

Policy Terms and Conditions

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.

I. Definitions

- I.1 Accident/ Accidental** means a sudden, unforeseen and involuntary event caused by external, visible and violent means.
- I.2 Age** means the completed age of the Insured Member as on his last birthday.
- I.3 Annexure** means the document attached and marked as Annexure to this Policy
- I.4 Any One Illness** (not applicable for Travel and Personal Accident Insurance) means a continuous period of Illness and it includes relapse within 45 days from the date of last consultation with the Hospital / Nursing Home where the treatment may have been taken.
- I.5 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.
- I.6 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 approved.
- I.7 Certificate of Insurance** means the certificate the Company issues to an Insured Member evidencing cover under the Policy.
- I.8 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.
- I.9 Company** (also referred as We/Us) means the Care Health Insurance Limited (Formerly known as Religare Health Insurance Company Limited).
- I.10 Condition Precedent** shall mean a policy term or condition upon which the Insurer's liability under the policy is conditional upon.
- I.11 Congenital Anomaly**
Congenital Anomaly refers to a condition(s) which is present since birth, and which is abnormal with reference to form, structure or position.
- Internal Congenital Anomaly
Congenital anomaly which is not in the visible and accessible parts of the body
 - External Congenital Anomaly
Congenital anomaly which is in the visible and accessible parts of the body
- I.12 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.
- I.13 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.
- I.14 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).
- I.15 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.
- I.16 Cumulative Bonus** shall mean any increase in the Sum Insured granted by the insurer without an associated increase in premium.
- I.17 Day Care Centre** means any institution established for day care treatment of Illness and/or injuries or a medical setup within 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 -

- has qualified nursing staff under its employment;
- has qualified medical practitioner/s in charge;
- has a fully equipped operation theatre of its own where surgical procedures are carried out;
- maintains daily records of patients and will make these accessible to the Our authorized personnel

I.18 Day Care Treatment means medical treatment, and/ or Surgical Procedure which is:

- undertaken under general or local anesthesia in a Hospital/ Day Care Centre in less than 24 hours because of technological advancement, and
- which would have otherwise required a Hospitalization of more than 24 hours.

Treatment normally taken on an out-patient basis is not included in the scope of this definition.

I.19 Deductible means a cost-sharing requirement under a health insurance policy that provides that the insurer will not be liable for a specified rupee amount in case of indemnity policies and for a specified number of days/hours in case of hospital cash policies which will apply before any benefits are payable by the insurer. A deductible does not reduce the Sum Insured.

I.20 Dental Treatment means a treatment carried out by a dental practitioner including examinations, fillings (where appropriate), crowns, extractions and surgery excluding any form of cosmetic surgery/implants.

I.21 Disclosure to Information Norm means 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.

I.22 Domiciliary Hospitalization means medical treatment for an Illness/disease/Injury which in the normal course would require care or treatment at a Hospital but is actually taken while confined at home under any of the following circumstances:

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

I.23 Emergency care (Emergency) means management for a severe 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 Member's health.

I.24 Family means a unit comprising of husband, wife, dependent parents, dependent parents-in-law and maximum of three children and who is named in the Certificate of Insurance as an Insured Member.

I.25 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.

I.26 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, bobsleighting/ 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.

I.27 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:

- has qualified nursing staff under its employment round the clock;
- 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 Our authorized personnel.
- 1.28 Hospitalization** means admission in a Hospital for a minimum period of 24 In-patient Care consecutive hours except for specified procedures / treatments, where such admission could be for a period of less than 24 consecutive hours.
- 1.29 ICU Charges** or (Intensive care Unit) Charges means the amount charged by a Hospital towards ICU expenses on a per day basis 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.
- 1.30 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.
- 1.31 Injury** means accidental physical bodily harm excluding Illness or disease solely and directly caused by external, violent and visible and evident means which is verified and certified by a Medical Practitioner.
- 1.32 In-patient Care** means treatment for which the Insured Member has to stay in a Hospital for more than 24 hours for a covered event.
- 1.33 Insured Member (Insured)** means a member whose name specifically appears under Insured in the Certificate of Insurance and is a covered group member.
- 1.34 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.
- 1.35 Maternity Expense / Treatment** 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.
- 1.36 Medical Advice** means any consultation or advice from a Medical Practitioner including issue of any prescription or follow-up prescription.
- 1.37 Medical Expenses** means those expenses that an Insured Member 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 Member had not been insured and no more than other Hospitals or doctors in the same locality would have charged for the same medical treatment.
- 1.38 Medically necessary** (not applicable for Overseas Travel Insurance) means a treatment is defined as any treatment, tests, medication, or stay in hospital or part of a stay in hospital which.
- i. Is required for the medical management of the Illness or Injury suffered by the Insured Member;
 - ii. Must not exceed the level of care necessary to provide safe, adequate and appropriate medical care in scope, duration, or intensity;
 - iii. Must have been prescribed by a Medical Practitioner;
 - iv. Must conform to the professional standards widely accepted in international medical practice or by the medical community in India.
- 1.39 Medical Practitioner** (not applicable for Overseas Travel Insurance) means a person who holds a valid registration from the Medical Council of any

State or Medical Council of India or Council for Indian Medicine or for Homeopathy set up by the Government of India or a State Government and is thereby entitled to practice medicine within its jurisdiction; and is acting within the scope and jurisdiction of license.

- 1.40 Network Provider** (not applicable for Overseas Travel Insurance) means the Hospitals or health care providers enlisted by an insurer TPA or jointly by a TPA and insurer to provide medical services to an Insured by a Cashless Facility.
- 1.41 New Born Baby** means baby born during the Policy Period and is aged upto 90 days.
- 1.42 Non-Network** means any Hospital, Day Care Centre or other provider that is not part of the network.
- 1.43 Notification of Claim (Intimation)** is the process of notifying a Claim to the insurer or TPA through any of the recognized modes of communication.
- 1.44 Out-Patient Treatment (OPD Treatment)** is one in which the Insured Member 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 Member is not admitted as a day care or in-patient.
- 1.45 Policy** means these Policy Terms & Conditions, the Proposal Form / data sheet, Policy Certificate and Annexures which form part of the policy contract and shall be read together.
- 1.46 Policy Certificate** is a certificate attached to and forming part of this Policy.
- 1.47 Policy Year** means a period of one year commencing on the Policy Period Start Date or any anniversary thereof.
- 1.48 Policyholder** (also referred as You) means the member or entity, who is the Group Administrator and named in the Policy Certificate as the Policyholder.
- 1.49 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 Certificate.
- 1.50 Policy Period End Date** means the date on which the Policy expires, as specifically appearing in the Policy Certificate.
- 1.51 Policy Period Start Date** means the date on which the Policy commences, as specifically appearing in the Policy Certificate.
- 1.52 Portability** means transfer by an individual health insurance policyholder (including family cover) of the credit gained for Pre-Existing Conditions and time bound exclusions if he/she chooses to switch from one insurer to another.
- 1.53 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.
- 1.54 Pre-existing Diseases (not applicable for Overseas Travel Insurance)** means any condition, ailment or Injury or related condition(s) for which there were signs or symptoms, and / or were diagnosed, and / or for which Medical Advice / treatment was received within 48 months prior to the first Policy issued by the insurer and renewed continuously thereafter
- 1.55 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.
- 1.56 Primary Insured Member** means a member of the group who satisfies and continues to satisfy the eligibility criteria as specified in Policy Certificate and who is named in Annexure 'A' (Certificate of Insurance) to the Policy as an Insured Member.
- 1.57 Qualified Nurse** (not applicable for Overseas Travel Insurance) means a person who holds a valid registration from the Nursing Council of India or the Nursing Council of any state in India.
- 1.58 Reasonable and Customary Charges** (not applicable for Overseas Travel Insurance) 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.
- 1.59 Renewal** means the terms on which the contract of insurance can be renewed on mutual consent with a provision of Grace Period for treating the Renewal

continuous for the purpose of gaining credit for pre-existing diseases, time-bound exclusions and for all waiting periods continuous for the purpose of all waiting periods.

- 1.60 Room Rent** shall mean the amount charged by a Hospital towards Room & Boarding expenses and shall include associated Medical Expenses
- 1.61 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.
- 1.62 Subrogation** (Applicable to other than Health Policies and health sections of Travel and PA policies) shall mean right of the insurer to assume the rights of the Insured Member to recover expenses paid out under the Policy that may be recovered from any other source.
- 1.63 Sum Insured** means the amount specified in the Policy Certificate 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 Certificate which represents the company's maximum, total and cumulative liability for all Insured Members for any and all Claims incurred during the Cover Period.
- 1.64 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 of suffering or prolongation of life, performed in a Hospital or a Day Care Centre by a Medical Practitioner.
- 1.65 TPA** or Third Party Administrator, means any person who is licensed under the IRDA (Third Party Administrators-Health Services) Regulations, 2001 by the Authority, and engaged, for a fee or remuneration by an insurer for the purposes of providing health services.
- 1.66 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. 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 2.1.1 (In-patient Care) is a pre-condition to the admission of a Claim for Benefit 2.1.3 (Pre-hospitalization Medical Expenses and Post-hospitalization Medical Expenses). The event giving rise to a Claim under Benefit 2.1.1 (In-patient Care) should occur within the Cover Period for the Claim to be accepted under Benefit 2.1.3 (Pre-hospitalization Medical Expenses and Post-hospitalization Medical Expenses).
- Claim documents as specified in Clause 4.3 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 4.5 (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.

2.1 Benefit I: 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-3) 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:

2.1.1 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.

2.1.2 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.

2.1.3 Pre-hospitalization Medical Expenses and Post-hospitalization Medical Expenses

- The Company will indemnify the Medical Expenses up to the Sum Insured specified in the Policy Certificate provided that is incurred for the Insured Member:
 - 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.
 - 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.

- If the provisions of Clause 4.6(d) is applicable to a Claim, then:
 - 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
 - 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.
 - 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.
 - 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.

2.1.4 Maternity Expenses:

- 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:

- 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.
- Claims under this benefit are admissible only after the completion of waiting period of 9 months as specified in clause 3.1 (b) (Maternity wait period).
- 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-2.1.4 – 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.

2.1.5 Reinstatement of Sum Insured:

a) If a Claim is payable under the Policy, then the Company agrees to make the re-instatement 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 2.1.1, Benefit 2.1.2, Benefit 2.1.3 and Benefit 2.1.4
- 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.

2.2 Benefit 2: Personal Accident

If the Primary Insured Member suffers 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:

2.2.1 Accidental Death

a) If the Primary Insured Member suffers and/or his/her Spouse as specified in the Certificate of Insurance 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-2.2.1:

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 4.3(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

2.2.2 Permanent Total Disablement

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 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.

| Insured Events | Amount payable=% of the Benefit 2 (Personal Accident) Sum Insured |
|--|---|
| Total and irrecoverable loss of sight of both eyes, or speech or hearing of both ears or | 100% |
| Actual loss by physical separation of two entire hands or two entire feet or one entire hand and one entire foot or | |
| Total and irrecoverable loss of sight of one eye and loss by physical separation of one entire hand or one entire foot | |
| Paraplegia or Quadriplegia or Hemiplegia | |

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-2.2.2:

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 4.3(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.

3. Exclusions

3.1. Waiting Periods:

(a) 30-Day waiting period (applicable only for Benefit I (Hospitalization Expenses))

Claim for any Medical Expenses incurred for treatment of any Illness during the first 30 days from the Cover Start Date shall not be admissible, except those Medical Expenses incurred directly as a result of an Injury taking place within the Cover Period.

(b) Maternity wait period (applicable only for Benefit 2.1.4-Maternity Expenses of Benefit I (Hospitalization Expenses))

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.

- (c) The above Waiting Periods shall not apply for subsequent renewals provided that there is no Break in Policy for that Insured Member and that the Policy has been renewed with the Company for that Insured Member within the Grace Period.
- (d) The Waiting Periods as defined in Clauses 3.1 (a) and 3.1 (b) shall be applicable individually for each Insured Member and Claims shall be assessed accordingly.

3.2. General Exclusions:

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:

- 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 illness or psychological disorders.
- 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. Any Illness or Injury directly or indirectly resulting or arising from or occurring during commission of any breach of any law by the Insured Member with any criminal intent.
- vi. 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.
- vii. Any charges incurred to procure any medical certificate, treatment or Illness related documents pertaining to any period of Hospitalization or Illness.
- viii. Any claim related to Hazardous Activities.
- ix. 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.

3.3. Additional Exclusions applicable to Benefit-I –Hospitalization Expenses

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:

- i. Any treatment arising from or traceable to any fertility, sterilization, birth control procedures, contraceptive supplies or services including complications arising due to supplying services or Assisted Reproductive Technology.
- ii. Any condition directly or indirectly caused by or associated with any sexually transmitted disease, including Genital Warts, Syphilis, Gonorrhoea, Genital Herpes, Chlamydia, Pubic Lice and Trichomoniasis, Acquired Immuno Deficiency Syndrome (AIDS) whether or not arising out of HIV, Human T-Cell Lymphotropic Virus Type III (HTLV-III or IITLB-III) or Lymphadenopathy Associated Virus (LAV) or the mutants derivative or Variations Deficiency Syndrome or any Syndrome or condition of a similar kind.
- iii. Any condition that do not require hospitalization such as Outpatient Diagnostic, Medical and Surgical procedures or treatments unless necessary for treatment of a disease covered under Day Care procedures or Inpatient hospitalization.
- iv. The Company shall not admit any Claim in relation to the Alternative Treatment.
- v. 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 except those necessitated due to an Injury or disease which requires hospitalization for treatment and mentioned in Annexure-I (List of Day Care Procedures).
- vi. Any diagnosis or treatment of an Illness or Injury which does not require Hospitalization.
- vii. Unproven/Experimental or investigational treatments which are not consistent with or incidental to the diagnosis and treatment of the positive existence or presence of any Illness for which confinement is required at a Hospital. Any Illness or treatment which is a result or a consequence of undergoing such experimental or unproven treatment.
- viii. Expenses incurred on High Intensity Focused Ultra Sound, Balloon Sinuplasty, Enhanced External Counter Pulsation Therapy and related therapies. Deep Brain Stimulation, Hyperbaric Oxygen Therapy, Robotic Surgery, Holmium Laser Enucleation of Prostate, KTP Laser surgeries, Femto laser surgeries.
- ix. 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.
- x. Any treatment related to sleep disorder or sleep apnea syndrome, general debility convalescence, cure, rest cure, Run-down condition, health hydros, nature cure clinics, sanatorium treatment, Rehabilitation measures, private duty nursing, respite care, long-term nursing care, custodial care or any treatment in an establishment that is not a Hospital.
- xi. 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.
- xii. Any Dental treatment, Aesthetic treatment, cosmetic surgery or plastic surgery 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).
- xiii. Any treatment/surgery for change of sex or gender reassignments including any complication arising from these treatments.
 - xiv. Circumcision unless necessary for treatment of an illness or as may be necessitated due to an Accident.
 - xv. All preventive care, vaccination, including inoculation and immunizations (except in case of post-bite treatment).
 - xvi. Expenses on vitamins and tonics etc. unless forming part of treatment for injury or disease as certified by the attending Physician.
 - xvii. All expenses related to donor treatment, including surgery to remove organs from the donor; in case of transplant surgery.
 - xviii. Non-allopathic treatment.
 - xix. Any OPD Treatment.
 - xx. Treatment received outside India.
 - xxi. Charges incurred at Hospital primarily for diagnostic, X-ray or laboratory examinations not consistent with or incidental to the diagnosis and treatment of the positive existence or presence of any illness or injury, for which In-patient Care/Day Care Treatment is required.
 - xxii. Stem cell implantation, harvesting, storage or any kind of treatment using stem cells.
 - xxiii. 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.
 - xxiv. Expenses related to any kind of RMO charges, service charge, surcharge, night charges levied by the Hospital under whatever head.
 - xxv. Alopecia, wigs and/or toupee and all hair or hair fall treatment and products

3.4. Additional 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, stress or depression
- v. Participation in actual or attempted felony, riot, civil commotion or criminal misdemeanor;
- vi. A complication of infection with Human Immune Deficiency Virus (HIV) or any variance including Acquired Immune Deficiency Syndrome (AIDS) and AIDS Related Complex (ARC) or venereal disease;
- vii. Training for or participating in professional sport of any kind;
- viii. 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;
- ix. 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 1.26
- x. 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;
- xi. Resulting due to any disease or infection except where such condition

arises directly as a consequence of an accident during the Cover period.

- xii. Persons whilst working with in activities like racing on wheels or horseback, winter sports, canoeing involving white water rapids, any bodily contact sport.
- xiii. Bacterial infections (except pyogenic infection which occurs through an Accidental cut or wound).
- xiv. 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.
- xv. 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.

4. Claim Intimation, Assessment 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:

4.1. 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;

4.2. 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 Certificate 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 Certificate.

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 4.3 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.

4.3. 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 4 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.

4.4. 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 4 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.

4.5. Claim Assessment

- 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).

4.6. 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. However, if a claim warrants an investigation in the opinion of the Company, then the Company shall settle the claim within 45 days from the date of receipt of last necessary document. In case there is delay in the payment beyond the stipulated timelines, the Company shall pay additional amount as interest from the date of receipt of last necessary document to the date of payment of claim at a rate which is 2% above the bank rate prevalent at the beginning of the financial year in which the claim is reviewed by it. For the purpose of this clause, 'bank rate' shall mean the existing bank rate as notified by Reserve Bank of India, unless the extent regulation requires payment based on some other prescribed interest rate.

5. General Terms and Conditions

5.1 Disclosure to Information Norm

If any untrue or incorrect statements are made or there has been a misrepresentation, mis-description or non-disclosure of any material particulars or any material information having been withheld, or if a Claim is fraudulently made or any fraudulent means or devices are used by the Policyholder, the Insured Member or any one acting on his or their behalf, the Company shall have no liability to make payment of any Claims and the premium paid shall be forfeited to the Company on cancellation of the Policy.

5.2 Observance of Terms and Conditions

The due observance and fulfillment of the terms and conditions of this Policy (including the realization of premium by their respective due dates and compliance with the specified procedure on all Claims) in so far as they relate to anything to be done or complied with by the Policyholder or any Insured Member, shall be condition precedent to the Company's liability under the Policy.

5.3 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.

5.4 Records to be maintained

The Policyholder and Insured Member 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 Member shall furnish such information as the Company may require under this Policy at any time during the Policy Period or Cover Period or until final adjustment (if any) and resolution of all Claims under this Policy.

5.5 No constructive Notice

Any knowledge or information of any circumstance or condition in relation to the Policyholder or Insured Member 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.

5.6 Complete Discharge

Payment made by the Company to the Policyholder or Insured Member or the Nominee or the legal heir of the Insured Member, as the case may be, under the Policy shall in all cases be complete and construed as an effectual discharge in favor of the Company.

5.7 Multiple Policies

- a. In case any Insured Member is covered under more than one indemnity insurance policies, with the Company or with other insurers, the Policyholder/Insured Member shall have the right to

settle the Claim with any of the Company, provided that the Claim amount payable is up to the sum insured of such Policy.

In case the Claim amount under a single policy exceeds the Sum Insured, then Policyholder/Insured Member shall have the right to choose the companies with whom the Claim is to be settled. Further, policyholder/Insured Member shall have the right to choose the companies from whom he/she wants to claim the balance amount. Insured shall only be indemnified the hospitalization costs in accordance with terms & conditions of chosen Policy.

- b. This clause shall not apply to any Benefit offered on a fixed benefit basis.

5.8 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.

5.9 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.

5.10 Renewal Notice

- a. The Coverage will automatically terminate on the Cover End Date. All renewal applications and requisite premium shall be given to the company on or before the Cover End Date provided the policy is in force and in any event before the expiry of the Grace Period. The Policyholder shall give the company written notice along with the renewal application of any material changes to the risk insured under the Policy. If no such written notice is received by the company along with the renewal application, it shall be deemed that there is no material change to the risk.

For the purpose of this provision, Grace Period means a period of 30 days immediately following the Cover End Date during which a payment can be made to renew this Policy without loss of continuity benefits. Coverage is not available for the period for which premium is not received by the Company and the Company shall not be liable for any Claims incurred during such period. This Clause is applicable at member level.

- b. The company will ordinarily not refuse to renew the Policy except on grounds of fraud, moral hazard or misrepresentation or non-cooperation by the Insured.

The Company may revise the premium payable under the Policy provided that revisions to the premium are in accordance with the IRDAI rules and regulations as applicable from time to time. Change in rates will be applicable only post approval by the Authority and be effective from the date of launch of the revised Product and shall be applied only prospectively thereafter for new policies and at the date of renewal for renewals.

- c. Renewal shall be offered lifelong. The Insured Member shall be given an option to port this Policy into any other health insurance product of the Company and credit shall be given for number of years of continuous coverage under this Policy for the standard waiting periods.
- d. This product may be withdrawn / modified by the company after due approval from the IRDAI. In case this product is withdrawn / modified by the company, this Policy can be renewed under the then prevailing Health Insurance Product or its nearest substitute approved product. The company shall duly intimate Policyholder atleast three months prior to the date of such withdrawal / modification of this product and the options available to Insured Member at the time of renewal of this policy.
- e. No loading based on individual claim experience shall be applicable on renewal premium payable, but renewal premium can be changed based on the experience of the group.

5.11 Cancellation / Termination

- a. The Company may at any time, cancel this Policy on grounds as specified in Clause 5.1 and the Company shall have no liability to make payment of any claims and the premium paid shall be forfeited to the Company and no refund of premium shall be effected by the company, by giving 15 days' notice in writing by Registered Post Acknowledgment Due / recorded delivery to the Policyholder or Insured Member at his last known address.
- b. The Policyholder may also give 15 days' notice in writing, to the Company, for the cancellation of this Policy, in which case the Company shall from the date of receipt of the notice, cancel the Policy and refund the premium for the unexpired period of this Policy at the short period scales as mentioned below, provided no Claim has been made under the Policy.

Refund % to be applied on premium received

| Cancellation date from Cover Start Date | Policy Tenure - 1 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% |

- c. In case of demise of the Primary Insured Member;
 - i. Where the Policy covers only the Primary Insured Member, this Policy shall stand null and void from the date and time of demise of the Primary Insured Member.
 - ii. Where the Policy covers other Insured Members, this Policy shall continue till the end of Cover Period for the other Insured Members. If the other Insured Members wish to continue with the same Policy, the Company will renew the Policy subject to the appointment of a Primary Insured Member provided that:
 - I. Written notice in this regard is given to the Company before the Cover End Date; and
 - II. A Person who satisfies the Company's criteria to become a Primary Insured Member. The criteria being:
 - (a) He / She should become a member of the Group against whom the Master policy is issued.
 - (b) He / She should satisfy the age limit criteria as mentioned in the product.
 - (c) In case of all the surviving members being aged above 70 years, criteria as per Clause 5.11 (c) (ii) (II) (b) need not be required to be met.
- d. The Primary Insured Member may also give 15 days' notice in writing, to the Company, for the cancellation of the Certificate of Insurance, in which case the Company shall from the date of receipt of the notice, cancel the Certificate of Insurance and refund the premium for the unexpired Cover Period on pro-rata basis.

5.12 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/Insured Member proves to the Company's satisfaction that the delay in reporting of the Claim was for reasons beyond its/his control.

5.13 Communication

- a. Any communication meant for the Company must be in writing and be delivered to its address shown in the Policy Certificate/ Certificate of Insurance. Any communication meant for the Policyholder or Insured Member will be sent by the Company to his last known address or the address as shown in the Policy Certificate/ Certificate of Insurance.
- b. All notifications and declarations for the Company must be in writing and sent to the address specified in the Policy Certificate/ Certificate of Insurance. Agents are not authorized to receive notices and declarations on the Company's behalf.
- 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.

5.14 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.

- 5.15 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 Certificate shall be considered relevant

5.16 Electronic Transactions

The Policyholder and Insured Member 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

5.17 Portability and Continuity Benefits

The company will grant continuity of benefits which were available to the Insured Members under a group insurance policy in the immediately preceding Cover period provided that:

- i. The company shall be liable to provide continuity of only those benefits (for e.g: Initial wait period, wait period for Maternity Expenses payable) which are applicable under the Policy;
- ii. The Insured Members to whom continuity benefits will be provided under this Policy were covered under that group insurance policy;
- iii. Insured Members covered under this Policy shall have the right to migrate from this Policy to an individual health insurance policy or a family floater policy offered by the company and the credit for wait periods would be given in the opted individual health insurance policy or a family floater policy offered by the company. Application for this Policy is made within 45 days before, but not earlier than 60 days from the expiry of that group insurance policy
- v. Insured Member can apply only at the time of renewal of the group Policy.

5.18 Nominee

The Primary Insured Member can at the inception or at any time before the expiry of the Policy make the nomination for the purpose of payment of Claims.

Any change of nomination shall be communicated to the company in writing and such change shall be effective only when an endorsement to the Policy is made by the company.

In case of any Insured Member other than the Primary Insured Member under the Policy, for the purpose of payment of Claims in the event of death, the default nominee would be the Primary Insured Member.

5.19 Grievances

The Company has developed proper procedures and effective mechanism to address complaints by the customers. The Company is committed to comply with the Regulations, standards which have been set forth in the Regulations, Circulars issued by the Authority (IRDAI) from time to time in this regard.

- (a) If the Policyholder / Insured Member has a grievance that the Policyholder / Insured Member wishes the Company to redress, the Policyholder / Insured Member may contact the Company with the details of the grievance through:

Website: www.careinsurance.com
Email: customerfirst@careinsurance.com
Contact No.: 1800-102-4488
Fax: 1800-200-6677
Courier: Any of Our Branch Office or corporate office

The Policyholder/Insured Member may also approach the grievance cell at any of the Company's branches with the details of his/her grievance during the Company's working hours from Monday to Friday.

Exclusively for Senior Citizens, the Company has a separate extension on the Customer Service Toll Free Number. This separate customer service channel prioritizes and routes any kind of request / grievance raised by Senior Citizens through various fast track internal escalations leading to lesser Turn-Around-Time (TAT) for request / grievance

- (b) If the Policyholder / Insured Member is not satisfied with the

Company's redressal of the Policyholder's / Insured Member's grievance through one of the above methods, the Policyholder / Insured Member may contact the Company's Head of Customer Service at:

Head – Customer Services,
Unit No. 604 - 607, 6th Floor, Tower C,
Unitech Cyber Park, Sector-39,
Gurugram-122001 (Haryana)

- (c) If the Policyholder / Insured Member is not satisfied with the Company's redressal of the Policyholder's / Insured Member's grievance through one of the above methods, the Policyholder / Insured Member may approach the nearest Insurance Ombudsman for resolution of the grievance. The contact details of Ombudsmen offices are mentioned on the next page-

| 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@gbic.co.in | Gujarat , Dadra & Nagar Haveli, Daman and Diu |
| BENGALURU | Insurance Ombudsman, Office of the Insurance Ombudsman, 24th Main Road, Jeevan Soudha Bldg., JP Nagar, 1st Phase, BENGALURU - 560 025. Tel No: 080-22222049/22222048 Email: bimalokpal.bengaluru @gbic.co.in | Karnataka |
| BHOPAL | Insurance Ombudsman, Office of the Insurance Ombudsman, Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel, Near New Market, BHOPAL (M.P.)-462 023. Tel : 0755-2769201/9202 , Fax : 0755-2769203 E-mail : bimalokpal.bhopal@gbic.co.in | Madhya Pradesh & Chhattisgarh |
| BHUBANESHWAR | Insurance Ombudsman, Office of the Insurance Ombudsman, 62, Forest Park, BHUBANESHWAR-751 009. Tel : 0674-2596455/2596003 , Fax : 0674-2596429 E-mail: bimalokpal.bhubaneswar@gbic.co. | Orissa |
| CHANDIGARH | Insurance Ombudsman, Office of the Insurance Ombudsman, S.C.O. No.101-103, 2nd Floor, Batra Building, Sector 17-D, CHANDIGARH-160 017. Tel : 0172-2706468/2705861 , Fax : 0172-2708274 E-mail: bimalokpal.chandigarh@gbic.co. | Punjab , Haryana, Himachal Pradesh, Jammu & Kashmir, Chandigarh |
| CHENNAI | Insurance Ombudsman, Office of the Insurance Ombudsman, Fathima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI-600 018. Tel : 044-24333668 /24335284 , Fax : 044-24333664 E-mail : bimalokpal.chennai@gbic.co.in | Tamil Nadu, Pondicherry Town and Karaikal (which are part of Pondicherry) |
| DELHI | Insurance Ombudsman, Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Bldg., Asaf Ali Road, NEW DELHI-110 002. Tel : 011-23237539/23232481 , Fax : 011-23230858 E-mail : bimalokpal.delhi@gbic.co.in | Delhi |
| GUWAHATI | Insurance Ombudsman, Office of the Insurance Ombudsman, "Jeevan Nivesh", 5th Floor, Near Panbazar Overbridge, S.S. Road, GUWAHATI-781 001 (ASSAM). Tel : 0361-2132204/5, Fax : 0361-2732937 E-mail : bimalokpal.guwahati@gbic.co.in | Assam , Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura |
| HYDERABAD | Insurance Ombudsman, 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 : 040-65504123/23312122 , Fax : 040-23376599 E-mail : bimalokpal.hyderabad@gbic.co.in | Andhra Pradesh, Telangana and Yanam – a part of Territory of Pondicherry |
| JAIPUR | Insurance Ombudsman, Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel : 0141-2740363 Email : bimalokpal.jaipur@gbic.co.in | Rajasthan |
| ERNAKULAM | Insurance Ombudsman, 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 E-mail : bimalokpal.ernakulam@gbic.co.in | Kerala, Lakshadweep, Mahe – a part of Pondicherry |
| KOLKATA | Insurance Ombudsman, Office of the Insurance Ombudsman, 4th Floor, Hindustan Bldg, Annexe, 4, C.R.Avenue, Kolkata – 700 072. Tel : 033-2212439/22124340, Fax : 033-22124341 E-mail : bimalokpal.kolkata@gbic.co.in | West Bengal, Andaman & Nicobar Islands, Sikkim |

| Office of the Ombudsman | Contact Details | Jurisdiction of Office (Union Territory, District) |
|-------------------------|--|--|
| LUCKNOW | Insurance Ombudsman, Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-2, Nawal Kishore Road, Hazaratganj, LUCKNOW-226 001. Tel : 0522 -2231331/2231330, Fax : 0522-2231310 E-mail : bimalokpal.lucknow@gbic.co.in | Districts of Uttar Pradesh : Laitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur; Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur; Basti, Ambedkarnagar; Sultanpur; Maharajganj, Santkabirnagar; Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar. |
| MUMBAI | Insurance Ombudsman, Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S.V. Road, Santacruz(W), MUMBAI-400 054. Tel.: 022 - 26106552 / 26106960 Fax: 022 - 26106052 Email: bimalokpal.mumbai@gbic.co.in | Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane |
| 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.: 0120-2514250 / 2514252 / 2514253 Email: bimalokpal.noida@gbic.co.in | State of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kanooj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautambodhanagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur |
| PATNA | Office of the Insurance Ombudsman, 1st Floor, Kalpana Arcade Building, Bazar Samiti Road, Bahadurpur, Patna 800 006. Tel.: 0612-2680952 Email: bimalokpal.patna@gbic.co.in | Bihar, Jharkhand |
| PUNE | Insurance Ombudsman, Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 2nd Floor, C.T.S. Nos. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune – 411 030. Tel: 020-32341320 Email: bimalokpal.pune@gbic.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: 022-26106245/889/671
Fax: 022-26106949
Email - inscoun@gbic.co.in

Annexure - I : List of Day Care Procedures / Surgeries

| Category | Procedure / Surgery Name | Category | Procedure / Surgery Name |
|-----------------------|---|--------------------------------|--|
| Dental | Apsectomy 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 | Pterigium + 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 sitting 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 | | |

Intentionally Left Blank

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

| Sr. No. | List of expenses excluded ("Non-medical")in hospital indemnity policy | Sr. No. | List of expenses excluded ("Non-medical")in hospital indemnity policy |
|---------|---|---|---|
| | TOILETRIES/COSMETICS/PERSONAL COMFORT OR CONVENIENCE ITEMS | | TOILETRIES/COSMETICS/PERSONAL COMFORT OR CONVENIENCE ITEMS |
| 1 | Hair removal cream | 55 | Hand holder |
| 2 | Baby charges (unless specified/indicated) | 56 | Hansaplast/Adhesive bandages |
| 3 | Baby food | 57 | Lactogen/Infant food |
| 4 | Baby utilites charges | 58 | Slings |
| 5 | Baby set | Items specifically excluded in the policies | |
| 6 | Baby bottles | 59 | Weight control programs/supplies/services |
| 7 | Brush | 60 | Cost of spectacles/contact lenses/hearing aids, etc. |
| 8 | Cosy towel | 61 | Dental treatment expenses that do not require hospitalisation |
| 9 | Hand wash | 62 | Hormone replacement therapy |
| 10 | Moisturizer paste brush | 63 | Home visit charges |
| 11 | Powder | 64 | Infertility/subfertility/assisted conception procedure |
| 12 | Razor | 65 | Obesity (including morbid obesity) treatment |
| 13 | Shoe cover | 66 | Psychiatric & psychosomatic disorders |
| 14 | Beauty services | 67 | Corrective surgery for refractive error |
| 15 | Belts/braces | 68 | Treatment of sexually transmitted diseases |
| 16 | Buds | 69 | Donor screening charges |
| 17 | Barber charges | 70 | Admission/registration charges |
| 18 | Caps | 71 | Hospitalisation for evaluation/diagnostic purpose |
| 19 | Cold pack/Hot pack | 72 | Expenses for investigation/treatment irrelevant to the disease for which admitted or diagnosed |
| 20 | Carry bags | 73 | Any expenses when the patient is diagnosed with retro virus + or suffering from/HIV/AIDS etc is detected/directly or indirectly |
| 21 | Cradle charges | | |
| 22 | Comb | 74 | Stem cell implantation/surgery and storage |
| 23 | Disposables razors charges (for site preparations) | | |
| 24 | Eau-de-cologne/Room fresheners | | |
| 25 | Eye pad | | |
| 26 | Eye shield | | |
| 27 | Email/Internet charges | 75 | Ward and Theatre booking charges |
| 28 | Food charges (other than patient's diet provided by Hospital) | 76 | Arthroscopy & Endoscopy instruments |
| 29 | Foot cover | 77 | Microscope cover |
| 30 | Gown | 78 | Surgical blades, Harmonic scalpel, shaver |
| 31 | Leggings | 79 | Surgical drill |
| 32 | Laundry charges | 80 | Eye kit |
| 33 | Mineral water | 81 | Eye drape |
| 34 | Oil charges | 82 | X-ray film |
| 35 | Sanitary pad | 83 | Sputum cup |
| 36 | Slippers | 84 | Boyles apparatus charges |
| 37 | Telephone charges | 85 | Blood grouping and cross matching of donors samples |
| 38 | Tissue paper | 86 | Savlon |
| 39 | Tooth paste | 87 | Band aids, bandages, sterile injections, needles, syringes |
| 40 | Tooth brush | 88 | Cotton |
| 41 | Guest services | 89 | Cotton bandage |
| 42 | Bed Pan | 90 | Micropore/Surgical tape |
| 43 | Bed under pad charges | 91 | Blade |
| 44 | Camera cover | 92 | Apron |
| 45 | Cliniplast | 93 | Torniquet |
| 46 | Crepe bandage | 94 | Orthobundle, Gynaec bundle |
| 47 | Curapore | 95 | Urine container |
| 48 | Diaper of any type | Elements of room charge | |
| 49 | DVD, CD charges | 96 | Luxury tax |
| 50 | Eyelet collar | 97 | HVAC |
| 51 | Face mask | 98 | House keeping charges |
| 52 | Flexi mask | 99 | Service charges where nursing charge also charged |
| 53 | Gause soft | 100 | Television & Air conditioner charges |
| 54 | Gauze | 101 | Surcharges |

| Sr. No. | List of expenses excluded ("Non-medical")in hospital indemnity policy | Sr. No. | List of expenses excluded ("Non-medical")in hospital indemnity policy |
|---------------------------------------|--|--|---|
| 102 | Attendant charges | 152 | Ambulance collar |
| 103 | Im Iv Injection charges | 153 | Ambulance equipment |
| 104 | Clean sheet | 154 | Microsheild |
| 105 | Extra diet of patient (other than that which forms part of bed charge) | 155 | Abdominal binder |
| 106 | Blanket/Warmer blanket | Items payable if supported by a prescription | |
| Administrative or Non-medical charges | | 156 | Betadine\Hydrogen peroxide\Spirit\Disinfectants etc. |
| 107 | Admission kit | 157 | Private nurses charges- Special nursing charges |
| 108 | Birth certificate | 158 | Nutrition planning charges - Dietician charges - Diet charges |
| 109 | Blood reservation charges and Ante-natal booking charges | 159 | Sugar free tablets |
| 110 | Certificate charges | 160 | Creams, powders, lotions (toileteries are not payable, only prescribed medical pharmaceuticals payable) |
| 111 | Courier charges | | |
| 112 | Conveyance charges | 161 | Digestion gels |
| 113 | Diabetic chart charges | 162 | Ecg electrodes |
| 114 | Documentation charges/Administrative expenses | 163 | Gloves |
| 115 | Discharge Procedure charges | 164 | HIV kit |
| 116 | Daily chart charges | 165 | Listerine/Antiseptic mouthwash |
| 117 | Entrance pass/Visitors pass charges | 166 | Lozenges |
| 118 | Expenses related to prescription on discharge | 167 | Mouth paint |
| 119 | File opening charges | 168 | Nebulisation kit |
| 120 | Incidental expenses/Misc. charges (not explained) | 169 | Novarapid |
| 121 | Medical certificate | 170 | Volini gel/Analgesic gel |
| 122 | Maintenance charges | 171 | Zytee gel |
| 123 | Medical records | 172 | Vaccination charges |
| 124 | Preparation charges | Part of hospital's own costs and not payable | |
| 125 | Photocopies charges | 173 | AHD |
| 126 | Patient identification band/Name tag | 174 | Alcohol swabes |
| 127 | Washing charges | 175 | Scrub solution/Sterillium others |
| 128 | Medicine box | 176 | Vaccine charges for baby |
| 129 | Mortuary charges | 177 | Aesthetic treatment/Surgery |
| 130 | Medico legal case charges (MLC charges) | 178 | TPA charges |
| External durable devices | | 179 | Visco belt charges |
| 131 | Walking aids charges | 180 | Any kit with no details mentioned, Delivery kit, Orthokit, Recovery kit, etc. |
| 132 | BIPAP machine | 181 | Examination gloves |
| 133 | Commode | 182 | Kidney tray |
| 134 | CPAP/CAPD equipments | 183 | Mask |
| 135 | Infusion pump - cost | 184 | Ounce glass |
| 136 | Oxygen cylinder (for usage outside the hospital) | 185 | Outstation consultant's/Surgeon's fees |
| 137 | Pulseoxymeter charges | 186 | Oxygen mask |
| 138 | Spacer | 187 | Paper gloves |
| 139 | Spirometre | 188 | Pelvic traction belt |
| 140 | SpO2 Probe | 189 | Referral doctor's fees |
| 141 | Nebulizer Kit | 190 | Accu check (glucometry/strips) |
| 142 | Steam Inhaler | 191 | Pan can |
| 143 | Arm sling | 192 | Sofnet |
| 144 | Thermometer | 193 | Trolley cover |
| 145 | Cervical collar | 194 | Urometer, Urine jug |
| 146 | Splint | 195 | Ambulance |
| 147 | Diabetic foot wear | 196 | Tegaderm/Vasofix safety |
| 148 | Knee braces (long/short/hinged) | 197 | Urine bag |
| 149 | Knee immobilizer/Shoulder immobilizer | 198 | Softovac |
| 150 | Lumbo sacral belt | 199 | Stockings |
| 151 | Nimbus bed or water or air bed charges | | |

Note: Items mentioned under sub heading "Items payable if supported by a Prescription" will be payable only if supported by Medical Practitioner's prescription. All other items mentioned are excluded under this Policy.

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 Dhoobi 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 140, 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 Multispecialty 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 Sulakshana 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 | Kaparthala 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 Multispecialty 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, Circluar 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 | | PunjabNorth |
| 78 | Puttur City Hospital Pvt Ltd | Madhavabhag,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 | J,PEye 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 Utham Singh Nagar, Jalandhar, Punjab-144001 | Punjab | North |
| 97 | Aastha Kidney And Superspeciality Hospiat | B-20, I197/1, 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 |

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|--------|--|--|----------------|-------|
| 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 StandJaysingpur; 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 |

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|--------|--|--|----------------|-------|
| 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, Tam 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 Guruhsahai, 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, Amravati, Maharashtra-444805 | Maharashtra | West |
| 204 | Rajoriya Eye Hospital | Pandhuma Chowk, Warun, Warud, Amravati, 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 Tasgow, 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. lonand 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 JESSIS 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 | GURUMAUJI 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 | KIRTIPLY 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-I, 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 | 3551 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 COMPLEX, 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 Phapharnau, 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 | Majhali, Ballia, Uttar Pradesh-277203 | Uttar Pradesh | North |
| 306 | SAI POLYCLINIC AND NURSING HOME | RAMINI 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 | Jatharpath Road, Durga Chowk, 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 | I5/2A/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 Chowk, Yavatmal, Maharashtra-445001 | Maharashtra | West |
| 322 | Datta Netralaya | Datta Chowk, Near Bank of India, Yavatmal, Maharashtra-445001 | Maharashtra | West |
| 323 | Tawade Hospital | Tiwari Chowk, 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, Hadapsar, 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, Jatharpath 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, Russel 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-2320201 | 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 | Savarkarnagar, 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 |

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| 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.

