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Know Your Policy Better

Policy Terms and Conditions

1 Preamble

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

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

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

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

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

2. Definitions

2.1. Standard Definitions:

- 2.1.1. Accident/Accidental** is a sudden, unforeseen and involuntary event caused by external, visible and violent means.
- 2.1.2. AYUSH Hospital** is a healthcare facility wherein medical/surgical/para-surgical treatment procedures and interventions are carried out by AYUSH Medical Practitioner(s) comprising of any of the following:
- Central or State Government AYUSH Hospital or
 - Teaching hospital attached to AYUSH College recognized by the Central Government/Central Council of Indian Medicine/Central Council for Homeopathy; or
 - AYUSH Hospital, standalone or co-located with in-patient healthcare facility of any recognized system of medicine, registered with the local authorities, wherever applicable, and is under the supervision of a qualified registered AYUSH Medical Practitioner and must comply with all the following criterion:
 - Having at least 5 in-patient beds;
 - Having qualified AYUSH Medical Practitioner in charge round the clock;
 - Having dedicated AYUSH therapy sections as required and/or has equipped operation theatre where surgical procedures are to be carried out;
 - Maintaining daily records of the patients and making them accessible to the insurance company's authorized representative.
- 2.1.3. AYUSH Day Care Centre** means and includes Community Health Centre (CHC), Primary Health Centre (PHC), Dispensary, Clinic, Polyclinic or any such centre which is registered with the local authorities, wherever applicable, and having facilities for carrying out treatment procedures and medical or surgical/para-surgical interventions or both under the supervision of registered AYUSH Medical Practitioner (s) on day care basis without in-patient services and must comply with all the following criterion:
- Having qualified registered AYUSH Medical Practitioner(s) in charge;
 - Having dedicated AYUSH therapy sections as required and/or has equipped operation theatre where surgical procedures are to be carried out;
 - Maintaining daily records of the patients and making them accessible to the insurance company's authorized representative.
- 2.1.4. Any One Illness (not applicable for Travel and Personal Accident Insurance)** means a continuous Period of Illness and includes relapse within 45 days from the date of last consultation with the Hospital/Nursing Home

where the treatment was taken.

- 2.1.5. Cashless Facility** means a facility extended by the insurer to the Insured where the payments, of the costs of treatment undergone by the insured in accordance with the Policy terms and conditions, are directly made to the network Provider by the insurer to the extent pre-authorization is approved.
- 2.1.6. Condition Precedent** shall mean a Policy term or condition upon which the Insurer's liability under the Policy is conditional upon.
- 2.1.7. Congenital Anomaly** refers to a condition(s) which is present since birth, and which is abnormal with reference to form, structure or position.
- 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
- 2.1.8. Co-Payment** is a cost-sharing requirement under a health insurance policy that provides that the policyholder/insured will bear a specified percentage of the admissible claim amount. A co-payment does not reduce the Sum Insured.
- 2.1.9. Cumulative Bonus** shall mean any increase or addition in the Sum Insured granted by the insurer without an associated increase in premium.
- 2.1.10. Day Care Centre** means any institution established for day care treatment of illness and/or injuries or a medical setup with a hospital and which has been registered with the local authorities, wherever applicable, and is under the supervision of a registered and qualified medical practitioner AND must comply with all minimum criteria as under—
- 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 is carried out.
 - maintains daily records of patients and will make these accessible to the insurance company's authorized personnel.
- 2.1.11. Day Care Treatment** refers to medical treatment and/or a surgical procedure which is:
- undertaken under general or local anesthesia in a Hospital/Day Care Center in less than 24 hours because of technological advancement, and
 - Which would have otherwise required Hospitalization of more than 24 hours.
- Treatment normally taken on an out-patient basis is not included in the scope of this definition.
- 2.1.12. Deductible** is a cost-sharing requirement under a health insurance policy that provides that the insurer will not be liable for a specified rupee amount in case of indemnity policies and for a specified number of days/hours in case of hospital cash policies which will apply before any benefits are payable by the insurer. A deductible does not reduce the Sum Insured.
- 2.1.13. Dental Treatment** means a treatment related to teeth or structures supporting teeth including examinations, fillings (where appropriate), crowns, extractions and surgery.
- 2.1.14. Disclosure to Information Norm:** The Policy shall be void and all premium paid hereon shall be forfeited to the Company, in the event of misrepresentation, mis-description or non-disclosure of any material fact.
- 2.1.15. Domiciliary Hospitalization** means medical treatment for an illness / disease / injury which in the normal course would require care and treatment at a Hospital but is actually taken while confined at home under any of the following circumstances:
- The condition of the patient is such that he/she is not in a condition to be removed to a Hospital, or
 - The patient takes treatment at home on account of non-availability of room in a Hospital.
- 2.1.16. Emergency Care (Emergency)** means management for an illness or injury which results in symptoms which occur suddenly and unexpectedly, and requires immediate care by a medical practitioner to prevent death or serious long term impairment of the insured Person's health.
- 2.1.17. Grace Period** means the specified period of time immediately following the premium due date during which payment can be made to renew or continue a Policy in force without loss of continuity benefits such as waiting periods and coverage of Pre-existing Diseases. Coverage is not available for the period for which no premium is received.
- 2.1.18. Hospital** means any institution established for in-patient care and day care treatment of illness and/or injuries and which has been registered as a hospital with the local authorities under the Clinical Establishments (Registration and Regulation) Act, 2010 or under the enactments specified under the Schedule of Section 56(1) of the said Act OR complies with all minimum criteria as under:

- i. has qualified nursing staff under its employment round the clock;
 - ii. has at least 10 in-patient beds in towns having a population of less than 10,00,000 and at least 15 in-patient beds in all other places;
 - iii. has qualified Medical Practitioner(s) in charge round the clock;
 - iv. has a fully equipped operation theatre of its own where surgical procedures are carried out;
 - v. maintains daily records of patients and makes these accessible to the insurance company's authorized personnel.
- 2.1.19. Hospitalization** means admission in a Hospital for a minimum period of 24 consecutive 'In-patient Care' hours except for specified procedures/treatments, where such admission could be for a period of less than 24 consecutive hours.
- 2.1.20. Illness** means a sickness or a disease or a pathological condition leading to the impairment of normal physiological function and requires medical treatment.
- (a) **Acute condition** - Acute condition is a disease, illness or injury that is likely to respond quickly to treatment which aims to return the person to his or her state of health immediately before suffering the disease/ illness/ injury which leads to full recovery
 - (b) **Chronic condition** - A chronic condition is defined as a disease, illness, or injury that has one or more of the following characteristics:
 - (a) It needs ongoing or long-term monitoring through consultations, examinations, check-ups, and/or tests;
 - (b) It needs ongoing or long-term control or relief of symptoms;
 - (c) It requires rehabilitation for the patient or for the patient to be specially trained to cope with it;
 - (d) It continues indefinitely;
 - (e) It recurs or is likely to recur.
- 2.1.21. Injury** means accidental physical bodily harm excluding illness or disease solely and directly caused by external, violent and visible and evident means which is verified and certified by a Medical Practitioner.
- 2.1.22. In-patient Care not applicable for Overseas Travel Insurance)** means treatment for which the Insured Person has to stay in a Hospital for more than 24 hours for a covered event.
- 2.1.23. Intensive Care Unit (ICU)** means an identified section, ward or wing of a Hospital which is under the constant supervision of a dedicated Medical Practitioner(s), and which is specially equipped for the continuous monitoring and treatment of patients who are in a critical condition, or require life support facilities and where the level of care and supervision is considerably more sophisticated and intensive than in the ordinary and other wards.
- 2.1.24. ICU Charges or (Intensive care Unit) Charges** means the amount charged by a Hospital towards ICU expenses which shall include the expenses for ICU bed, general medical support services provided to any ICU patient including monitoring devices, critical care nursing and intensivists charges.
- 2.1.25. Maternity expenses shall include—**
- i. medical treatment expenses traceable to childbirth (including complicated deliveries and caesarean sections incurred during hospitalization).
 - ii. expenses towards lawful medical termination of pregnancy during the policy period.
- 2.1.26. Medical Advice** means any consultation or advice from a Medical Practitioner including the issue of any prescription or follow-up prescription.
- 2.1.27. Medical Expenses** means those expenses that an Insured Person has necessarily and actually incurred for medical treatment on account of Illness or Accident on the advice of a Medical Practitioner, as long as these are no more than would have been payable if the Insured Person had not been insured and no more than other Hospitals or doctors in the same locality would have charged for the same medical treatment.
- 2.1.28. Medical Practitioner (not applicable for Overseas Travel Insurance)** is a person who holds a valid registration from the Medical Council of any State or Medical Council of India or Council for Indian Medicine or for Homeopathy set up by the Government of India or a State Government and is thereby entitled to practice medicine within its jurisdiction; and is acting within the scope and jurisdiction of license.
- 2.1.29. Medically Necessary Treatment (not applicable for Overseas Travel Insurance)** means any treatment, tests, medication, or stay in Hospital or part of a stay in Hospital which:
- a. Is required for the medical management of the Illness or Injury suffered by the Insured Person;
 - b. Must not exceed the level of care necessary to provide safe, adequate and appropriate medical care in scope, duration, or intensity;
 - c. Must have been prescribed by a Medical Practitioner;
 - d. Must conform to the professional standards widely accepted in international medical practice or by the medical community in India.

- 2.1.30. Migration** means, the right accorded to health insurance policyholders (including all members under family cover and members of group health insurance policy), to transfer the credit gained for pre-existing conditions and time bound exclusions, with the same insurer.
- 2.1.31. Network Provider (not applicable for Overseas Travel Insurance)** means the Hospitals enlisted by an Insurer, TPA or jointly by an Insurer and TPA to provide medical services to an Insured by a Cashless Facility.
- 2.1.32. Newborn baby** means baby born during the Policy Period and is aged up to 90 days.
- 2.1.33. Non-Network** means any hospital, day care centre or other provider that is not part of the network.
- 2.1.34. Notification of Claim** means the process of intimating a Claim to the Insurer or TPA through any of the recognized modes of communication.
- 2.1.35. OPD Treatment** is one in which the Insured Person visits a clinic/Hospital or associated facility like a consultation room for diagnosis and treatment based on the advice of a Medical Practitioner. The Insured is not admitted as a day care or In-patient.
- 2.1.36. Portability** means the right accorded to individual health insurance policyholder (including all members under family cover) to transfer the credit gained for pre-existing conditions and time-bound exclusions from one insurer to another.
- 2.1.37. Pre-existing Disease** means any condition, ailment, injury or disease:
- i. That is/are diagnosed by a physician within 48 months prior to the effective date of the policy issued by the insurer or its reinstatement or
 - ii. For which medical advice or treatment was recommended by, or received from, a physician within 48 months prior to the effective date of the policy issued by insurer or its reinstatement.
- 2.1.38. Pre-hospitalization Medical Expenses** means Medical Expenses incurred during pre-defined number of days preceding the hospitalization of the Insured Person, provided that :
- i. Such Medical Expenses are incurred for the same condition for which the Insured Person's Hospitalization was required, and
 - ii. The In-patient Hospitalization claim for such Hospitalization is admissible by the Company.
- 2.1.39. Post-hospitalization Medical Expenses** means Medical Expenses incurred during pre-defined number of days immediately after the Insured Person is discharged from the Hospital provided that:
- i. Such Medical Expenses are incurred for the same condition for which the Insured Person's Hospitalization was required and
 - ii. The inpatient Hospitalization claim for such Hospitalization is admissible by the Company
- 2.1.40. Qualified Nurse** means a person who holds a valid registration from the Nursing Council of India or the Nursing Council of any state in India.
- 2.1.41. Reasonable and Customary Charges** means the charges for services or supplies, which are the standard charges for the specific provider and consistent with the prevailing charges in the geographical area for identical or similar services, taking into account the nature of the Illness/ Injury involved.
- 2.1.42. Renewal** defines the terms on which the contract of insurance can be renewed on mutual consent with a provision of Grace Period for treating the renewal continuous for the purpose of all waiting periods.
- 2.1.43. Room Rent** means the amount charged by a Hospital towards Room & Boarding expenses and shall include the associated medical expenses.
- 2.1.44. Subrogation** (Applicable to other than Health Policies and health sections of Travel and PA policies) means the right of the Insurer to assume the rights of the Insured Person to recover expenses paid out under the Policy that may be recovered from any other source.
- 2.1.45. Surgery/Surgical Procedure** means manual and/or operative procedure(s) required for treatment of an Illness or Injury, correction of deformities and defects, diagnosis and cure of diseases, relief from suffering and prolongation of life, performed in a Hospital or a Day Care Centre by a Medical Practitioner.
- 2.1.46. Unproven/Experimental Treatment** means a treatment including drug experimental therapy which is not based on established medical practice in India, is treatment experimental or unproven.
- 2.2. Specific Definitions:**
- 2.2.1. Age** means the completed age of the Insured Member as on his last birthday
- 2.2.2. Annexure** means the document attached and marked as Annexure to this Policy
- 2.2.3. Break in Policy** occurs at the end of the existing Policy term, when the premium due date for Renewal on a given policy is not paid on or before the premium Renewal date or within 30 days thereof.
- 2.2.4. Certificate of Insurance** means the certificate the Company issues to an Insured Member evidencing cover under the Policy.

- 2.2.5. Claim** means a demand made in accordance with the terms and conditions of the Policy for payment of specified benefits in respect of the Insured Member as covered under the Policy.
- 2.2.6. Company** (also referred as Insurer/We/Us) means the Care Health Insurance Limited.
- 2.2.7. Cover End Date** means the date specified in Annexure 'A' (Certificate of Insurance) for the respective Insured Member on which the Insured Member's cover under the Policy expires.
- 2.2.8. Cover Period** means the period commencing from the Cover Start Date and ending on the Cover End Date for each Insured Member as specified in Annexure 'A' (Certificate of Insurance).
- 2.2.9. Cover Start Date:** means the date specified in Annexure 'A' (Certificate of Insurance) for the respective Insured Member on which the Insured Member's cover under the Policy commences.
- 2.2.10. Family** means a unit comprising of husband, wife, dependent parents, dependent parents-in-law and maximum of three dependent children and who is named in the Certificate of Insurance as an Insured Member.
- 2.2.11. Hazardous Activities** mean any sport or activity, which is potentially dangerous to the Insured Member whether he is trained or not. Such sport/activity includes racing and competition or stunt activity of any kind, adventure racing, base jumping, biathlon, big game hunting, rafting of any kind, BMX stunt/ obstacle riding, 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.
- 2.2.12. Insured Member** (Insured/Insured Person) means a member whose name specifically appears under Insured in the Certificate of Insurance and is a covered group member.
- 2.2.13. Policy** means these Policy Terms & Conditions, the Proposal Form/data sheet, Policy Schedule and Annexures which form part of the policy contract and shall be read together.
- 2.2.14. Policy Schedule** is a certificate attached to and forming part of this Policy.
- 2.2.15. Policy Year** means a period of one year commencing on the Policy Period Start Date or any anniversary thereof.
- 2.2.16. Policyholder also referred as You** means the member or entity, who is the Group Administrator and named in the Policy Schedule as the Policyholder.
- 2.2.17. Policy Period** means the period commencing from the Policy Period Start Date and ending on the Policy Period End Date of the Policy as specifically appearing in the Policy Schedule
- 2.2.18. Policy Period End Date** means the date on which the Policy expires, as specifically appearing in the Policy Schedule.
- 2.2.19. Policy Period Start Date** means the date on which the Policy commences, as specifically appearing in the Policy Schedule.
- 2.2.20. Primary Insured Member** means a member of the group who satisfies and continues to satisfy the eligibility criteria as specified in Policy Schedule and who is named in Annexure 'A' (Certificate of Insurance) to the Policy as an Insured Member.
- 2.2.21. Senior Citizen** means any person who has completed sixty or more years of age as on the date of commencement or renewal of a health insurance policy.
- 2.2.22. Sum Insured** means the amount specified in the Policy Schedule which represents the company's maximum, total and cumulative liability for that Insured Member for any and all Claims incurred in respect of that Insured Member during the Cover Period.
- Whereas in case of Floater, Sum Insured means the amount specified in the Policy Schedule which represents the company's maximum, total and cumulative liability for all Insured Members for any and all Claims incurred during the Cover Period.
- 2.2.23. TPA** or Third Party Administrator, means a company registered with the Authority, and engaged by an insurer, for a fee or by whatever name called and as may be mentioned in the health services agreement, for providing health services as mentioned under IRDAI (TPA-Health Services) Regulations as amended from time to time.
- 2.2.24. Associate Medical Expenses** means those Medical Expenses as listed below :
- (a) Room, boarding, nursing and Operation theatre expenses as charged by the Hospital where the Insured Member availed medical treatment
- (b) Fees charged by surgeon, anesthetist, Medical Practitioner

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

3. Scope of Cover

General Conditions applicable to all Benefits:

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

3.1. Benefit 1: Hospitalization Expenses

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

3.1.1 In-patient Care

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

3.1.2 Day Care Treatment

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

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

Note: Advanced Technology Methods

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

- Uterine Artery Embolization and HIFU
- Balloon Sinuplasty

- c. Deep Brain stimulation
- d. Oral chemotherapy
- e. Immunotherapy- Monoclonal Antibody to be given as injection
- f. Intra vitreal injections
- g. Robotic surgeries
- h. Stereotactic radio surgeries
- i. Bronchical Thermoplasty
- j. Vaporisation of the prostate (Green laser treatment or holmium laser treatment)
- k. IONM - (Intra Operative Neuro Monitoring)
- l. Stem cell therapy: Hematopoietic stem cells for bone marrow transplant for haematological conditions to be covered.

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

- a) The Company will indemnify the Medical Expenses up to the Sum Insured specified in the Certificate of Insurance provided that is incurred for the Insured Member:
 - i. As Pre-hospitalization Medical Expenses, for a period of 1 day immediately prior to the Insured Member's date of admission to the Network Provider.
 - ii. As Post-hospitalization Medical Expenses, for a maximum period of 5 days immediately following the date of the Insured Member's discharge from Network Provider.
Provided that the Medical Expenses relate to the Illness/Injury for which the Company has accepted the Insured Member's Claim and which falls within the Cover Period.
- b) If the provisions of Clause 6.1.6(c) is applicable to a Claim, then:
 - i. The date of admission to Network Provider for the purpose of this Benefit shall be the date of the first admission to the Network Provider for the Illness deemed to be Any One Illness; and
 - ii. The date of discharge from Network Provider for the purpose of this Benefit shall be the date of discharge from the Network Provider in relation to the Illness deemed to be Any One Illness.
 - iii. The date of admission to Network Provider for the purpose of this Benefit shall be the date of the first admission to the Network Provider for the Injury.
 - iv. The date of discharge from Network Provider for the purpose of this Benefit shall be the date of discharge from the Network Provider in relation to the Injury.

3.1.4 Maternity Expenses:

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

3.1.5 Reinstatement of Sum Insured:

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

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

Note:

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

3.2. Benefit 2: Personal Accident

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

3.2.1 Accidental Death

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

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

 - i. Documents as specified in Clause 6.1.3(a).
 - ii. Medical reports giving the details of the Accident, nature of Injury and the details of treatment provided, Admission and Death Summary, Accident Report
 - iii. Original Death Certificate
 - iv. Post Mortem Report(if applicable), Inquest Panchnama Report issued by the Police(if applicable), F.I.R (First Information Report) (if applicable)
 - v. Legal Heir Certificate or Succession Certificate (if no nomination has been made)
 - vi. Investigation Reports (Lab tests, X-Ray, MRI, etc.), Medical Bills and Cash receipts
 - vii. Chemical Analysis Report (if available), Newspaper cutting (if available)
 - viii. Bank details of the claimant seeking compensation

3.2.2 Permanent Total Disablement

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

| S.No. | Insured Events | Amount payable = % of the Benefit 2 (Personal Accident) Sum Insured specified in the Certificate of Insurance |
|-------|---|---|
| 1 | i. Total and irrecoverable loss of sight of both eyes, or speech or hearing of both ears or ii. Actual loss by physical separation of two entire hands or two entire feet or One entire hand and one entire foot or iii. Total and irrecoverable loss of sight of one eye and loss by physical separation of one entire hand or one entire foot | 100% |
| 2 | Paraplegia or Quadriplegia or Hemiplegia | 100% |

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

Notes:

- 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.
- Total loss of functional use of a body part or organ has continued for at least 180 days from the onset of such disability and the Company is satisfied that there is no reasonable medical hope of improvement.

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

- b) Documents to be submitted for any Claim under this Benefit:
- It is a condition precedent to the Company's liability under this Benefit that the following information and documentation shall be submitted to the Company immediately and in any event within 30 days of the event giving rise to the Claim under this Benefit:
- Documents as specified in Clause 6.1.3(a)
 - Disability Certificate issued by CMO (Chief Medical Officer) as appointed by the Hospital Authorities
 - Accident Report, Copy of F.I.R (First Information Report)
 - Details of treatment taken by the patient/injured after accident, Medical Bills and Cash receipts, Investigation Reports (Lab tests, X-Ray, MRI, etc.)
 - Admission/Discharge summary
 - A newspaper cutting about accident (if available)
 - Bank details of the claimant seeking compensation.

4. Exclusions

4.1. Standard Exclusions:

(a) Waiting Periods:

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

- Expenses related to the treatment of any illness within 30 days from the first policy commencement date shall be excluded except claims arising due to an accident, provided the same are covered.
- This exclusion shall not, however, apply if the Insured Person has Continuous Coverage for more than twelve months.
- The within referred waiting period is made applicable to the enhanced sum insured in the event of granting higher sum insured subsequently.
The Waiting Periods as defined above shall be applicable individually for each Insured Person and Claims shall be assessed accordingly.

(b) Permanent Exclusions applicable for all Benefits:

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

1. Hazardous or Adventure sports: (Code- Excl09)

Expenses related to any treatment necessitated due to participation as a professional in hazardous or adventure sports, including but not limited to, para-

jumping, rock climbing, mountaineering, rafting, motor racing, horse racing or scuba diving, hand gliding, sky diving, deep-sea diving.

2. Breach of law: (Code- Excl10)

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

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

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

1. Investigation & Evaluation: (Code- Excl04)

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

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

- Expenses related to any admission primarily for enforced bed rest and not for receiving treatment. This also includes:
 - Custodial care either at home or in a nursing facility for personal care such as help with activities of daily living such as bathing, dressing, moving around either by skilled nurses or assistant or non-skilled persons.
 - Any services for people who are terminally ill to address physical, social, emotional and spiritual needs.

3. Obesity/ Weight Control: (Code- Excl06)

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

- Surgery to be conducted is upon the advice of the Doctor
- The surgery/Procedure conducted should be supported by clinical protocols
- The member has to be 18 years of age or older and
- Body Mass Index (BMI);
 - greater than or equal to 40 or
 - greater than or equal to 35 in conjunction with any of the following severe co-morbidities following failure of less invasive methods of weight loss:
 - Obesity-related cardiomyopathy
 - Coronary heart disease
 - Severe Sleep Apnea
 - Uncontrolled Type2 Diabetes

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

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

5. Cosmetic or plastic Surgery: (Code- Excl08)

Expenses for cosmetic or plastic surgery or any treatment to change appearance unless for reconstruction following an Accident, Burn(s) or Cancer or as part of medically necessary treatment to remove a direct and immediate health risk to the insured. For this to be considered a medical necessity, it must be certified by the attending Medical Practitioner.

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

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

8. Dietary supplements and substances that can be purchased without prescription, including but not limited to Vitamins, minerals and organic substances unless prescribed by a medical practitioner as part of hospitalization claim or day care procedure (Code- Excl14)

9. Refractive Error: (Code- Excl15)

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

10. Unproven Treatments: (Code- Excl16)

Expenses related to any unproven treatment, services and supplies for or in connection with any treatment. Unproven treatments are treatments, procedures or supplies that lack significant medical documentation to support their effectiveness.

11. Sterility and Infertility: (Code- Excl17)

Expenses related to sterility and infertility. This includes:

- Any type of contraception, sterilization

(ii) Assisted Reproduction services including artificial insemination and advanced reproductive technologies such as IVF, ZIFT, GIFT, ICSI

(iii) Gestational Surrogacy

(iv) Reversal of sterilization

4.2. Specific Exclusions:

(a.) Waiting Periods:

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

a. Claims will not be admissible for any expenses incurred for diagnosis / treatment related to any Maternity Expenses until 9 months since the inception of the first Policy with the company.

b. This exclusion shall not, however, apply if the Insured Person has Continuous Coverage for more than twelve months.

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

(b.) Permanent Exclusions applicable for all Benefits:

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

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

ii. Treatment taken from anyone who is not a Medical Practitioner or from a Medical Practitioner who is practicing outside the discipline for which he is licensed or any kind of self-medication.

iii. Treatment of mental retardation, arrested or incomplete development of mind of a person, subnormal intelligence or mental intellectual disability.

iv. War (whether declared or not) and war like occurrence or invasion, acts of foreign enemies, hostilities, civil war, rebellion, revolutions, insurrections, mutiny, military or usurped power, seizure, capture, arrest, restraints and detainment of all kinds.

v. Act of self-destruction or self-inflicted Injury, attempted suicide or suicide while sane or insane or Illness or Injury attributable to consumption, use, misuse or abuse of intoxicating drugs and alcohol or hallucinogens.

vi. Any charges incurred to procure any medical certificate, treatment or Illness related documents pertaining to any period of Hospitalization or Illness.

vii. Nuclear, chemical or biological attack or weapons, contributed to, caused by, resulting from or from any other cause or event contributing concurrently or in any other sequence to the loss, claim or expense. For the purpose of this exclusion:

I Nuclear attack or weapons means the use of any nuclear weapon or device or waste or combustion of nuclear fuel or the emission, discharge, dispersal, release or escape of fissile/ fusion material emitting a level of radioactivity capable of causing any Illness, incapacitating disablement or death.

II Chemical attack or weapons means the emission, discharge, dispersal, release or escape of any solid, liquid or gaseous chemical compound which, when suitably distributed, is capable of causing any Illness, incapacitating disablement or death.

III Biological attack or weapons means the emission, discharge, dispersal, release or escape of any pathogenic (disease producing) micro-organisms and/or biologically produced toxins (including genetically modified organisms and chemically synthesized toxins) which are capable of causing any Illness, incapacitating disablement or death.

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

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

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

i Any condition directly or indirectly caused by or associated with any sexually transmitted disease except arising out of HIV.

ii Charges incurred in connection with cost of routine eye, and ear examinations, spectacles and contact lens, hearing aids, laser surgery for correction of refractory errors, dentures, artificial teeth and all other similar external appliances and/or devices whether for diagnosis or treatment.

iii Expenses related to any kind of Advance Technology Methods other than mentioned in the Benefit 1.

iv Any expenses incurred on prosthesis, corrective devices, external durable

medical / Non-medical equipment of any kind, like wheelchairs, walkers, belts, collars, caps, splints, braces, stockings of any kind, diabetic footwear, glucometer/thermometer, crutches, ambulatory devices, instruments used in treatment of sleep apnea syndrome (C.P.A.P) or continuous ambulatory peritoneal dialysis (C.A.P.D.) and oxygen concentrator for asthmatic condition, cost of cochlear implants and related surgery.

v Screening, counseling or treatment of any external Congenital Anomalies or Illness or defects or anomalies or treatment relating to external birth defects. However, Congenital Diseases (internal & external) of new born child shall be covered during the currency of the policy only.

vi Circumcision unless necessary for treatment of an Illness or as may be necessitated due to an Accident.

vii Any Dental treatment, Aesthetic treatment, or related treatment of any description, including any complication arising from these treatments, other than as may be necessitated due to an Injury or disease which requires hospitalization for treatment and mentioned in Annexure-I (List of Day Care Procedures).

viii All preventive care, vaccination, including inoculation and immunizations (except in case of post-bite treatment).

ix Expenses on tonics etc. unless forming part of treatment for injury or disease as certified by the attending Physician.

x All expenses related to donor treatment, including surgery to remove organs from the donor, in case of transplant surgery.

xi Non-allopathic treatment

xii Any OPD Treatment.

xiii Treatment received outside India.

xiv Expenses incurred for Artificial life maintenance, including life support machine use, post confirmation of vegetative state or brain dead by treating medical practitioner where such treatment will not result in recovery or restoration of the previous state of health under any circumstances.

xv Personal comfort and convenience items or services including but not limited to T.V. (wherever specifically charged separately), charges for access to telephone and telephone calls (wherever specifically charged separately), foodstuffs (except patient's diet), cosmetics, hygiene articles, body or baby care products and bath additive, barber or beauty service, guest service as well as similar incidental services and supplies.

xvi Expenses related to any kind of RMO charges, service charge, surcharge, night charges levied by the Hospital under whatever head.

xvii Alopecia, wigs and/or toupee and all hair or hair fall treatment and products

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

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

i. Any pre-existing injury or disability;

ii. An Insured Member operating or learning to operate any aircraft, or performing duties as a member of the crew on any aircraft or Scheduled Airline or any airline personal;

iii. An Insured Member flying in an aircraft other than as a fare paying passenger in a Scheduled Airline;

iv. Sexually transmitted conditions, mental or nervous conditions, insanity, disorder or depression.

v. Participation in actual or attempted felony, riot, civil commotion or criminal misdemeanor;

vi. Training for or participating in professional sport of any kind;

vii. The Primary Insured Member and/or his/her Spouse serving in any branch of the military, navy, air force or any branch of armed forces or any paramilitary forces;

viii. Primary Insured Member and/or his/her Spouse working in or with mines, tunneling or explosives or involving electrical installation with high tension supply or conveyance testing or oil rigs or ship crew services or as jockeys or circus personnel or aerial photography or engaged in any Hazardous Activities as specified under Clause 2.2.11.

ix. Impairment of the Primary Insured Member's and/or his/her Spouse intellectual faculties by abuse of stimulants or depressants or by the illegal use of any solid, liquid or gaseous substance;

x. Resulting due to any disease or infection except where such condition arises directly as a consequence of an accident during the Cover period.

xi. Persons whilst working with in activities like racing on wheels or horseback, winter sports, canoeing involving white water rapids, any bodily contact sport.

xii. Bacterial infections (except pyogenic infection which occurs through an Accidental cut or wound).

xiii. Treatments rendered by a Doctor who shares the same residence as an Insured

- xiv. Member or who is a member of an Insured Member's family.
As a result of any curative treatments or interventions that the Insured Member has carried out or have carried out on the Insured Member's body.

5. GENERAL TERMS AND CLAUSES

5.1. Standard General Terms & Clauses

5.1.1. Disclosure of Information

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

Note:

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

5.1.2. Condition Precedent to Admission of Liability

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

5.1.3. Claim Settlement (provision for Penal Interest)

- The Company shall settle or reject a claim, as the case may be, within 30 days from the date of receipt of last necessary document.
- In the case of delay in the payment of a claim, the Company shall be liable to pay interest from the date of receipt of last necessary document to the date of payment of claim at a rate 2% above the bank rate.
- However, where the circumstances of a claim warrant an investigation in the opinion of the Company, it shall initiate and complete such investigation at the earliest in any case not later than 30 days from the date of receipt of last necessary document. In such cases, the Company shall settle the claim within 45 days from the date of receipt of last necessary document.
- In case of delay beyond stipulated 45 days the company shall be liable to pay interest at a rate 2% above the bank rate from the date of receipt of last necessary document to the date of payment of claim.

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

5.1.4. Complete discharge

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

5.1.5. Multiple Policies

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

5.1.6. Fraud

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

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

For the purpose of this clause, the expression "fraud" means any of the following acts committed by the Insured Person or by his agent or the hospital/doctor/any other party acting on behalf of the insured person, with

intent to deceive the insurer or to induce the insurer to issue an insurance Policy:-

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

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

5.1.7. Cancellation / Termination

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

Refund % to be applied on premium received

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

- Notwithstanding anything contained herein or otherwise, no refunds of premium shall be made in respect of Cancellation where, any claim has been admitted or has been lodged or any benefit has been availed by the Insured person under the Policy.
- The Company may cancel the Policy at any time on grounds of mis-representations, non-disclosure of material facts, fraud by the Insured Person, by giving 15 days' written notice. There would be no refund of premium on cancellation on grounds of mis-representations, non-disclosure of material facts or fraud.

Notes:

In case of demise of the Policyholder,

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

5.1.8. Migration:

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

For Detailed Guidelines on Migration, kindly refer the link:

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

5.1.9. Portability:

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

For Detailed Guidelines on Portability, kindly refer the link:

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

5.1.10. Renewal of Policy

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

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

5.1.11. Withdrawal of Policy

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

5.1.12. Moratorium Period

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

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

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

5.1.14. Grievances

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

Website/link:

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

Mobile App: Care Health - Customer App

Tollfree (WhatsApp Number): 8860402452

Courier: Any of Company's Branch Office or Corporate Office

Insured Person may also approach the grievance cell at any of the Company's branches with the details of grievance.

If Insured Person is not satisfied with the redressal of grievance through one of the above methods, Insured Person may contact the grievance officer at Branch Office or Corporate Office. For updated details of grievance officer, kindly refer the link

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

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

Grievance may also be lodged at IRDAI integrated Grievance Management System - <https://bimabharosa.irdai.gov.in/>

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

5.1.15. Nomination:

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

5.2. Specific General Terms & Clauses

5.2.1. Material Change

It is a condition precedent to the Company's liability under the Policy that the Policyholder/ Insured Member shall immediately notify the Company in writing of any material change in the risk on account of change in occupation or

business of any Insured Member at his own expense. The Company may adjust the scope of cover and / or the premium paid or payable, accordingly.

5.2.2. No constructive Notice

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

5.2.3. Policy Disputes

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

5.2.4. Limitation of Liability

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

5.2.5. Communication

- (a) Any communication meant for the Company must be in writing and be delivered to its address shown in the Policy Schedule. Any communication meant for the Policyholder will be sent by the Company to his last known address or the address as shown in the Policy Schedule.
- (b) All notifications and declarations for the Company must be in writing and sent to the address specified in the Policy Schedule. Agents are not authorized to receive notices and declarations on the Company's behalf.
Notice and instructions will be deemed served 10 days after posting or immediately upon receipt in the case of hand delivery, facsimile or e-mail.
- (c) Notice and instructions will be deemed served 10 days after posting or immediately upon receipt in the case of hand delivery, facsimile or e-mail.

5.2.6. Alterations in the Policy

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

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

5.2.8. Electronic Transactions

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

5.2.9. Records to be maintained

The Policyholder or Insured Person shall keep an accurate record containing all relevant medical records and shall allow the Company or its representatives to inspect such records. The Policyholder or Insured Person shall furnish such information as the Company may require under this Policy at any time during the Policy Period or Policy Year or until final adjustment (if any) and resolution of all Claims under this Policy

5.2.10. Free Look Period

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

6. OTHER TERMS AND CLAUSES

6.1. Claims Procedure and Management

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

6.1.1. Claims Intimation

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

6.1.2. Claim Procedure

- a. **Cashless:** Cashless treatment facilities are available only at Network Provider. The Insured Member can avail of this cashless facility at the time of admission into a Network Provider by completing the following procedure.
 - i. Pre-authorization: The Policyholder/ Insured Member must call the Company's call centre number as specified in the Policy Schedule and request authorization for the proposed treatment by way of submission of a completed pre-authorization form at least within 24 hours of admission to the Network Provider.
 - ii. Present the health card provided by the Company under this Policy along with a valid photo identification document (Voter ID card / Driving License / Aadhar card / Passport / PAN Card or any other identification documentation as approved by the Company).
 - iii. The Company will process the request for authorization after having obtained accurate and complete information for the Illness or Injury for which cashless facility for is sought to be availed. The Company will confirm in writing authorization or rejection of authorization to avail cashless facility for the Insured Member's Hospitalization.
 - iv. If the request for availing cashless facility is authorized by the Company, then payment for the Medical Expenses incurred in respect of the Insured Member shall not have to be made to the extent that such Medical Expenses are covered under this Policy and fall within the amount authorized in writing by the Company for availing cashless facility.
 - v. In case Policyholder/Insured Member cannot avail the cashless facility, payment for the treatment will have to be made by the Policyholder or Insured Member to the Network Hospital, following which a Claim for reimbursement may be made to the Company which will be considered by the Company subject to the Policy terms and conditions.
- b. **It is agreed and understood that:**
 - i. When authorizing the availing of cashless facility under this Policy, the Company may authorize the Policyholder's or Insured Member's request for direct settlement of admissible Claims resulting from the Hospitalization in accordance with the agreed charges and the terms and conditions between the Network Provider and the Company. If this authorization is provided then, the Company will directly pay all amounts payable in accordance with the terms and conditions of the Policy to the Network Provider to the extent the Claim is admissible under the Policy.

- ii. The Company may modify or add to the list of Network Provider or modify or restrict the extent of cashless facilities that may be availed at any particular Network Provider. The updated list would be available at the Company's website or call centre.
- iii. Before availing the cashless facility, the Policyholder or the Insured Member is required to check the applicable list of Network Provider for the area where he intends to avail the cashless facility through the call centre number as provided in the Policy Schedule.

c. Reimbursement :

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

6.1.3. Claim Documentation

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

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

Note:

- i. Additional documents as specified against any benefit shall be submitted to the company.
- ii. The company may seek any other document as required to assess the Claim.
- iii. The company will only accept bills/invoices which are made in the Insured Member's name.
- iv. Only in the event that original bills, receipts, prescriptions, reports or other documents have already been given to any other insurance company, the company will accept properly verified photocopies of such documents attested by such other insurance company along with an original certificate of the extent of payment received from such insurance company.

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

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

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

- a. The Insured Member shall check the updated list of Network Provider before availing Cashless Facility
- b. All reasonable steps and measures must be taken to avoid or minimize the quantum of any Claim that may be made under this Policy.
- c. Intimation of the claim, notification of the claim and submission or provision of all information and documentation shall be made promptly and in any event in accordance with the procedures and within the timeframes specified in Clause 6 of the Policy and the specific procedures and timeframes specified under the Benefit under which the Claim is being made.
- d. The Insured Member will, at the request of the Company, submit himself / herself for a medical examination by the Company's nominated Medical Practitioner as often as the Company considers reasonable and necessary. The cost of such examination will be borne by the Company.
- e. The Company's Medical Practitioner and representatives shall be given access and co-operation to inspect the Insured Member's medical and hospitalization records and to investigate the facts and examine the Insured Member.
- f. The Company shall be provided with complete documentation and information which the Company has requested to establish its liability for the Claim, its circumstances and its quantum.

6.1.5. CLAIMASSESSMENT

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

6.1.6. Payment terms

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

Annexure - I : List of Day Care Procedures / Surgeries

| Category | Procedure / Surgery Name | Category | Procedure / Surgery Name |
|-----------------------|---|--------------------------------|---|
| Dental | 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 siting plus cost of injections subject to approval for Insurance administrator |
| Gynaecology | D&C (Dilatation & Curretage) upto 8 wks | | |
| Gynaecology | Insertion of IUD Device | Other commonly used procedures | Upto 30% burns first dressing |
| Endoscopic procedures | Ablation of Endometriotic Spot | | |
| Endoscopic procedures | Cyst Aspiration | Other commonly used procedures | Upto 30% burns subsequent dressing |
| Endoscopic procedures | Esophageal Sclerotherapy for varies first sitting | | |

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

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

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

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

Annexure - III : List of Network Provider

| S. No. | HOSPITAL NAME | ADDRESS | STATE | ZONE |
|--------|--|---|-----------------|--------|
| 1 | Guru Nanak Hospital | Sham Nagar, Near L.I.C.Office, Shyam Nagar Rajpura, Punjab-140401 | Punjab | North |
| 2 | Simrita Nursing Home | 68,Dalima Vihar, Rajpura Township, Rajpura, Punjab-140401 | Punjab | North |
| 3 | Avasthi Bone & Joint Clinic & Hospital | No.135,Green Park, Opp. Prince Hostel, Civil Lines, Ludhiana, Punjab-140401 | Punjab | North |
| 4 | Bassi Nursing Home Pvt. Ltd. | No.970/B, Near Dhobhi Ghat, Rajpura Road, Civil Lines, Ludhiana, Punjab-140401 | Punjab | North |
| 5 | Kapil Hospital | Near New Courts, Opp. Commissioners Office, Ind. Area, Near New Courts Jalandhar, Punjab-144001 | Punjab | North |
| 6 | Gursimran Hospital | Naloian Chowk, Dasuya Road, Hoshiarpur City, Hoshiarpur, Punjab-146001 | Punjab | North |
| 7 | Garg Mission Hospital | 7, Dhillon Marg, Model Town, Patiala, Punjab-147001 | Punjab | North |
| 8 | Athena Hospital | Athena Hospital Complex, Falmir 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 | Kapurthala Chowk, Jalandhar, Punjab-144001 | Punjab | North |
| 41 | Hind Hospital | Bhai Bir Singh Gurudwara Road, Ahmedgarh, Sangrur, Punjab-148021 | Punjab | North |
| 42 | Adarsha Hospital | Near Market Yard, NH 66, Kundapura Udupi Udupi Karnataka | South | 576201 |
| 43 | Shrinath Superspeciality Health Centre Pvt. Ltd. | 3rd & 4th Floor,Joshi Hospital, Anuj Tower, Jalandhar, Punjab-144001 | Punjab | North |
| 44 | Ambay Eye Care | 917,Main Gill Road, ST No. 6, Dashmesh Nagar, Ludhiana, Punjab-141003 | Punjab | North |
| 45 | Pawan Hospital Pvt Ltd | 27 E, Govind Puri, New Ramgarh Mode, Amer Road, Jaipur, Rajasthan-302002 | Rajasthan | North |
| 46 | Benaka Health Centre | Near Ernodi Bridge, Main Road, Ujire, Karnataka-574240 | Karnataka | South |
| 47 | Jindal Eye Hospital | 10/62,Chitrakoot Scheme, Opp. Chitrakoot Stadium, Vaishali Nagar, Jaipur Rajasthan-302021 | Rajasthan | North |
| 48 | Pragathi Speciality Hospital | Main Road, Bolpur, Puttur, Karnataka-574201 | Karnataka | South |
| 49 | Balaji Medicare Hospital | 132-A,Basti Sheikh Road, Ashok Nagar, Jalandhar, Punjab-144002 | Punjab | North |
| 50 | Mudhale Nursing Home & Kolhapur Endoscopy Centre | 204K/30B, New Shahupuri, Behind Tourist Hotel, Kolhapur, Maharashtra-416001 | Maharashtra | West |
| 51 | Vardhan Children Hospital | Sykes Extension, Near Railway Phatak, Behind Kotak Mahindra Bank, Kolhapur, Maharashtra-416001 | Maharashtra | West |

| S. No. | HOSPITAL NAME | ADDRESS | STATE | ZONE |
|--------|--|---|-----------------|-------------|
| 52 | Walia Hospital | 33-B, Near Malhar Road, Sarabha Nagar, Ludhiana, Punjab-141002 | Punjab | North |
| 53 | Neelam Hospital & Maternity Home | 15-16 E, Gobind Colony, Rajpura, Punjab-140401 | Punjab | North |
| 54 | Dr. Shakeen Singh Eyes & Dental Hospital | 391-Green Avenue, Kacheri Chowk, Amritsar, Punjab-143001 | Punjab | North |
| 55 | Hariram Memorial Medical Centre | Kambla Cross Road, Near Kudroli Temple, Kadri, Mangalore, Karnataka-575003 | Karnataka | South |
| 56 | Karan Hospital & Maternity Home | Heon Road, Near Bus Stand, Heo Road, Banga, Punjab-144505 | Punjab | North |
| 57 | Sharma Eye Hospital & Laser Centre | Near Radha Soami Satsang Ghar, Zail Singh Nagar, Ropar, Punjab-140001 | Punjab | North |
| 58 | Modi Nursing Home | Near Prabhat Chowk, Hoshiarpur, Punjab-146001 | Punjab | North |
| 59 | Dr. Naresh Hospital & Heart Centre | Kacha College Road, Barnala, Punjab-148101 | Punjab | North |
| 60 | Sareen Hospital | Sandhu Avenue, Near Auto Piston, Batala Road, Amritsar, Punjab-143001 | Punjab | North |
| 61 | Aastha Hospital | Dutt Road, Moga, Punjab-142001 | Punjab | North |
| 62 | Hi-Tech Hospital | 4, Ambedkar Circle, Krishna Colony, Alwar, Rajasthan-301001 | Rajasthan | North |
| 63 | Janaki 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 | JPEye Hospital 35, | Phase-7, Mohali, Punjab-160062 | Punjab | North |
| 93 | Sachdeva Netralaya | 3-B, Extention Gandhi Nagar, Jammu, Jammu & Kashmir-180004 | Jammu & Kashmir | North |
| 94 | Rana Nursing Home | BDO Office Road, Sirhind, Punjab-140406 | Punjab | North |
| 95 | Virk Hospital And Maternity Home | 192, Hargobind Nagar, Phagwara, Punjab-144401 | Punjab | North |
| 96 | Mahajan Eye Hospital & Maternity Home | 111, Shaheed Uddham 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 |

| S. No. | HOSPITAL NAME | ADDRESS | STATE | ZONE |
|--------|--|--|----------------|-------|
| 106 | Kolhapur Institute Orthopaedic & Trauma | 204 KH, Near CBS Stand, Behind Tourist Hotel, Shahupuri, Kolhapur, Maharashtra-416001 | Maharashtra | West |
| 107 | Kuju Nursing Home | Datma More Main Road, Kuju, Ramgarh, Jharkhand-825316 | Jharkhand | East |
| 108 | Brindavan Hospital And Reseach Centre | Ranchi Road, Near State Bank of India Marar Branch, Marar, Ramgarh, Jharkhand-829117 | Jharkhand | East |
| 109 | Ganga HospitalAkhilesh Park, | Near NH4 Kagal, Kolhapur, Maharashtra-416216 | Maharashtra | West |
| 110 | Vinay Jyoti Hospital | S K Patil College Road, Kurundwad, Kolhapur, Maharashtra-416106 | Maharashtra | West |
| 111 | Magdum Hospital | Akhilesh Park, Plot No-18,NH-4 Highway, Kagal, Kolhapur, Maharashtra-416216 | Maharashtra | West |
| 112 | Chougale Neurology Centre & Nursing Home | 1697/FF-05,A Ward, Kedar Plaza,Sakoli Cornor-Ramkalavesh Road, Kolhapur Maharashtra-416012 | Maharashtra | West |
| 113 | Rukade Fracture Accident & Orthopedic Hospital | Plot No.110,Akhilesh Park, Kagal, Kolhapur, Maharashtra-416216 | Maharashtra | West |
| 114 | Mahatma Gandhi Hospital | New Pargaon, Hatkangale, Kolhapur, Maharashtra-416137 | Maharashtra | West |
| 115 | Amte Hospital | 1877,'c', Laxmipuri, Kolhapur, Maharashtra-416002 | Maharashtra | West |
| 116 | Hira Nursing Home | 232/A,E-Ward, Near Telecom Bhavan,Tarabai Park, Chandawani Path, Kolhapur Maharashtra-416003 | Maharashtra | West |
| 117 | Choudhari Hospital | Behind Hotel Shree Natraj, Near Kadage Mala, Jaysingpur-Dharangutti Road, Jaysingpur, Maharashtra-416101 | Maharashtra | West |
| 118 | Shraddha Surgical Hospital | 17/432/1/2, Near Panchawati Theatre, Ichalkaranji, Kolhapur, Maharashtra-416115 | Maharashtra | West |
| 119 | Vijay Hospital And Medical Care Centre | 659 E-Ward, Shahupuri 3rd Lane, Karveer, Kolhapur, Maharashtra, 416001 | Maharashtra | West |
| 120 | Pristine Womens Hospital | 995/2E Ward, Near Basant Bahar Talkies Asembly Road, Kolhapur, Maharashtra-416001 | Maharashtra | West |
| 121 | Shri Venkateshwara Hospital | 946,'B' Ward Tembe Road, Near Savitribai Phule Hospital, Kolhapur, Maharashtra-416012 | Maharashtra | West |
| 122 | Bharat Memorial Hospital | 18/1, Near Gouri Nagar Main Road, Shyam Nagar, Indore, Madhya Pradesh-452001 | Madhya Pradesh | West |
| 123 | Kanke General Hospital And Research Centre Pvt Ltd | At-Block Chowk Kanke, Po+PS-Kanke, Kanke, Ranchi, Jharkhand-834006 | Jharkhand | East |
| 124 | Mahaveer Hospital | 204/31/3, Opp.Govt Girls School,Indore Road, Depalpur, Indore, Madhya Pradesh-453115 | Madhya Pradesh | West |
| 125 | Kukreja Nursing Home | 232,A3B/2, Near Telephone Bhavan,Near Chandwani Hall, Kolhapur, Maharashtra-416003 | Maharashtra | West |
| 126 | Asha Bal & Netra Rugnalaya Polyclinic | 12/188,Bahgla Road, Near Rani Bag, Ichalkaranji, Maharashtra-416115 | Maharashtra | West |
| 127 | Safalya Fertility And Medical Care Centre | 9/26, Sangli Road, Ichalkaranji, Kolhapur, Maharashtra-416115 | Maharashtra | West |
| 128 | Sushildatta Orthopedic Centre | Mahasatta Chook, Near Mahasatta Office, Sangli Road, Ichalkaranji Maharashtra-416115 | Maharashtra | West |
| 129 | Patil Institute of Orthopaedic Sciences&Multispeciality Hospital | Near ST 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, SINAHU 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 MIHALASDEVI 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 | Majhauri, 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 | Jatharpeth Road, Durga Chwock, Akola, Maharashtra-444001 | Maharashtra | West |
| 312 | Sushrut Netrashalayas Chikitsalay | Kata Road, Washim, Maharashtra-444505 | | |
| 313 | Dal Hospital | Sindhi Camp Washim, Patani chawk to akola Maka Road, Patani, Washim Maharashtra-444505 | Maharashtra | West |
| 314 | Pardeshi Hospital | Near New Admin Building, Shashtri Nagar, Islampur, Maharashtra-415409 | Maharashtra | West |
| 315 | Moraya Eye Hospital | Near St Stand Islampur, Tal Walwa, Sangali, Maharashtra-415409 | Maharashtra | West |
| 316 | Zenith Medicare Pvt Ltd | 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 Chwock, Yavatmal, Maharashtra-445001 | Maharashtra | West |
| 322 | Datta Netralaya | Datta Chwock, 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, Hadadsar, Pune, Maharashtra-411028 | Maharashtra | West |
| 328 | Jeevan Jyoti & Maternity Nursing Home | SHUKLAHA CHAURAHA, MIRZAPUR, Uttar Pradesh-231001 | Uttar Pradesh | North |
| 329 | Ruma Hospital | SADAR CHAURAHA, PRATAPGARH, Uttar Pradesh-230001 | Uttar Pradesh | North |
| 330 | Gayatri hospital | 3/1,Tularam Bagh, Infront of Geeta, Niketan Mandir, Allahabad, Uttar Pradesh-211006 | Uttar Pradesh | North |
| 331 | Adarsh Clinic & Surgical Center | GT ROAD, HANUMANGANJ, Allahabad, Uttar Pradesh. 221505 | Uttar Pradesh | North |
| 332 | Muraka Hospitals | Durga Chowk, Jatharpeth Road, Akola, Maharashtra-444001 | Maharashtra | West |
| 333 | Shri Gajanan Netralaya | Achalpur Road, Near Gulab Bag Pal ACE, Paratwada, Maharashtra-444805 | Maharashtra | West |
| 334 | Maa Gayatri hospital | 159 Shastri Nagar, Chittorgarh, Rajasthan-312001 | Rajasthan | North |
| 335 | Shree Gurunank Hospital & Research centre | 18, Ghansmandi Chauraha, Freeganj, Ujjain, Madhya Pradesh-456001 | Madhya Pradesh | West |
| 336 | Sarvoday Hospital & Research Centre | 864 Napier Town, Rassul Chowk, Jabalpur, Madhya Pradesh-482001 | Madhya Pradesh | West |
| 337 | Aryan Hospital & Researh Center | 2298 Sector D, Sudama Nagar, Ring Road, Indore, Madhya Pradesh-452009 | Madhya Pradesh | West |
| 338 | Ashish Hospital | 1309 Home Science, College Road, Napier Town, Jabalpur, Madhya Pradesh-482003 | Madhya Pradesh | West |
| 339 | Yashlok Hospital | 2335 Sector E, Sudama Nagar, Indore, Madhya Pradesh-452009 | Madhya Pradesh | West |
| 340 | Purvee Hospital | 205 Sahjivan Nagar, Gopur Chowki, Indore, Madhya Pradesh-452001 | Madhya Pradesh | West |
| 341 | Thakare Multispeciality Hosdpital | Near LIC Office, Achalpur Road, Paratwada, Amravati, Maharashtra-444805 | Maharashtra | West |
| 342 | Indore Eye Hospital | Mog Lines, Dhar Road, Indore, Madhya Pradesh-452002 | Madhya Pradesh | West |
| 343 | Damoh Hospital | Near Teen Gulli Station Road, Damoh, Madhya Pradesh-470661 | Madhya Pradesh | West |
| 344 | Nagpur Hospital | Shivnandanam Complex, Char Fatak, Narsingpur Road, Chhindwara, Madhya Pradesh-480001 | Madhya Pradesh | West |
| 345 | Usha Maternity And Surgical Centre | Maa Vaisno Colony, Bihar Road, Kunda, Pratapgarh, Uttar Pradesh-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 |

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

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



Annexure IV : Service Request Form - For Change in Occupation / Nature of Job
(Refer Clause 5.2.1 of Policy Terms and Conditions)

To be filled in by Policyholder in CAPITAL LETTERS only.
If there is insufficient space, please provide further details on a separate sheet. All attached documents form part of this service request.
This form has to be filled in and submitted to the company whenever the nature of job / occupation of any insured covered under the Policy changes subsequent to the issuance of the Policy.

Policyholder Details

Mr. Ms. M/S. Policy No:
Name :
 (First Name) (Middle Name) (Last Name)

Details of the Insured Persons for whom details are to be updated

Mr. Ms. M/S.
Name :
 (First Name) (Middle Name) (Last Name)
Occupation :

Declaration

I hereby declare, on my behalf and on behalf of all persons insured, that the above statement(s), answer(s) and / or particular(s) given by me are true and complete in all respects to the best of my knowledge and that I am authorized to provide / request for updation of the details on behalf of Insured Persons.

Date : / / (DD/MM/YYYY) Signature of the Policyholder : _____
Place : (On behalf of all the persons insured under the Policy)

Note: The Company shall update its record with respect to the information provided above. Subsequently, the Company may review the risk involved and may alter the coverage and / or premium payable accordingly.

Annexure V : Office of the Ombudsman

| Office of the Ombudsman | Contact Details | Jurisdiction of Office (Union Territory, District) |
|-------------------------|---|--|
| AHMEDABAD | Insurance Ombudsman, Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, Ahmedabad – 380 001. Tel.: 079 - 25501201/02/05/06 E-mail : bimalokpal.ahmedabad@cioins.co.in | Gujarat , Dadra & Nagar Haveli, Daman and Diu |
| BENGALURU | Office of the Insurance Ombudsman, Jeevan Soudha Building ,PID No, 57-27-N-19 Ground Floor, 19/19, 24th Main Road, JP Nagar, 1st Phase, Bengaluru – 560 078. Tel.: 080 - 26652048 / 26652049 Email: bimalokpal.bengaluru@cioins.co.in | Karnataka |
| BHOPAL | Office of the Insurance Ombudsman, Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel Office, Near New Market, Bhopal – 462 003. Tel.: 0755 - 2769201 / 2769202 Fax: 0755 - 2769203 Email: bimalokpal.bhopal@cioins.co.in | Madhya Pradesh & Chhattisgarh |
| BHUBANESHWAR | Office of the Insurance Ombudsman, 62, Forest park, Bhubneshwar – 751 009. Tel.: 0674 - 2596461 / 2596455 Fax: 0674 - 2596429 Email: bimalokpal.bhubaneswar@cioins.co.in | Orissa |
| CHANDIGARH | Office of the Insurance Ombudsman, S.C.O. No. 101, 102 & 103, 2nd Floor, Batra Building, Sector 17 – D, Chandigarh – 160 017. Tel.: 0172 - 2706196 / 2706468 Fax: 0172 - 2708274 Email: bimalokpal.chandigarh@cioins.co.in | Punjab , Haryana, Himachal Pradesh, Jammu & Kashmir, Chandigarh |
| CHENNAI | Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI – 600 018. Tel.: 044 - 24333668 / 24335284 Fax: 044 - 24333664 Email: bimalokpal.chennai@cioins.co.in | Tamil Nadu, Pondicherry Town and Karaikal (which are part of Pondicherry) |
| DELHI | Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002. Tel.: 011 - 23232481 / 23213504 Email: bimalokpal.delhi@cioins.co.in | Delhi, Haryana - Gurugram, Faridabad, Sonapat & Bahadurgarh. |
| GUWAHATI | Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati – 781001 (ASSAM). Tel.: 0361 - 2632204 / 2602205 Email: bimalokpal.guwahati@cioins.co.in | Assam , Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura |
| HYDERABAD | Office of the Insurance Ombudsman, 6-2-46, 1st floor, "Moin Court", Lane Opp. Saleem Function Palace, A. C. Guards, Lakdi-Ka-Pool, Hyderabad - 500 004. Tel.: 040 - 23312122 Fax: 040 - 23376599 Email: bimalokpal.hyderabad@cioins.co.in | Andhra Pradesh, Telangana and Yanam – a part of Territory of Pondicherry |
| JAIPUR | Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141 - 2740363 Email: Bimalokpal.jaipur@cioins.co.in | Rajasthan |
| ERNAKULAM | Office of the Insurance Ombudsman, 2nd Floor, Pulinat Bldg., Opp. Cochin Shipyard, M. G. Road, Ernakulam - 682 015. Tel.: 0484 - 2358759 / 2359338 Fax: 0484 - 2359336 Email: bimalokpal.ernakulam@cioins.co.in | Kerala, Lakshadweep, Mahe – a part of Pondicherry |
| KOLKATA | Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 4th Floor, 4, C.R. Avenue, KOLKATA - 700 072. Tel.: 033 - 22124339 / 22124340, Fax : 033 - 22124341 Email: bimalokpal.kolkata@cioins.co.in | West Bengal, Andaman & Nicobar Islands, Sikkim |

| Office of the Ombudsman | Contact Details | Jurisdiction of Office (Union Territory, District) |
|-------------------------|---|--|
| LUCKNOW | Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 2231330 / 2231331, Fax: 0522 - 2231310 Email: bimalokpal.lucknow@cioins.co.in | Districts of Uttar Pradesh : Laitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajganj, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar. |
| MUMBAI | Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 022 -69038821/23/24/25/26/27/28/29/30/31 Fax: 022 - 26106052 Email: bimalokpal.mumbai@cioins.co.in | Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane |
| PATNA | Office of the Insurance Ombudsman, 1st Floor, Kalpana Arcade Building, Bazar Samiti Road, Bahadurpur, Patna 800 006. Tel.: 0612-2680952 Email: bimalokpal.patna@cioins.co.in | Bihar, Jharkhand |
| NOIDA | Office of the Insurance Ombudsman, Bhagwan Sahai Palace 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddha Nagar, U.P-201301. Tel.: 0120- 2514252 / 2514253 Email: bimalokpal.noida@cioins.co.in | State of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshahar, Etah, Kanooj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautambodhanagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur |
| PUNE | Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 3rd Floor, C.T.S. Nos. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune – 411 030. Tel.: 020-41312555 Email: bimalokpal.pune@cioins.co.in | Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region. |

The updated details of Insurance Ombudsman are available on website of IRDAI: www.irda.gov.in, on the website of General Insurance Council: www.gicouncil.org.in, on the Company's website www.careinsurance.com or from any of the Company's offices. Address and contact number of Governing Body of Insurance Council -

Office of the 'Governing Body of Insurance Council'
Secretary General/Secretary,
3rd Floor, Jeevan Seva Annexe,
S.V. Road, Santacruz(W),
Mumbai - 400 054.
Tel: 022-69038801/03/04/05/06/07/08/09
Email - inscoun@cioins.co.in



Care Health Insurance Limited

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

Correspondence Office: Vipul Tech Square, Tower C, 3rd Floor, Golf Course Road, Sector-43,
Gurugram-122009

CIN: U66000DL2007PLC161503 UIN: RHIHMGP21370V022021

IRDAI Registration Number - 148

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Care Health-
Customer App



WhatsApp
8860402452

Self Help Portal:

www.careinsurance.com/self-help-portal.html

Submit Your Queries/Requests:

www.careinsurance.com/contact-us.html