount (Rs.)	Sum Insured (Rs.)	
	61	44,301	3,00,000	44,301	5%	42,086	3,00,000	55,643	NA	55,643	3,00,000
	57	18,403	3,00,000	11,951	5%	11,353	3,00,000				
21	2,500	3,00,000	11,951	5%	11,353	3,00,000					
Total Premium for all members of family is Rs.65,204 when each member is covered separately.  Sum Insured available for each individual is Rs. 3,00,000			Total Premium for all members of family is Rs. 64,793 when they are covered under a single policy  Sum Insured available for each family member is Rs. 3,00,000				Total Premium when policy is opted on floater basis is Rs. 55,643  Sum Insured of Rs. 3,00,000 is available for entire family				

### Illustration III

Age of mem- bers Insured	Coverage opted on individual basis covering each member of the family separately (at a single point of time)		Coverage opted on individual basis covering multiple members of the family under a single Policy (Sum Insured is available for each member of family)				Coverage opted on family floater basis with overall Sum Insured (only one Sum Insured is available for the entire family)			
	Premium (Rs.)	Sum Insured (Rs.)	Premium (Rs.)	Discount (if any)	Premi- um after discount (Rs.)	Sum Insured (Rs.)	Premium or con- solidated premium for all members of family (Rs.)	Floater Discount (if any)	Premi- um after discount (Rs.)	Sum Insured (Rs.)
71	45,193	3,00,000	45,193	5%	42,933	3,00,000	76,467	NA	76,467	3,00,000
68	44,768	3,00,000	44,768	5%	42,530	3,00,000				
	89,961				85,463					
Total Premium for all members of family is Rs.89,961 when each member is covered separately.  Sum Insured available for each individual is Rs. 3,00,000			Total Premium for all members of family is Rs.85,463 when they are covered under a single policy  Sum Insured available for each family member is Rs.				Total Premium when policy is opted on floater basis is Rs.76,467  Sum Insured of Rs. 3,00,000 is available for entire family			

### Notes:

1. Premium rates (excl taxes) specified in above illustration shall be standard premium rates without considering any loading.
2. Premium mentioned is for SI 3 Lacs and Deductible 50,000