

Prospectus cum Sales Literature - 'GRAMEEN CARE PLUS' - Micro Insurance Product

1. Eligibility Criteria

Entry Age – Minimum	Adults (including Primary Insured Member) : 18 years Child : 1 day
Entry Age – Maximum	Primary Insured Member : 70 years Adults (other than the Primary Insured Member) : Lifelong Child : 24 years
Exit Age	Adult: Lifelong Child : 26 years
Cover Type	Floater basis (Maximum up to 6 Members), Individual basis
Eligible Relationship	<ul style="list-style-type: none"> Insured Member should be a member of the group The eligibility criteria for dependents are that he/she should be a family member (legally married spouse, natural or legally adopted child (dependent children), dependent parents, dependent parents -in- law) of the Primary Insured Member.
Tenure of Policy	One year
Group Size	Minimum : 5 members on individual basis or 5 families Maximum : No limit
Pre-policy Issuance Medical Check-up	No

Note: You can add /delete Insured Members mid- way by paying/ refunding additional premium if member has joined/separated the group after the commencement/ before expiry of the Policy.

2. Schedule of Loadings/Discounts

i. Group Underwriter Loading / Discount –

Based on his/her professional judgment underwriter on the basis of the profiles of the customer will apply loading or discount. The criteria for such loading/discount are as per table below:

Particulars	Discount	Loading	% of total Discount / loading
Loan Type	All type except Commercial Vehicle loan	Commercial Vehicle loan	Up to 10% of premium

ii. Group Size discount (per Master Policy)

Following are the Adjustment factors (discounts) are applicable :	
Up to 5000 Lives	0%
Above 5001	Up to 25%

iii. Network Discount

Location	Discount
Restricted Network Discount	Up to 10%

iv. Discount for family (Individual basis): 5% discount on premium for Hospitalization related coverages for each additional member

v. Discounts for Low Claims (experience based)

If the incurred claims ratio for a policy is very low, a low claim discount may be awarded as follows

*Incurred Claims ratio under the group policy	Maximum allowed Discount (%)
60%	10
50%	20
40%	30

vi. Adverse Claims Loading

Incurred Claims ratio under the group policy	Loading (%)
Between 70% and 100%	25
Between 101% and 125%	60
Between 126% and 150%	100
Over 150%	125

Note:

*Incurred Claims ratio = annualized Incurred claims of expiring year (including IBNR and Claims handling expenses) /Premium calculated on basis of Our Referral Rate.

vii. Additional premium in case of addition of insured member in floater policy

For additional member to be added on floater basis, 1A premium shall be used by applying floater discount for each additional member as per table below:

Age Band	Discount
Up to 45 Age	25%
Greater than 45 Age	10%

Personal Accident (only if either AD or PTD or PPD or any combination of these is opted)

(a) Discounts for Low Claims

Incurred Claims ratio under the group policy	Discount (%)
Not exceeding 50%	25
Not exceeding 40%	35
Not exceeding 30%	45

(b) Loading based On Nature of Activity

Nature of Activity	Loading %
Hazardous	Up to 150%

(c) Loading based on Type of Policy

Policy Type	Loading %
Unnamed basis	15%

(d) Adverse Claims Loading

Incurred Claims ratio under the group policy	Loading (%)
Between 70% and 100%	25
Between 101% and 125%	60
Between 126% and 150%	100
Over 150%	125

(e) Benefit Combination Discount

Benefit Combination	Discount
Any Two Option	5%
Three and Above	10%

3. Scope of Cover

General Conditions applicable to all Base Benefits and Optional Benefit:

- In case, any claim is paid for Primary Insured Member or his/her spouse under Base Benefit 2 (Accidental Death), Base Benefit 3 (Permanent Total Disablement) coverage for that Insured Member under this benefit shall terminate for that Cover Year.
- Option of Mid-term inclusion of a Member in the Policy will be only upon marriage or childbirth.
- Coverage under Base Benefit 2(Accidental Death), Base Benefit 3 (Permanent Total Disablement) and Base Benefit 4 (Permanent Partial Disablement) is available for Spouse only if Primary Insured Member is covered under that Base benefit and are available on Individual basis
- All Claims shall be payable subject to the terms, conditions, wait periods and exclusions of the Policy and subject to availability of the Coverage amount against each and every Base Benefit or Optional Benefit
- Customer has to choose any one of the Base Benefits mandatorily.

- f) If Base Benefit 1 (Hospitalization Expenses) is opted then only Optional Benefit 2 (Waiver of Initial Waiting period), Optional Benefit 3 (Waiver of Maternity Waiting period), Optional Benefit 4 (Modification of Pre & Post Hospitalization Medical Expenses), Optional Benefit 5 (Modification of Maternity Expenses), and Optional Benefit 7 (Room Rent Modification) can be opted. If Base Benefit 2 (Accidental Death) and/or Base Benefit 3 (Permanent Total Disablement) and/or Base Benefit 4 (Permanent Partial Disablement) is opted then only Optional Benefit 1 (Accidental hospitalization) can be opted. Coverage under Optional Benefit 6 (Daily Cash Allowance) can be opted only if Base Benefit 1 (Hospitalization Expenses) or Optional Benefit 1 (Accidental Hospitalization) is opted for.
- g) Admissibility of a Claim under Base Benefit 1 (Hospitalization Expenses) is a pre-condition to the admission of a Claim under Optional Benefit 4 (Modification of Pre & Post Hospitalization Expenses) and Optional Benefit 6 (Daily Cash Allowance), Optional Benefit 7 (Room Rent Modification). Similarly admissibility of a Claim under Optional Benefit 1 (Accidental Hospitalization) is a pre-condition to the admission of a Claim under Optional Benefit 6 (Daily Cash Allowance)
- h) The maximum, total and cumulative liability of the Company towards an Insured Member(s), for any and all Claims arising under this Policy during the Cover Year, on occurrence of an insured event in relation to that Insured Member, shall not exceed the Coverage Amount of that Insured Member which is specified against every Base Benefit/Optional Benefit.
- i) Under this Product, the Company will provide Policy Schedule to Policyholder and access of Certificate of Insurance will be provided to each Insured Member, therefore the references to the 'Policy Schedule' shall include references to the 'Certificate of Insurance'
In this document, words like “We”, “Us” or “Our/Ours” represents the Insurer i.e., “Care Health Insurance Company” and “You” or “Your/Yours” represents the “Proposer” or “Policyholder” or “Insured member

3.1 Base Benefit 1: Hospitalization Expenses

If you are 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 you to be admitted in a Hospital in India, which should be Medically Necessary, during the Cover Year and while the Policy is in force for:

3.1.1 In-patient Care

We will indemnify you for Medical Expenses incurred on Hospitalization up to the Coverage amount as opted 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

We will indemnify you for Medical Expenses incurred on Day Care Treatment up to the Coverage amount as opted provided that:

- a) the Day Care Treatment is listed as per the Annexure-I; and
- b) the period of treatment in a Hospital does not exceed 24 hours; and
- c) the Day Care Treatment was taken on the advice of a Medical Practitioner; and
- d) the Medical Expenses incurred are Reasonable and Customary Charges that were necessarily incurred.

Note: Advanced Technology Methods

We will indemnify you for medical expenses incurred under 'In-patient Care' and 'Day Care Treatment' for treatment taken through following advance technology methods:

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

We will indemnify the Medical Expenses up to the Coverage amount as opted provided that is incurred by you:

- i. As Pre-hospitalization Medical Expenses, for a period of 1 day immediately prior to your date of admission to the Hospital provided that we shall not be liable to make payment for any Pre-hospitalization Medical Expenses that were incurred before the Cover Start Date unless it is continuation of Policy for the Insured
- ii. As Post-hospitalization Medical Expenses, for a maximum period of 5 days immediately following the date of your discharge from Hospital.

Provided that the Medical Expenses relate to the Illness/Injury for which we have accepted your Claim and which falls within the Cover Year.

3.1.4 Maternity Expenses:

We will indemnify for the Medical Expenses incurred in respect of your Hospitalization up to the Coverage amount during the Cover Year for treatment taken in a Hospital 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. We shall be liable to make payment under this Benefit, only if you who have delivered the child are the Primary Insured Member or the Primary Insured Member's spouse and over the age of eighteen (18) years of age.
- ii. Claims under this benefit are admissible only after the completion of waiting period of 9 months. The wait period shall start from the Cover Start Date or on attaining age of 18 years, whichever is later.
- iii. Coverage under this Benefit is not available in case your age is greater than 45 years at the time of Cover start date
- iv. We shall cover pre-natal and post-natal expenses under this benefit, provided that the condition necessitates treatment in a Hospital and you are hospitalized.
- v. 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.
- vi. Congenital Diseases (internal & external) of new born child is covered under this Benefit.
- vii. 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 Coverage Amount:

- a) If a Claim is paid under the Policy, then the Coverage amount for all Insured Members will be reinstated once for that Cover Year, provided that:
 - i. The Reinstated amount shall be utilized only after the Coverage amount has been completely exhausted in that Cover Year.
 - ii. Reinstatement of Coverage amount 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 Year.
 - iv. Any unutilized Reinstated amount cannot be carried forward to any subsequent Cover Year.
 - v. If the Policy is issued on a Floater basis, then the Reinstatement will also be available only on Floater basis.
 - vi. The balance of the Reinstated amount shall be available during the Cover Year till it is exhausted completely.

3.2. Base Benefit 2: Accidental Death

- a) If the Primary Insured Member and/or his/her Spouse suffers an Injury during the Cover Year, 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), we will pay the Coverage amount as opted against this Benefit to the Primary Insured Member and/or his/her Spouse (or Nominee or Legal Heir)
- b) Documents to be submitted for any Claim under 'Accidental Death':

It is a condition precedent to our liability under this Benefit that the following information and documentation shall be submitted to us 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 6.3.
- 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

3.3. Base Benefit 3: Permanent Total Disablement

- a) If the Primary Insured Member and/or his/her Spouse suffers an Injury during the Cover Year, which directly results in any of the following Insured Events within twelve calendar months of the occurrence of the Injury, we will pay the amount specified against this Benefit:

S.No	Insured Events	Amount payable = % of the Base Benefit 3 Coverage Amount
1	i. Total and irrecoverable loss of sight of both eyes, or speech or hearing of both ears or	100%
	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 entire foot	
2	Paraplegia or Quadriplegia or Hemiplegia	100%

b) For the purpose of this Benefit only:

- (i) “Hemiplegia” means complete and irrecoverable paralysis of the arm, leg, and trunk on the same side of the body;
- (ii) “Paraplegia” means complete and irrecoverable paralysis of the whole of the lower half of the body (below waist) including both the legs;
- (iii) “Quadriplegia” means complete and irrecoverable paralysis of all four limbs.

Notes:

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

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

c) Documents to be submitted for any Claim under 'Permanent Total Disablement':

It is a condition precedent to our liability under this Benefit that the following information and documentation shall be submitted to us 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 6.3
- (ii) Disability Certificate issued by CMO (Chief Medical Officer) as appointed by the Hospital Authorities
- (iii) Accident Report, Copy of F.I.R (First Information Report) (if applicable)
- (iv) Details of treatment taken by the patient/injured after accident, Medical Bills and Cash receipts, Investigation Reports (Lab tests, X-Ray, MRI, etc.)
- (v) Admission/Discharge summary
- (vi) A newspaper cutting about accident (if available)
- (vii) Bank details of the claimant seeking compensation.

3.4. Base Benefit 4: Permanent Partial Disablement

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

S. No.	Insured Events	Amount payable = % of the Base Benefit 4 Coverage Amount specified in the Certificate of Insurance
I	Total and irrecoverable loss of hearing in : - a) Both ears b) One ear	75% 20%
II	Loss of toes a) All b) Both phalanges of great toes bilateral c) Both phalanges of one great toe d) Both phalanges of other than great toes for each toe	20% 5% 2% 1%
III	Loss of four fingers and thumb of one hand	40%
IV	Loss of four fingers of one hand	35%
V	Loss of thumb a) both phalanges b) one phalanx	25% 10%
VI	Loss of index finger a) three phalanges b) two phalanges c) One phalanx	10% 8% 4%
VII	Loss of middle finger a) three phalanges b) two phalanges c) One phalanx	6% 4% 2%
VIII	Loss of ring finger a) three phalanges b) two phalanges c) One phalanx	5% 3% 2%
IX	Loss of little finger a) three phalanges b) two phalanges c) One phalanx	4% 3% 2%

X	Loss of metacarpus a) First or second b) Third, fourth or fifth	3% 2%
XI	Permanent partial disablement not otherwise provided for under Sr. No. I to X inclusive.	Percentage of the Sum Insured will be determined in accordance with the medical assessment carried out by the Medical Practitioner provided that the percentage under Insured Event Sr. No. XI shall not exceed 50% of the Sum Insured

Note: For the purpose of Insured Events II to X, loss means either actual physical separation or total and irrecoverable loss only. It is further agreed that in case of multiple events, our maximum liability shall not exceed the amount specified against this benefit.

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 'Permanent Partial Disablement':**

It is a condition precedent to our liability under this Benefit that the following information and documentation shall be submitted to us 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 6.3
- ii. Disability Certificate issued by CMO (Chief Medical Officer) as appointed by the Hospital Authorities
- iii. Accident Report, Copy of F.I.R (First Information Report) (if applicable)
- iv. Details of treatment taken by the patient/injured after accident, Medical Bills and Cash receipts, Investigation Reports (Lab tests, X-Ray, MRI, etc.)
- v. Admission/Discharge summary
- vi. A newspaper cutting about accident (if available)
- vii. Bank details of the claimant seeking compensation.

3.5. Optional Benefit 1: Accidental Hospitalization

In case any Claim is made of any Injury due to an Accident during the Cover Year as in-patient/Day care, we shall indemnify the medically necessary expenses incurred by Insured Member

Note: This benefit can be opted only if either of Accidental Death or Permanent Total Disablement or Permanent Partial Disablement benefit is opted for

3.6. Optional Benefit 2: Waiver of Initial Waiting Period

Notwithstanding anything to the contrary in the Policy, if this Optional Benefit is opted, we agree to waive off the 'Initial Waiting Period' of 30 days subject to all provisions stated in clause 4.1.1 holds true for this clause 3.6 as well

3.7. Optional Benefit 3: Waiver of Maternity Waiting Period

Notwithstanding anything to the contrary in the Policy, if this Optional Benefit is opted, we agree to waive off the 'Maternity Waiting Period' of 9 months subject to all provisions stated in clause 4.2.1 holds true for this clause 3.7 as well

3.8. Optional Benefit 4: Modification of Pre & Post Hospitalization Medical Expenses

Notwithstanding anything to the contrary in the Policy, if this Optional Benefit is opted, we agree to modify the Duration as opted, subject to all provisions stated in clause 3.1.3 holds true for this clause 3.8 as well

3.9. Optional Benefit 5: Modification of Maternity Expenses

Notwithstanding anything to the contrary in the Policy, by choosing this Option, we agree to modify the Coverage amount under 'Maternity Expenses' as specified against this Benefit subject to all provisions stated in clause 3.1.4 holds true for this clause 3.9 as well

3.10. Optional Benefit 6: Daily Cash Allowance

We will pay a fixed amount, as specified against this Optional Benefit, for each continuous and completed period of 24 hours of Hospitalization of an Insured Member, subject to the conditions specified below:

- (i) We shall not be liable to make payment under this Optional Benefit until the deductible (in no. of days) opted is exhausted
- (ii) We are liable to make payment under this Optional Benefit up to a maximum 30 days in a Cover Year
- (iii) This Benefit is valid only for that Insured Member subject to claim admissibility under Base Benefit 1 (Hospitalization Expenses) or Optional Benefit 1 (Accidental Hospitalization).

3.11. Optional Benefit 7: Room Rent Modification

Notwithstanding anything to the contrary in the Policy, if this Optional Benefit is opted, we agree to the following under this Policy:

- a) Non-ICU Room Category:

We agree to make payment for Medical Expenses incurred under Non-ICU room category of Base Benefit 1 (Hospitalization expenses) shall be limited to the percentage (%) of the Coverage Amount per day or No Sub-limit

b) ICU Room Category:

We agree to make payment for Medical Expenses incurred under ICU room category of Base Benefit 1 (Hospitalization expenses) shall be limited to twice the percentage (%) opted for Non ICU Room Category of the Coverage Amount per day.

Note: No Sub-limit for Coverage Amount if No sub-limit is opted under Non ICU Room Category

4. Exclusions

4.1. Standard Exclusions

1. Waiting Periods:

(a) 30-day waiting period- (Code- Excl03) (applicable only for Base Benefit 1 (Hospitalization Expenses))

- a. Expenses related to the treatment of any illness within 30 days from the first policy commencement date shall be excluded except claims arising due to an accident, provided the same are covered.
- b. This exclusion shall not, however, apply if the Insured Member has Continuous Coverage for more than twelve months.
- c. The referred waiting period is made applicable to the enhanced sum insured in the event of granting higher sum insured subsequently.

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

2. Permanent Exclusions:

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

i. Investigation & Evaluation: (Code- Excl04)

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

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

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

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

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

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

iv. 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.

v. 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.

vi. 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.

vii. 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.

viii. Excluded Providers: (Code- Excl11)

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

Note: Refer Annexure – II of the Policy Terms & Conditions for list of excluded hospitals.

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

x. 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)

xi. 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)

xii. Refractive Error: (Code- Excl15)

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

xiii. 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.

xiv. Sterility and Infertility: (Code- Excl17)

Expenses related to sterility and infertility. This includes:

- (i) Any type of contraception, sterilization
- (ii) Assisted Reproduction services including artificial insemination and advanced reproductive technologies such as IVF, ZIFT, GIFT, ICSI
- (iii) Gestational Surrogacy
- (iv) Reversal of sterilization

xv. Maternity: (Code Excl18)

- a. Medical treatment expenses traceable to childbirth (including complicated deliveries and caesarean sections incurred during hospitalization) except ectopic pregnancy;
- b. Expenses towards miscarriage (unless due to an accident) and lawful medical termination of pregnancy during the policy period.

4.2. Specific Exclusions:

1. Waiting Period:

Maternity wait period (applicable only for Benefit 3.1.4- Maternity Expenses of Base 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 Member has Continuous Coverage for more than twelve months.

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

2. Permanent Exclusions:

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

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

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

ix. 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.

x. Expenses related to any kind of Advance Technology Methods other than mentioned in Base Benefit I.

xi. 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.

xii. 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.

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

xiv. 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).

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

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

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

xviii. Non-allopathic treatment

xix. Any OPD Treatment.

xx. Treatment received outside India.

xxi. 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.

xxii. 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.

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

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

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

4.3. Additional Exclusions applicable to Accidental Death, Permanent Total Disablement, Permanent Partial Disablement

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:

- 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.
- 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 Year.
- xi. Persons whilst working with in activities like racing on wheels or horseback, winter sports, canoeing involving white water rapids, any bodily contact sport.
- xii. Bacterial infections (except pyogenic infection which occurs through an Accidental cut or wound).
- xiii. Treatments rendered by a Doctor who shares the same residence as an Insured Member or who is a member of an Insured Member's family.
- xiv. As a result of any curative treatments or interventions that the Insured Member has carried out or have carried out on the Insured Member's body.

5. General Terms and Clauses

1 Claim Settlement (provision for Penal Interest)

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

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

2 Multiple Policies

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

3 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 a insurance Policy:-

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

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

4 Renewal of Policy

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

- I. The Company shall endeavor to give notice for renewal. However, the Company is not under obligation to give any notice for renewal.
- II. Renewal shall not be denied on the ground that the insured person had made a claim or claims in the preceding policy years.

- III. Request for renewal along with requisite premium shall be received by the Company before the end of the policy period.
- IV. 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
- V. No loading shall apply on renewals based on individual claims experience

5 Cancellation / Termination

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

Refund % to be applied on premium received

Cancellation date from Cover Start Date	Policy Tenure – 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%

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

Notes:

In case of demise of the Policyholder,

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

6 Withdrawal of Policy

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.

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.

7 Possibility of Revision of Terms of the Policy Including the Premium Rates

The Company, with prior approval of IRDAI, 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.

8 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>

9 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>

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.

11 Underwriting Loading:

Based on the Underwriter's assessment of the extra risk on account of medical or any other conditions of the proposed to be insured, the premium (at the time of issuance of the policy and subsequent renewals) may get loaded. Such extra premium shall be communicated to the Insured person for their consent before issuance of the Policy. Criteria for such loading are objectively mentioned in the Underwriting Manual (in line with Our Underwriting Policy)

In case the Policyholder requires further clarification pertaining to Underwriting Loading, he/she may contact Us

12 Tax Benefit

The Insured person can avail tax benefit on the premium paid towards health insurance, under Section 80D of the Income Tax Act, 1961, as applicable. (Tax benefits are subject to changes in the tax laws, please consult tax advisor for more details).

13 Redressal of 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 IV.

6. Other Terms and Clauses

Claim Intimation, Assessment and Management

Upon the occurrence of any event that may give rise to a Claim under this Policy, then as a condition precedent to our 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. 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 us either at our 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 us of the proposed Hospitalization at least 24 hours prior to the planned date of admission to Hospital.
- c. In case of an Emergency Hospitalization, we shall be notified either at our call center or in writing immediately and in any event within 24 hours of admission to Hospital. 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 us 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 Hospital or proposed date of admission to Hospital 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.

6.2. 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 our call centre number 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 us 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. We 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. We 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 us, 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 us 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 us which will be considered by us subject to the Policy terms.
- b. It is agreed and understood that:**
- i. When authorizing the availing of cashless facility under this Policy, we 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, we 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. We 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.
- 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 6.3 below shall be submitted (at the Insured Member's expense) to us immediately and in any event within 30 days of Insured Member's discharge from Hospital or completion of treatment or date of loss, whichever is later.

6.3. 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 us immediately and in any event within 30 days of the occurrence of the Injury.

The following information and documentation shall be submitted to us 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 us.
- ii. We may seek any other document as required to assess the Claim.
- iii. We 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, we will accept properly verified photocopies of such documents attested by such other insurance company along with an original certificate of the extent of payment received from such insurance company.

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

6.4. 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. Our 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. We 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.

6.5. Claim Assessment

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

6.6. 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 Hospital for which a Claim has been made, then such relapse shall be deemed to be part of the same Claim.
- d. For Reimbursement Claims, we will make payment to the Insured Member unless specified otherwise. In the event of Primary Insured Member's death, we will make payment to the Nominee 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. We shall have no liability to make payment of a Claim under the Policy in respect of an Insured Member during the Cover Year, once Sum of Coverage Amount and Reinstatement of Coverage Amount (if applicable) for that Insured Member is exhausted.
- g. We 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. We 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.
- h. The Claim shall be paid only for the Cover Year in which the Insured event which gives rise to a Claim under this Policy occurs.

Schedule of Benefits

Benefits	Payout basis	Description									
1 Base Benefit 1 : Hospitalization Expenses		₹50,000 /₹1 Lac/ ₹1.5 Lac/ ₹2 Lac									
1.1 In-Patient Care (including Advanced Treatments)	Indemnity	up to Coverage amount Non-ICU Room Category: Up to 1% of Coverage amount per day ICU Category: Up to 2% of Coverage amount per day									
1.2 Day Care Treatment	Indemnity	Up to Coverage amount									
1.3 Pre-hospitalization Medical Expenses and Post-hospitalization Medical Expenses	Indemnity	Up to Coverage amount; - 1 day for 'Pre-hospitalization Medical Expenses' - Up to 5 days for 'Post-hospitalization Medical Expenses'									
1.4 Maternity Expenses	Indemnity	Up to Rs. 50,000 per Cover Year									
1.5 Reinstatement of Coverage amount	Indemnity	Up to Coverage amount									
2 Base Benefit 2 : Accidental Death (Only applicable for Primary Insured Member and spouse)	Fixed Benefit	Rs.25,000 to Rs. 1 Lac (in multiples of Rs. 1000)									
3 Base Benefit 3 : Permanent Total Disablement (Only applicable for Primary Insured Member and spouse)	Fixed Benefit	Rs.25,000 to Rs. 1 Lac (in multiples of Rs. 1000)									
4 Base Benefit 4 : Permanent Partial Disablement (Only applicable for Primary Insured Member and spouse)	Fixed Benefit	Rs.25,000 to Rs.1 Lac (in multiples of Rs.1000)									
5 Optional Benefit 1 : Accidental hospitalization	Indemnity	Rs.10,000 to Rs.50,000 (in multiples of Rs.5000)									
6 Optional Benefit 2 : Waiver of Initial Waiting period	NA	Initial Wait period of 30 days shall be waived off.									
7 Optional Benefit 3: Waiver of Maternity Waiting period	NA	Maternity waiting period of 9 months shall be waived off.									
8 Optional Benefit 4: Modification of Pre & Post Hospitalization Medical Expenses	Indemnity	Max. payable Duration can be opted from the below combinations provided: <table border="1" data-bbox="874 1249 1501 1413"> <thead> <tr> <th>Pre hospitalization (No. of days)</th> <th>Post hospitalization (No. of days)</th> </tr> </thead> <tbody> <tr> <td>30</td> <td>60</td> </tr> <tr> <td>60</td> <td>90</td> </tr> </tbody> </table>	Pre hospitalization (No. of days)	Post hospitalization (No. of days)	30	60	60	90			
Pre hospitalization (No. of days)	Post hospitalization (No. of days)										
30	60										
60	90										
9 Optional Benefit 5: Modification of Maternity Expenses	Indemnity	Coverage amount for Maternity expenses shall be limited to Rs. 30,000 per Cover Year									
10 Optional Benefit 6: Daily Cash Allowance	Fixed Benefit	a) Coverage Amount per day : Can be opted from Rs. 100 / Rs. 500 / Rs. 750 / Rs. 1,000 payable maximum up to 30 days in a Cover Year b) Deductible options: can be opted from 1 day to 3 days									
11 Optional Benefit 7: Room Rent Modification	Indemnity	Room Rent coverage amount can be modified as follows: <table border="1" data-bbox="874 1697 1501 1854"> <thead> <tr> <th>S.No</th> <th>Non-ICU Room category per day</th> <th>ICU Room category per day</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>2%</td> <td>4%</td> </tr> <tr> <td>2</td> <td>No limit</td> <td>No limit</td> </tr> </tbody> </table>	S.No	Non-ICU Room category per day	ICU Room category per day	1	2%	4%	2	No limit	No limit
S.No	Non-ICU Room category per day	ICU Room category per day									
1	2%	4%									
2	No limit	No limit									

About us

Care Health Insurance Limited

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

Care Health Insurance was awarded 'Smart Insurer of the Year' and 'Sales Champion of the Year' at The Economic Times Insurance Summit & Awards 2022. The company was also conferred the 'Best Health Insurance Product' and 'Best Health Insurance Agents' at the Insurance Alertss Awards, 2021, and was adjudged 'Best Medical/Health Insurance Product Award' at FICCI Healthcare Excellence Awards 2019.

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

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

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

Insurance is a subject matter of solicitation. UAN:23015576 UIN: CHIHMGP22132V012122 CIN:U66000DL2007PLC161503 IRDAI Registration Number - I48

Note:

1. The foregoing is only an indication of the cover offered. For details, please refer to the Policy terms and conditions, available on request. The Company also places on its website all necessary matters & material including advertisement about the product & its features in compliance of IRDA advertisement regulations & guidelines. The prospect / customer is requested to take a view of the same & if there are queries thereon, the same can be referred to the Company or any of its representatives soliciting insurance business.
2. The Proposal Form shall form the basis of the insurance contract. It is mandatory for You to provide Us a duly filled in and signed Proposal Form and retain a copy as an evidence of the basis of the insurance contract.
3. Any risk under the Policy shall commence only once We receives the premium (including all taxes and levies thereto) and underwriting acceptance.
4. In case You have not understood any of the details, coverage, etc. in this document, You can seek for a clarification or a copy of this document in a language understood by You.
5. For full details of this product, please log on to www.careinsurance.com
6. The product is in conformity with the IRDAI approval and health insurance regulations and standardization guidelines.

Annexure - I : List of Day Care Procedures / Surgeries

Category	Procedure / Surgery Name	Category	Procedure / Surgery Name
Dental	Apisectomy including LA	Endoscopic procedures	Esophageal Sclerotherapy for varies subsequent sitting
Dental	Cyst under LA (Large)	Endoscopic procedures	Upper GI endoscopy
Dental	Cyst under LA (Small)	Endoscopic procedures	Upper GI endoscopy with biopsy
Dental	Flap operation per Tooth	Hysteroscopic	Ablation of Endometrium
Dental	Fracture wiring including LA	Hysteroscopic	Polypectomy
Dental	Gingivectomy per Tooth	Ophthalmology	Abscess Drainage of Lid
Dental	Flap operation involving 1-3 teeth	Ophthalmology	Cataract - Unilateral
Dental	Flap operation involving 4-6 teeth	Ophthalmology	Cataract + Pterygium
Dental	Flap operation involving 7-11 teeth	Ophthalmology	Corneal Grafting
Dental	Gingivectomy involving 1-3 teeth	Ophthalmology	Cyclocryotherapy
Dental	Gingivectomy involving 4-6 teeth	Ophthalmology	Cyst
Dental	Gingivectomy involving 7-11 teeth	Ophthalmology	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	Conjunctival 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 Molluscum contagiosum	Ophthalmology	Epicantus 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 Debridement
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 Items		
1	BABY FOOD	53	SUGAR FREE TABLETS
2	BABY UTILITIES CHARGES	54	CREAMS POWDERS LOTIONS (Toiletries are not payable, only prescribed medical pharmaceuticals payable)
3	BEAUTY SERVICES		
4	BELTS/ BRACES	55	ECG ELECTRODES
5	BUDS	56	GLOVES
6	COLD PACK/HOT PACK	57	NEBULISATION KIT
7	CARRY BAGS	58	ANY KIT WITH NO DETAILS MENTIONED [DELIVERY KIT, ORTHOKIT, RECOVERY KIT, ETC]
8	EMAIL / INTERNET CHARGES		
9	FOOD CHARGES (OTHER THAN PATIENT'S DIET PROVIDED BY HOSPITAL)	59	KIDNEY TRAY
		60	MASK
10	LEGGINGS	61	OUNCE GLASS
11	LAUNDRY CHARGES	62	OXYGEN MASK
12	MINERAL WATER	63	PELVIC TRACTION BELT
13	SANITARY PAD	64	PAN CAN
14	TELEPHONE CHARGES	65	TROLLY COVER
15	GUEST SERVICES	66	UROMETER, URINE JUG
16	CREPE BANDAGE	67	AMBULANCE
17	DIAPER OF ANY TYPE	68	VASOFIX SAFETY
18	EYELET COLLAR		
19	SLINGS		
20	BLOOD GROUPING AND CROSS MATCHING OF DONORS SAMPLES		
21	SERVICE CHARGES WHERE NURSING CHARGE ALSO CHARGED		
22	TELEVISION CHARGES		
23	SURCHARGES		
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		
47	LUMBO SACRAL BELT		
48	NIMBUS BED OR WATER OR AIR BED CHARGES		
49	AMBULANCE COLLAR		
50	AMBULANCE EQUIPMENT		
51	ABDOMINAL BINDER		
52	PRIVATE NURSES CHARGES- SPECIAL NURSING 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 Dhoobi Ghat, Rajpura Road, Civil Lines, Ludhiana, Punjab-140401	Punjab	North
5	Kapil Hospital	Near New Courts, Opp. Commissioners Office, Ind. Area, Near New Courts Jalandhar, Punjab-144001	Punjab	North
6	Gursimran Hospital	Naloian Chowk, Dasuya Road, Hoshiarpur City, Hoshiarpur, Punjab-146001	Punjab	North
7	Garg Mission Hospital	7, Dhillon Marg, Model Town, Patiala, Punjab-147001	Punjab	North
8	Athena Hospital	Athena Hospital Complex, Falnir Road, Mangalore, Karnataka-575001	Karnataka	South
9	Cheema Medical Complex	Phase-4, Near Telephone Exchange, S.A.S.Nagar, Mohali, Punjab-160059	Punjab	North
10	Indus Hospital	S.C.F.98-100, Phase 3B2, Mohali, Punjab-160059	Punjab	North
11	Thareja Nursing Home	No.1, Ram Khirteer Company Bagh Road, Alwar, Rajasthan-301001	Rajasthan	North
12	Dhami Eye Care Hospital	82-B, Kichlu Nagar, Ludhiana, Punjab-140401	Punjab	North
13	Sirish Hospital	B-XX, I 140, Krishna Nagar, Ludhiana, Punjab-140401	Punjab	North
14	Chugh Eye Surgery Centre	L-637,Near Deep Hospital, Model Town, Ludhiana, Punjab-141002	Punjab	North
15	Dr Om Parkash Eye Institute Pvt.Ltd.	117-A,Mall Road, Near Novelty Omaxe, Mall Mandi, Amritsar, Punjab-143001	Punjab	North
16	Maharishi Dayanand Hospital & MRC	228-BC Road, Rehari Chugi, Rehari Mohalla, Jammu Jammu & Kashmir-180005	Jammu & Kashmir	North
17	Omega Hospitals Pvt. Ltd.	Mahaveera Circle, Kankanady, Mangalore, Karnataka-575002	Karnataka	South
18	Thind Eye Hospital	701-L,Mall Road, Model Town, Jalandhar, Punjab-144003	Punjab	North
19	Behgal Hospital	S.F.C. I I, Phase - 5, S.A.S Nagar, Near PTL Chowk, Mohali, Punjab-160059	Punjab	North
20	Jeevan Jot Hospital	Peer Khanna Road, Khanna HO, Khanna, Ludhiana, Punjab-141401	Punjab	North
21	Indus Super Speciality Hospital	Opposite D.C.Office, Phase-I, S.A.S.Nagar, Mohali, Punjab-160055	Punjab	North
22	KMC Hospital	Attavar, Mangalore, Karnataka-575001	Karnataka	South
23	Jyoti Nursing Home Pvt. Ltd.	Road No.4, Opp. SBI Bank, Vishvakarma Ind. Area, Jaipur, Rajasthan-302013	Rajasthan	North
24	Mitra Hospital	Mitra Priya, Old Post Office Road, Udupi, Karnataka-576102	Karnataka	South
25	Kolhapur Cancer Centre Pvt. Ltd.	R.S. 238,Gokul Shirgaon, Opp. Mayur Petrol Pump, Karveer, Kolhapur, Maharashtra-416234	Maharashtra	West
26	Bansal Eye Hospital & Laser Centre	41, Khalsa Road, Bank Colony, Patiala, Punjab-147101	Punjab	North
27	Ohri Hospital G.T. Road,	Opp. Railway Workshop, Putlighar, Amritsar, Punjab-143001	Punjab	North
28	Med Card Multispeciality Hospital	Tarn Taran Road, Amritsar, Punjab-143022	Punjab	North
29	Harish Hospital Pvt. Ltd.	1, 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 Multispeciality Hospital	2018 E Ward, Rajarampuri 3rd Lane, Bus Route, Behind Janata Bazar, Kolhapur Maharashtra-416008	Maharashtra	West
64	Dr. Ramesh Super Speciality Eye & Laser Centre	65-A, Ferozepur Road, B.R.S Nagar, Ludhiana, Punjab-141012	Punjab	North
65	Apex Hospital	Batala Road, Near Rishab Auto, Amritsar, Punjab-143001	Punjab	North
66	Chethana Hospital	Near Shree Mahamaya Temple, Puttur, Karnataka-574201	Karnataka	South
67	Dr. Daljit Singh Eye Hospital	1-Radha Soami Road, Amritsar, Punjab-143001	Punjab	North
68	Dr. Punj Artemis Hospital	898/8, 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, Koteswara Kundapura Taluk, Koteswara, Udupi, Karnataka-576222	Karnataka	South
74	Chikitsa ENT Hospital	60, Pink Plaza, O/S Hall Gate, Amritsar, Punjab-143001	Punjab	North
75	Father Muller Hospital	Thumbe, Bantwal, Mangalore, Karnataka-574143	Karnataka	South
76	Dhaliwal Hospital	3-Batala Road, Amritsar, Punjab-143001	Punjab	North
77	Dr. Manpreet's Global Eye Hospital	SCF-36, Opp.Gurudwara Singh Sabha, Rajpura Road, S.S.T Nagar, Patiala, Punjab-147001		Punjab North
78	Puttur City Hospital Pvt Ltd	Madhavabhad, APMC Road, Puttur Taluk, Puttur, Karnataka-574201	Karnataka	South
79	Kapoor Bone & Children Hospital	Pathankot Bye Pass Chowk, Jalandhar, Punjab-144001	Punjab	North
80	Life Line Hospital	Guru Angad Nagar, Gali No.5, Chandigarh Road, Nawanshahr, Punjab-144514	Punjab	North
81	Sangha Hospital	Giani Zail, Singh Nagar, Ropar, Rupnagar, Punjab-140001	Punjab	North
82	Ashwini Hospital	Hosamajalu, Kowkrady Post, Nellyady, Puttur, Karnataka-574229	Karnataka	South
83	Bhardwaj Hospital	Link Road, Bagru, Sanganeer, Jaipur, Rajasthan-303007	Rajasthan	North
84	Tyagi Eye Hospital	A-100, Prince Road, Ajmer Road, Bhan Nagar, Bhan Nagar, Jaipur, Rajasthan-302006	Rajasthan	North
85	Chomu Mahila And Eye Hospital Pvt Ltd	Pakka Bandha, Samod Moad, Ringus Road, Chomu, Jaipur-Rajasthan-303702	Rajasthan	North
86	Sethi Children Hospital	19, Vijay Mandir Road, Lajpat Nagar, Alwar, Rajasthan-301001	Rajasthan	North
87	Madhuri Hospital	30, Panchwati Sechm No.7, Alwar, Rajasthan-301001	Rajasthan	North
88	Saraswathi Nursing Home	15/A, Thyagaraj Road, Bantwal, Karnataka-574211	Karnataka	South
89	Tarini Cancer Hospital & Research Institute	E.I.-2, M.I.A., Near Lohiya Ka Tibara, Alwar, Rajasthan-301030	Rajasthan	North
90	Shri Krishna Hospital	Kakkinje, Belthangady, Karnataka-574228	Karnataka	South
91	Singla Nursing & Eye Hospital	Fauji Road, Near Railway Station Over Bridge, Kotkapura, Punjab-151204	Punjab	North
92	J.PEye Hospital 35,	Phase-7, Mohali, Punjab-160062	Punjab	North
93	Sachdeva Netralaya	3-B, Extention Gandhi Nagar, Jammu, Jammu & Kashmir-180004	Jammu & Kashmir	North
94	Rana Nursing Home	BDO Office Road, Sirhind, Punjab-140406	Punjab	North
95	Virk Hospital And Maternity Home	192, Hargobind Nagar, Phagwara, Punjab-144401	Punjab	North
96	Mahajan Eye Hospital & Maternity Home	111, Shaheed Uddham Singh Nagar, Jalandhar, Punjab-144001	Punjab	North
97	Aastha Kidney And Superspeciality Hospihal	B-20, I 197/1, 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 Hospital/Akhilesh Park,	Near NH4 Kagal, Kolhapur, Maharashtra-416216	Maharashtra	West
110	Vinay Jyoti Hospital	S K Patil College Road, Kurundwad, Kolhapur, Maharashtra-416106	Maharashtra	West
111	Magdum Hospital	Akhilesh Park, Plot No-18,NH-4 Highway, Kagal, Kolhapur, Maharashtra-416216	Maharashtra	West
112	Chougale Neurology Centre & Nursing Home	1697/FF-05,A Ward, Kedar Plaza,Sakoli Cornor-Ramkalavesh Road, Kolhapur Maharashtra-416012	Maharashtra	West
113	Rukade Fracture Accident & Orthopedic Hospital	Plot No.110,Akhilesh Park, Kagal, Kolhapur, Maharashtra-416216	Maharashtra	West
114	Mahatma Gandhi Hospital	New Pargaon, Hatkangale, Kolhapur, Maharashtra-416137	Maharashtra	West
115	Amte Hospital	1877,'c', Laxmipuri, Kolhapur, Maharashtra-416002	Maharashtra	West
116	Hira Nursing Home	232/A,E-Ward, Near Telecom Bhavan,Tarabai Park, Chandawani Path, Kolhapur Maharashtra-416003	Maharashtra	West
117	Choudhari Hospital	Behind Hotel Shree Natraj, Near Kadage Mala, Jaysingpur-Dharangutti Road, Jaysingpur, Maharashtra-416101	Maharashtra	West
118	Shraddha Surgical Hospital	17/432/1/2, Near Panchawati Theatre, Ichalkaranji, Kolhapur, Maharashtra-416115	Maharashtra	West
119	Vijay Hospital And Medical Care Centre	659 E-Ward, Shahupuri 3rd Lane, Karveer, Kolhapur, Maharashtra, 416001	Maharashtra	West
120	Pristine Womens Hospital	995/2E Ward, Near Basant Bahar Talkies Asembly Road, Kolhapur, Maharashtra-416001	Maharashtra	West
121	Shri Venkateshwara Hospital	946,'B' Ward Tembe Road, Near Savitribai Phule Hospital, Kolhapur, Maharashtra-416012	Maharashtra	West
122	Bharat Memorial Hospital	18/1, Near Gouri Nagar Main Road, Shyam Nagar, Indore, Madhya Pradesh-452001	Madhya Pradesh	West
123	Kanke General Hospital And Research Centre Pvt Ltd	At-Block Chowk Kanke, Po+PS-Kanke, Kanke, Ranchi, Jharkhand-834006	Jharkhand	East
124	Mahaveer Hospital	204/31/3, Opp.Govt Girls School,Indore Road, Depalpur, Indore, Madhya Pradesh-453115	Madhya Pradesh	West
125	Kukreja Nursing Home	232,A3B/2, Near Telephone Bhavan,Near Chandwani Hall, Kolhapur, Maharashtra-416003	Maharashtra	West
126	Asha Bal & Netra Rugnalaya Polyclinic	12/188,Bahgla Road, Near Rani Bag, Ichalkaranji, Maharashtra-416115	Maharashtra	West
127	Safalya Fertility And Medical Care Centre	9/26, Sangli Road, Ichalkaranji, Kolhapur, Maharashtra-416115	Maharashtra	West
128	Sushildatta Orthopedic Centre	Mahasatta Chook, Near Mahasatta Office, Sangli Road, Ichalkaranji Maharashtra-416115	Maharashtra	West
129	Patil Institute of Orthopaedic Sciences & Multispeciality Hospital	Near ST Stand Jaysingpur, Near Zele Pump Sangls, Kolhapur Highway, Jaysingpur Maharashtra-416101	Maharashtra	West
130	Mane Care Hospital	10th Lane Lakshmi Road, Behind ST Stand Jaysingpur, Shirol, Jaysingpur Maharashtra-416101	Maharashtra	West
131	Yashwant Dharmarth Rugnalaya	Kodoli, Tal-Panhal, 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	Ramdas 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.5,Vijay 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 Bazaar, Bagh Jallianwala, Amritsar, Punjab-143006	Punjab	North
151	Jai Kamal Eye Hospital	Opp. Sandhu Colony, G.T Road, Chheharta, Amritsar, Punjab-143105	Punjab	North

S. No.	HOSPITAL NAME	ADDRESS	STATE	ZONE
152	Shergill Multispecialty 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 Multispecialty 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 Guruaharsahi, 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 Multispecialty 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 Multispecialty 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 Multispecialty Hospital	Vakil Line, Paratwada, Achapur, Paratwada, Amravati, Maharashtra-444805	Maharashtra	West
204	Rajoriya Eye Hospital	Pandhurna 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 Tasgov, Sangali, Sangli, Maharashtra-416312	Maharashtra	West
212	Saste Hospital	Near Lonand Satara Road, Lonand, Satara, Maharashtra-415519	Maharashtra	West
213	Chaitanya Hospital	Near Grumpanchayat Office, Lonand, Satara, Maharashtra-415519	Maharashtra	West
214	SHREE GURUDEO HOSPITAL	Shiv ameri Chowk, Main Road, Arni, Yavatamal, Maharashtra-445103	Maharashtra	West
215	Sangole Eye Hospital	Bramhansabha Paratwada, Achalpur, Maharashtra-444806	Maharashtra	West
216	Rawat Orthopaedic Hospital	Opp. Cotton market, Achalpur Road, Paratwada, Amravati, Maharashtra-444805	Maharashtra	West
217	Alka Surgical Hospital	Behind Lonand Nagar Panchayat, Tal khandala, Lonand, Satara, Maharashtra-415521	Maharashtra	West
218	Mhaske hospital	Opp. 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	GURUMAULI SPECIALITY HOSPITAL TIWASA	GAJANAN VYAPAR SANKUL, PETROL PUMP CHOWK, TIWASA, Amravati Maharashtra-444903	Maharashtra	West
242	VIVEKANAND HOSPITAL & RESEARCH CENTRE	452 AVAS VIKASH COLONY, MIRZAPUR, UTTAR PRADESH-231001	Uttar Pradesh	North
243	SHWETA HOSPITAL AND TRAUMA CENTER	WARD NO-16, NEAR CANARA BANK, AKHADA MOHAL, BY PASS ROAD ROBERTSGANJ, UTTAR PRADESH-231216	Uttar Pradesh	North
244	NAVJEEVAN HOSPITAL	KAILAHAT CHUMAR MIRZAPUR, NEAR ALLAHABAD BANK, MIRZAPUR UTTAR PRADESH-231305	Uttar Pradesh	North
245	KIRTIPLY HOSPITAL PVT LTD	PIPARI ROAD, ROBERTGANJ, SONEBHAD, UTTAR PRADESH-231216	Uttar Pradesh	North
246	SUYASH HOSPITAL	NEW PLOT KACHERI ROAD, NEAR AMALNER RAILWAY STATION, AMALNER JALGAON, Maharashtra-425401	Maharashtra	West
247	SAISEVA HOSPITAL	INFRONT OF NEW COURT, NEW PLOT, AMALNER, JALGAON Maharashtra, West-425401	Maharashtra	West
248	SHREE GANESH EYE HOPITAL	KACHERI ROAD, NEAR AXIS BANK, AMALNER, JALGAON, Maharashtra-425401	Maharashtra	West
249	SHRI NRUSINHA HOSPITAL PVT LTD	NEAR GANPATI MANDIR, MAIN ROAD, CHOPDA, JALGAON Maharashtra-425107	Maharashtra	West
250	MALATI MULTISPECIALITY HOSPITAL	PLOT NO-3, NARMADA NAGAR, CHOPDA, JALGAON, Maharashtra-425107	Maharashtra	West
251	MEWAR HOSPITAL PVT LTD	GALI NO-4, SHYAM COLONY, UDAIPUR ROAD, BANSWARA, RAJASTHAN-327001	Rajasthan	North
252	ANANAD BALRUGNALYA	SUDIP COMPLEX, AMALNER, JALGAON, Maharashtra-425401	Maharashtra	West
253	LADDHA HOSPITAL	BEHIND NEW BUS STAND, SINAHI COLONY, BANSWARA, RAJASTHAN-327001	Rajasthan	North
254	NIRMAY ACCIDENT HOSPITAL	VIVEKANAND NAGAR, BHADGAON ROAD, AT/PO-PACHORA, JALGAON Maharashtra-424201	Maharashtra	West
255	VEDANT HOSPITAL	OPP. ULHAS CINEMA, V P ROAD, DESHMUKH WADI, PACHORA, JALGAON Maharashtra-424201	Maharashtra	West
256	SUSHRUT HOSPITAL	06 MAHESH NAGAR, NEAR BUS STAND, SHIRPUR, Maharashtra-425405	Maharashtra	West
257	NAVJEEVAN ACCIDENT HOSPITAL	MAHARAJA COMPLEX, MAIN ROAD, SHIRPUR, DHULE, Maharashtra-425405	Maharashtra	West
258	HARICHHAYA HOSPITAL	CHAMPA BAUG SAKRI ROAD, DHULE, Maharashtra-424001	Maharashtra	West
259	DR MAHABIR SINGH HOSPITAL & RESEARCH CENTRE	MISHRA NEURI, KADAMCHAURAH, BALLIA, UTTAR PRADESH-277201	Uttar Pradesh	North
260	SEETA HOSPITAL & FRACTURE CLINIC	IC TASIL CHAURHA, MIRZAPUR, UTTAR PRADESH-231001	Uttar Pradesh	North
261	SHIVAM HOSPITAL	NEAR DISTRICT WOMEN HOSPITAL ROAD, BALLIA, UTTAR PRADESH-277001	Uttar Pradesh	North
262	HOLISTIC CURE	OPP. WOMEN DISTRICT HOSPITAL, GNK CHHAPRA, BALLIA UTTAR PRADESH-277001	Uttar Pradesh	North
263	HOLY CITY HOSPITAL & TRAUMA CENTRE	5A-6/186, E-1, SRINAGAR COLONY, PAHARIYA, VARANASI UTTAR PRADESH-221007	Uttar Pradesh	North

S. No.	HOSPITAL NAME	ADDRESS	STATE	ZONE
264	DR RD MEMORIAL HOSPITAL	GT ROAD, NEAR OLD DM OFFICE, CHANDAULI, UTTAR PRADESH-232104	Uttar Pradesh	North
265	MAHASHETA HOSPITAL PVT LTD	5-10/6 A-3A-P, MAR ROAD, OPP DISTRICT JAIL, CHAUKAGHAT, VARANASI UTTAR PRADESH-221002	Uttar Pradesh	North
266	DR AVILOK HOSPITAL PVT LTD	DR VP SINGH STREET, CHAKIA, CHANDAULI, UTTAR PRADESH-222440	Uttar Pradesh	North
267	NEW GONDIA HOSPITAL	BAJARANG NAGAR, ASHOK COLONY, GONDIA, Maharashtra-441601	Maharashtra	West
268	GAYATRI HOSPITAL	NEAR MHALASDEVI TEMPLE, MAIN ROAD, SHIRPUR, Maharashtra-425405	Maharashtra	West
269	MUTHA ACCIDENT HOSPITAL	355 I SAKRI ROAD, OPP CHAMPA BAUG, DHULE, Maharashtra-424001	Maharashtra	West
270	SUMAN HOSPITAL	SAKRI ROAD, DHULE, Maharashtra-424001	Maharashtra	West
271	GONDIA CARE HOSPITAL	CIVIL LINE, MAMA SQUARE, GONDIA, Maharashtra-441601	Maharashtra	West
272	JAI SANKAR HOSPITAL And RESEARCH CENTRE	PIUTALIGHAR, MIRZAPUR, UTTAR PRADESH-231001	Uttar Pradesh	North
273	CHIRAG BALRUGNALAYA AND MATERTITY HOME	BEHIND AMBEDKAR STATUE, MADHUR SHOPPING 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 Phaphamau, Allahabad, Uttar Pradesh-211013	Uttar Pradesh	North
298	Sanjivani Hospital	Opp. Old 2d, Near Mantral Park, Washlm, Maharashtra-444505	Maharashtra	West
299	Saboo Hospital	Opp. Old 2d, Zeela Parisad Akola, Naka Road, Washim, Maharashtra-444505	Maharashtra	West
300	Bhutada Multispeciality hospital	Renuka Nagar, Panduruna Square, Warud, Amravati, Maharashtra-444906	Maharashtra	West
301	Jawahar Multispeciality	Opp. Jilha, Madhyavarti Bank, Mutijapur Road, Karanja Lad, Washim Maharashtra-444105	Maharashtra	West
302	Orbit speciality eye hospital	Near Vishwa Hotel, Ambedkar Chowk bus stand, Chawne Complex Ambedkar Chowk bus stand, Karanja Lad, Washim, Maharashtra-444105	Maharashtra	West
303	NIMS Medical College Hospital	Jaipur Delhi Highway, Shobha Nagar, Jaipur, Rajasthan-303121	Rajasthan	North
304	Sharda Hospital	Teekhampur, Ballia, Uttar Pradesh-277001	Uttar Pradesh	North
305	SHANTI HOSPITAL AND SURGICAL CENTRE	Majhauri, Ballia, Uttar Pradesh-277203	Uttar Pradesh	North
306	SAI POLYCLINIC AND NURSING HOME	RAMNI NAGAR, 20NE NO-3, BIRSA NAGAR, NEAR VIJAYA GARDEN, Jamshedpur, Jharkhand-831010	Jharkhand	East
307	LAXMI NURSING HOME	BIRSHA NAGAR, ZONE- I/B,PO-BIRSHA NAGAR TELCO, NEAR SHISHU MANDIR, Jamshedpur, Jharkhand-831018	Jharkhand	East
308	Navale General & Surgical Hospital	At/Po-Lonand, Tal-Khandala, Satara, Maharashtra-415521	Maharashtra	West
309	Ashata Hospital And Sonography	Pratapgath, Chittorgarh, Rajasthan-312605	Rajasthan	North
310	Gold Rush Hospital	Bypass Road, Near Realiance Mart, Kharadi, Pune, Maharashtra-411014	Maharashtra	West

S. No.	HOSPITAL NAME	ADDRESS	STATE	ZONE
311	Shahara Life Care Hospital	Jatharpeth Road, Durga Chwock, Akola, Maharashtra-444001	Maharashtra	West
312	Sushrut Netrashalayas Chikitsalay	Kata Road, Washim, Maharashtra-444505	Maharashtra	West
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, Freegarj, 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 & Research Center	2298 Sector D, Sudama Nagar, Ring Road, Indore, Madhya Pradesh-452009	Madhya Pradesh	West
338	Ashish Hospital	1309 Home Science, College Road, Napier Town, Jabalpur, Madhya Pradesh-482003	Madhya Pradesh	West
339	Yashlok Hospital	2335 Sector E, Sudama Nagar, Indore, Madhya Pradesh-452009	Madhya Pradesh	West
340	Purvee Hospital	205 Sahjivan Nagar, Gopur Chowki, Indore, Madhya Pradesh-452001	Madhya Pradesh	West
341	Thakare Multispeciality Hosdpital	Near LIC Office, Achalpur Road, Paratwada, Amravati, Maharashtra-444805	Maharashtra	West
342	Indore Eye Hospital	Mog Lines, Dhar Road, Indore, Madhya Pradesh-452002	Madhya Pradesh	West
343	Damoh Hospital	Near Teen Gulli Station Road, Damoh, Madhya Pradesh-470661	Madhya Pradesh	West
344	Nagpur Hospital	Shivnandanam Complex, Char Fatak, Narsingpur Road, Chhindwara, Madhya Pradesh-480001	Madhya Pradesh	West
345	Usha Maternity And Surgical Centre	Maa Vaisno Colony, Bihar Road, Kunda, Pratapgarh, Uttar Pradesh-230201	Uttar Pradesh	North
346	Mahamrityunjay Hospital	Mahamrityunjay Hospital Anjad, Naka Barwani, Barwani, Madhya Pradesh-451551	Madhya Pradesh	West
347	Shukla's Nursing Home	Mahu Neemuch Road, Opp. Shuchitra Takige, Mandsaur, Madhya Pradesh-458001	Madhya Pradesh	West
348	Shree Sai Baba Jeevandhara Hospital	Infront Of Krishi Upaj Mandi, Rajghat Road, Barwani, Madhya Pradesh-451551	Madhya Pradesh	West
349	Sai Ram Hospital	Bhagat Singh Ward, Behind Dalsagar Talab, Seoni, Madhya Pradesh-480661	Madhya Pradesh	West
350	Sharada Hospital And ICU	Meera Society Road, Shalimar Chowk, Daund, Pune, Maharashtra-413801	Maharashtra	West
351	Jaykar Accident And Fracture Hospital	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 Shiram chandra Netralaya	Ganpati Mandir Road, N.R Oswal Jain Boarding, Dhule, Maharashtra-424002	Maharashtra	West
361	Ozone Hospital	2,Srinath Colony, Diversion Colony, Khargone, Madhya Pradesh-451001	Madhya Pradesh	West
362	Kedare Hospital	Nanekarwadi, Chakan,Rajgur Nagar, Chakan, Pune, Maharashtra-410501	Maharashtra	West
363	Shree Hospital	Mahalaxmi Complex Manik Chowk, Old Pune Nashik Highway, Chakan, Pune Maharashtra-410501	Maharashtra	West
364	Omkar Accident Hospital	Pune Nashik Highway, Talgaon Chowk,Tal-Khed, Chakan, Pune, Maharashtra-410501	Maharashtra	West
365	Arekar Hospital and Nursing Home	Vivekanad Colony, At/Po/Tal-Newasa, Tal-Newasa, Newasa, Ahemadnagar Maharashtra-414603	Maharashtra	West
366	Shubham Hospital	Near Kale Medical, Mukindpur, Newasa Road, Newasa Phata, Tal-Newasa Ahmednagar, Maharashtra-414603	Maharashtra	West
367	Hemraj Hospital	Station Road, Rahuri, Ahemadnagar, Maharashtra-413705	Maharashtra	West
368	Yash Netralaya	Nagar Manmad Haiwey, Near Bus Stand Rahuri, Rahuri, Ahemadnagar Maharashtra-413705	Maharashtra	West
369	Sinare Hospital	Nagar Manmad Raod, Rahuri, Ahemadnagar, Maharashtra-413705	Maharashtra	West
370	Shrikrishna Accident Hospital	Gokul Colony, Rahuri, Tal-Rahuri, Rahuri, Ahemadnagar, Maharashtra-413705	Maharashtra	West
371	Shinde Hospital And Prasutigrah	Opposite MSEB Office, Old Market Yard, Shirur, Pune, Maharashtra-412210	Maharashtra	West
372	Mane Hospital	Gopalwadi Road, Daund, Maharashtra-413801	Maharashtra	West
373	Moraya Orthopedic Hospital	Chatrapati Colony, In front of Old Market Ward, Shirur, Pune, Maharashtra-412210	Maharashtra	West
374	Vision Care Centre	Revenue Colony, Opposite Rural Hospital, Shirur, Pune, Maharashtra, 412210	Maharashtra	West
375	Patel Hospital	Navin Nagar Road, Sangamner, Ahemadnagar, Maharashtra-422605	Maharashtra	West
376	Dr Getheshri Gangagiri Superspeciality Hospital	2nd Floor, Madhukunj Complex, Navin Nagar Road, Sangamner, Ahemadnagar Maharashtra-422605	Maharashtra	West
377	Chaitanya Hospital	At /Po-New Nagar Road, Tajana Mala, Infront of Nagare Hospital, Sangamner Ahemadnagar, Maharashtra-422605	Maharashtra	West
378	Phadke Multispeciality Hospital	Dharangaon Road, Near Gautam Bank, Kopargaon, Ahemadnagar, Maharashtra-423601	Maharashtra	West
379	Dr Boob Hospital surgical And Maternity Home	Dharangaon Road, Near Sambhaji Chowk, Kopargaon, Ahemadnagar Maharashtra-423601	Maharashtra	West
380	Kshatriya Eye Hospital	Pragat Complex Main Road, Kopargaon, Ahemadnagar, Maharashtra-423601	Maharashtra	West
381	Dr Umbarkar Accident Hospital	Kasilwal Comound, Near Bus Stand, Ahemadnagar, Maharashtra, 423601	Maharashtra	West
382	Mitali Maternity & Surgical Nursing Home	Ward No-22,C.H Road, Balghat, Madhya Pradesh-481001	Madhya Pradesh	West
383	SaiShrddha Multispeciality Hospital	Arni Road, Near Wadgaon Grampanchayat, Wadgaon, Yavatmal, Maharashtra-445001	Maharashtra	West
384	Kamlaben	AB Road Dhamnod, Dhar, Dhamnod, Madhya Pradesh-454552	Madhya Pradesh	West
385	Shubham Hospital	I I, Scheme No-2 Road, No-5 Behind Dashpur Kunj, Mandsoar, Madhya Pradesh-458002	Madhya Pradesh	West
386	Khare Eye Hospital	1476 B, Mangalwar Peth, Kolhapur, Maharashtra-416012	Madhya Pradesh	West
387	Mangalmoorti Hospital	Opp Hotel 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-1, 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 : Office of the Ombudsman

Office of the Ombudsman	Contact Details	Jurisdiction of Office (Union Territory, District)
AHMEDABAD	Insurance Ombudsman, Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, Ahmedabad – 380 001. Tel.: 079 - 25501201/02/05/06 E-mail : bimalokpal.ahmedabad@cioins.co.in	Gujarat , Dadra & Nagar Haveli, Daman and Diu
BENGALURU	Office of the Insurance Ombudsman, Jeevan Soudha Building ,PID No. 57-27-N-19 Ground Floor, 19/19, 24th Main Road, JP Nagar, Ist Phase, Bengaluru – 560 078. Tel.: 080 - 26652048 / 26652049 Email: bimalokpal.bengaluru@cioins.co.in	Karnataka
BHOPAL	Office of the Insurance Ombudsman, Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel Office, Near New Market, Bhopal – 462 003. Tel.: 0755 - 2769201 / 2769202 Fax: 0755 - 2769203 Email: bimalokpal.bhopal@cioins.co.in	Madhya Pradesh & Chhattisgarh
BHUBANESHWAR	Office of the Insurance Ombudsman, 62, Forest park, Bhubneshwar – 751 009. Tel.: 0674 - 2596461 /2596455 Fax: 0674 - 2596429 Email: bimalokpal.bhubaneswar@cioins.co.in	Orissa
CHANDIGARH	Office of the Insurance Ombudsman, S.C.O. No. 101, 102 & 103, 2nd Floor, Batra Building, Sector 17 – D, Chandigarh – 160 017. Tel.: 0172 - 2706196 / 2706468 Fax: 0172 - 2708274 Email: bimalokpal.chandigarh@cioins.co.in	Punjab , Haryana, Himachal Pradesh, Jammu & Kashmir; Chandigarh
CHENNAI	Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI – 600 018. Tel.: 044 - 24333668 / 24335284, Fax: 044 - 24333664 Email: bimalokpal.chennai@cioins.co.in	Tamil Nadu, Pondicherry Town and Karaikal (which are part of Pondicherry)
DELHI	Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002. Tel.: 011 - 23232481 / 23213504 Email: bimalokpal.delhi@cioins.co.in	Delhi, Haryana - Gurugram, Faridabad, Sonapat & Bahadurgarh.
GUWAHATI	Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati – 781001 (ASSAM). Tel.: 0361 - 2632204 / 2602205 Email: bimalokpal.guwahati@cioins.co.in	Assam , Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura
HYDERABAD	Office of the Insurance Ombudsman, 6-2-46, 1st floor, "Moin Court", bLane Opp. Saleem Function Palace, A. C. Guards, Lakdi-Ka-Pool, Hyderabad - 500 004. Tel.: 040 - 67504123 / 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; Maharajgang, 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 - 26106552 / 26106960 Fax: 022 - 26106052 Email: bimalokpal.mumbai@cioins.co.in	Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane
NOIDA	Office of the Insurance Ombudsman, Bhagwan Sahai Palace 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddha Nagar, U.P.-201301. Tel.: 0120-2514250 / 2514252 / 2514253 Email: bimalokpal.noida@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, Sharni, Rampur; Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur
PATNA	Office of the Insurance Ombudsman, 1st Floor, Kalpana Arcade Building, Bazar Samiti Road, Bahadurpur, Patna 800 006. Tel.: 0612-2680952 Email: bimalokpal.patna@cioins.co.in	Bihar, Jharkhand
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.carehealthinsurance.com or from any of the Company's offices. Address and contact number of Executive Council of Insurers –

Office of the 'Executive Council of Insurers'

3rd Floor, Jeevan Seva Annexe,

S.V. Road, Santacruz(W),

Mumbai – 400 054.

Tel.: 022-26106889/6711980

Fax: 022-26106949

Email- inscoun@cioins.co.in