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Know Your Policy Better

Policy Terms and Conditions

1 Preamble

The proposal and declaration given by the proposer and other documents if any shall form the basis of this Contract and is deemed to be incorporated herein. The two parties to this contract are the Policy Holder / Insured Members and Care Health insurance Ltd. (also referred as Company), and all the Provisions of Indian Contract Act, 1872, shall hold good in this regard. The references to the singular include references to the plural; references to the male include the references to the female; and references to any statutory enactment include subsequent changes to the same and vice versa. The sentence construction and wordings in the Policy documents should be taken in its true sense and should not be taken in a way so as to take advantage of the Company by filing a claim which deviates from the purpose of Insurance.

In return for premium paid, the Company will pay the Insured in case a valid claim is made:

In consideration of the premium paid by the Policy Holder, subject to the terms & conditions contained herein, the Company agrees to pay/indemnify the Insured Member(s), the amount of such expenses that are reasonably and necessarily incurred up to the limits specified against respective benefit in any Cover Period.

For the purposes of interpretation and understanding of this Policy the Company has defined, below some of the important words used in this Policy. Words not defined below are to be construed in the usual English language meaning as contained in Standard English language dictionaries. The words and expressions defined in the Insurance Act, IRDA Act, regulations notified by the Insurance Regulatory and Development Authority of India ("Authority") and circulars and guidelines issued by the Authority shall carry the meanings described therein. The terms and conditions, insurance coverage and exclusions, other benefits, various procedures and conditions which have been built in to the Policy are to be construed in accordance with the applicable provisions contained in the Policy.

The terms defined below have the meanings ascribed to them wherever they appear in this Policy and, where appropriate, references to the singular include references to the plural; references to the male include the female and references to any statutory enactment include subsequent changes to the same and vice versa.

2. Definitions

2.1. Standard Definitions:

2.1.1. Accident/Accidental is a sudden, unforeseen and involuntary event caused by external, visible and violent means.

2.1.2. AYUSH Hospital is a healthcare facility wherein medical/surgical/para-surgical treatment procedures and interventions are carried out by AYUSH Medical Practitioner(s) comprising of any of the following:

- (a) Central or State Government AYUSH Hospital or
- (b) Teaching hospital attached to AYUSH College recognized by the Central Government/Central Council of Indian Medicine/Central Council for Homeopathy; or
- (c) AYUSH Hospital, standalone or co-located with in-patient healthcare facility of any recognized system of medicine, registered with the local authorities, wherever applicable, and is under the supervision of a qualified registered AYUSH Medical Practitioner and must comply with all the following criterion:
 - i. Having at least 5 in-patient beds;
 - ii. Having qualified AYUSH Medical Practitioner in charge round the clock;
 - iii. Having dedicated AYUSH therapy sections as required and/or has equipped operation theatre where surgical procedures are to be carried out;
 - iv. Maintaining daily records of the patients and making them accessible to the insurance company's authorized representative.

2.1.3. AYUSH Day Care Centre means and includes Community Health Centre (CHC), Primary Health Centre (PHC), Dispensary, Clinic, Polyclinic or any such centre which is registered with the local authorities, wherever applicable, and having facilities for carrying out treatment procedures and medical or surgical/para-surgical interventions or both under the supervision of registered AYUSH Medical Practitioner (s) on day care basis without in-patient services and must comply with all the following criterion:

- i. Having qualified registered AYUSH Medical Practitioner(s) in charge;
- ii. Having dedicated AYUSH therapy sections as required and/or has equipped operation theatre where surgical procedures are to be carried out;
- iii. Maintaining daily records of the patients and making them accessible to the insurance company's authorized representative.

2.1.4. Any One Illness (not applicable for Travel and Personal Accident Insurance) means a continuous Period of Illness and includes relapse within 45 days from the date of last consultation with the Hospital/Nursing Home

where the treatment was taken.

2.1.5. Cashless Facility means a facility extended by the insurer to the Insured where the payments, of the costs of treatment undergone by the insured in accordance with the Policy terms and conditions, are directly made to the network Provider by the insurer to the extent pre-authorization is approved.

2.1.6. Condition Precedent shall mean a Policy term or condition upon which the Insurer's liability under the Policy is conditional upon.

2.1.7. Congenital Anomaly refers to a condition(s) which is present since birth, and which is abnormal with reference to form, structure or position.

- i. Internal Congenital Anomaly
Congenital anomaly which is not in the visible and accessible parts of the body
- ii. External Congenital Anomaly
Congenital anomaly which is in the visible and accessible parts of the body

2.1.8. Co-Payment is a cost-sharing requirement under a health insurance policy that provides that the policyholder/insured will bear a specified percentage of the admissible claim amount. A co-payment does not reduce the Sum Insured.

2.1.9. Cumulative Bonus shall mean any increase or addition in the Sum Insured granted by the insurer without an associated increase in premium.

2.1.10. Day Care Centre means any institution established for day care treatment of illness and/or injuries or a medical setup with a hospital and which has been registered with the local authorities, wherever applicable, and is under the supervision of a registered and qualified medical practitioner AND must comply with all minimum criteria as under—

- a. has qualified nursing staff under its employment;
- b. has qualified Medical Practitioner/s in-charge;
- c. has a fully equipped operation theatre of its own, where surgical procedures is carried out.
- d. maintains daily records of patients and will make these accessible to the insurance company's authorized personnel.

2.1.11. Day Care Treatment refers to medical treatment and/or a surgical procedure which is:

- i. undertaken under general or local anesthesia in a Hospital/Day Care Center in less than 24 hours because of technological advancement, and
- ii. Which would have otherwise required Hospitalization of more than 24 hours.
Treatment normally taken on an out-patient basis is not included in the scope of this definition.

2.1.12. Deductible is a cost-sharing requirement under a health insurance policy that provides that the insurer will not be liable for a specified rupee amount in case of indemnity policies and for a specified number of days/hours in case of hospital cash policies which will apply before any benefits are payable by the insurer. A deductible does not reduce the Sum Insured.

2.1.13. Dental Treatment means a treatment related to teeth or structures supporting teeth including examinations, fillings (where appropriate), crowns, extractions and surgery.

2.1.14. Disclosure to Information Norm: The Policy shall be void and all premium paid hereon shall be forfeited to the Company, in the event of misrepresentation, mis-description or non-disclosure of any material fact.

2.1.15. Domiciliary Hospitalization means medical treatment for an illness / disease / injury which in the normal course would require care and treatment at a Hospital but is actually taken while confined at home under any of the following circumstances:

- i. The condition of the patient is such that he/she is not in a condition to be removed to a Hospital, or
- ii. The patient takes treatment at home on account of non-availability of room in a Hospital.

2.1.16. Emergency Care (Emergency) means management for an illness or injury which results in symptoms which occur suddenly and unexpectedly, and requires immediate care by a medical practitioner to prevent death or serious long term impairment of the insured Person's health.

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

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

- i. has qualified nursing staff under its employment round the clock;
 - ii. has at least 10 in-patient beds in towns having a population of less than 10,00,000 and at least 15 in-patient beds in all other places;
 - iii. has qualified Medical Practitioner(s) in charge round the clock;
 - iv. has a fully equipped operation theatre of its own where surgical procedures are carried out;
 - v. maintains daily records of patients and makes these accessible to the insurance company's authorized personnel.
- 2.1.19. Hospitalization** means admission in a Hospital for a minimum period of 24 consecutive 'In-patient Care' hours except for specified procedures/treatments, where such admission could be for a period of less than 24 consecutive hours.
- 2.1.20. Illness** means a sickness or a disease or a pathological condition leading to the impairment of normal physiological function and requires medical treatment.
- (a) **Acute condition** - Acute condition is a disease, illness or injury that is likely to respond quickly to treatment which aims to return the person to his or her state of health immediately before suffering the disease/ illness/ injury which leads to full recovery
 - (b) **Chronic condition** - A chronic condition is defined as a disease, illness, or injury that has one or more of the following characteristics:
 - (a) It needs ongoing or long-term monitoring through consultations, examinations, check-ups, and/or tests;
 - (b) It needs ongoing or long-term control or relief of symptoms;
 - (c) It requires rehabilitation for the patient or for the patient to be specially trained to cope with it;
 - (d) It continues indefinitely;
 - (e) It recurs or is likely to recur.
- 2.1.21. Injury** means accidental physical bodily harm excluding illness or disease solely and directly caused by external, violent and evident means which is verified and certified by a Medical Practitioner.
- 2.1.22. In-patient Care not applicable for Overseas Travel Insurance)** means treatment for which the Insured Person has to stay in a Hospital for more than 24 hours for a covered event.
- 2.1.23. Intensive Care Unit (ICU)** means an identified section, ward or wing of a Hospital which is under the constant supervision of a dedicated Medical Practitioner(s), and which is specially equipped for the continuous monitoring and treatment of patients who are in a critical condition, or require life support facilities and where the level of care and supervision is considerably more sophisticated and intensive than in the ordinary and other wards.
- 2.1.24. ICU Charges or (Intensive care Unit) Charges** means the amount charged by a Hospital towards ICU expenses which shall include the expenses for ICU bed, general medical support services provided to any ICU patient including monitoring devices, critical care nursing and intensivist charges.
- 2.1.25. Maternity expenses shall include—**
- i. medical treatment expenses traceable to childbirth (including complicated deliveries and caesarean sections incurred during hospitalization).
 - ii. expenses towards lawful medical termination of pregnancy during the policy period.
- 2.1.26. Medical Advice** means any consultation or advice from a Medical Practitioner including the issue of any prescription or follow-up prescription.
- 2.1.27. Medical Expenses** means those expenses that an Insured Person has necessarily and actually incurred for medical treatment on account of Illness or Accident on the advice of a Medical Practitioner, as long as these are no more than would have been payable if the Insured Person had not been insured and no more than other Hospitals or doctors in the same locality would have charged for the same medical treatment.
- 2.1.28. Medical Practitioner (not applicable for Overseas Travel Insurance)** is a person who holds a valid registration from the Medical Council of any State or Medical Council of India or Council for Indian Medicine or for Homeopathy set up by the Government of India or a State Government and is thereby entitled to practice medicine within its jurisdiction; and is acting within the scope and jurisdiction of license.
- 2.1.29. Medically Necessary Treatment (not applicable for Overseas Travel Insurance)** means any treatment, tests, medication, or stay in Hospital or part of a stay in Hospital which:
- a. Is required for the medical management of the Illness or Injury suffered by the Insured Person;
 - b. Must not exceed the level of care necessary to provide safe, adequate and appropriate medical care in scope, duration, or intensity;
 - c. Must have been prescribed by a Medical Practitioner;
 - d. Must conform to the professional standards widely accepted in international medical practice or by the medical community in India.
- 2.1.30. Migration** means, the right accorded to health insurance policyholders (including all members under family cover and members of group health insurance policy), to transfer the credit gained for pre-existing conditions and time bound exclusions, with the same insurer.
- 2.1.31. Network Provider (not applicable for Overseas Travel Insurance)** means the Hospitals enlisted by an Insurer, TPA or jointly by an Insurer and TPA to provide medical services to an Insured by a Cashless Facility.
- 2.1.32. Newborn baby** means baby born during the Policy Period and is aged up to 90 days.
- 2.1.33. Non-Network** means any hospital, day care centre or other provider that is not part of the network.
- 2.1.34. Notification of Claim** means the process of intimating a Claim to the Insurer or TPA through any of the recognized modes of communication.
- 2.1.35. OPD Treatment** is one in which the Insured Person visits a clinic/Hospital or associated facility like a consultation room for diagnosis and treatment based on the advice of a Medical Practitioner. The Insured is not admitted as a day care or In-patient.
- 2.1.36. Portability** means the right accorded to individual health insurance policyholder (including all members under family cover) to transfer the credit gained for pre-existing conditions and time-bound exclusions from one insurer to another.
- 2.1.37. Pre-existing Disease** means any condition, ailment, injury or disease:
- i. That is/are diagnosed by a physician within 48 months prior to the effective date of the policy issued by the insurer or its reinstatement or
 - ii. For which medical advice or treatment was recommended by, or received from, a physician within 48 months prior to the effective date of the policy issued by insurer or its reinstatement.
- 2.1.38. Pre-hospitalization Medical Expenses** means Medical Expenses incurred during pre-defined number of days preceding the hospitalization of the Insured Person, provided that :
- i. Such Medical Expenses are incurred for the same condition for which the Insured Person's Hospitalization was required, and
 - ii. The In-patient Hospitalization claim for such Hospitalization is admissible by the Company.
- 2.1.39. Post-hospitalization Medical Expenses** means Medical Expenses incurred during pre-defined number of days immediately after the Insured Person is discharged from the Hospital provided that:
- i. Such Medical Expenses are incurred for the same condition for which the Insured Person's Hospitalization was required and
 - ii. The inpatient Hospitalization claim for such Hospitalization is admissible by the Company
- 2.1.40. Qualified Nurse** means a person who holds a valid registration from the Nursing Council of India or the Nursing Council of any state in India.
- 2.1.41. Reasonable and Customary Charges** means the charges for services or supplies, which are the standard charges for the specific provider and consistent with the prevailing charges in the geographical area for identical or similar services, taking into account the nature of the Illness/ Injury involved.
- 2.1.42. Renewal** defines the terms on which the contract of insurance can be renewed on mutual consent with a provision of Grace Period for treating the renewal continuous for the purpose of all waiting periods.
- 2.1.43. Room Rent** means the amount charged by a Hospital towards Room & Boarding expenses and shall include the associated medical expenses.
- 2.1.44. Subrogation** (Applicable to other than Health Policies and health sections of Travel and PA policies) means the right of the Insurer to assume the rights of the Insured Person to recover expenses paid out under the Policy that may be recovered from any other source.
- 2.1.45. Surgery/Surgical Procedure** means manual and/or operative procedure(s) required for treatment of an Illness or Injury, correction of deformities and defects, diagnosis and cure of diseases, relief from suffering and prolongation of life, performed in a Hospital or a Day Care Centre by a Medical Practitioner.
- 2.1.46. Unproven/Experimental Treatment** means a treatment including drug experimental therapy which is not based on established medical practice in India, is treatment experimental or unproven.
- 2.2. Specific Definitions:**
- 2.2.1. Age** means the completed age of the Insured Member as on his last birthday
 - 2.2.2. Annexure** means the document attached and marked as Annexure to this Policy
 - 2.2.3. Break in Policy** occurs at the end of the existing Policy term, when the premium due date for Renewal on a given policy is not paid on or before the premium Renewal date or within 30 days thereof.
 - 2.2.4. Certificate of Insurance** means the certificate the Company issues to an Insured Member evidencing cover under the Policy.

- 2.2.5. Claim** means a demand made in accordance with the terms and conditions of the Policy for payment of specified benefits in respect of the Insured Member as covered under the Policy.
- 2.2.6. Company** (also referred as Insurer/We/Us) means the Care Health Insurance Limited.
- 2.2.7. Cover End Date** means the date specified in Annexure 'A' (Certificate of Insurance) for the respective Insured Member on which the Insured Member's cover under the Policy expires.
- 2.2.8. Cover Period** means the period commencing from the Cover Start Date and ending on the Cover End Date for each Insured Member as specified in Annexure 'A' (Certificate of Insurance).
- 2.2.9. Cover Start Date:** means the date specified in Annexure 'A' (Certificate of Insurance) for the respective Insured Member on which the Insured Member's cover under the Policy commences.
- 2.2.10. Family** means a unit comprising of husband, wife, dependent parents, dependent parents-in-law and maximum of three dependent children and who is named in the Certificate of Insurance as an Insured Member.
- 2.2.11. Hazardous Activities** mean any sport or activity, which is potentially dangerous to the Insured Member whether he is trained or not. Such sport/activity includes racing and competition or stunt activity of any kind, adventure racing, base jumping, biathlon, big game hunting, rafting of any kind, BMX stunt/ obstacle riding, bobsleighbing/ using skeletons, bouldering, boxing, canyoning, caving/ pot holing, vave tubing, rock climbing/ trekking/ mountaineering, cycle racing, cyclo cross, drag racing, endurance testing, hand gliding, harness racing, hell skiing, high diving (above 5 meters), hunting, ice hockey, ice speedway, jousting, judo, karate, kendo, lugging, risky manual labor, marathon running, martial arts, micro – lighting, modern pentathlon, motor cycle racing, motor rallying, parachuting, paragliding/ parapenting, piloting aircraft, polo, power lifting, power boat racing, quad biking, river boarding, scuba diving, river bugging, rodeo, roller hockey, rugby, ski acrobatics, ski doo, ski jumping, ski racing, sky diving, small bore target shooting, speed trials/ time trials, triathlon, water ski jumping, weight lifting, wrestling of any kind and activities of similar nature.
- 2.2.12. Insured Member** (Insured/Insured Person) means a member whose name specifically appears under Insured in the Certificate of Insurance and is a covered group member.
- 2.2.13. Policy** means these Policy Terms & Conditions, the Proposal Form/data sheet, Policy Schedule and Annexures which form part of the policy contract and shall be read together.
- 2.2.14. Policy Schedule** is a certificate attached to and forming part of this Policy.
- 2.2.15. Policy Year** means a period of one year commencing on the Policy Period Start Date or any anniversary thereof.
- 2.2.16. Policyholder also referred as You** means the member or entity, who is the Group Administrator and named in the Policy Schedule as the Policyholder.
- 2.2.17. Policy Period** means the period commencing from the Policy Period Start Date and ending on the Policy Period End Date of the Policy as specifically appearing in the Policy Schedule
- 2.2.18. Policy Period End Date** means the date on which the Policy expires, as specifically appearing in the Policy Schedule.
- 2.2.19. Policy Period Start Date** means the date on which the Policy commences, as specifically appearing in the Policy Schedule.
- 2.2.20. Primary Insured Member** means a member of the group who satisfies and continues to satisfy the eligibility criteria as specified in Policy Schedule and who is named in Annexure 'A' (Certificate of Insurance) to the Policy as an Insured Member.
- 2.2.21. Senior Citizen** means any person who has completed sixty or more years of age as on the date of commencement or renewal of a health insurance policy.
- 2.2.22. Sum Insured** means the amount specified in the Policy Schedule which represents the company's maximum, total and cumulative liability for that Insured Member for any and all Claims incurred in respect of that Insured Member during the Cover Period.
- Whereas in case of Floater, Sum Insured means the amount specified in the Policy Schedule which represents the company's maximum, total and cumulative liability for all Insured Members for any and all Claims incurred during the Cover Period.
- 2.2.23. TPA** or Third Party Administrator, means a company registered with the Authority, and engaged by an insurer, for a fee or by whatever name called and as may be mentioned in the health services agreement, for providing health services as mentioned under IRDAI (TPA-Health Services) Regulations as amended from time to time.
- 2.2.24. Associate Medical Expenses** means those Medical Expenses as listed below :
- Room, boarding, nursing and Operation theatre expenses as charged by the Hospital where the Insured Member availed medical treatment
 - Fees charged by surgeon, anesthetist, Medical Practitioner

Note: Associate Medical Expenses are not applied in respect of the hospitals which do not follow differential billing or for those expenses in respect of which differential billing is not adopted based on the room category.

3. Scope of Cover

General Conditions applicable to all Benefits:

- All Claims shall be payable subject to the terms, conditions, exclusions and wait periods of the Policy and subject to availability of the Sum Insured.
- Claim under Benefit 1 (Hospitalization Expenses) can be admissible only if treatment is taken in any of the Network Provider empanelled specifically for this Product (As per Annexure – III to Policy Terms & Conditions) both on Cashless basis and Reimbursement basis.
- Any Claim paid or payable for Benefit 1 (Hospitalization Expenses) shall reduce the Sum Insured of Benefit 1 (Hospitalization Expenses) for the Cover Period and only the balance shall be available for all the future claims for the unexpired Cover Period.
- Admissibility of a Claim under Benefit 3.1.1 (In-patient Care) is a pre-condition to the admission of a Claim for Benefit 3.1.3 (Pre-hospitalization Medical Expenses and Post-hospitalization Medical Expenses). The event giving rise to a Claim under Benefit 3.1.1 (In-patient Care) should occur within the Cover Period for the Claim to be accepted under Benefit 3.1.3 (Pre-hospitalization Medical Expenses and Post-hospitalization Medical Expenses).
- Claim documents as specified in Clause 6.1.3 is applicable to each and every claim. Additional Claim documents related to specific Benefit are mentioned against respective Benefit.
- Any Claim made under Benefit 1 (Hospitalization Expenses) shall always be subject to Clause 6.1.5 (Claim Assessment).
- Scope of cover under the Benefit 2 – Personal Accident is available only to Primary Insured Member and his/her Spouse. Coverage under Benefit 2 (Personal Accident) is available for Spouse only if Primary Insured Member is covered under Benefit 2 (Personal Accident).
- Option of Mid-term inclusion of a Member in the Policy will be only upon marriage or childbirth.
- Policyholder can opt either for Benefit 1(Hospitalization Expenses) or Benefit 2 (Personal Accident) or both.
- Coverage under Benefit 2 (Personal Accident) is available on Individual basis.
- In case, any claim is paid for Primary Insured Member or his/her spouse under Benefit 2(Personal Accident), coverage for that Insured Member under this benefit shall terminate for that Cover Period.

3.1. Benefit 1: Hospitalization Expenses

If an Insured Member is diagnosed with an Illness or suffers an Injury (including pre-existing diseases covered from the inception of the Policy subject to exclusions as per Clause-4) which requires the Insured Member to be admitted in a Network Provider in India, which should be Medically Necessary, during the Cover Period and while the Policy is in force for:

3.1.1 In-patient Care

The Company will indemnify the Insured member for Medical Expenses incurred on Hospitalization up to the Sum Insured specified in the Certificate of Insurance provided that the Hospitalization is for a minimum period of 24 consecutive hours and was on the advice of a Medical Practitioner, and the Medical Expenses incurred are Reasonable and Customary Charges that were necessarily incurred.

3.1.2 Day Care Treatment

The Company will indemnify the Insured member for Medical Expenses incurred on Day Care Treatment up to the Sum Insured specified in the Certificate of Insurance provided that:

- the Day Care Treatment is listed as per the Annexure-I to Policy Terms & Conditions; and
- the period of treatment of the Insured Member in a Network Provider does not exceed 24 hours; and
- the Day Care Treatment was taken on the advice of a Medical Practitioner; and
- the Medical Expenses incurred are Reasonable and Customary Charges that were necessarily incurred.

Note: Advanced Technology Methods

The Company will indemnify the Insured Person for expenses incurred under Benefit 3.1.1(In-patient Care) and 3.1.2 (Day Care Treatment) for treatment taken through following advance technology methods:

- Uterine Artery Embolization and HIFU
- 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)
- l. Stem cell therapy: Hematopoietic stem cells for bone marrow transplant for haematological conditions to be covered.

3.1.3 Pre-hospitalization Medical Expenses and Post-hospitalization Medical Expenses

- a) The Company will indemnify the Medical Expenses up to the Sum Insured specified in the Certificate of Insurance provided that is incurred for the Insured Member:
 - i. As Pre-hospitalization Medical Expenses, for a period of 1 day immediately prior to the Insured Member's date of admission to the Network Provider.
 - ii. As Post-hospitalization Medical Expenses, for a maximum period of 5 days immediately following the date of the Insured Member's discharge from Network Provider.

Provided that the Medical Expenses relate to the Illness/Injury for which the Company has accepted the Insured Member's Claim and which falls within the Cover Period.
- b) If the provisions of Clause 6.1.6(c) is applicable to a Claim, then:
 - i. The date of admission to Network Provider for the purpose of this Benefit shall be the date of the first admission to the Network Provider for the Illness deemed to be Any One Illness; and
 - ii. The date of discharge from Network Provider for the purpose of this Benefit shall be the date of discharge from the Network Provider in relation to the Illness deemed to be Any One Illness.
 - iii. The date of admission to Network Provider for the purpose of this Benefit shall be the date of the first admission to the Network Provider for the Injury.
 - iv. The date of discharge from Network Provider for the purpose of this Benefit shall be the date of discharge from the Network Provider in relation to the Injury.

3.1.4 Maternity Expenses:

- a) The Company will indemnify for the Medical Expenses incurred in respect of the Hospitalization of the Insured Member up to the Sum Insured for treatment taken in a Network Provider arising from pregnancy including Normal Delivery / Caesarean/ Miscarriage and / or abortion induced by accident or other medical emergency.

Specific Conditions applicable to this Benefit:

 - i. Claims under this benefit are admissible only if the expenses are incurred in Network Provider for Normal Delivery / Caesarean/ Miscarriage and or abortion induced by accident or other medical emergency as an in-patient.
 - ii. Claims under this benefit are admissible only after the completion of waiting period of 9 months as specified in clause 4.2 (a)(Maternity wait period).
 - iii. The Company shall cover pre-natal and post-natal expenses under this benefit, provided that the condition necessitates treatment in a Network Provider and the Insured Member is hospitalized.
 - iv. Claim in respect of only first two living children will be considered in respect of any one insured member covered under the policy or any renewal thereof.
 - v. Congenital Diseases (internal & external) of new born child is covered under this Benefit.
- b) Exclusions applicable to Benefit-Maternity Expenses:
 - i. Expenses incurred in connection with the voluntary medical termination of pregnancy during the first 12 weeks from the date of conception shall not be admissible under this Benefit except induced by accident or other medical emergency to save the life of mother.

3.1.5 Reinstatement of Sum Insured:

- a) If a Claim is payable under the Policy, then the Company agrees to make the reinstatement of the Sum Insured for all Insured Members once for that Cover Period, provided that:
 - i. The Reinstated amount shall be utilized only after the Sum Insured has been completely exhausted in that Cover Period.
 - ii. Reinstatement of Sum Insured is applicable only for Benefit 3.1.1, Benefit 3.1.2, Benefit 3.1.3 and Benefit 3.1.4.

- iii. The Reinstated amount shall be available only for all future Claims and not in relation to any Illness or Injury for which a Claim has already been admitted for that Insured Member during that Cover Period.
- iv. The total amount of Reinstatement shall not exceed the Sum Insured for that Cover Period.
- v. Any unutilized Reinstated amount cannot be carried forward to any subsequent Cover Period.
- vi. If the Policy is issued on a Floater basis, then the Reinstatement will also be available only on Floater basis.
- vii. For any single Claim during a Policy Year the maximum Claim amount payable shall be the Sum Insured.
- viii. During the Cover Period, the aggregate Claim amount payable under Benefit 1 (Hospitalization Expenses) subject to admissibility of the Claim, shall not exceed the sum of:
 - I The Sum Insured under Hospitalization Expenses
 - II Reinstatement of Sum Insured
- ix. The balance of the Reinstated amount shall be available during the Cover Period till it is exhausted completely.

Note:

- i. Reinstatement of Sum Insured' benefit can be taken by Policyholder/ Insured member either:
 - at the inception of Policy or at the time of Renewal on payment of additional premium; or
 - can be availed once the sum insured is exhausted during the Cover Period (pro-rated premium will be charged based on the remaining cover period). This additional premium should be received by the company within 15 days of exhaustion of Sum Insured under Benefit 1 (Hospitalization Expenses) for any future claim to be payable.

3.1.6 AYUSH Treatments

- The Company will indemnify the Insured Member, through Cashless or Reimbursement Facility, up to the Sum Insured, as specified in the Certificate of Insurance, towards Medical Expenses incurred with respect to the Insured Person's medical treatment undergone at any AYUSH Hospitals or health care facilities for any of the listed AYUSH treatments namely Ayurveda, Sidha, Unani and Homeopathy, subject to the conditions specified below:
- (i) A Claim will be admissible under this Benefit only if the Claim is admissible under 'In-patient Care' of Benefit 1 (Hospitalization Expenses).
 - (ii) Medical Treatment should be rendered from a registered Medical Practitioner who holds a valid practicing license in respect of such AYUSH treatments; and
 - (iii) Such treatment taken is within the jurisdiction of India; and
 - (iv) Clause 4.2 (b) (c.11) under Permanent Exclusions, is superseded to the extent covered under this Benefit.

3.2. Benefit 2: Personal Accident

If the Primary Insured Member and/or his/her Spouse as specified in the Certificate of Insurance suffers an Injury during the Cover Period solely and directly due to an Accident that occurs during the Cover Period which results in an Insured Event within twelve calendar months from the Injury, the company will pay to the Primary Insured Member and/or his/her Spouse (or Nominee or Legal Heir), the amount specified against the benefits in the certificate of Insurance subject always to the terms and conditions of the Policy and the availability of the Sum Insured and while the policy is in force for:

3.2.1 Accidental Death

- a) If the Primary Insured Member and/or his/her Spouse as specified in the Certificate of Insurance suffers an Injury during the Cover Period, which directly results in the Primary Insured Member's and/or his/her Spouse death within 12 months from the date of Accident (including date of Accident), the Company will pay the Sum Insured as specified in the Certificate of Insurance against this Benefit
 - b) Documents to be submitted for any Claim under this Benefit:

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

 - i. Documents as specified in Clause 6.1.3(a).
 - ii. Medical reports giving the details of the Accident, nature of Injury and the details of treatment provided, Admission and Death Summary, Accident Report
 - iii. Original Death Certificate
 - iv. Post Mortem Report(if applicable), Inquest Panchnama Report issued by the Police(if applicable), F.I.R (First Information Report) (if applicable)

- v. Legal Heir Certificate or Succession Certificate (if no nomination has been made)
- vi. Investigation Reports (Lab tests, X-Ray, MRI, etc.), Medical Bills and Cash receipts
- vii. Chemical Analysis Report (if available), Newspaper cutting (if available)
- viii. Bank details of the claimant seeking compensation

3.2.2 Permanent Total Disablement

If the Primary Insured Member and/or his/her Spouse as specified in the Certificate of Insurance suffers an Injury during the Cover Period, which directly results in any of the following Insured Events within twelve calendar months of the occurrence of the Injury, the company will pay the amount specified against this Benefit in the Certificate of Insurance:

S.No.	Insured Events	Amount payable = % of the Benefit 2 (Personal Accident) Sum Insured specified in the Certificate of Insurance
1	<ul style="list-style-type: none"> i. Total and irrecoverable loss of sight of both eyes, or speech or hearing of both ears or ii. Actual loss by physical separation of two entire hands or two entire feet or One entire hand and one entire foot or iii. Total and irrecoverable loss of sight of one eye and loss by physical separation of one entire hand or one entire foot 	100%
2	Paraplegia or Quadriplegia or Hemiplegia	100%

- b) For the purpose of this Benefit only:
 - (i) "Hemiplegia" means complete and irrecoverable paralysis of the arm, leg, and trunk on the same side of the body;
 - (ii) "Paraplegia" means complete and irrecoverable paralysis of the whole of the lower half of the body (below waist) including both the legs;
 - (iii) "Quadriplegia" means complete and irrecoverable paralysis of all four limbs.

Notes:

- 1) Physical separation of a hand or foot shall mean separation of the hand at or above the wrist and of the foot at or above the ankle.
- 2) Total loss of functional use of a body part or organ has continued for at least 180 days from the onset of such disability and the Company is satisfied that there is no reasonable medical hope of improvement.

Insured Event means an event that is covered under the Policy and which is in accordance with the Policy Terms & Conditions.

- b) Documents to be submitted for any Claim under this Benefit:

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

 - i. Documents as specified in Clause 6.1.3(a)
 - ii. Disability Certificate issued by CMO (Chief Medical Officer) as appointed by the Hospital Authorities
 - iii. Accident Report, Copy of F.I.R (First Information Report)
 - iv. Details of treatment taken by the patient/injured after accident, Medical Bills and Cash receipts, Investigation Reports (Lab tests, X-Ray, MRI, etc.)
 - v. Admission/Discharge summary
 - vi. A newspaper cutting about accident (if available)
 - vii. Bank details of the claimant seeking compensation.

4. Exclusions

4.1. Standard Exclusions:

(a.) Waiting Periods:

First 30-Day waiting Period – Code – Excl03 (applicable only for Benefit 1 (Hospitalization Expenses))

- a. Expenses related to the treatment of any illness within 30 days from the first policy commencement date shall be excluded except claims arising due to an accident, provided the same are covered.
- b. This exclusion shall not, however, apply if the Insured Person has Continuous

Coverage for more than twelve months.

- c. The within referred waiting period is made applicable to the enhanced sum insured in the event of granting higher sum insured subsequently.

The Waiting Periods as defined above shall be applicable individually for each Insured Person and Claims shall be assessed accordingly.

(b.) Permanent Exclusions applicable for all Benefits:

Any Claim in respect of any Insured Member for, arising out of or directly or indirectly due to any of the following shall not be admissible unless expressly stated to the contrary elsewhere in the Policy terms and conditions:

1. 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.

2. 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.

(c.) Permanent Exclusions applicable to Benefit 1 – Hospitalization Expenses

Any Claim in respect of Primary Insured Member and/or his/her Spouse for, arising out of or directly or indirectly due to any of the following shall not be admissible unless expressly stated to the contrary elsewhere in the Policy terms and conditions:

1. Investigation & Evaluation: (Code- Excl04)

- a. Expenses related to any admission primarily for diagnostics and evaluation purposes only are excluded.
- b. Any diagnostic expenses which are not related or not incidental to the current diagnosis and treatment are excluded.

2. 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.

3. 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

4. Change-of-Gender treatments: (Code- Excl07)

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

5. 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.

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

- 7. Treatments received in health hydros, nature cure clinics, spas or similar establishments or private beds registered as a nursing home attached to such establishments or where admission is arranged wholly or partly for domestic reasons. (Code- Excl13)

- 8. 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)

9. Refractive Error: (Code- Excl15)

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

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.

11. 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

4.2. Specific Exclusions:

(a.) Waiting Periods:

Maternity wait period (applicable only for Benefit - Maternity Expenses of Benefit 1 (Hospitalization Expenses))

- a. Claims will not be admissible for any expenses incurred for diagnosis / treatment related to any Maternity Expenses until 9 months since the inception of the first Policy with the company.
- b. This exclusion shall not, however, apply if the Insured Person has Continuous Coverage for more than twelve months.

The Waiting Periods as defined above shall be applicable individually for each Insured Member and Claims shall be assessed accordingly.

(b.) Permanent Exclusions applicable for all Benefits:

Any Claim in respect of Primary Insured Member and/or his/her Spouse for, arising out of or directly or indirectly due to any of the following shall not be admissible unless expressly stated to the contrary elsewhere in the Policy terms and conditions:

- i. Any condition or treatment as specified in List of Non-Medical Items (Annexure – II to Policy Terms & Conditions).
- ii. 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.
- iii. Treatment of mental retardation, arrested or incomplete development of mind of a person, subnormal intelligence or mental intellectual disability.
- iv. 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.
- v. 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 intoxicating drugs and alcohol or hallucinogens.
- vi. Any charges incurred to procure any medical certificate, treatment or Illness related documents pertaining to any period of Hospitalization or Illness.
- vii. 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.

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.

(c.) Permanent Exclusions applicable to Benefit 1: Hospitalization Expenses:

Any Claim in respect of Primary Insured Member and/or his/her Spouse for, arising out of or directly or indirectly due to any of the following shall not be admissible unless expressly stated to the contrary elsewhere in the Policy terms and conditions:

- i. Any condition directly or indirectly caused by or associated with any sexually transmitted disease except arising out of HIV.
- ii. Charges incurred in connection with cost of routine eye, and ear examinations,, spectacles and contact lens, hearing aids, laser surgery for correction of refractory errors, dentures, artificial teeth and all other similar external appliances and/or devices whether for diagnosis or treatment.
- iii. Expenses related to any kind of Advance Technology Methods other than mentioned in the Benefit 1.
- iv. Any expenses incurred on prosthesis, corrective devices, external durable medical / Non-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 and related surgery.
- v. Screening, counseling or treatment of any external Congenital Anomalies or Illness or defects or anomalies or treatment relating to external birth defects. However, Congenital Diseases (internal & external) of new born child shall be covered during the currency of the policy only.
- vi. Circumcision unless necessary for treatment of an Illness or as may be necessitated due to an Accident.
- vii. Any Dental treatment, Aesthetic treatment, or related treatment of any description, including any complication arising from these treatments, other than as may be necessitated due to an Injury or disease which requires hospitalization for treatment and mentioned in Annexure-I (List of Day Care Procedures).
- viii. All preventive care, vaccination, including inoculation and immunizations (except in case of post-bite treatment).
- ix. Expenses on tonics etc. unless forming part of treatment for injury or disease as certified by the attending Physician.
- x. All expenses related to donor treatment, including surgery to remove organs from the donor, in case of transplant surgery.
- xi. Non-allopathic treatment
- xii. Any OPD Treatment.
- xiii. Treatment received outside India.
- xiv. 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.
- xv. 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.
- xvi. Expenses related to any kind of RMO charges, service charge, surcharge, night charges levied by the Hospital under whatever head.
- xvii. Alopecia, wigs and/or toupee and all hair or hair fall treatment and products

(d.) Permanent Exclusions applicable to Benefit 2: Personal Accident:

Any Claim in respect of Primary Insured Member and/or his/her Spouse for, arising out of or directly or indirectly due to any of the following shall not be admissible unless expressly stated to the contrary elsewhere in the Policy terms and conditions:

- i. Any pre-existing injury or disability;
- ii. An Insured Member operating or learning to operate any aircraft, or performing duties as a member of the crew on any aircraft or Scheduled Airline or any airline personal;
- iii. An Insured Member flying in an aircraft other than as a fare paying passenger in a Scheduled Airline;
- iv. Sexually transmitted conditions, mental or nervous conditions, insanity, disorder or depression.
- v. Participation in actual or attempted felony, riot, civil commotion or criminal misdemeanor;
- vi. Training for or participating in professional sport of any kind;
- vii. The Primary Insured Member and/or his/her Spouse serving in any branch of the military, navy, air force or any branch of armed forces or any paramilitary forces;
- viii. Primary Insured Member and/or his/her Spouse working in or with mines,

tunneling or explosives or involving electrical installation with high tension supply or conveyance testing or oil rigs or ship crew services or as jockeys or circus personnel or aerial photography or engaged in any Hazardous Activities as specified under Clause 2.2.11.

- ix. Impairment of the Primary Insured Member's and/or his/her Spouse intellectual faculties by abuse of stimulants or depressants or by the illegal use of any solid, liquid or gaseous substance;
- x. Resulting due to any disease or infection except where such condition arises directly as a consequence of an accident during the Cover period.
- xi. Persons whilst working with in activities like racing on wheels or horseback, winter sports, canoeing involving white water rapids, any bodily contact sport.
- xii. Bacterial infections (except pyogenic infection which occurs through an Accidental cut or wound).
- xiii. Treatments rendered by a Doctor who shares the same residence as an Insured Member or who is a member of an Insured Member's family.
- xiv. As a result of any curative treatments or interventions that the Insured Member has carried out or have carried out on the Insured Member's body.

5. GENERAL TERMS AND CLAUSES

5.1. Standard General Terms & Clauses

5.1.1. Disclosure of Information

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

Note:

- a. "Material facts" for the purpose of this clause policy shall mean all relevant information sought by the Company in the proposal form and other connected documents to enable it to take informed decision in the context of underwriting the risk.
- b. In continuation to the above clause the Company may also adjust the scope of cover and / or the premium paid or payable, accordingly.

5.1.2. Condition Precedent to Admission of Liability

The terms and conditions of the policy must be fulfilled by the insured person for the Company to make any payment for claim(s) arising under the policy.

5.1.3. Claim Settlement (provision for Penal Interest)

- i. The Company shall settle or reject a claim, as the case may be, within 30 days from the date of receipt of last necessary document.
- ii. In the case of delay in the payment of a claim, the Company shall be liable to pay interest from the date of receipt of last necessary document 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 30 days from the date of receipt of last necessary document. In such cases, the Company shall settle the claim within 45 days from the date of receipt of last necessary document.
- iv. In case of delay beyond stipulated 45 days the company shall be liable to pay interest at a rate 2% above the bank rate from the date of receipt of last necessary document to the date of payment of claim.

Bank rate shall mean the rate fixed by the Reserve Bank of India (RBI) at the beginning of the financial year in which claim has fallen due

5.1.4. Complete discharge

Any payment to the policyholder, Insured Person or his/ her nominees or his/ her legal representative or Assignee or to the Hospital, as the case may be, for any benefit under the Policy shall be valid discharge towards payment of claim by the Company to the extent of that amount for the particular claim.

5.1.5. Multiple Policies

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

risk on indemnity basis, the insured shall only be indemnified the treatment costs in accordance with the terms and conditions of the chosen policy.

5.1.6. Fraud

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

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

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

- A. The suggestion, as a fact of that which is not true and which the Insured Person does not believe to be true;
- B. The active concealment of a fact by the Insured Person having knowledge or belief of the fact;
- C. Any other act fitted to deceive; and
- D. Any such act or omission as the law specially declares to be fraudulent

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

5.1.7. Cancellation / Termination

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

Refund % to be applied on premium received

Cancellation date from Cover Start Date	Policy Tenure - I Year
Up to 1 month	75.0%
1 month to 3 months	50.0%
3 months to 6 months	25.0%
6 months to 12 months	0.0%

- (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) The Company may cancel the Policy at any time on grounds of misrepresentations, 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 misrepresentations, 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. The premium would be refunded (exclusive of taxes) for the unexpired period of this Policy at the short period scales 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.

5.1.8. Migration:

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

For Detailed Guidelines on Migration, kindly refer the link:

<https://www.careinsurance.com/other-disclosures.html>

5.1.9. Portability:

The insured person will have the option to port the policy to other insurers by applying to such insurer to port the entire policy along with all the members of the family, if any, at least 45 days before, but not earlier than 60 days from the policy renewal date as per IRDAI guidelines related to portability. If such person is presently covered and has been continuously covered without any lapses under any health insurance policy with an Indian General/Health insurer, the proposed insured person will get the accrued continuity benefits in waiting periods as per IRDAI guidelines on portability.

For Detailed Guidelines on Portability, kindly refer the link:

<https://www.careinsurance.com/other-disclosures.html>

5.1.10. Renewal of Policy

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

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

5.1.11. Withdrawal of Policy

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

5.1.12. Moratorium Period

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

5.1.13. Possibility of Revision of Terms of the Policy Including the Premium Rates

The Company, with prior approval of IRDA, may revise or modify the terms of the policy including the premium rates. The insured person shall be notified three months before the changes are affected.

5.1.14. Grievances

In case of any grievance the insured person may contact the company through

Website/link:

<https://www.careinsurance.com/contact-us.html>

Mobile App: Care Health - Customer App

Tollfree (WhatsApp Number): 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 V.

5.1.15. Nomination:

The policyholder is required at the inception of the policy to make a nomination for the purpose of payment of claims under the policy in the event of death of the policyholder. Any change of nomination shall be communicated to the company in writing and such change shall be effective only when an endorsement on the policy is made. In the event of death of the policyholder, the Company will pay the nominee {as named in the Policy Schedule/Policy Certificate/Endorsement (if any)} and in case there is no subsisting nominee, to the legal heirs or legal representatives of the policyholder whose discharge shall be treated as full and final discharge of its liability under the policy.

5.2. Specific General Terms & Clauses

5.2.1. Material Change

It is a condition precedent to the Company's liability under the Policy that the Policyholder/ Insured Member shall immediately notify the Company in writing of any material change in the risk on account of change in occupation or business of any Insured Member at his own expense. The Company may adjust the scope of cover and / or the premium paid or payable, accordingly.

5.2.2. No constructive Notice

Any knowledge or information of any circumstance or condition in relation to the Policyholder or Insured Person which is in possession of the Company other than that information expressly disclosed in the Proposal Form or otherwise in writing to the Company, shall not be held to be binding or prejudicially affect the Company.

5.2.3. Policy Disputes

Any and all disputes or differences under or in relation to the validity, construction, interpretation and effect to this Policy shall be determined by the Indian Courts and in accordance with Indian law.

5.2.4. Limitation of Liability

Any Claim under this Policy for which the notification or intimation of Claim is received 12 calendar months after the event or occurrence giving rise to the Claim shall not be admissible, unless the Policyholder proves to the Company's satisfaction that the delay in reporting of the Claim was for reasons beyond his control.

5.2.5. Communication

- (a) Any communication meant for the Company must be in writing and be delivered to its address shown in the Policy Schedule. Any communication meant for the Policyholder will be sent by the Company to his last known address or the address as shown in the Policy Schedule.

- (b) All notifications and declarations for the Company must be in writing and sent to the address specified in the Policy Schedule. Agents are not authorized to receive notices and declarations on the Company's behalf.

Notice and instructions will be deemed served 10 days after posting or immediately upon receipt in the case of hand delivery, facsimile or e-mail.

- (c) Notice and instructions will be deemed served 10 days after posting or immediately upon receipt in the case of hand delivery, facsimile or e-mail.

5.2.6. Alterations in the Policy

This Policy constitutes the complete contract of insurance. No change or alteration shall be valid or effective unless approved in writing by the Company, which approval shall be evidenced by a written endorsement signed and stamped by the Company. However, change or alteration with respect to increase/ decrease of the Sum Insured shall be permissible only at the time of renewal of the Policy.

- 5.2.7. Out of all the details of the various Benefits provided in the Policy Terms and Conditions, only the details pertaining to Benefits chosen by policyholder as per Policy Schedule shall be considered relevant

5.2.8. Electronic Transactions

The Policyholder and /or Insured Person agrees to adhere to and comply with all such terms and conditions as the Company may prescribe from time to time, and hereby agrees and confirms that all transactions effected by or through facilities for conducting remote transactions including the Internet, World Wide Web, electronic data interchange, call centers, tele-service operations (whether voice, video, data or combination thereof) or by means of electronic, computer, automated machines network or through other means of telecommunication, established by or on behalf of the Company, for and in respect of the Policy or its terms shall constitute legally binding and valid transactions when done in adherence to and in compliance with the Company's terms and conditions for such facilities, as may be prescribed from time to time. Any terms and conditions related to electronic transactions shall be within the approved Policy Terms and Conditions

5.2.9. Records to be maintained

The Policyholder or Insured Person shall keep an accurate record containing all relevant medical records and shall allow the Company or its representatives to inspect such records. The Policyholder or Insured Person shall furnish such information as the Company may require under this Policy at any time during

the Policy Period or Policy Year or until final adjustment (if any) and resolution of all Claims under this Policy

5.2.10. Free Look Period

- a. The Policyholder/Insured may, within 15 days from the receipt of the Policy document, return the Policy stating reasons for his objection, if the Policyholder disagrees with any Policy terms and conditions.
- b. If no Claim has been made under the Policy, the Company will refund the premium received after deducting proportionate risk premium for the period on cover, expenses for medical examination and stamp duty charges. If only part of the risk has commenced, such proportionate risk premium shall be calculated as commensurate with the risk covered during such period. All rights under the Policy will immediately stand extinguished on the free look cancellation of the Policy.
- c. Provision for Free look period is not applicable and available at the time of renewal of the Policy.

6. OTHER TERMS AND CLAUSES

6.1. Claims Procedure and Management

Upon the occurrence of any event that may give rise to a Claim under this Policy, then as a condition precedent to Company's liability under the Policy, the Policyholder or Insured Member (or the Nominee or legal heir if the Insured Member is deceased) shall undertake in addition to any specific requirements specified within the Benefit under which the Claim is made:

6.1.1. Claims Intimation

- a. If any Illness is diagnosed or any Injury is suffered or any other contingency occurs which has resulted in a Claim or may result in a Claim under the Policy, the Policyholder or Insured Member (or the Nominee or legal heir if the Insured Member is deceased), shall notify the Company either at the Company's call center or in writing immediately and in any event within the timeframe (if any) specified in the Benefit under which the Claim is made.
- b. If the Insured Member is to undergo planned Hospitalization, the Insured Member shall give written intimation to the company of the proposed Hospitalization at least 24 hours prior to the planned date of admission to Network Provider.
- c. In case of an Emergency Hospitalization, the Company shall be notified either at the Company's call center or in writing immediately and in any event within 24 hours of admission to Network Provider. Health card will need to be produced and authenticated within 24 hours of admission and no pre-authorization is required in case of emergency hospitalization.
- d. It is agreed and understood that the following details are to be provided to the Company at the time of intimation of the Claim:
 - i. Policy Number;
 - ii. Name of Primary Insured Member;
 - iii. Name of the Insured Member in whose relation the Claims is being made;
 - iv. Nature of Illness or Injury or contingency for which Claim has been made and the Benefit under which the Claim is being made;
 - v. Date and place of Injury or Death and/or Date of admission to Network Provider or proposed date of admission to Network Provider for planned Hospitalization;
 - vi. Name and address of the attending Medical Practitioner and Hospital;
 - vii. Any other information, documentation or details requested by the Company.

6.1.2. Claim Procedure

- a. **Cashless:** Cashless treatment facilities are available only at Network Provider. The Insured Member can avail of this cashless facility at the time of admission into a Network Provider by completing the following procedure.
 - i. Pre-authorization: The Policyholder/ Insured Member must call the Company's call centre number as specified in the Policy Schedule and request authorization for the proposed treatment by way of submission of a completed pre-authorization form at least within 24 hours of admission to the Network Provider.
 - ii. Present the health card provided by the Company under this Policy along with a valid photo identification document (Voter ID card / Driving License / Aadhar card / Passport / PAN Card or any other identification documentation as approved by the Company).
 - iii. The Company will process the request for authorization after having obtained accurate and complete information for the Illness or Injury for which cashless facility for is sought to be availed. The Company will confirm in writing authorization or rejection of authorization to avail cashless facility for the Insured Member's Hospitalization.
 - iv. If the request for availing cashless facility is authorized by the Company, then payment for the Medical Expenses incurred in respect of the Insured Member shall not have to be made to the extent that such Medical Expenses are covered under this Policy and fall within the amount authorized in writing by the

Company for availing cashless facility.

- v. In case Policyholder/Insured Member cannot avail the cashless facility, payment for the treatment will have to be made by the Policyholder or Insured Member to the Network Hospital, following which a Claim for reimbursement may be made to the Company which will be considered by the Company subject to the Policy terms and conditions.

b. It is agreed and understood that:

- i. When authorizing the availing of cashless facility under this Policy, the Company may authorize the Policyholder's or Insured Member's request for direct settlement of admissible Claims resulting from the Hospitalization in accordance with the agreed charges and the terms and conditions between the Network Provider and the Company. If this authorization is provided then, the Company will directly pay all amounts payable in accordance with the terms and conditions of the Policy to the Network Provider to the extent the Claim is admissible under the Policy.
- ii. The Company may modify or add to the list of Network Provider or modify or restrict the extent of cashless facilities that may be availed at any particular Network Provider. The updated list would be available at the Company's website or call centre.
- iii. Before availing the cashless facility, the Policyholder or the Insured Member is required to check the applicable list of Network Provider for the area where he intends to avail the cashless facility through the call centre number as provided in the Policy Schedule.

c. Reimbursement :

- i. It is agreed and understood that in all cases where intimation of a Claim has been provided under this provision, all the information and documentation specified against the Benefit and Clause 6.1.3 below shall be submitted (at the Insured Member's expense) to the Company immediately and in any event within 30 days of Insured Member's discharge from Network Provider or completion of treatment or date of loss, whichever is later.
- ii. No claim can be made under this Policy, if the treatment is taken in Non-Network Provider.

6.1.3. Claim Documentation

The Policyholder or Insured Member (or Nominee or legal heir if the Primary Insured Member is deceased) shall (at his expense) give the documentation specified below and any additional information or documentation specified in the Benefit provision under which the Claim is being made to the Company immediately and in any event within 30 days of the occurrence of the Injury.

- a) The following information and documentation shall be submitted to the company in accordance with the procedures and within the timeframes specified in Clause 6 of the Policy in respect of all Claims:
 - i. Duly completed and signed Claim form, in original;
 - ii. Copy of Health Card;
 - iii. Medical Practitioner's referral letter advising Hospitalization;
 - iv. Medical Practitioner's prescription advising drugs / diagnostic tests / consultation;
 - v. Original bills, receipts and discharge card from the Hospital / Medical Practitioner;
 - vi. Original bills from pharmacy / chemists;
 - vii. Original pathological / diagnostic test reports and payment receipts;
 - viii. Indoor case papers

Note:

- i. Additional documents as specified against any benefit shall be submitted to the company.
- ii. The company may seek any other document as required to assess the Claim.
- iii. The company will only accept bills/invoices which are made in the Insured Member's name.
- iv. Only in the event that original bills, receipts, prescriptions, reports or other documents have already been given to any other insurance company, the company 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.

6.1.4. POLICYHOLDER'S OR INSURED MEMBER'S OR CLAIMANT'S DUTY AT THE TIME OF CLAIM

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

- a. The Insured Member shall check the updated list of Network Provider before availing Cashless Facility
- b. All reasonable steps and measures must be taken to avoid or minimize the quantum of any Claim that may be made under this Policy.

- c. 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 of the Policy and the specific procedures and timeframes specified under the Benefit under which the Claim is being made.
- d. The Insured Member will, at the request of the Company, submit himself / herself for a medical examination by the Company's nominated Medical Practitioner as often as the Company considers reasonable and necessary. The cost of such examination will be borne by the Company.
- e. The Company's Medical Practitioner and representatives shall be given access and co-operation to inspect the Insured Member's medical and hospitalization records and to investigate the facts and examine the Insured Member.
- f. The Company shall be provided with complete documentation and information which the Company has requested to establish its liability for the Claim, its circumstances and its quantum.

6.1.5. CLAIMASSESSMENT

- a. All admissible Claims under this Policy shall be assessed by the company.
- b. The Claim amount assessed would be deducted from the following amounts in the following progressive order:
 - i. Sum Insured;
 - ii. Reinstatement of Sum Insured (if applicable).

6.1.6. Payment terms

- a. This Policy covers treatment taken entirely within India. All payments under this Policy shall be made in Indian Rupees and within India.
- b. For Cashless Claims, the payment shall be made to the Network Provider whose discharge would be complete and final.
- c. If the Insured Member suffers a relapse within 45 days of the date of discharge from the Network Provider for which a Claim has been made, then such relapse shall be deemed to be part of the same Claim.
- d. For Reimbursement Claims, the Company will make payment to the Insured Member unless specified otherwise in the Certificate of Insurance. In the event of Primary Insured Member's death, the Company will make payment to the Nominee (as named in Certificate of Insurance) and in case of no Nominee to the legal heir of the Primary Insured Member whose discharge shall be treated as full and final discharge of the Company's liability under the Policy.
- e. On payment of renewal premium, the Primary Insured Member shall give written notice to the company of any disease, physical defect or infirmity or change in occupation or profession.
- f. The Company shall have no liability to make payment of a Claim under the Policy in respect of an Insured Member during the Cover Period, once Sum of Sum Insured and Reinstatement of Sum Insured (if applicable) for that Insured Member is exhausted.
- g. The Company shall settle any Claim within 30 days of receipt of all the necessary documents/ information as required for settlement of such Claim and sought by the Company. The Company shall provide the Policyholder an offer of settlement of Claim and upon acceptance of such offer by the Policyholder the Company shall make payment within 7 days from the date of receipt of such acceptance.

Annexure - I : List of Day Care Procedures / Surgeries

Category	Procedure / Surgery Name	Category	Procedure / Surgery Name
Dental	Apisectomy including LA	Endoscopic procedures	Esophageal Sclerotherapy for varies subsequent sitting
Dental	Cyst under LA (Large)	Endoscopic procedures	Upper GI endoscopy
Dental	Cyst under LA (Small)	Endoscopic procedures	Upper GI endoscopy with biopsy
Dental	Flap operation per Tooth	Hysteroscopic	Ablation of Endometrium
Dental	Fracture wiring including LA	Hysteroscopic	Polypectomy
Dental	Gingivectomy per Tooth	Ophthalmology	Abscess Drainage of Lid
Dental	Flap operation involving 1-3 teeth	Ophthalmology	Cataract - Unilateral
Dental	Flap operation involving 4-6 teeth	Ophthalmology	Cataract + Pterygium
Dental	Flap operation involving 7-11 teeth	Ophthalmology	Corneal Grafting
Dental	Gingivectomy involving 1-3 teeth	Ophthalmology	Cyclocryotherapy
Dental	Gingivectomy involving 4-6 teeth	Ophthalmology	Cyst
Dental	Gingivectomy involving 7-11 teeth	Ophthalmology	Ptergium + Conjunctival Autograft
Ear	Ear lobe repair – single	Ophthalmology	Exentration
Ear	Excision of Pinna for Growth (Squamous/Basal/Injuries) Skin & Cartilage	Ophthalmology	Ectropion Correction
Ear	Excision of Pinna for Growth (Squamous/Basal/ Injuries) Skin Only	Ophthalmology	Intraocular Foreign Body Removal
Throat	Retro pharyngeal abscess - Drainage	Ophthalmology	Limbal Dermoid Removal
General Surgery	Corn - Large - Excision	Ophthalmology	Pterygium (Day care)
General Surgery	Dermoid Cyst - Large - Excision	Ophthalmology	Ptosis
General Surgery	Dermoid Cyst - Small - Excision	Ophthalmology	Small Tumour of Lid - Excision
General Surgery	Dorsal Slit and Reduction of Paraphimosis	Ophthalmology	Iridectomy
General Surgery	Drainage of large Abscess	Ophthalmology	Acid and alkali burns
General Surgery	Epidymal Cyst	Ophthalmology	Cataract with IOL by Phoco emulsification tech. unilateral
General Surgery	Excision of Small Growth from Tongue	Ophthalmology	Cataract with IOL with Phoco emulsification Bilateral
General Surgery	Excision of Large Swelling in Hand	Ophthalmology	Cauterisation of ulcer/subconjunctival injection - both eye
General Surgery	Excision of Small Swelling in Hand	Ophthalmology	Cauterisation of ulcer/subconjunctival injection - One eye
General Surgery	Ganglion - Small - Excision	Ophthalmology	Chalazion - both eye
General Surgery	Growth - Excision	Ophthalmology	Chalazion - one eye
General Surgery	Nodular Cyst	Ophthalmology	Conjuntival Melanoma
General Surgery	Lipoma	Ophthalmology	Dacryocystectomy (to be removed duplicated)
General Surgery	Sebaceous Cyst - Excision	Ophthalmology	Dacryocystectomy (DCY)
General Surgery	Dressing under GA	Ophthalmology	DCR (Dacryocystorhinostomy)
General Surgery	Excision of Corns	Ophthalmology	Entropion correction
General Surgery	Excision of Molluscumcontagiosum	Ophthalmology	Epicantuhus correction
General Surgery	Excision of Sebaceous Cysts	Ophthalmology	Epilation
General Surgery	Excision of Superficial Lipoma	Ophthalmology	Laser for retinopathy
General Surgery	Excision of Superficial Neurofibroma	Ophthalmology	Laser inter ferometry
General Surgery	Phimosis Under LA	Ophthalmology	Lid tear
General Surgery	Urthral Dilatation	Orthopaedic	Dislocation - Elbow
General Surgery	Vasectomy	Orthopaedic	Dislocation - Shoulder
General Surgery	Heamodialysis	Orthopaedic	Drainage of Abscess Cold
Gynaecology	Bartholin abscess I & D	Orthopaedic	Hip Spica
Gynaecology	Bartholin cyst removal	Orthopaedic	Shoulder Jacket
Gynaecology	Cyst - Labial	Orthopaedic	Trigger Thumb
Gynaecology	Cyst -Vaginal Enucleation	Orthopaedic	Wound Debridment
Gynaecology	D&C (Dilatation & curretage)	Orthopaedic	Application of Skeletal Traction
Gynaecology	Electro Cauterisation Cryo Surgery	Orthopaedic	Application of Skin Traction
Gynaecology	Fractional Curretage	Orthopaedic	Aspiration & Intra Articular Injections
Gynaecology	Haemato Colpo/Excision - Vaginal Septum	Urology	Reduction of Paraphimosis
Gynaecology	Perineal Tear Repair	Oncology	Chemotherapy - Per sitting
Gynaecology	Vaginal Tear Repair	Oncology	Radiotherapy - Per sitting
Gynaecology	D&C (Dilatation & Curretage) upto 12 wks	Oncology	Chemotherapy - per siting plus cost of injections subject to approval for Insurance administrator
Gynaecology	D&C (Dilatation & Curretage) upto 8 wks		
Gynaecology	Insertion of IUD Device	Other commonly used procedures	Upto 30% burns first dressing
Endoscopic procedures	Ablation of Endometriotic Spot		
Endoscopic procedures	Cyst Aspiration	Other commonly used procedures	Upto 30% burns subsequent dressing
Endoscopic procedures	Esophageal Sclerotherapy for varies first sitting		

Annexure II - List of Expenses Generally Excluded ("Non-medical") in Hospital Indemnity Policy

Sr. No.	List - I - Optional Item	Sr. No.	List - I - Optional Item
1	Baby Food	47	Lumbo Sacral Belt
2	Baby Utilities Charges	48	Nimbus Bed Or Water Or Air Bed Charges
3	Beauty Services	49	Ambulance Collar
4	Belts/ Braces	50	Ambulance Equipment
5	Buds	51	Abdominal Binder
6	Cold Pack/hot Pack	52	Private Nurses Charges- Special Nursing Charges
7	Carry Bags	53	Sugar Free Tablets
8	Email / Internet Charges	54	Creams Powders Lotions (toiletries Are Not Payable, Only Prescribed Medical Pharmaceuticals Payable)
9	Food Charges (other Than Patient's Diet Provided By Hospital)		
10	Leggings	55	Ecg Electrodes
11	Laundry Charges	56	Gloves
12	Mineral Water	57	Nebulisation Kit
13	Sanitary Pad	58	Any Kit With No Details Mentioned [delivery Kit, rthokit, Recovery Kit, Etc]
14	Telephone Charges	59	Kidney Tray
15	Guest Services	60	Mask
16	Crepe Bandage	61	Ounce Glass
17	Diaper Of Any Type	62	Oxygen Mask
18	Eyelet Collar	63	Pelvic Traction Belt
19	Slings	64	Pan Can
20	Blood Grouping And Cross Matching Of Donors Samples	65	Trolley Cover
21	Service Charges Where Nursing Charge Also Charge	66	Urometer, Urine Jug
22	Television Charges	67	Ambulance
23	Surcharges	68	Vasofix Safety
24	Attendant Charges		
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		
45	Knee Braces (long/ Short/ Hinged)		
46	Knee Immobilizer/shoulder Immobilizer		

Sr. No.	List - II - Items that are to be subsumed into Room Charges	Sr. No.	List III – Items that are to be subsumed into Procedure Charges
1	Baby Charges (unless Specified/ indicated)	1	Hair Removal Cream
2	Hand Wash	2	Disposables Razors Charges (for Site Preparations)
3	Shoe Cover	3	Eye Pad
4	Caps	4	Eye Sheild
5	Cradle Charges	7	Camera Cover
6	Comb	6	Dvd, Cd Charges
7	Eau-de-cologne / Room Freshners	7	Gause Soft
8	Foot Cover	8	Gauze
9	Gown	9	Ward And Theatre Booking Charges
10	Slippers	10	Arthroscopy And Endoscopy Instruments
11	Tissue Paper	11	Microscope Cover
12	Tooth Paste	12	Surgicalblades, Harmonicscalpel, Shaver
13	Tooth Brush	13	Surgical Drill
14	Bed Pan	14	Eye Kit
15	Face Mask	15	Eye Drape
16	Flexi Mask	16	X-ray Film
17	Hand Holder	17	Boyles Apparatus Charges
18	Sputum Cup	18	Cotton
19	Disinfectant Lotions	19	Cotton Bandage
20	Luxury Tax	20	Surgical Tape
21	Hvac	21	Apron
22	House Keeping Charges	22	Torniquet
23	Air Conditioner Charges	23	Orthobundle, Gynaec Bundle
24	Im Iv Injection Charges		
25	Clean Sheet		
26	Blanket/warmer Blanket		
27	Admission Kit		
28	Diabetic Chart Charges		
29	Documentation Charges / Administrative Expense ^s		
30	Discharge Procedure Charges		
31	Daily Chart Charges		
32	Entrance Pass / Visitors Pass Charges		
33	Expenses Related To Prescription On Discharge		
34	File Opening Charges		
35	Incidental Expenses / Misc. Charges (not Explained)		
36	Patient Identification Band / Name Tag		
37	Pulseoxymeter Charges		

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 Swabes
16	Scrub Solution/sterillium
17	Glucometer & Strips
18	Urine Bag

Annexure - III : List of Network Provider

S. No.	HOSPITAL NAME	ADDRESS	STATE	ZONE
1	Guru Nanak Hospital	Sham Nagar, Near L.I.C.Office, Shyam Nagar Rajpura, Punjab-140401	Punjab	North
2	Simrita Nursing Home	68,Dalima Vihar, Rajpura Township, Rajpura, Punjab-140401	Punjab	North
3	Avasthi Bone & Joint Clinic & Hospital	No.135,Green Park, Opp. Prince Hostel, Civil Lines, Ludhiana, Punjab-140401	Punjab	North
4	Bassi Nursing Home Pvt. Ltd.	No.970/B, Near Dhobhi Ghat, Rajpura Road, Civil Lines, Ludhiana, Punjab-140401	Punjab	North
5	Kapil Hospital	Near New Courts, Opp. Commissioners Office, Ind. Area, Near New Courts Jalandhar, Punjab-144001	Punjab	North
6	Gursimran Hospital	Naloian Chowk, Dasuya Road, Hoshiarpur City, Hoshiarpur, Punjab-146001	Punjab	North
7	Garg Mission Hospital	7, Dhillon Marg, Model Town, Patiala, Punjab-147001	Punjab	North
8	Athena Hospital	Athena Hospital Complex, Falnir Road, Mangalore, Karnataka-575001	Karnataka	South
9	Cheema Medical Complex	Phase-4, Near Telephone Exchange, S.A.S.Nagar, Mohali, Punjab-160059	Punjab	North
10	Indus Hospital	S.C.F.98-100, Phase 3B2, Mohali, Punjab-160059	Punjab	North
11	Thareja Nursing Home	No.1, Ram Khirteer Company Bagh Road, Alwar, Rajasthan-301001	Rajasthan	North
12	Dhami Eye Care Hospital	82-B, Kichlu Nagar, Ludhiana, Punjab-140401	Punjab	North
13	Sirish Hospital	B-XX, I I 40, Krishna Nagar, Ludhiana, Punjab-140401	Punjab	North
14	Chugh Eye Surgery Centre	L-637,Near Deep Hospital, Model Town, Ludhiana, Punjab-141002	Punjab	North
15	Dr Om Parkash Eye Institute Pvt.Ltd.	I 17-A,Mall Road, Near Novelty Omaxe, Mall Mandi, Amritsar, Punjab-143001	Punjab	North
16	Maharishi Dayanand Hospital & MRC	228-BC Road, Rehari Chugi, Rehari Mohalla, Jammu Jammu & Kashmir-180005	Jammu & Kashmir	North
17	Omega Hospitals Pvt. Ltd.	Mahaveera Circle, Kankanady, Mangalore, Karnataka-575002	Karnataka	South
18	Thind Eye Hospital	701-L,Mall Road, Model Town, Jalandhar, Punjab-144003	Punjab	North
19	Behgal Hospital	S.F.C. I I, Phase - 5, S.A.S Nagar, Near PTL Chowk, Mohali, Punjab-160059	Punjab	North
20	Jeevan Jot Hospital	Peer Khanna Road, Khanna HO, Khanna, Ludhiana, Punjab-141401	Punjab	North
21	Indus Super Speciality Hospital	Opposite D.C.Office, Phase-I, S.A.S.Nagar, Mohali, Punjab-160055	Punjab	North
22	KMC Hospital	Attavar, Mangalore, Karnataka-575001	Karnataka	South
23	Jyoti Nursing Home Pvt. Ltd.	Road No.4, Opp. SBI Bank, Vishvakarma Ind. Area, Jaipur, Rajasthan-302013	Rajasthan	North
24	Mitra Hospital	Mitra Priya, Old Post Office Road, Udupi, Karnataka-576102	Karnataka	South
25	Kolhapur Cancer Centre Pvt. Ltd.	R.S. 238,Gokul Shirgaon, Opp. Mayur Petrol Pump, Karveer, Kolhapur, Maharashtra-416234	Maharashtra	West
26	Bansal Eye Hospital & Laser Centre	41, Khalsa Road, Bank Colony, Patiala, Punjab-147101	Punjab	North
27	Ohri Hospital G.T. Road,	Opp. Railway Workshop, Putlighar, Amritsar, Punjab-143001	Punjab	North
28	Med Card Multispeciality Hospital	Tarn Taran Road, Amritsar, Punjab-143022	Punjab	North
29	Harish Hospital Pvt. Ltd.	I, Raghu Commercial Complex, Near Jail Circle, Vijay Mandir Road, Alwar Rajasthan-301001	Rajasthan	North
30	Ramjanam Sulakhshana Pandey Cancer Hospital	Kothal More, Gumla Road, Ranchi, Jharkhand-835303	Jharkhand	East
31	Sri Devi Nursing Home	Opp. Gandhi Park, Voderhobli, Kundapura, Udupi, Karnataka-576201	Karnataka	South
32	Sri Manjunatha Hospital	Main Road, Kundapura Taluk, Kundapura, Udupi, Karnataka-576201	Karnataka	South
33	Choudhary ENT Maternity and General Health Care	Near Old SBI, Katra Khazana, Amritsar, Punjab-143001	Punjab	North
34	Rana Hospital	688 F, Saheed Bhagat Singh Nagar, Pakhowal Road, Ludhiana, Punjab-141002	Punjab	North
35	Chinmayi Hospital	Church Road, Kundapura, Udupi, Karnataka-576201	Karnataka	South
36	Hitech Medicare Hospital	NH 66, Ambalpady, Udupi, Karnataka-576103	Karnataka	South
37	Shoor Hospital	I/S, Khazana Gate, Amritsar, Punjab-143001	Punjab	North
38	Kiran Nursing Home	Dashmesh Nagar, Ropar, Punjab-140001	Punjab	North
39	R R M Central Hospital	Street No. 03, Central Town, Hoshiarpur, Punjab-146001	Punjab	North
40	Joshi Hospital	Kapurthala Chowk, Jalandhar, Punjab-144001	Punjab	North
41	Hind Hospital	Bhai Bir Singh Gurudwara Road, Ahmedgarh, Sangrur, Punjab-148021	Punjab	North
42	Adarsha Hospital	Near Market Yard, NH 66, Kundapura Udupi Udupi Karnataka	South	576201
43	Shrinath Superspeciality Health Centre Pvt. Ltd.	3rd & 4th Floor,Joshi Hospital, Anuj Tower, Jalandhar, Punjab-144001	Punjab	North
44	Ambay Eye Care	917,Main Gill Road, ST No. 6, Dashmesh Nagar, Ludhiana, Punjab-141003	Punjab	North
45	Pawan Hospital Pvt Ltd	27 E, Govind Puri, New Ramgarh Mode, Amer Road, Jaipur, Rajasthan-302002	Rajasthan	North
46	Benaka Health Centre	Near Ernodi Bridge, Main Road, Ujire, Karnataka-574240	Karnataka	South
47	Jindal Eye Hospital	10/62,Chitrakoot Scheme, Opp. Chitrakoot Stadium, Vaishali Nagar, Jaipur Rajasthan-302021	Rajasthan	North
48	Pragathi Speciality Hospital	Main Road, Bolpur, Puttur, Karnataka-574201	Karnataka	South
49	Balaji Medicare Hospital	132-A,Basti Sheikh Road, Ashok Nagar, Jalandhar, Punjab-144002	Punjab	North
50	Mudhale Nursing Home & Kolhapur Endoscopy Centre	204K/30B, New Shahupuri, Behind Tourist Hotel, Kolhapur, Maharashtra-416001	Maharashtra	West
51	Vardhan Children Hospital	Sykes Extension, Near Railway Phatak, Behind Kotak Mahindra Bank, Kolhapur, Maharashtra-416001	Maharashtra	West

S. No.	HOSPITAL NAME	ADDRESS	STATE	ZONE
52	Walia Hospital	33-B, Near Malhar Road, Sarabha Nagar, Ludhiana, Punjab-141002	Punjab	North
53	Neelam Hospital & Maternity Home	15-16 E, Gobind Colony, Rajpura, Punjab-140401	Punjab	North
54	Dr. Shakeen Singh Eyes & Dental Hospital	391-Green Avenue, Kacheri Chowk, Amritsar, Punjab-143001	Punjab	North
55	Hariram Memorial Medical Centre	Kambla Cross Road, Near Kudroli Temple, Kadri, Mangalore, Karnataka-575003	Karnataka	South
56	Karan Hospital & Maternity Home	Heon Road, Near Bus Stand, Heo Road, Banga, Punjab-144505	Punjab	North
57	Sharma Eye Hospital & Laser Centre	Near Radha Soami Satsang Ghar, Zail Singh Nagar, Ropar, Punjab-140001	Punjab	North
58	Modi Nursing Home	Near Prabhat Chowk, Hoshiarpur, Punjab-146001	Punjab	North
59	Dr. Naresh Hospital & Heart Centre	Kacha College Road, Barnala, Punjab-148101	Punjab	North
60	Sareen Hospital	Sandhu Avenue, Near Auto Piston, Batala Road, Amritsar, Punjab-143001	Punjab	North
61	Aastha Hospital	Dutt Road, Moga, Punjab-142001	Punjab	North
62	Hi-Tech Hospital	4, Ambedkar Circle, Krishna Colony, Alwar, Rajasthan-301001	Rajasthan	North
63	Janaki Multispeciality Hospital	2018 E Ward, Rajarampuri 3rd Lane, Bus Route, Behind Janata Bazar, Kolhapur Maharashtra-416008	Maharashtra	West
64	Dr. Ramesh Super Speciality Eye & Laser Centre	65-A, Ferozepur Road, B.R.S Nagar, Ludhiana, Punjab-141012	Punjab	North
65	Apex Hospital	Batala Road, Near Rishab Auto, Amritsar, Punjab-143001	Punjab	North
66	Chethana Hospital	Near Shree Mahamaya Temple, Puttur, Karnataka-574201	Karnataka	South
67	Dr. Daljit Singh Eye Hospital	1-Radha Soami Road, Amritsar, Punjab-143001	Punjab	North
68	Dr. Punj Artemis Hospital	898/8, Circular Road, Amritsar, Punjab-143001	Punjab	North
69	Pulse Hospital	Maqbool Pura Chowk, Mehta Road, Near Alfa One Mall, Amritsar, Punjab-143001	Punjab	North
70	Oxford Hospital Pvt Ltd	305, Bhagwan Mahavir Marg, Near Nakodar Chowk, Lajpat Nagar, Jalandhar Punjab-144001	Punjab	North
71	Mangala Hospital	Vajra Hills, Kadri, Mangalore, Karnataka-575003	Karnataka	South
72	Ranjit Hospital G.T Road,	Putlighar, Amritsar, Punjab-143001	Punjab	North
73	Dr. N.R Acharya Memorial Hospital	N.H-66, Koteshwara Kundapura Taluk, Koteshwara, Udupi, Karnataka-576222	Karnataka	South
74	Chikitsa ENT Hospital	60, Pink Plaza, O/S Hall Gate, Amritsar, Punjab-143001	Punjab	North
75	Father Muller Hospital	Thumbe, Bantwal, Mangalore, Karnataka-574143	Karnataka	South
76	Dhaliwal Hospital	3-Batala Road, Amritsar, Punjab-143001	Punjab	North
77	Dr. Manpreet's Global Eye Hospital	SCF-36, Opp.Gurudwara Singh Sabha, Rajpura Road, S.S.T Nagar, Patiala, Punjab-147001	Punjab	North
78	Puttur City Hospital Pvt Ltd	Madhavabhadra, APMC Road, Puttur Taluk, Puttur, Karnataka-574201	Karnataka	South
79	Kapoor Bone & Children Hospital	Pathankot Bye Pass Chowk, Jalandhar, Punjab-144001	Punjab	North
80	Life Line Hospital	Guru Angad Nagar, Gali No.5, Chandigarh Road, Nawanshahr, Punjab-144514	Punjab	North
81	Sangha Hospital	Giani Zail, Singh Nagar, Ropar, Rupnagar, Punjab-140001	Punjab	North
82	Ashwini Hospital	Hosamajalu, Kowkrady Post, Nellyady, Puttur, Karnataka-574229	Karnataka	South
83	Bhardwaj Hospital	Link Road, Bagru, Sanganeer, Jaipur, Rajasthan-303007	Rajasthan	North
84	Tyagi Eye Hospital	A-100, Prince Road, Ajmer Road, Bhan Nagar, Bhan Nagar, Jaipur, Rajasthan-302006	Rajasthan	North
85	Chomu Mahila And Eye Hospital Pvt Ltd	Pakka Bandha, Samod Moad, Ringus Road, Chomu, Jaipur-Rajasthan-303702	Rajasthan	North
86	Sethi Children Hospital	19, Vijay Mandir Road, Lajpat Nagar, Alwar, Rajasthan-301001	Rajasthan	North
87	Madhuri Hospital	30, Panchwati Sechm No.7, Alwar, Rajasthan-301001	Rajasthan	North
88	Saraswathi Nursing Home	15/A, Thyagaraj Road, Bantwal, Karnataka-574211	Karnataka	South
89	Tarini Cancer Hospital & Research Institute	E.I.-2, M.I.A., Near Lohiya Ka Tibara, Alwar, Rajasthan-301030	Rajasthan	North
90	Shri Krishna Hospital	Kakkinje, Belthangady, Karnataka-574228	Karnataka	South
91	Singla Nursing & Eye Hospital	Fauji Road, Near Railway Station Over Bridge, Kotkapura, Punjab-151204	Punjab	North
92	JPEye Hospital 35,	Phase-7, Mohali, Punjab-160062	Punjab	North
93	Sachdeva Netralaya	3-B, Extention Gandhi Nagar, Jammu, Jammu & Kashmir-180004	Jammu & Kashmir	North
94	Rana Nursing Home	BDO Office Road, Sirhind, Punjab-140406	Punjab	North
95	Virk Hospital And Maternity Home	192, Hargobind Nagar, Phagwara, Punjab-144401	Punjab	North
96	Mahajan Eye Hospital & Maternity Home	111, Shaheed Udhham Singh Nagar, Jalandhar, Punjab-144001	Punjab	North
97	Aastha Kidney And Superspeciality Hospi	B-20, 1197/1, Civil Lines, Krishna Nagar, Ludhiana, Punjab-141001	Punjab	North
98	Sanjeevani Hospital	Garh Colony, Kotputli, Rajasthan-303108	Rajasthan	North
99	Vedanta Hospital	Thela by Pass Choraha, Rajgarh, Alwar, Rajasthan-301408	Rajasthan	North
100	Kakkar Eye Hospital	35, Bank Colony, ITO Road Near Amar Hospital, Bank Colony, Patiala, Punjab-147001	Punjab	North
101	Sankara Eye Hospital	Vipul World, Village Bhanohar, Post Dhaka, Near Wadi Haveli, Ferozepur Road, Punjab-141101	Punjab	North
102	Ashwini Hospital	767 KH, 'E' Vishal Chamber, Near Venus Corner, Konda Lane, Laxmipuri, Kolhapur Maharashtra-416001	Maharashtra	West
103	North Star Super Specialty Hospital	2804/R/94, Opp IT Park, Near Vishcapandhari Road, Padamawati Nagar, Kolhapur Maharashtra-416012	Maharashtra	West
104	Ganesh Hospital	922/923, B' Azad Chowk, Ravivarpeth, Kolhapur, Maharashtra-416012	Maharashtra	West
105	Mahalaxmi Hospital	1932/A, 12th Lane, Rajarampuri, Kolhapur, Maharashtra-416008	Maharashtra	West

S. No.	HOSPITAL NAME	ADDRESS	STATE	ZONE
106	Kolhapur Institute Orthopaedic & Trauma	204 KH, Near CBS Stand, Behind Tourist Hotel, Shahupuri, Kolhapur, Maharashtra-416001	Maharashtra	West
107	Kuju Nursing Home	Datma More Main Road, Kuju, Ramgarh, Jharkhand-825316	Jharkhand	East
108	Brindavan Hospital And Reseach Centre	Ranchi Road, Near State Bank of India Marar Branch, Marar, Ramgarh, Jharkhand-829117	Jharkhand	East
109	Ganga HospitalAkhilesh Park,	Near NH4 Kagal, Kolhapur, Maharashtra-416216	Maharashtra	West
110	Vinay Jyoti Hospital	S K Patil College Road, Kurundwad, Kolhapur, Maharashtra-416106	Maharashtra	West
111	Magdum Hospital	Akhilesh Park, Plot No-18,NH-4 Highway, Kagal, Kolhapur, Maharashtra-416216	Maharashtra	West
112	Chougale Neurology Centre & Nursing Home	1697/FF-05,A Ward, Kedar Plaza,Sakoli Cornor-Ramkalavesh Road, Kolhapur Maharashtra-416012	Maharashtra	West
113	Rukade Fracture Accident & Orthopedic Hospital	Plot No.110,Akhilesh Park, Kagal, Kolhapur, Maharashtra-416216	Maharashtra	West
114	Mahatma Gandhi Hospital	New Pargaon, Hatkangale, Kolhapur, Maharashtra-416137	Maharashtra	West
115	Amte Hospital	1877,'c', Laxmipuri, Kolhapur, Maharashtra-416002	Maharashtra	West
116	Hira Nursing Home	232/A,E-Ward, Near Telecom Bhavan,Tarabai Park, Chandawani Path, Kolhapur Maharashtra-416003	Maharashtra	West
117	Choudhari Hospital	Behind Hotel Shree Natraj, Near Kadage Mala, Jaysingpur-Dharangutti Road, Jaysingpur, Maharashtra-416101	Maharashtra	West
118	Shraddha Surgical Hospital	17/432/1/2, Near Panchawati Theatre, Ichalkaranji, Kolhapur, Maharashtra-416115	Maharashtra	West
119	Vijay Hospital And Medical Care Centre	659 E-Ward, Shahupuri 3rd Lane, Karveer, Kolhapur, Maharashtra, 416001	Maharashtra	West
120	Pristine Womens Hospital	995/2E Ward, Near Basant Bahar Talkies Asembly Road, Kolhapur, Maharashtra-416001	Maharashtra	West
121	Shri Venkateshwara Hospital	946,'B' Ward Tembe Road, Near Savitribai Phule Hospital, Kolhapur, Maharashtra-416012	Maharashtra	West
122	Bharat Memorial Hospital	18/1, Near Gouri Nagar Main Road, Shyam Nagar, Indore, Madhya Pradesh-452001	Madhya Pradesh	West
123	Kanke General Hospital And Research Centre Pvt Ltd	At-Block Chowk Kanke, Po+PS-Kanke, Kanke, Ranchi, Jharkhand-834006	Jharkhand	East
124	Mahaveer Hospital	204/31/3, Opp.Govt Girls School,Indore Road, Depalpur, Indore, Madhya Pradesh-453115	Madhya Pradesh	West
125	Kukreja Nursing Home	232,A3B/2, Near Telephone Bhavan,Near Chandwani Hall, Kolhapur, Maharashtra-416003	Maharashtra	West
126	Asha Bal & Netra Rugnalaya Polyclinic	12/188,Bahgla Road, Near Rani Bag, Ichalkaranji, Maharashtra-416115	Maharashtra	West
127	Safalya Fertility And Medical Care Centre	9/26, Sangli Road, Ichalkaranji, Kolhapur, Maharashtra-416115	Maharashtra	West
128	Sushildatta Orthopedic Centre	Mahasatta Chook, Near Mahasatta Office, Sangli Road, Ichalkaranji Maharashtra-416115	Maharashtra	West
129	Patil Institute of Orthopaedic Sciences & Multispeciality Hospital	Near ST Stand,Jaysingpur; Near Zele Pump Sangls, Kolhapur Highway, Jaysingpur Maharashtra-416101	Maharashtra	West
130	Mane Care Hospital	10th Lane Lakshmi Road, Behind ST Stand Jaysingpur, Shirol, Jaysingpur Maharashtra-416101	Maharashtra	West
131	Yashwant Dharmarth Rugnalaya	Kodoli, Tal-Panhala, Kodoli, Kolhapur, Maharashtra-416114	Maharashtra	West
132	Galaxy Hospitals Ltd	Nivrutti Colony, Warananagar, Kolhapur, Maharashtra-416113	Maharashtra	West
133	Pragati Netra Rugnalaya	1982 E Ward, 9th Lane, Rajarampuri, Kolhapur, Maharashtra-416008	Maharashtra	West
134	Prashanti Hospital	124, Simrol Road, Mhow, Indore, Madhya Pradesh-453441	Madhya Pradesh	West
135	Shrinath Hospitals	13,Betma Road, Sagore Kuti Chouraha, Pithampur, Dhar, Madhya Pradesh-454774	Madhya Pradesh	West
136	Malwa Hospital & Research Centre Pvt Ltd	Agrawal Tower, Mhow Neenuch Road, Pithampur, DharMadhya Pradesh-454775	Madhya Pradesh	West
137	Preet Hospital	Fatehgarh Churian Road, Rattan Singh Chowk, Amritsar, Punjab-143001	Punjab	North
138	Chandan Hospital	No. 891, Phase 7, Dilawari Street, Putligarh, Amritsar, Punjab-143001	Punjab	North
139	Rippan Hospital	Ramdass Road,Gujjar Pura, Near Ajnala, Ajnala, Amritsar, Punjab-143102	Punjab	North
140	Dr. Karan Singh Memorial Ortho & Multispeciality Hospital	16-A, Doctor Avenue, Circular Road, Amritsar, Punjab-143001	Punjab	North
141	Dr Heena Nursing Home	Village Sur Singh, Tehsil Patti, Tarn-Taran, Punjab-143302	Punjab	North
142	Smt. Shanti Seth Hospital	3, Albert Road, Amritsar, Punjab-143001	Punjab	North
143	Sh Bawa Lal Dyal Hospital	Jammu Jalandhar Bye Pass, Raghunath Nagar, Pathankot, Punjab-145001	Punjab	North
144	Badrinath Hospital	Fatehgarh Churian Road, Amritsar, Punjab-143001	Punjab	North
145	Naveen Hospital	Lane No.5Vijay Nagar, Batala Road, Amritsar, Punjab-143001	Punjab	North
146	Carewell Heart & Super Speciality Hospital	Model Town, GT Road, Amritsar, Punjab-143001	Punjab	North
147	Loona Nursing Home	Sito Road, Abohar, Punjab-152116	Punjab	North
148	Kumar Hospital	Main Bazar, Nurpur Bedi, Rupnagar, Punjab-140117	Punjab	North
149	Dhawan Nursing Home	Khalra Road, Bhikhiwind, Patti Tarn Taran, Punjab-143303	Punjab	North
150	Bhatia Hospital	Neewan Bazzar, Bagh Jallianwala, Amritsar, Punjab-143006	Punjab	North
151	Jai Kamal Eye Hospital	Opp. Sandhu Colony, G.T Road, Chheharta, Amritsar, Punjab-143105	Punjab	North

S. No.	HOSPITAL NAME	ADDRESS	STATE	ZONE
152	Shergill Multispeciality Hospital	Opp. Canara Bank, Majitha Road, Amritsar, Punjab-143001	Punjab	North
153	Rahat Nursing Home	Near Veena Talkies, Main Road, Patratu, Jharkhand-829118	Jharkhand	East
154	K G T Hospital And Research Centre	NH-33,College Road, In Front of Reliance Petrol Pump, Ramgarh, Jharkhand-829122	Jharkhand	East
155	Prime Hospital	Gola Road, Kaitha, Ramgarh, Jharkhand-829122	Jharkhand	East
156	Matrika Sadan	NH-23,Murubanda, Near Petrol Pump Chotke Pona, Thana Rajrappa Project, Ramgarh, Jharkhand-825101	Jharkhand	Eas
157	Sai Janki Hospital	7 Gulab Bagh Colony, Near Dewaj Naka, Indore, Madhya Pradesh-452010	Madhya Pradesh	West
158	Adityaj Hospital	Sco 18,Phase-I, First Floor, SAS Nagar, Mohali, Punjab-160062	Punjab	North
159	Gomti Thapar Hospital	G.T Road, Opp. Dana Mandi, Moga, Punjab-142001	Punjab	North
160	Anil Baghi Hospital	Martyr Anil Baghi Road, Ferozepur, Punjab-152002	Punjab	North
161	Kamal Hospital	Amritsar Road, Tarn Taran, Punjab-143401	Punjab	North
162	Karan Hospital Multispeciality Centre	Plot No.6,Shiv Enclave, Machhiwale Road, Samrala, Punjab-141114	Punjab	North
163	Baath Eye Care Centre	78,Adarsh Nagar, Ferozepur Road, Zira, Punjab-142047	Punjab	North
164	Kalyani Hospital	A B College Road, Near Radha Swami Satsang Bhawan, Pathankot, Punjab-145001	Punjab	North
165	Neelkanth Hospital	Near Springdale School, Fatehgarh Churin Road Bye Pass, Amritsar, Punjab-143001	Punjab	North
166	Arora Nursing Home	Chowk Baba Than Ji, Samrala Road, Ludhiana, Punjab-141008	Punjab	North
167	Aastha Hospital	Faridkot Road, Mandi Guruharsahai, Ferozepur, Punjab-152022	Punjab	North
168	Longia Eye Hospital	#54, Guru Nanak Colony, Rajpura, Patiala, Punjab-140401	Punjab	North
169	Jeevan Eye & Maternity Hospital	33, G.T.B Market, Khanna, Punjab-141401	Punjab	North
170	Bharat Surgical & Maternity Centre	Guru Teg Bahadur Nagar, ST No.5 Handiaya Road, Barnala, Punjab-148101	Punjab	North
171	Deep Eye Care centre	481-R, Model Town, Ludhiana, Punjab-141002	Punjab	North
172	Nirmal Nursing Home	1273/B, Mirajkar Tikti, Mangalwar Peth, Kolhapur, Maharashtra-416002	Maharashtra	West
173	Amandeep Hospital	Dalhousie Road, Mamoon, Pathankot, Punjab-145001	Punjab	North
174	Sai Nursing Home	Main Road Patratu, PO-Patratu, Patratu, Ramgarh, Jharkhand-829118	Jharkhand	East
175	Geetai Nursing Home	S T Stand Road, Amravati, Maharashtra-444601	Maharashtra	West
176	Hi-Tech Multispeciality Hospital & Reseach Centre	Near Nanda Market, Rajapeth Squar, Amravati, Maharashtra-444606	Maharashtra	West
177	Mazimay Hospital	By Pass Chandur Railway, Amravati, Maharashtra-444904	Maharashtra	West
178	Milke Orthocare Hospital	Co Durge Hospital VMV Road, Vidhyut Nagar, Amravati, Maharashtra-444604	Maharashtra	West
179	Dr Vijay Agrawal Eye Hospital	Near Sahkar Bhavan, Morshi Road, Amravati, Maharashtra-444601	Maharashtra	West
180	Shree Netralaya	301, City Centre Complex, Amravati, Maharashtra-444603	Maharashtra	West
181	City Multispeciality Hospital & Critical Care Centre	Critical Care Centre, Kalyan Care Centre, Amravati, Maharashtra-444606	Maharashtra	West
182	Dr. Barabde Hospital And Critical Care	Dr. Barabde Hospital Camp Road, Near Holly Cross School, Amravati Maharashtra-444601	Maharashtra	West
183	Belokar Hospital	Vijay Colony, Rukhmini Nagar, Amravati, Maharashtra-444606	Maharashtra	West
184	Matruchhaya Hospital	Near Nanda Market, Rajapeth, Amravati, Maharashtra-444605	Maharashtra	West
185	Parashree Speciality Hospital	Khaparde Bagichha, Near Ushania Masjid, Amravati, Maharashtra-444601	Maharashtra	West
186	Samriti Seva Sadan	Near Mgm Medical College, Dimnalake Road, Jamshedpur, Jharkhand-831018	Jharkhand	East
187	Yash Netralaya & Child Hospital	Vijay Colony, Rukhmini Nagar, Amravati, Maharashtra-444606	Maharashtra	West
188	Poly Eye Hospital	1560,Urban Estate Phase II, Local Point, Jamalpur, Ludhiana, Punjab-141010	Punjab	North
189	Ekta Hospital	Akot Road, Banosa-Daryapur, Daryapur, Amravati, Maharashtra-444803	Maharashtra	West
190	Godawari Hospital	Akot Road, Banosa-Daryapur, Daryapur, Amravati, Maharashtra-444803	Maharashtra	West
191	Pushpak Hospital	Gandhi Chowk, Banosa-Daryapur, Daryapur, Amravati, Maharashtra-444803	Maharashtra	West
192	GD Hospital	80 Feet Road, Ratanpuri, Ratlam, Madhya Pradesh-457001	Madhya Pradesh	West
193	Sanjeevani Hospital	126, Station Road, Ratlam, Madhya Pradesh-457001	Madhya Pradesh	West
194	Shah Hospital	124, Katju Nagar, Ratlam, Madhya Pradesh-457001	Madhya Pradesh	West
195	Malviya Hospital And Surgical Nursing Home	Omkar Colony, Dhamnod, Madhya Pradesh-454552	Madhya Pradesh	West
196	Shri Shankar Hospital	Near New Prakash Nagar, A B Road, Dhamnod, Madhya Pradesh-454552	Madhya Pradesh	West
197	Ritwik Hospital And Reseach Centre	Jawahar Marg, Sanawad, Sanwad, Madhya Pradesh-451111	Madhya Pradesh	West
198	Malwa Nursing Home	1774 Abdul Gaffur Road, Mhow, Madhya Pradesh-453441	Madhya Pradesh	West
199	Vijay Laxmi Nursing Home & Maternity Center	Laxmi Complex, Jaycees Chouraha, Jaunpur, Uttar Pradesh-222002	Uttar Pradesh	North
200	Tirthraj Hospital	17A,Subhash Nagar, Malgaon Road, Miraj, Sangli, Maharashtra-416410	Madhya Pradesh	West
201	Shri Gajanan Hospital	Near Bus Stand, Karanja Lad, Washim, Maharashtra-444105	Maharashtra	West
202	Mauli Hospital	Green Park Road, Godway Layout, Arni, Yavatmal, Maharashtra-445103	Maharashtra	West
203	Bhansali Multispeciality Hospital	Vakil Line, Paratwada, Achapur, Paratwada, Amrawati, Maharashtra-444805	Maharashtra	West
204	Rajoriya Eye Hospital	Pandhurna Chowk, Warun, Warud, Amrawati, Maharashtra-444906	Maharashtra	West
205	Shiv Clinic and Hospital Arni	Main Road, Opp. Bus Stand, Arni, Yavatmal, Maharashtra-445103	Maharashtra	West
206	Joshi ENT and Maternity Hospital	Near IDBI Ban, Opp. Mankeshwar Theatre, Islampur, Sangli, Maharashtra-415409	Maharashtra	West
207	Varad Hospital	More Colony, Opp.S.T Stand Tal-walwa, Islampur, Sangli, Maharashtra-415409	Maharashtra	West

S. No.	HOSPITAL NAME	ADDRESS	STATE	ZONE
208	Pawar Hospital	Behind ST Stand, Old Shiraia Naka Road, Ganesh Nagar, Islampur, Sangli Maharashtra-415409	Maharashtra	West
209	Pukhratan Hospital	14/3 Vikas Nagar, Neemuch, Madhya Pradesh-458441	Madhya Pradesh	West
210	Sishodiya Nursing Home	59 Jawahar Nagar, Dr. Ambedgar Marg, Neemuch, Madhya Pradesh-458441	Madhya Pradesh	West
211	Sushrut Hospital	A/P Tasgov, Sangali, Sangli, Maharashtra-416312	Maharashtra	West
212	Saste Hospital	Near Lonand Satara Road, Lonand, Satara, Maharashtra-415519	Maharashtra	West
213	Chaitanya Hospital	Near Grumpanchayat Office, Lonand, Satara, Maharashtra-415519	Maharashtra	West
214	SHREE GURUDEO HOSPITAL	Shiv ameri Chowk, Main Road, Arni, Yavatamal, Maharashtra-445103	Maharashtra	West
215	Sangole Eye Hospital	Bramhansabha Paratwada, Achalpur, Maharashtra-444806	Maharashtra	West
216	Rawat Orthopaedic Hospital	Opp. Cotton market, Achalpur Road, Paratwada, Amravati, Maharashtra-444805	Maharashtra	West
217	Alka Surgical Hospital	Behind Lonand Nagar Panchayat, Tal khandala, Lonand, Satara, Maharashtra-415521	Maharashtra	West
218	Mhaske hospital	Opp. Ionand Shirval Naka, Khandala, Lonand, Satara, Maharashtra-415521	Maharashtra	West
219	Jayanant Mulanche Hospital	Jadhav aali, Lonand, Satara, Maharashtra-415519	Maharashtra	West
220	Prakash Memorial Clinic	Near Ganesh Bhaji Mandai, Islampur, Walwa, Sangli, Maharashtra-415409	Maharashtra	West
221	Swanand Netralaya	Near Sidheshwar Mandir, Opp. Rajmane Medical, Siddheshwar, Tasgaon Maharashtra-416312	Maharashtra	West
222	BHARATI HOSPITAL SANGALI	Sangli Miraj Road, Wanlesswadi Sangali, Sangli, Maharashtra-416414	Maharashtra	West
223	Deshmukhsatre Charitable Hospital	Islampur Infront of Shivparvatital, Tel Walwa, Sangli, Maharashtra-415409	Maharashtra	West
224	KAMLA HOSPITAL	NEAR JESSISS CROSSING, OPP. SIDDHARTH UPAWAN, Jaunpur, Uttar Pradesh-222002	Uttar Pradesh	North

S. No.	HOSPITAL NAME	ADDRESS	STATE	ZONE
225	Sunita Hospital	Sri Krishnapuram Naiganu, Jaunpur, Uttar Pradesh-222001	Uttar Pradesh	North
226	Tanya Hospital And Reseach Centre	Machhali Shahar Parav, Idgah Ke Samne, Jaunpur, Uttar Pradesh-222001	Uttar Pradesh	North
227	Shree Aum Mutli Speciality Hospital	Ashiana Complex Treth Morh, Bari Brahmana Jammu, Samba, Jammu, Jammu & Kashmir-181133	Jammu & Kashmir	North
228	Centre for Eye Sight	228, BC Road, Rehari Chungi, Near Maharishi Dayanand Hospital, Near Maharishi Dayanand Hospital, Jammu, Jammu & Kashmir-180005	Jammu & Kashmir	North
229	Care N Cure Nursing Home	78/8/ New Bye Pass Road, Near Railway Station Trikuta Nagar, Near Railway Station Trikuta Nagar, Jammu, Jammu & Kashmir-180012	Jammu & Kashmir	North
230	S H S Memorial Hospital	32 Rehari Chungi Road , Near Khalagidar Gurudwara, Near Khalagidar Gurudwara, Jammu, Jammu & Kashmir-180005	Jammu & Kashmir	North
231	Sudan Heart Care Centre	Rohi Morh, Satwari R.S Pura Road, Satwari R.S Pura Road, Jammu, Jammu & Kashmir-181101	Jammu & Kashmir	North
232	72 BPM Healthcare	73, Stadium Lane By Pass, Channi Himmat, Behind Jammu Darbar, Jammu Jammu & Kashmir-180015	Jammu & Kashmir	North
233	KLMS Rotary Eye And ENT Hospital	Housine Colony Udampur, Housine Colony Udampur, Housine Colony, Udampur, Jammu & Kashmir-182101	Jammu & Kashmir	North
234	Sood Eye Care	67/6, Trikuta Nagar, Jammu, Jammu & Kashmir-180012	Jammu & Kashmir	North
235	Triveni Nursing Home	8 CC Gandhi Nagar, Gandhi Nagar, Jammu, Jammu & Kashmir-180004	Jammu & Kashmir	North
236	Gupta Hospital And Research Centre	Managed By Chuni Lal Memorial Trust, National Highway Kalibari, Kathua, Jammu, Jammu & Kashmir-184101	Jammu & Kashmir	North
237	Kalindi Nursing Home	Opp. Govt Qtrs, Subash Nagar, Jammu, Jammu & Kashmir-180005	Jammu & Kashmir	North
238	Nephro Care Dialysis Centre	228 BC Road, Rehari, Jammu, Jammu & Kashmir-180001	Jammu & Kashmir	North
239	Choudhary Hospital	Near Kameshwar Mandir, Grif Road, Akhnoor, Jammu & Kashmir-181201	Jammu & Kashmir	North
240	Meridian Nursing Home & Hospital Pvt. Ltd.	Ledhupur Power House, Varanasi, Uttar Pradesh-221007	Uttar Pradesh	North
241	GURUMAULI SPECIALITY HOSPITAL TIWASA	GAJANAN VYAPAR SANKUL, PETROL PUMP CHOWK, TIWASA, Amravati Maharashtra-444903	Maharashtra	West
242	VIVEKANAND HOSPITAL & RESEARCH CENTRE	452 AVAS VIKASH COLONY, MIRZAPUR, UTTAR PRADESH-231001	Uttar Pradesh	North
243	SHWETA HOSPITAL AND TRAUMA CENTER	WARD NO-16, NEAR CANARA BANK, AKHADA MOHAL, BY PASS ROAD ROBERTSGANJ, UTTAR PRADESH-231216	Uttar Pradesh	North
244	NAVJEEVAN HOSPITAL	KAILAHAT CHUMAR MIRZAPUR, NEAR ALLAHABAD BANK, MIRZAPUR UTTAR PRADESH-231305	Uttar Pradesh	North
245	KIRTIPOLY HOSPITAL PVT LTD	PIPARI ROAD, ROBERTGANJ, SONEBHAD, UTTAR PRADESH-231216	Uttar Pradesh	North
246	SUYASH HOSPITAL	NEW PLOT KACHERI ROAD, NEAR AMALNER RAILWAY STATION, AMALNER JALGAON, Maharashtra-425401	Maharashtra	West
247	SAISEVA HOSPITAL	INFRONT OF NEW COURT, NEW PLOT, AMALNER, JALGAON Maharashtra, West-425401	Maharashtra	West
248	SHREE GANESH EYE HOPITAL	KACHERI ROAD, NEAR AXIS BANK, AMALNER, JALGAON, Maharashtra-425401	Maharashtra	West
249	SHRI NRUSINHA HOSPITAL PVT LTD	NEAR GANPATI MANDIR, MAIN ROAD, CHOPDA, JALGAON Maharashtra-425107	Maharashtra	West
250	MALATI MULTISPECIALITY HOSPITAL	PLOT NO-3, NARMADA NAGAR, CHOPDA, JALGAON, Maharashtra-425107	Maharashtra	West
251	MEWAR HOSPITAL PVT LTD	GALI NO-4, SHYAM COLONY, UDAIPUR ROAD, BANSWARA, RAJASTHAN-327001	Rajasthan	North
252	ANANAD BALRUGNALYA	SUDIP COMPLEX, AMALNER, JALGAON, Maharashtra-425401	Maharashtra	West
253	LADDHA HOSPITAL	BEHIND NEW BUS STAND, SINAHI COLONY, BANSWARA, RAJASTHAN-327001	Rajasthan	North
254	NIRMAY ACCIDENT HOSPITAL	VIVEKANAND NAGAR, BHADGAON ROAD, AT/PO-PACHORA, JALGAON Maharashtra-424201	Maharashtra	West
255	VEDANT HOSPITAL	OPP. ULHAS CINEMA, V P ROAD, DESHMUKH WADI, PACHORA, JALGAON Maharashtra-424201	Maharashtra	West
256	SUSHRUT HOSPITAL	06 MAHESH NAGAR, NEAR BUS STAND, SHIRPUR, Maharashtra-425405	Maharashtra	West
257	NAVJEEVAN ACCIDENT HOSPITAL	MAHARAJA COMPLEX, MAIN ROAD, SHIRPUR, DHULE, Maharashtra-425405	Maharashtra	West
258	HARICHHAYA HOSPITAL	CHAMPA BAUG SAKRI ROAD, DHULE, Maharashtra-424001	Maharashtra	West
259	DR MAHABIR SINGH HOSPITAL & RESEARCH CENTRE	MISHRA NEURI, KADAMCHAURAHA, BALLIA, UTTAR PRADESH-277201	Uttar Pradesh	North
260	SEETA HOSPITAL & FRACTURE CLINIC	IC TASIL CHAURHA, MIRZAPUR, UTTAR PRADESH-231001	Uttar Pradesh	North
261	SHIVAM HOSPITAL	NEAR DISTRICT WOMEN HOSPITAL ROAD, BALLIA, UTTAR PRADESH-277001	Uttar Pradesh	North
262	HOLISTIC CURE	OPP. WOMEN DISTRICT HOSPITAL, GNK CHHAPRA, BALLIA UTTAR PRADESH-277001	Uttar Pradesh	North
263	HOLY CITY HOSPITAL & TRAUMA CENTRE	5A-6/186, E-1, SRINAGAR COLONY, PAHARIYA, VARANASI UTTAR PRADESH-221007	Uttar Pradesh	North

S. No.	HOSPITAL NAME	ADDRESS	STATE	ZONE
264	DR RD MEMORIAL HOSPITAL	GT ROAD, NEAR OLD DM OFFICE, CHANDAULI, UTTAR PRADESH-232104	Uttar Pradesh	North
265	MAHASHETA HOSPITAL PVT LTD	5-10/6 A-3A-P, MAR ROAD, OPP DISTRICT JAIL, CHAUKAGHAT, VARANASI UTTAR PRADESH-221002	Uttar Pradesh	North
266	DR AVILOK HOSPITAL PVT LTD	DR VP SINGH STREET, CHAKIA, CHANDAULI, UTTAR PRADESH-222440	Uttar Pradesh	North
267	NEW GONDIA HOSPITAL	BAJARANG NAGAR, ASHOK COLONY, GONDIA, Maharashtra-441601	Maharashtra	West
268	GAYATRI HOSPITAL	NEAR MHALASDEVI TEMPLE, MAIN ROAD, SHIRPUR, Maharashtra-425405	Maharashtra	West
269	MUTHA ACCIDENT HOSPITAL	355 I SAKRI ROAD, OPP CHAMPA BAUG, DHULE, Maharashtra-424001	Maharashtra	West
270	SUMAN HOSPITAL	SAKRI ROAD, DHULE, Maharashtra-424001	Maharashtra	West
271	GONDIA CARE HOSPITAL	CIVIL LINE, MAMA SQUARE, GONDIA, Maharashtra-441601	Maharashtra	West
272	JAI SANKAR HOSPITAL And RESEARCH CENTRE	PIUTALIGHAR, MIRZAPUR, UTTAR PRADESH-231001	Uttar Pradesh	North
273	CHIRAG BALRUGNALAYA AND MATERTITY HOME	BEHIND AMBEDKAR STATUE, MADHUR SHOPPING COMLEX, DHULE Maharashtra-424001	Maharashtra	West
274	ANAND MEMORIAL HEATH CARE CENTRE	R CHUNAR, MIRZAPUR, UTTAR PRADESH-231304	Uttar Pradesh	North
275	MRITUNJAY HOSPITAL	BELTAR ROAD, BADALI KATARA, MIRZAPUR, UTTAR PRADESH-231001	Uttar Pradesh	North
276	CHINTAMANI HOSPITAL	DESHMUK WADI, NEAR ANAND NETHALAY, PACHORA, JALGAON Maharashtra-424201	Maharashtra	West
277	DOWABA HOSPITAL	SRI GAYA KUSUM KUNJ BAIRIA, NEAR SHAHEED SAMARAK BAIRIA, BALLIA UTTAR PRADESH-277201	Uttar Pradesh	North
278	SARTHAK SURGICAL CENTRE	5A6/174 A-B, AKHTA PAHADIYA, VARANASI, UTTAR PRADESH-221007	Uttar Pradesh	North
279	DIRGHAYU HOSPITAL & SURGICAL CENTRE	ASHAPUR, PAHARIA ROAD, MAUAIYA, VARANASI, UTTAR PRADESH-221007	Uttar Pradesh	North
280	PATIL HOSPITAL	NARAYAN WADI, COLLEGE ROAD, CHOPDA, JALGAON, Maharashtra-425107	Uttar Pradesh	North
281	Neelam Hospital Pvt ltd	Jodhadih More, Main Road, Chas Bokaro, Bokaro, Jharkhand-827013	Jharkhand	East
282	Brindavan Nursing Home	Jb-09, City Centre, Bokaro Steel City, Bokaro, Jharkhand, 827004	Jharkhand	East
283	Ayush Health Care	1330 Ah Chakia Road, Alinagar Mughal Sarai, Chandauli, Mughalsarai Uttar Pradesh-232101	Uttar Pradesh	North
284	Vijay Laxmi Nursing Home And Maternity centre	Laxmi Complex, Jaycess Crossing, Janpur, Uttar Pradesh-222002	Uttar Pradesh	North
285	Maa tara hospital	Muradganj, Jaunpur, Uttar Pradesh-222001	Uttar Pradesh	North
286	Shah Memorial Charitable hospital	GT Road, Saidabad Handia, Allahabad, Uttar Pradesh-221508	Uttar Pradesh	North
287	Sanjivani Hospital	Mulchand Marg, 55 Nemuch, Madhya Pradesh-458441	Madhya Pradesh	West
288	Get Well Hospital And Maternity Home	Near Hotel Man Singh, Opp. LIC Colony, Asc Road, Ajmer, Rajasthan-305001	Rajasthan	North
289	Lokpriya Hospital	54/4 Muir Road, Rajapur, Allahabad, Uttar Pradesh-211001	Uttar Pradesh	North
290	Ayushman Hospital And Trauma Centre	J25/59, Aliapur, G.T Road, Varanasi, Uttar Pradesh-221110	Uttar Pradesh	North
291	Ayushman Hospital	4,6 Girinagr, Mahmoodganj, Varanasi, Uttar Pradesh-221001	Uttar Pradesh	North
292	SHYAM CHARTABLE	Shanti Market, Koraon, Allahabad, Uttar Pradesh-212306	Uttar Pradesh	North
293	Ramniwas Airan Hospital	10 Shastri Nagar, Neemuch, Madhya Pradesh-458441	Madhya Pradesh	West
294	Santushti Hospital Pvt Ltd	N-8/180, B-51 Newada, Sunderpur, Varanasi, Uttar Pradesh-221005	Uttar Pradesh	North
295	Mansarovar Hospital	GT ROAD, Ali Nagar, Mughalsari, Chandauli, Uttar Pradesh-232101	Uttar Pradesh	North
296	Jain hospital	61,Lowther Road, George town, Allahabad, Uttar Pradesh-211002	Uttar Pradesh	North
297	Prachi Hospital Pvt ltd	C-105 S, Shantipuram Phaphamau, Allahabad, Uttar Pradesh-211013	Uttar Pradesh	North
298	Sanjivani Hospital	Opp. Old 2d, Near Mantral Park, Washim, Maharashtra-444505	Maharashtra	West
299	Saboo Hospital	Opp. Old 2d, Zeela Parisad Akola, Naka Road, Washim, Maharashtra-444505	Maharashtra	West
300	Bhutada Multispeciality hospital	Renuka Nagar, Panduruna Square, Warud, Amravati, Maharashtra-444906	Maharashtra	West
301	Jawahar Multispeciality	Opp. Jilha, Madhyavarti Bank, Mutijapur Road, Karanja Lad, Washim Maharashtra-444105	Maharashtra	West
302	Orbit speciality eye hospital	Near Vishwa Hotel,Ambedkar Chowk bus stand, Chawne Complex Ambedkar Chowk bus stand, Karanja Lad, Washim, Maharashtra-444105	Maharashtra	West
303	NIMS Medical College Hospital	Jaipur Delhi Highway, Shobha Nagar, Jaipur, Rajasthan-303121	Rajasthan	North
304	Sharda Hospital	Teekhampur, Ballia, Uttar Pradesh-277001	Uttar Pradesh	North
305	SHANTI HOSPITAL AND SURGICAL CENTRE	Majhauri, Ballia, Uttar Pradesh-277203	Uttar Pradesh	North
306	SAI POLYCLINIC AND NURSING HOME	RAMNI NAGAR, 20NE NO-3, BIRSA NAGAR, NEAR VIJAYA GARDEN, Jamshedpur, Jharkhand-831010	Jharkhand	East
307	LAXMI NURSING HOME	BIRSHA NAGAR, ZONE-I/B,PO-BIRSHA NAGAR TELCO, NEAR SHISHU MANDIR, Jamshedpur, Jharkhand-831018	Jharkhand	East
308	Navale General & Surgical Hospital	At/Po-Lonand, Tal-Khandala, Satara, Maharashtra-415521	Maharashtra	West
309	Ashata Hospital And Sonography	Pratapgath, Chittorgarh, Rajasthan-312605	Rajasthan	North
310	Gold Rush Hospital	Bypass Road, Near Realiance Mart, Kharadi, Pune, Maharashtra-411014	Maharashtra	West

S. No.	HOSPITAL NAME	ADDRESS	STATE	ZONE
311	Shahara Life Care Hospital	Jatharpeth Road, Durga Chwock, Akola, Maharashtra-444001	Maharashtra	West
312	Sushrut Netrashalayas Chikitsalay	Kata Road, Washim, Maharashtra-444505		
313	Dal Hospital	Sindhi Camp Washim, Patani chawk to akola Maka Road, Patani, Washim Maharashtra-444505	Maharashtra	West
314	Pardeshi Hospital	Near New Admin Building, Shashtri Nagar, Islampur, Maharashtra-415409	Maharashtra	West
315	Moraya Eye Hospital	Near St Stand Islampur, Tal Walwa, Sangali, Maharashtra-415409	Maharashtra	West
316	Zenith Medicare Pvt Ltd	15/2A/2A, Opp. Vaibhav Theater, Solapur Road, Hadapsar, Pune, Maharashtra-411028	Maharashtra	West
317	Mayuri Surgical Hospital	C T Road, Dholpur, Rajasthan-323001	Rajasthan	North
318	Ayushman Hospital	Near Ghantaghar, Gaurav Path, Dholpur, Rajasthan-328001	Rajasthan	North
319	Rini Hospital	Santar Road, Dholpur, Rajasthan-328001	Rajasthan	North
320	Varad Hospital and ICU	Madhav Nagar Road, Opp. Old Dr Ghatege Hospital, Sangli, Maharashtra-416416	Maharashtra	West
321	Chintamani Hospital	Dr Yelnae Ortho Hospital, Near Bank of India, Datta Chwock, Yavatmal, Maharashtra-445001	Maharashtra	West
322	Datta Netralaya	Datta Chwock, Near Bank of India, Yavatmal, Maharashtra-445001	Maharashtra	West
323	Tawade Hospital	Tiwari Chowck, Awadhutwadi, Yavatmal, Maharashtra-445001	Maharashtra	West
324	Shri Datta Heart Hospital	Veer Umarrao Chowk, Dr Sora Old Hospital, Yavatmal, Maharashtra-445001	Maharashtra	West
325	Gujar Maternity Home	21, Mahavir Nagar, Darwha Road, Yavatmal, Maharashtra-445001	Maharashtra	West
326	Pir Panchal Hospital	Lower Iqbal Nagar, Surankot, Poonch, Jammu, Jammu & Kashmir-185121	Jammu & Kashmir	North
327	Remedy Hospital	218 ,Ramanand Complex, Hadadsar, Pune, Maharashtra-411028	Maharashtra	West
328	Jeevan Jyoti & Maternity Nursing Home	SHUKLAHA CHAURAHA, MIRZAPUR, Uttar Pradesh-231001	Uttar Pradesh	North
329	Ruma Hospital	SADAR CHAURAHA, PRATAPGARH, Uttar Pradesh-230001	Uttar Pradesh	North
330	Gayatri hospital	3/1, Tularam Bagh, Infront of Geeta, Niketan Mandir, Allahabad, Uttar Pradesh-211006	Uttar Pradesh	North
331	Adarsh Clinic & Surgical Center	GT ROAD, HANUMANGANJ, Allahabad, Uttar Pradesh, 221505	Uttar Pradesh	North
332	Muraka Hospitals	Durga Chowk, Jatharpeth Road, Akola, Maharashtra-444001	Maharashtra	West
333	Shri Gajanan Netralaya	Achalpur Road, Near Gulab Bag Pal ACE, Paratwada, Maharashtra-444805	Maharashtra	West
334	Maa Gayatri hospital	159 Shastri Nagar, Chittorgarh, Rajasthan-312001	Rajasthan	North
335	Shree Gurunank Hospital & Research centre	18, Ghansmandi Chauraha, Freeganj, Ujjain, Madhya Pradesh-456001	Madhya Pradesh	West
336	Sarvoday Hospital & Research Centre	864 Napier Town, Rassul Chowk, Jabalpur, Madhya Pradesh-482001	Madhya Pradesh	West
337	Aryan Hospital & Researh Center	2298 Sector D, Sudama Nagar, Ring Road, Indore, Madhya Pradesh-452009	Madhya Pradesh	West
338	Ashish Hospital	1309 Home Science, College Road, Napier Town, Jabalpur, Madhya Pradesh-482003	Madhya Pradesh	West
339	Yashlok Hospital	2335 Sector E, Sudama Nagar, Indore, Madhya Pradesh-452009	Madhya Pradesh	West
340	Purvee Hospital	205 Sahjivan Nagar, Gopur Chowki, Indore, Madhya Pradesh-452001	Madhya Pradesh	West
341	Thakare Multispeciality Hosdpital	Near LIC Office, Achalpur Road, Paratwada, Amravati, Maharashtra-444805	Maharashtra	West
342	Indore Eye Hospital	Mog Lines, Dhar Road, Indore, Madhya Pradesh-452002	Madhya Pradesh	West
343	Damoh Hospital	Near Teen Gulli Station Road, Damoh, Madhya Pradesh-470661	Madhya Pradesh	West
344	Nagpur Hospital	Shivnandanam Complex, Char Fatak, Narsingpur Road, Chhindwara, Madhya Pradesh-480001	Madhya Pradesh	West
345	Usha Maternity And Surgical Centre	Maa Vaisno Colony, Bihar Road, Kunda, Pratapgarh, Uttar Pradesh-230201	Uttar Pradesh	North
346	Mahamrityunjay Hospital	Mahamrityunjay Hospital Anjad, Naka Barwani, Barwani, Madhya Pradesh-451551	Madhya Pradesh	West
347	Shukla's Nursing Home	Mahu Neemuch Road, Opp. Shuchitra Takige, Mandsaur, Madhya Pradesh-458001	Madhya Pradesh	West
348	Shree Sai Baba Jeevandhara Hospital	Infront Of Krishi Upaj Mandi, Rajghat Road, Barwani, Madhya Pradesh-451551	Madhya Pradesh	West
349	Sai Ram Hospital	Bhagat Singh Ward, Behind Dalsagar Talab, Seoni, Madhya Pradesh-480661	Madhya Pradesh	West
350	Sharada Hospital And ICU	Meera Society Road, Shalimar Chowk, Daund, Pune, Maharashtra-413801	Maharashtra	West
351	Jaykar Accident And Fracture Hospital	Savarkamgar, Near Gaund College, Daund, Pune, Maharashtra-413801	Maharashtra	West
352	Sulochana Netralaya	Nira Satara Road, Lonand, Maharashtra-415521	Maharashtra	West
353	Deepakjyot Dental Clinic	Opp. Civil Hospital, Kankariya Tower, Sakri RD, Dhule, Maharashtra-424001	Maharashtra	West
354	Sanchit Hospital	#18/2, Near Market Vard, Opp. HP Petrol Pump Indarpur Road, Baramati, Pune Maharashtra-413102	Maharashtra	West
355	Tejomaya Eye Hospital	Opp. Cosmos Bank, Bhiewan Chowk, Dr K L Kolakar Road, Baramati, Pune Maharashtra-413102	Maharashtra	West
356	Gurukrupa Children Hospital	Veer Sahukar Nagar, Near Daund College, Daund, Maharashtra-413801	Maharashtra	West
357	Bhagya Laxmi Eye Hospital	Opp. Civil Hospital, Kanria Tower, Dhule, Maharashtra-424001	Maharashtra	West
358	Krishna Drishti Eye Hospital	Behind S.T Stand, Ring Road, Baramati, Pune, Maharashtra-413102	Maharashtra	West
359	Matoshree Hospital	Balaji Tower, Maltai Square, Warud, Maharashtra-444906	Maharashtra	West

S. No.	HOSPITAL NAME	ADDRESS	STATE	ZONE
360	Deore Eye Ent Hospital And Shriram chandra Netralaya	Ganpati Mandir Road, N.R.Oswal Jain Boarding, Dhule, Maharashtra-424002	Maharashtra	West
361	Ozone Hospital	2,Srinath Colony, Diversion Colony, Khargone, Madhya Pradesh-451001	Madhya Pradesh	West
362	Kedare Hospital	Nanekarwadi, Chakan,Rajgur Nagar, Chakan, Pune, Maharashtra-410501	Maharashtra	West
363	Shree Hospital	Mahalaxmi Complex Manik Chowk, Old Pune Nashik Highway, Chakan, Pune Maharashtra-410501	Maharashtra	West
364	Omkar Accident Hospital	Pune Nashik Highway, Talgaon Chowk,Tal-Khed, Chakan, Pune, Maharashtra-410501	Maharashtra	West
365	Arekar Hospital and Nursing Home	Vivekanad Colony, At/Po/Tal-Newasa, Tal-Newasa, Newasa, Ahemadnagar Maharashtra-414603	Maharashtra	West
366	Shubham Hospital	Near Kale Medical, Mukindpur, Newasa Road, Newasa Phata, Tal-Newasa Ahmednagar, Maharashtra-414603	Maharashtra	West
367	Hemraj Hospital	Station Road, Rahuri, Ahemadnagar, Maharashtra-413705	Maharashtra	West
368	Yash Netralaya	Nagar Manmad Haiwey, Near Bus Stand Rahuri, Rahuri, Ahemadnagar Maharashtra-413705	Maharashtra	West
369	Sinare Hospital	Nagar Manmad Raod, Rahuri, Ahemadnagar, Maharashtra-413705	Maharashtra	West
370	Shrikrishna Accident Hospital	Gokul Colony, Rahuri, Tal-Rahuri, Rahuri, Ahemadnagar, Maharashtra-413705	Maharashtra	West
371	Shinde Hospital And Prasutigrah	Opposite MSEB Office, Old Market Yard, Shirur, Pune, Maharashtra-412210	Maharashtra	West
372	Mane Hospital	Gopalwadi Road, Daund, Maharashtra-413801	Maharashtra	West
373	Moraya Orthopedic Hospital	Chatrapati Colony, In front of Old Market Ward, Shirur, Pune, Maharashtra-412210	Maharashtra	West
374	Vision Care Centre	Revenue Colony, Opposite Rural Hospital, Shirur, Pune, Maharashtra, 412210	Maharashtra	West
375	Patel Hospital	Navin Nagar Road, Sangamner, Ahemadnagar, Maharashtra-422605	Maharashtra	West
376	Dr Getheshri Gangagiri Superspeciality Hospital	2nd Floor, Madhukunj Complex, Navin Nagar Road, Sangamner, Ahemadnagar Maharashtra-422605	Maharashtra	West
377	Chaitanya Hospital	At /Po-New Nagar Road, Tajana Mala, Infront of Nagare Hospital, Sangamner Ahemadnagar, Maharashtra-422605	Maharashtra	West
378	Phadke Multispeciality Hospital	Dharangaon Road, Near Gautam Bank, Kopargaon, Ahemadnagar, Maharashtra-423601	Maharashtra	West
379	Dr Boob Hospital surgical And Maternity Home	Dharangaon Road, Near Sambhaji Chowk, Kopargaon, Ahemadnagar Maharashtra-423601	Maharashtra	West
380	Kshatriya Eye Hospital	Pragat Complex Main Road, Kopargaon, Ahemadnagar, Maharashtra-423601	Maharashtra	West
381	Dr Umbarkar Accident Hospital	Kasilwal Comound, Near Bus Stand, Ahemadnagar, Maharashtra, 423601	Maharashtra	West
382	Mitali Maternity & Surgical Nursing Home	Ward No-22, C.H Road, Balghat, Madhya Pradesh-481001	Madhya Pradesh	West
383	SaiShrddha Multispeciality Hospital	Arni Road, Near Wadgaon Grampanchayat, Wadgaon, Yavatmal, Maharashtra-445001	Maharashtra	West
384	Kamlaben	AB Road Dhamnod, Dhar, Dhamnod, Madhya Pradesh-454552	Madhya Pradesh	West
385	Shubham Hospital	I I, Scheme No-2 Road, No-5 Behind Dashpur Kunj, Mandsoar, Madhya Pradesh-458002	Madhya Pradesh	West
386	Khare Eye Hospital	1476 B, Mangalwar Peth, Kolhapur, Maharashtra-416012	Madhya Pradesh	West
387	Mangalmoorti Hospital	Opp Hotel Saveria Talegaon Chwock, Chakan, Tal-Khed, Pune, Maharashtra-410501	Maharashtra	West
388	Dr Bhondave Hospital & Maternity Home	Jay Building, Opp-Old Market Yard, Shirpur, Maharashtra-412210	Maharashtra	West
389	Om Surgical Hospital	Plot No- I, Kashiram Nagar, Mandal Road, Shirpur, Maharashtra-425405	Maharashtra	West

Note: For an updated list of Network Provider empanelled specifically for this product, please visit the Company's website.

Annexure V : Office of the Ombudsman

Office of the Ombudsman	Contact Details	Jurisdiction of Office (Union Territory, District)
AHMEDABAD	Insurance Ombudsman, Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, Ahmedabad – 380 001. Tel.: 079 - 25501201/02/05/06 E-mail : bimalokpal.ahmedabad@cioins.co.in	Gujarat , Dadra & Nagar Haveli, Daman and Diu
BENGALURU	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
BHOPAL	Office of the Insurance Ombudsman, Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel Office, Near New Market, Bhopal – 462 003. Tel.: 0755 - 2769201 / 2769202 Fax: 0755 - 2769203 Email: bimalokpal.bhopal@cioins.co.in	Madhya Pradesh & Chhattisgarh
BHUBANESHWAR	Office of the Insurance Ombudsman, 62, Forest park, Bhubneshwar – 751 009. Tel.: 0674 - 2596461 /2596455 Fax: 0674 - 2596429 Email: bimalokpal.bhubaneswar@cioins.co.in	Orissa
CHANDIGARH	Office of the Insurance Ombudsman, S.C.O. No. 101, 102 & 103, 2nd Floor, Batra Building, Sector 17 – D, Chandigarh – 160 017. Tel.: 0172 - 2706196 / 2706468 Fax: 0172 - 2708274 Email: bimalokpal.chandigarh@cioins.co.in	Punjab , Haryana, Himachal Pradesh, Jammu & Kashmir, Chandigarh
CHENNAI	Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI – 600 018. Tel.: 044 - 24333668 / 24335284 Fax: 044 - 24333664 Email: bimalokpal.chennai@cioins.co.in	Tamil Nadu, Pondicherry Town and Karaikal (which are part of Pondicherry)
DELHI	Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002. Tel.: 011 - 23232481 / 23213504 Email: bimalokpal.delhi@cioins.co.in	Delhi, Haryana - Gurugram, Faridabad, Sonapat & Bahadurgarh.
GUWAHATI	Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati – 781001 (ASSAM). Tel.: 0361 - 2632204 / 2602205 Email: bimalokpal.guwahati@cioins.co.in	Assam , Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura
HYDERABAD	Office of the Insurance Ombudsman, 6-2-46, 1st floor, "Moin Court", Lane Opp. Saleem Function Palace, A. C. Guards, Lakdi-Ka-Pool, Hyderabad - 500 004. Tel.: 040 - 23312122 Fax: 040 - 23376599 Email: bimalokpal.hyderabad@cioins.co.in	Andhra Pradesh, Telangana and Yanam – a part of Territory of Pondicherry
JAIPUR	Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141 - 2740363 Email: Bimalokpal.jaipur@cioins.co.in	Rajasthan
ERNAKULAM	Office of the Insurance Ombudsman, 2nd Floor, Pulinat Bldg., Opp. Cochin Shipyard, M. G. Road, Ernakulam - 682 015. Tel.: 0484 - 2358759 / 2359338 Fax: 0484 - 2359336 Email: bimalokpal.ernakulam@cioins.co.in	Kerala, Lakshadweep, Mahe – a part of Pondicherry
KOLKATA	Office of the Insurance Ombudsman, Hindustan Bldg, Annexe, 4th Floor, 4, C.R. Avenue, KOLKATA - 700 072. Tel.: 033 - 22124339 / 22124340, Fax : 033 - 22124341 Email: bimalokpal.kolkata@cioins.co.in	West Bengal, Andaman & Nicobar Islands, Sikkim

Office of the Ombudsman	Contact Details	Jurisdiction of Office (Union Territory, District)
LUCKNOW	Office of the Insurance Ombudsman, 6th Floor; Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 223 1330 / 223 1331, Fax: 0522 - 223 1310 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, Raebareilly, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajganj, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar.
MUMBAI	Office of the Insurance Ombudsman, 3rd Floor; Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 022 - 69038821/23/24/25/26/27/28/29/30/31 Fax: 022 - 26106052 Email: bimalokpal.mumbai@cioins.co.in	Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane
PATNA	Office of the Insurance Ombudsman, 1st Floor; Kalpana Arcade Building, Bazar Samiti Road, Bahadurpur, Patna 800 006. Tel.: 0612-2680952 Email: bimalokpal.patna@cioins.co.in	Bihar; Jharkhand
NOIDA	Office of the Insurance Ombudsman, Bhagwan Sahai Palace 4th Floor; Main Road, Naya Bans, Sector 15, Distt: Gautam Buddha 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, Bulandshahar, Etah, Kanooj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautambodhanagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur
PUNE	Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 3rd Floor; C.T.S. Nos. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune - 411 030. Tel.: 020-41312555 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, on the website of General Insurance Council: www.gicouncil.org.in, on the Company's website www.careinsurance.com or from any of the Company's offices. Address and contact number of Governing Body of Insurance Council -

Office of the 'Governing Body of Insurance Council'

Secretary General/Secretary,

3rd Floor, Jeevan Seva Annexe,

S.V. Road, Santacruz(W),

Mumbai - 400 054.

Tel.: 022-69038801/03/04/05/06/07/08/09

Email - inscoun@cioins.co.in



Care Health Insurance Limited

Registered Office: 5th Floor, 19 Chawla House, Nehru Place, New Delhi-110019

Correspondence Office: Vipul Tech Square, Tower C, 3rd Floor, Golf Course Road, Sector-43,
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