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HEALTH  
INSURANCE

JÖY  
Health Insurance with  
Maternity & Newborn Cover



**Know Your Policy Better**

## Policy Terms and Conditions

### 1. Definitions

For the purposes of interpretation and understanding of this product the Company has defined, herein below some of the important words used in this product and for the remaining language and the words the Company believes to mean the normal meaning of the English language as explained in the standard language dictionaries. The words and expressions defined in the Insurance Act, IRDA Act, Regulations notified by the Authority and Circulars and Guidelines issued by the Authority shall carry the meanings explained therein. The judicial pronouncements of the highest courts in India will have the effect on the definitions and the language used in this product. The terms and conditions, coverage's and exclusions, benefits, various procedures and concepts which have been built in to the product also carry the specified meaning assigned to them in the said language.

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

- 1.1 Accident/Accidental** means a sudden, unforeseen and involuntary event caused by external, visible and violent means.
- 1.2 Age** means the completed age of the Insured Person as on his last birthday.
- 1.3 Ambulance** means a road vehicle operated by a licensed/authorized service provider and equipped for the transport and paramedical treatment of the person requiring medical attention.
- 1.4 Annexure** means a document attached and marked as Annexure to this Policy.
- 1.5 Any One Illness** (not applicable for Travel and Personal Accident Insurance) means continuous period of Illness and includes relapse within 45 days from the date of last consultation with the Hospital / nursing home where treatment was taken.
- 1.6 AYUSH Day Care Centre** means and includes Community Health Centre (CHC), Primary Health Centre (PHC), Dispensary, Clinic, Polyclinic or any such health centre which is registered with the local authorities, wherever applicable, and having facilities for carrying out treatment procedures and medical or surgical/para-surgical interventions or both under the supervision of registered AYUSH Medical Practitioner (s) on day care basis without inpatient services and must comply with all the following criterion:
- Having qualified registered AYUSH Medical Practitioner(s) in charge;

- Having dedicated AYUSH therapy sections as required and/or has equipped operation theatre where surgical procedures are to be carried out;
- Maintaining daily records of the patients and making them accessible to the insurance company's authorized representative.

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

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

**1.8 Break in Policy** occurs at the end of the existing Policy Period, when the premium due for renewal on a given policy is not paid on or before the premium renewal date or within 30 days thereof.

**1.9 Cashless facility** means a facility extended by the Company to the Insured where the payments, of the costs of treatment undergone by the Insured in accordance with the Policy terms and conditions, are directly made to the Network Provider by the Company to the extent pre-authorization is approved.

**1.10 Claim** means a demand made in accordance with the terms and conditions of the Policy for payment of Medical Expenses or Benefits in respect of the Insured Person.

**1.11. Company** means Care Health Insurance Limited.

- 1.12. Condition Precedent** shall mean a policy term or condition upon which the Company's liability under the policy is conditional upon.
- 1.13. Congenital Anomaly** refers to a condition which is present since birth, and which is abnormal with reference to form, structure or position.
- i) Internal Congenital Anomaly** means Congenital anomaly which is not in the visible and accessible parts of the body.
- ii) External Congenital Anomaly** means Congenital anomaly which is in the visible and accessible parts of the body.
- 1.14 Co-Payment** is a cost-sharing requirement under a health insurance policy that provides that the policyholder/insured will bear a specified percentage of the admissible claim amount. A co-payment does not reduce the Sum Insured.
- 1.15 Cumulative Bonus** shall mean any increase or addition in the Sum Insured granted by the insurer without an associated increase in premium.
- 1.16 Day Care Centre** means any institution established for day care treatment of illness and/or injuries or a medical setup within a hospital and which has been registered with the local authorities, wherever applicable, and is under the supervision of a registered and qualified medical practitioner AND must comply with all minimum criteria as under—
- i) has qualified nursing staff under its employment;
  - ii) has qualified medical practitioner/s in charge; .
  - iii) has a fully equipped operation theatre of its own where surgical procedures are carried out;
  - iv) maintains daily records of patients and will make these accessible to the insurance company's authorized personnel
- 1.17 Day Care Treatment** means medical treatment and/or a Surgical Procedure which is:
- i. undertaken under general or local anesthesia in a Hospital/ Day Care Center in less than 24 hours because of technological advancement, and
  - ii. which would have otherwise required a Hospitalization of more than 24 hours.
- Treatment normally taken on an out-patient basis is not included in the scope of this definition.
- Note: Day Care Treatment as specified under Annexure I
- 1.18 Deductible** is a cost-sharing requirement under a health insurance policy that provides that the Insurer will not be liable for a specified rupee amount in case of indemnity policies and for a specified number of days/hours in case of hospital cash policies which will apply before any benefits are payable by the insurer. A deductible does not reduce the Sum Insured.
- 1.19 Dental Treatment** means a treatment related to teeth or structures supporting teeth including examinations, fillings (where appropriate), crowns, extractions and surgery.
- 1.20 Disclosure to information norm :** The Policy shall be void and all premium paid hereon shall be forfeited to the Company, in the event of misrepresentation, mis-description or non-disclosure of any material fact.
- 1.21 Domiciliary Hospitalization** means medical treatment for an illness/disease/injury which in the normal course would require care and treatment at a Hospital but is actually taken while confined at home under any of the following circumstances:
- I. The condition of the patient is such that he/she is not in a condition to be removed to a Hospital, or
  - II. The patient takes treatment at home on account of non-availability of room in a Hospital.
- 1.22 Emergency Care** means management for an illness or injury which results in symptoms which occur suddenly and unexpectedly, and requires immediate care by a medical practitioner to prevent death or serious long term impairment of the insured Person's health.
- 1.23 Grace Period** means the specified period of time immediately following the premium due date during which payment can be made to renew or continue a Policy in force without loss of continuity benefits such as waiting periods and coverage of Pre-existing Diseases. Coverage is not available for the period for which no premium is received.
- 1.24 Hospital (not applicable for Overseas Travel Insurance)** means any institution established for in-patient care and day care treatment of illness and/or injuries and which has been registered as a hospital with the local authorities under the Clinical Establishments (Registration and Regulation) Act, 2010 or under the enactments specified under the Schedule of Section 56(1) of the said Act OR complies with all minimum criteria as under:
- i) has qualified nursing staff under its employment round the clock;
  - ii) has at least 10 in-patient beds in towns having a population of less than 10,00,000 and at least 15 in-patient beds in all other places;
  - iii) has qualified Medical Practitioner(s) in-charge round the clock;

- iv) has a fully equipped operation theatre of its own where Surgical Procedures are carried out;
  - v) maintains daily records of patients and makes these accessible to the Company's authorized personnel.
- 1.25 Hospitalization** (not applicable for Overseas Travel Insurance) means admission in a Hospital for a minimum period of 24 In-patient Care consecutive hours except for specified procedures/treatments, where such admission could be for a period of less than 24 consecutive hours.
- 1.26. ICU (Intensive care Unit) Charges** means the amount charged by a Hospital towards ICU expenses which shall include the expenses for ICU bed, general medical support services provided to any ICU patient including monitoring devices, critical care nursing and intensivist charges.
- 1.27. Illness** means a sickness or a disease or a pathological condition leading to the impairment of normal physiological function and requires medical treatment.
- a. Acute condition - Acute condition is a disease, illness or injury that is likely to respond quickly to treatment which aims to return the person to his or her state of health immediately before suffering the disease/ illness/ injury which leads to full recovery
  - b. Chronic condition - A chronic condition is defined as a disease, illness, or injury that has one or more of the following characteristics:
    1. It needs ongoing or long-term monitoring through consultations, examinations, check-ups, and/or tests;
    2. It needs ongoing or long-term control or relief of symptoms;
    3. It requires rehabilitation for the patient or for the patient to be specially trained to cope with it;
    4. It continues indefinitely;
    5. It recurs or is likely to recur
- 1.28 Injury** means accidental physical bodily harm excluding Illness or disease solely and directly caused by external, violent and visible and evident means which is verified and certified by a Medical Practitioner.
- 1.29 In-patient Care** means treatment for which the Insured Person has to stay in a Hospital for more than 24 hours for a covered event.
- 1.30 Insured Person (Insured)** means a person whose name specifically appears under Insured in the Policy Certificate and with respect to whom the premium has been received by the Company.
- 1.31 Intensive Care Unit (ICU)** means an identified section, ward or wing of a Hospital which is under the constant supervision of a dedicated Medical Practitioner(s), and which is specially equipped for the continuous monitoring and treatment of patients who are in a critical condition, or require life support facilities and where the level of care and supervision is considerably more sophisticated and intensive than in the ordinary and other wards.
- 1.32 Maternity Expenses** means
- i) Medical treatment expenses traceable to childbirth (including complicated deliveries and caesarean sections incurred during Hospitalization).
  - ii) Expenses towards lawful medical termination of pregnancy during the Policy Period.
- 1.33 Medical Advice** means any consultation or advice from a Medical Practitioner including the issuance of any prescription or follow-up prescription.
- 1.34 Medical Expenses** means those expenses that an Insured Person has necessarily and actually incurred for medical treatment on account of Illness or Accident on the advice of a Medical Practitioner, as long as these are no more than would have been payable if the Insured Person had not been insured and no more than other Hospitals or doctors in the same locality would have charged for the same medical treatment.
- 1.35 Medical Practitioner** (not applicable for Overseas Travel Insurance) means a person who holds a valid registration from the Medical Council of any State or Medical Council of India or Council for Indian Medicine or for Homeopathy set up by the Government of India or a State Government and is thereby entitled to practice medicine within its jurisdiction; and is acting within the scope and jurisdiction of license.
- 1.36 Medically Necessary Treatment** (not applicable for Overseas Travel Insurance) means any treatment, tests, medication, or stay in Hospital or part of a stay in Hospital which:
- a. is required for the medical management of the Illness or Injury suffered by the Insured;
  - b. must not exceed the level of care necessary to provide safe, adequate and appropriate medical care in scope, duration, or intensity;
  - c. must have been prescribed by a Medical Practitioner;
  - d. must conform to the professional standards widely accepted in international medical practice or by the medical community in India.
- 1.37 Migration** means, the right accorded to health insurance policyholders (including all members family cover and members of group health

insurance policy), to transfer the credit gained for pre-existing conditions and time bound exclusions, with the same insurer.

- 1.38. Mental Illness** means a substantial disorder of thinking, mood, perception, orientation or memory that grossly impairs judgment, behavior, capacity to recognize, reality or ability to meet the ordinary demands of life, mental conditions associated with the abuse of alcohol and drugs, but does not include mental retardation which is a condition of arrested or incomplete development of mind of a person, specially characterized by sub normality of intelligence.
- 1.39 Network Provider Provider** (not applicable for Overseas Travel Insurance) means the hospitals enlisted by an insurer, TPA or jointly by an Insurer and TPA to provide medical services to an Insured by a Cashless Facility.
- 1.40 New Born Baby** means baby born during the Policy Period and is aged up to 90 days.
- 1.41 Non - Network Provider:** Non-Network means any hospital, day care centre or other provider that is not part of the network.
- 1.42 Notification of claim (Intimation)** means the process of intimating a Claim to the Insurer or TPA through any of the recognized modes of communication.
- 1.43 OPD Treatment** is one in which the Insured visits a clinic/Hospital or associated facility like a consultation room for diagnosis and treatment based on the advice of a Medical Practitioner. The Insured is not admitted as a day care or In-patient.
- 1.44 Policy** means these Policy Terms & Conditions and Annexures thereto, the Proposal Form, Policy Certificate and Optional Cover (if applicable) which form part of the policy contract and shall be read together.
- 1.45 Policy Schedule** means the certificate attached to and forming part of this Policy.
- 1.46 Policyholder** means the person named in the Policy Schedule as the Policyholder.
- 1.47 Policy Period** means the period commencing from the Policy Period Start Date and ending on the Policy Period End Date as specified in the Policy Schedule.
- If the Policy Period is more than 12 months, the Sum Insured shall apply on Policy Year basis.
- 1.48 Policy Period End Date** means the date on which the Policy expires, as specified in the Policy Schedule.
- 1.49 Policy Period Start Date** means the date on which the Policy commences, as specified in the Policy Schedule.
- 1.50 Policy Year** means a period of 12 consecutive

months commencing from the Policy Period Start Date or any anniversary thereof.

#### **1.51 Post-hospitalization Medical Expenses**

- 1.1. means medical expenses incurred during pre-defined number of days immediately after the insured person is discharged from the hospital provided that:
- Such Medical Expenses are incurred for the same condition for which the insured person's hospitalization was required, and
  - The inpatient hospitalization claim for such hospitalization is admissible by the insurance Company.

**1.52 Portability** means the right accorded to individual health insurance policyholders (including all members under family cover) to transfer the credit gained for pre-existing conditions and time-bound exclusions, from one insurer to another insurer.

**1.53 Pre-existing Disease** (not applicable for Overseas Travel Insurance) means any condition, ailment, injury or disease

- That is/are diagnosed by a physician within 48 months prior to the effective date of the policy issued by the insurer or its reinstatement or
- For which medical advice or treatment was recommended by, or received from, a physician within 48 months prior to the effective date of the policy issued by insurer or its reinstatement.

**1.54 Pre-hospitalization Medical Expenses** means medical Expenses incurred during pre-defined number of days preceding the hospitalization of the Insured Person, provided that :

- Such Medical Expenses are incurred for the same condition for which the Insured Person's Hospitalization was required, and
- The In-patient Hospitalization claim for such Hospitalization is admissible by the Insurance Company.

**1.55 Qualified Nurse** (not applicable for Overseas Travel Insurance) is a person who holds a valid registration from the Nursing Council of India or the Nursing Council of any state in India.

**1.56 Reasonable and Customary Charges** (not applicable for Overseas Travel Insurance) means the charges for services or supplies, which are the standard charges for the specific provider and consistent with the prevailing charges in the geographical area for identical or similar services, taking into account the nature of the Illness/Injury involved.

- 1.57 Rehabilitation** means assisting an Insured Person who, following a Medical Condition, requires assistance in physical, vocational, independent living and educational pursuits to restore him to the position in which he was in, prior to such medical condition occurring.
- 1.58 Renewal** defines the terms on which the contract of insurance can be renewed on mutual consent with a provision of Grace Period for treating the renewal continuous for the purpose of gaining credit for pre-existing diseases, time-bound exclusions and for all waiting periods.
- 1.59 Room rent** means the amount charged by a hospital and shall include associated medical expenses.
- 1.60 Subrogation** (Applicable to other than Health Policies and health sections of Travel and PA policies) shall mean the right of the Company to assume the rights of the Policyholder/Insured Person to recover expenses paid out under the Policy that may be recovered from any other source.
- 1.61 Sum Insured** means the amount specified in the Policy Schedule which represents the Company's maximum, total and cumulative liability for all Insured Persons for any and all Claims incurred during the Policy Year.
- 1.62 Surgery/Surgical Procedure** means manual and / or operative procedure(s) required for treatment of an Illness or Injury, correction of deformities and defects, diagnosis and cure of diseases, relief from suffering and prolongation of life, performed in a hospital or a day Care Centre by a Medical Practitioner.
- 1.63 Unproven/Experimental treatment** means a treatment including drug experimental therapy which is not based on established medical practice in India, is treatment experimental or unproven.
- 1.64 Associate Medical Expenses** means those Medical Expenses as listed below which vary in accordance with the Room Category in a Hospital:
- a) Room, boarding, nursing and Operation theatre expenses as charged by the Hospital where the Insured Person availed medical treatment
  - b) Fees charged by surgeon, anesthetist, Medical Practitioner

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

## 2. Benefits

General Conditions applicable to all Benefits:

- a) Any Benefit shall be available only if the same is specifically mentioned in the Policy Certificate.
- b) Admissibility of a Claim under Benefit 1 is a pre-condition to the admission of a Claim for Benefit 2 and Benefit 3 and the event giving rise to the Claim under the Benefit 1 should be within the Policy Period for the Claim for such Benefit to be accepted.
- c) Any Claim under Benefit 1 shall always be subject to Clause 6.5.
- d) Any Claim paid under Benefit 1 to Benefit 3 shall reduce the Sum Insured for that Policy Year and only the balance shall be available for all future claims for that Policy Year.
- e) Admissibility of a Claim under Benefit 4 is a pre-condition to the admission of a Claim for Benefit 5 and Benefit 6 and the event giving rise to the Claim under the Benefit 4 should be within the Policy Period for the Claim for such Benefit to be accepted.
- f) Any Claim paid under Benefit 4 to Benefit 6 shall reduce the Sum Insured for that Policy Period and only the balance shall be available for all future claims for that Policy Period.

### 2.1 Benefit 1 : Hospitalization Expenses

If an Insured Person is diagnosed with an Illness or suffers an Injury during the Policy Period and while the Policy is in force that requires:

- (a) In-patient Care: Company will indemnify the Medical Expenses incurred on Hospitalization, provided that the Hospitalization was on the written advice of a Medical Practitioner.
- (b) Day Care Treatment: The Insured Person to undergo Day Care Treatment Company will indemnify the Medical Expenses incurred on that Day Care Treatment, provided that the treatment was taken on the written advice of a Medical Practitioner.

#### (c) Conditions for Medical Expenses

##### (i) Room Category (Room, boarding and nursing expenses as charged by the Hospital where the Insured Person availed medical treatment) :

- I. If the Insured Person is admitted in a room where the Room Category is other than Single Private Room with A.C., then the Policyholder shall bear the ratable proportion of the total Associate Medical Expenses (including

surcharge or taxes thereon) in the proportion of the difference between the Room Rent of Single Private Room with A.C. to the Room Rent actually incurred.

For the purpose of this Clause only, Single Private Room with A.C. means a Hospital room where a single patient is accommodated and which has an attached toilet (lavatory and bath). The room should have the provision for accommodating an attendant. Such room shall be the most basic and the most economical of all accommodations available as a single room in that Hospital.

(d) Advance Technology Methods:

The Company will indemnify the Insured Person for expenses incurred under Benefit 1 (Hospitalization Expenses) 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 haema to logical conditions to be covered.

(e) Any Claim under this Benefit can be made under Clause 6.2(a) & (b).

**2.2 Benefit 2 : Pre-hospitalization Medical Expenses and Post-hospitalization Medical Expenses**

- a) The Company will indemnify the Medical Expenses incurred for the Insured Person:
  - i) As Pre-hospitalization Medical Expenses'

during a period of 30 days immediately prior to the date of the Insured Person's admission to the Hospital; and

- ii) As Post-hospitalization Medical Expenses' during a period of 60 days immediately following the date of the Insured Person's discharge from Hospital,

Provided that, the Medical Expenses relate to the same Illness/Injury for which the Company has accepted the Insured Person's Claim.

- b) If the provisions of Clause 6.6(d) of the Policy Terms & Conditions has been invoked, then:
  - i) The date of admission to Hospital for the purpose of this Benefit shall be the date of the first admission to the Hospital for that Any One Illness; and
  - ii) The date of discharge from Hospital for the purpose of this Benefit shall be the last date of discharge from the Hospital in relation to that Any One Illness.
- c) Any Claim under this Benefit can be made under Clause 6.2(b).

**2.3 Benefit 3 : Ambulance Cover**

- a) The Company will indemnify up to the amount specified against this Benefit in the Policy Certificate, for the reasonable expenses necessarily incurred on availing Ambulance services offered by a Hospital or by an Ambulance service provider for the Insured Person's necessary transportation to the nearest Hospital in case of an Emergency provided that the necessity of the Ambulance transportation is certified by the treating Medical Practitioner.
- b) Any Claim under this Benefit can be made under Clause 6.2(a) & (b).

**2.4 Benefit 4 : Maternity Cover (including Pre-natal & Post natal Expenses)**

- a) The Company will indemnify up to the amount specified against this Benefit in the Policy Certificate for the Maternity Expenses including pre-natal Medical Expenses & Post natal Medical Expenses incurred in respect of the Hospitalization of the Insured Person for the delivery of the child during the Policy Period.
- b) It is agreed and understood that:
  - i) The Company shall be liable under this Benefit only if the Insured Person for whom the Claim is made under this Benefit is covered for a continuous period as specified in the Policy Schedule.
  - ii) Maternity 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. For this purpose 'week' shall constitute any consecutive 7 days.

(iii) Medical Expenses for ectopic pregnancy are not covered under this Benefit. However, these expenses are covered under Benefit 1.

- (c) Clause 6.5 of the Policy Terms & Conditions shall be not applicable to this Benefit.
- (d) Any Claim under this Benefit can be made under Clause 6.2(a) & (b).
- (e) Claim under this Benefit shall be admissible only if the Age of the Insured Person is 45 years or below.

### 2.5 Benefit 5 : New Born Baby Cover

- a) The Company will indemnify up to the amount specified against this Benefit in the Policy Certificate for the Medical Expenses incurred in respect of a New Born Baby whose claim under Benefit 4 is admissible by the Company.
- b) Any Claim under this Benefit can be made under Clause 6.2(a) & 6.2(b).
- c) For continuous coverage under this Policy of the child of 91 days and above, an additional premium would be required to be paid.

### 2.6 Benefit 6 : New Born Birth Defects

- a) The Company will pay the amount specified against this Benefit in the Policy Certificate, as a lump sum, in case the New Born Baby is diagnosed with Down's syndrome or Cerebral Palsy.
- b) No Claim under Benefit 5 shall be made with respect to Down's syndrome or Cerebral Palsy in case Claim is payable under this Benefit.
- c) Any Claim under this Benefit can be made under Clause 6.2(b).

## 3. Special Conditions

Special Conditions shall be applicable only if the same is specifically mentioned in the Policy Schedule.

### 3.1 Special Condition 1 : Floater Cover

- a) The Company's maximum, total and cumulative liability, for any and all Claims incurred during the Policy Year in respect of all Insured Persons, shall not exceed the Sum Insured.
- b) Definition 1.61 is deleted entirely and replaced

with the following:

Sum Insured: The amount specified in the Policy Certificate which represents the Company's maximum, total and cumulative liability for all Insured Persons for any and all Claims incurred during the Policy Year.

### 3.2 Special Condition 2 : Co-payment

- a) The Policyholder shall bear 20% of the Final claim Amount assessed by the Company in accordance with Clause 6.5 in accordance with the table below and the Company's liability shall be restricted to the balance amount payable:

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

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

- b) The Co-payment shall be applicable to each and every Claim, for each Insured Person.

## 4. Exclusions

### 4.1 Waiting Period:

- (a) 30-Day waiting period - Code- Excl03
  - a. Expenses related to the treatment of any illness within 30 days from the first policy commencement date shall be excluded except claims arising due to an accident, provided the same are covered.
  - b. This exclusion shall not, however, apply if the Insured Person has Continuous Coverage for more than twelve months.
  - c. The within referred waiting period is made applicable to the enhanced sum insured in the event of granting higher sum insured subsequently.
- (b) Specific Waiting Period: Code- Excl02
  - a) Expenses related to the treatment of the listed Conditions, surgeries/treatments shall be excluded until the expiry of 24 months of continuous coverage after the date of inception of the first policy with us. This exclusion shall not be applicable for claims arising due to an accident.
  - b) In case of enhancement of sum insured the exclusion shall apply afresh to the



extent of sum insured increase.

- c) If any of the specified disease/procedure falls under the waiting period specified for pre-Existing diseases, then the longer of the two waiting periods shall apply.
- d) The waiting period for listed conditions shall apply even if contracted after the policy or declared and accepted without a specific exclusion.
- e) If the Insured Person is continuously covered without any break as defined under the applicable norms on portability stipulated by IRDAI, then waiting period for the same would be reduced to the extent of prior coverage.
- f) List of specific diseases/procedures:
  - I. Arthritis (if non-infective), Osteoarthritis and Osteoporosis, Gout, Rheumatism and Spinal Disorders, Joint Replacement Surgery;
  - II. Benign ear, nose and throat (ENT) disorders and surgeries (including but not limited to Adenoidectomy, Mastoidectomy, Tonsillectomy and Tympanoplasty), Nasal Septum Deviation, Sinusitis and related disorders;
  - III. Benign Prostatic Hypertrophy;
  - IV. Cataract;
  - V. Dilatation and Curettage;
  - VI. Fissure / Fistula in anus, Hemorrhoids / Piles, Pilonidal Sinus, Gastric and Duodenal Ulcers;
  - VII. Surgery of Genito urinary system unless necessitated by malignancy;
  - VIII. All types of Hernia, Hydrocele;
  - IX. Hysterectomy for menorrhagia or fibromyoma or prolapse of uterus unless necessitated by malignancy;
  - X. Internal tumors, skin tumors, cysts, nodules, polyps including breast lumps (each of any kind) unless malignant;
  - XI. Kidney Stone / Ureteric Stone / Lithotripsy / Gall Bladder Stone;
  - XII. Myomectomy for fibroids;
  - XIII. Varicose veins and varicose ulcers
- (c) Pre-Existing Diseases: Code- Excl01
  - a) Expenses related to the treatment of a pre-existing Disease (PED) and its direct complications shall be excluded until the

expiry of 48 months of continuous coverage after the date of inception of the first policy with insurer.

- b) In case of enhancement of sum insured the exclusion shall apply afresh to the extent of sum insured increase.
- c) If the Insured Person is continuously covered without any break as defined under the portability norms of the extant IRDAI (Health Insurance) Regulations, then waiting period for the same would be reduced to the extent of prior coverage.
- d) Coverage under the policy after the expiry of 48 months for any pre-existing disease is subject to the same being declared at the time of application and accepted by Insurer.
- (d) **Maternity Cover (Benefit 4):** Claims will not be admissible for any expenses coverage has elapsed under Plan - Joy Tomorrow, since the inception of the first Policy with the Company. If the Sum Insured is enhanced on any renewal of this Policy, the waiting periods shall be applicable afresh to the incremental amount of the Sum Insured only.
- (e) The Waiting Periods as defined in Clauses 4.1(a), 4.1(b), 4.1(c) and 4.1(d) shall be applicable individually for each Insured Person and Claims shall be assessed accordingly.

#### 4.2 Permanent Exclusions:

- a) Any Claim in respect of any Insured Person for, arising out of or directly or indirectly due to any of the following shall not be admissible unless expressly stated to the contrary elsewhere in the Policy terms and conditions:
  - (i) Any item or condition or treatment specified in List of Non-Medical Items (Annexure – II to Policy Terms & Conditions).
  - (ii) Any condition caused by or associated with any sexually transmitted disease except arising out of HIV.
  - (iii) Sterility and Infertility: (Code- Excl17)  
Expenses related to sterility and infertility. This includes:
    - I. Any type of contraception, sterilization
    - II. Assisted Reproduction services including artificial insemination and advanced reproductive technologies such as IVF, ZIFT, GIFT, ICSI
    - III. Gestational Surrogacy

- IV. Reversal of sterilization
- iv) 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.
  - (v) Charges incurred in connection with cost of routine eye and ear examinations, dentures, artificial teeth and all other similar external appliances and / or devices whether for diagnosis or treatment.
  - (vi) 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.
  - (vii) Any expenses incurred on prosthesis, corrective devices, external durable medical equipment of any kind, like wheelchairs, walkers, belts, collars, caps, splints, braces, stockings of any kind, diabetic footwear, glucometer / thermometer, crutches, ambulatory devices, instruments used in treatment of sleep apnea syndrome (C.P.A.P) or continuous ambulatory peritoneal dialysis (C.A.P.D.) and oxygen concentrator for asthmatic condition, cost of cochlear implants.
  - (viii) Treatment of any external Congenital Anomaly or Illness or defects or anomalies or treatment relating to birth defects.
  - (ix) Treatment of mental retardation, arrested or incomplete development of mind of a person, subnormal intelligence or mental intellectual disability.
  - (x) 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.
  - xi) 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.
  - (xii) Circumcision unless necessary for treatment of an Illness or as may be necessitated due to an Accident.
  - (xiii) All preventive care, vaccination, including inoculation and immunizations (except in case of post-bite treatment), and tonics.
  - (xiv) Expenses incurred for Artificial life maintenance, including life support machine use, post confirmation of vegetative state or brain dead by treating medical practitioner where such treatment will not result in recovery or restoration of the previous state of health under any circumstances.
  - (xv) All expenses related to donor treatment, including surgery to remove organs from the donor, in case of transplant surgery.
  - (xvi) Non-Allopathic Treatment or treatment related to any unrecognized systems of medicine.
  - (xvii) Any OPD Treatment.
  - (xviii) Treatment received outside India.
  - (xix) 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.
  - (xx) 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.
  - (xxi) 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.

- (xxii) 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 tobacco, intoxicating drugs and alcohol or hallucinogens.
- (xxiii) Any charges incurred to procure any medical certificate, treatment or Illness related documents pertaining to any period of Hospitalization or Illness.
- (xxiv) 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.
- (xxv) Expenses related to any kind of RMO charges, service charge, surcharge, night charges levied by the hospital under whatever head.
- (xxvi) 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.
- (xxvii) Impairment of an Insured Person's intellectual faculties by abuse of stimulants or depressants unless prescribed by a medical practitioner.
- (xxviii) Alopecia, wigs and/or toupee and all hair or hair fall treatment and products.
- (xxix) Any treatment taken in a clinic, rest home, convalescent home for the addicted, detoxification center, sanatorium, home for the aged, mentally disturbed, remodeling clinic or similar institutions.
- (xxx) Expenses related to any kind of Advance Technology Methods other than mentioned in the Clause 2.1(d).
- (xxxi) 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.
- (xxxii) Treatment for Alcoholism, drug or substance abuse or any addictive condition and consequences thereof. (Code- Excl12).
- (xxxiii) Treatments received in health hydros, nature cure clinics, spas or similar establishments or private beds registered as a nursing home attached to such establishments or where admission is arranged wholly or partly for domestic reasons. (Code- Excl13).

- (xxxiv) 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)
- (xxxv) 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 comorbidities 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
- (xxxvi) 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
- (xxxvii) Refractive Error: (Code-Excl15)
- Expenses related to the treatment for correction of eye sight due to refractive error less than 7.5 dioptries.
- (xxxviii) Excluded Providers: (Code-Excl11)
- Expenses incurred towards treatment in any hospital or by any Medical Practitioner or any other provider specifically excluded by the Insurer and disclosed in its website / notified to the policyholders are not admissible. However, in case of life threatening situations or following an accident, expenses up to the stage of stabilization are payable but not the complete claim.
- Note: Refer Annexure – III of the Policy Terms & Conditions for list of excluded hospitals
- 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.

## 5. 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>

## 6. Claims Intimation, Assessment & Management

### 6.1 Claims Intimation

- a) Upon the occurrence of any Illness or Injury that may give rise to a Claim under this Policy, then as a Condition Precedent to the Company's liability under the Policy, the Policyholder or Insured Person shall undertake all of the following:
  - i) If any Illness is diagnosed or discovered 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 Person, shall notify the Company either at the Company's call center or in writing immediately.

- ii) It is agreed and understood that the following details are to be provided to the Company at the time of intimation of Claim:
  - 1) Policy Number;
  - 2) Name of the Policyholder;
  - 3) Name of the Insured Person in respect of whom the Claim is being made;
  - 4) Nature of Illness or Injury;
  - 5) Name and address of the attending Medical Practitioner and Hospital;
  - 6) Date of admission to Hospital or proposed date of admission to Hospital for planned Hospitalization;
  - 7) Any other information, documentation or details requested by the Company.
- iii) In case of an emergency Hospitalization: within 24 hours of Hospitalization
- iv) In case of planned Hospitalization: 48 hours prior to Hospitalization.

## 6.2 Claims Procedure

### a) Cashless

For availing the Cashless Facility at a Network Provider, the Policyholder/Insured Person shall :-

- i) Submit a pre-authorization form to the Company for approval. Only upon due approval from the Company, Cashless Facility can be availed at any Network Hospital.
- ii) Present the health card provided by the Company under this Policy along with a valid photo identification document (Voter ID card/Driving License/Passport/PAN Card or any other identification documentation as approved by the Company).
- iii) The Company will confirm in writing authorization or rejection of the request to avail Cashless Facility for the Insured Person's Hospitalization.
- iv) If the request for availing Cashless Facility is authorized by the Company, then payment for the Medical Expenses incurred in respect of the Insured Person shall not have to be made to the extent that such Medical Expenses are covered under this Policy and fall within the amount authorized in writing by the Company for

availing Cashless Facility. All original bills and evidence of treatment for the Medical Expenses incurred in respect of the Hospitalization of the Insured Person and all other information and documentation specified at Clause 6.4 shall be submitted to the Network Provider immediately and in any event before the Insured Person's discharge from Hospital.

- v) If the Company does not authorize the Cashless Facility due to insufficient Sum Insured or if insufficient information is provided to the Company to determine the admissibility of the Claim, payment for the treatment will have to be made by the Policyholder or Insured Person to the Network Provider, following which a Claim for reimbursement may be made to the Company and the same will be considered by the Company subject to the Policy.
- vi) It is agreed and understood that the Company may, in its sole discretion, modify or add to the list of Network Provider. For an updated list of Network Provider and the extent of Cashless Facilities available at each Network Provider, the Policyholder or Insured Person can refer to the list of Network Provider available on the Company's website or at the call centre.

### (b) Re-imburement

It is agreed and understood that in all cases where intimation of a Claim has been provided under this clause, all the information and documentation specified in Clause 6.4 below shall be submitted (at the Policyholder or Insured Person's expense) to the Company immediately and in any event within 15 days of Insured Person's discharge from Hospital.

## 6.3 Policyholder's or Insured Person's duty at the time of Claim

- a) It is agreed and understood that as a Condition Precedent for a Claim to be considered under this Policy:
  - i) The Policyholder or Insured Person shall check the updated list of Network Provider before submission of a pre-authorization request for cashless facility.
  - ii) All reasonable steps and measures must be taken to avoid or minimize the quantum of any Claim that may be made under this Policy.
  - iii) 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.

- iv) The Insured Person will, at the request of the Company, submit himself 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.
- v) The Company's Medical Practitioner and representatives shall be given access and co-operation to inspect the Insured Person's medical and Hospitalization records and to investigate the facts and examine the Insured Person.
- vi) The Company shall be provided with complete documentation and information which the Company has requested to establish its liability for the Claim, its circumstances and its quantum.
- vii) List of black listed hospitals have been mentioned in Annexure III. Modification of hospitals can be made to this list from time to time. A list of such hospitals will be available on our website.

#### 6.4 Claim Documents

- a) The following information and documentation shall be submitted in accordance with the procedures and within the timeframes specified in Clause 6 in respect of all Claims:
  - i) Duly completed and signed Claim form, in original;
  - ii) Medical Practitioner's referral letter advising Hospitalization;
  - iii) Medical Practitioner's prescription advising drugs/diagnostic tests/consultation;
  - iv) Original bills, receipts and discharge card from the Hospital/ Medical Practitioner;
  - v) Original bills from pharmacy/chemists;
  - vi) Original pathological/diagnostic test reports/radiology reports and payment receipts;
  - vii) Indoor case papers;
  - viii) Original investigation test reports and payment receipts
  - ix) Ambulance Receipt
  - x) Any other document as required by the Company to assess the Claim
- b) The Company will only accept bills / invoices which are made in the Insured Person's name.

#### 6.5 Claim Assessment

- a) All admissible Claims under this Policy shall be assessed by the Company in the following progressive order:
  - i) If a room accommodation has been opted for where the category is higher than the Single Private Room with A.C. that Insured Person under the Policy, then, the Associate Medical Expenses payable shall be pro-rated.
  - ii) The balance amount, if any, shall be the Claim payable.

#### 6.6 Payment Terms

- a) This Policy covers only medical treatment taken entirely within India. All payments under this Policy shall be made in Indian Rupees and within India.
- b) The Company shall have no liability to make payment of a Claim under the Policy in respect of an Insured Person, once the Sum Insured for that Insured Person is exhausted.
- (c) 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.
- d) If the Policyholder or Insured Person 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 and all the limits for Any One Illness under this Policy shall be applied as if they were under a single Claim.

- e) For cashless Claims, the payment shall be made to the Network Provider whose discharge would be complete and final.
- f) For the Reimbursement Claims, the Company will pay the Policyholder. In the event of death of the Policyholder, the Company will pay the nominee (as named in the Policy Schedule) and in case of no nominee at its discretion to the legal heirs of the Policyholder whose discharge shall be treated as full and final discharge of its liability under the Policy.

## 7. General Terms and Conditions

### 7.1 Disclosure to information

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

Note:

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

### 7.2 Condition Precedent to Admission of Liability

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

### 7.3 Reasonable Care

Insured Persons shall take all reasonable steps to safeguard the interests against any Illness or Injury that may give rise to a Claim.

### 7.4 No constructive Notice

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

### 7.5 Complete discharge

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

extent of that amount for the particular claim.

### 7.6 Multiple Policies

- 1) 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.
- 2) 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.
- 3) 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.
- 4) 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.

### 7.7 Policy Disputes

Any and all disputes or differences under or in relation to the validity, construction, interpretation and effect to this Policy shall be determined by the Indian Courts and in accordance with Indian law. The disputes on quantum on payment of losses or any other dispute explained in the paragraph shall be preferred to be dealt and resolved under the alternative dispute resolutions system including Arbitration and Conciliation Act of India.

### 7.8 Free Look Period

The Free Look Period shall be applicable on new individual health insurance policies and not on renewals or at the time of porting/migrating the policy.

The insured person shall be allowed free look period of fifteen days (30 days in case of distance marketing) from date of receipt of the policy document to review the terms and conditions of the policy, and to return the same if not acceptable.

If the insured has not made any claim during the Free Look Period, the insured shall be entitled to

- (i) a refund of the premium paid less any expenses incurred by the Company on medical



examination of the insured person and the stamp duty charges or

- (ii) where the risk has already commenced and the option of return of the policy is exercised by the insured person, a deduction towards the proportionate risk premium for period of cover or
- (iii) Where only a part of the insurance coverage has commenced, such proportionate premium commensurate with the insurance coverage during such period;

## 7.9 Renewal of Policy

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

- (i) The Company shall endeavour 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.

## 7.10 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 Policy Period Start Date	Joy Tomorrow	Joy Tomorrow	Joy Today / Joy Tomorrow
	1 Year	2 Year	3 Year
Up to 1 month	75.0%	87.0%	91.0%
1 month to 3 months	50.0%	74.0%	82.0%
3 months to 6 months	25.0%	61.5%	73.5%
6 months to 12 months	0.0%	48.5%	64.5%
12 months to 15 months	N.A.	24.5%	47.0%
15 months to 18 months	N.A.	12.0%	38.5%

18 months to 24 months	N.A.	0.0%	30.0%
24 months to 30 months	N.A.	N.A.	8.0%
Beyond 30 months	N.A.	N.A.	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 Policy holder. The premium would be refunded (excl 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 Person, 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.

## 7.11 Limitation of Liability

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

## 7.12 Communication

- (a) Any communication meant for the Company must be in writing and be delivered to its address shown in the Policy Schedule.

### 7.13 Alterations in the Policy

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

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

### 7.15 Electronic Transactions

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

### 7.16 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 at least 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>

### 7.17 Fraud

If any claim made by the insured person, is in any respect fraudulent, or if any false statement, or declaration is made or used in support thereof, or if any fraudulent means or devices are used by the insured person or anyone acting on his/her behalf to

obtain any benefit under this policy, all benefits under this policy shall be forfeited.

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

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

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

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

### 7.18 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.

### 7.19 Moratorium Period

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

the policy contract.

#### **7.20 Possibility of Revision of Terms of the Policy Including the Premium Rates**

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

#### **7.21 Nomination:**

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

#### **7.22 Grievances**

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

Website: [www.careinsurance.com](http://www.careinsurance.com)

Email: [customerfirst@careinsurance.com](mailto:customerfirst@careinsurance.com)

Contact No.: 1800-102-4488

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

Care Health Insurance Limited,

Unit No. 604 - 607, 6th Floor, Tower C,

Unitech Cyber Park, Sector-39,

Gurgaon, Haryana – 122001

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://ligms.irda.gov.in/>

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@ecoi.co.in	Gujarat, Dadra & Nagar Haveli, Daman and Diu
BENGALURU	Insurance Ombudsman, 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.: 080-22222049 / 22222048 Email: bimalokpal.bengaluru@ecoi.co.in	Karnataka
BHOPAL	Insurance Ombudsman, Office of the Insurance Ombudsman, Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel, Near New Market, BHOPAL (M.P.)-462 003. Tel.: 0755-2769201 / 9202 , Fax : 0755-2769203 E-mail : bimalokpal.bhopal@ecoi.co.in	Madhya Pradesh & Chhattisgarh
BHUBANESHWAR	Insurance Ombudsman, Office of the Insurance Ombudsman, 62, Forest Park, BHUBANESHWAR-751 009. Tel.: 0674 - 2596461 / 2596455, Fax : 0674-2596429 E-mail: bimalokpal.bhubaneswar@ecoi.co.in	Orissa
CHANDIGARH	Insurance Ombudsman, Office of the Insurance Ombudsman, S.C.O. No.101-103, 2nd Floor, Batra Building. Sector 17-D, CHANDIGARH-160 017. Tel.: 0172 - 2706196 / 2706468, Fax : 0172-2708274 E-mail: bimalokpal.chandigarh@ecoi.co.in	Punjab , Haryana, Himachal Pradesh, Jammu & Kashmir, Chandigarh
CHENNAI	Insurance Ombudsman, Office of the Insurance Ombudsman, Fathima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI-600 018. Tel.: 044-24333668 / 24335284, Fax : 044-24333664 E-mail : bimalokpal.chennai@ecoi.co.in	Tamil Nadu, Pondicherry Town and Karaikal (which are part of Pondicherry)
DELHI	Insurance Ombudsman, Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Bldg., Asaf Ali Road, NEW DELHI-110 002. Tel.: 011 - 23232481 / 23213504 E-mail : bimalokpal.delhi@ecoi.co.in	Delhi
GUWAHATI	Insurance Ombudsman, Office of the Insurance Ombudsman, “Jeevan Nivesh”, 5th Floor, Near Panbazar Overbridge, S.S. Road, GUWAHATI-781 001 (ASSAM). Tel.: 0361 - 2632204 / 2602205 E-mail : bimalokpal.guwahati@ecoi.co.in	Assam , Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura
HYDERABAD	Insurance Ombudsman, Office of the Insurance Ombudsman, 6-2-46, 1st Floor, Moin Court, Lane Opp. Saleem Function Palace, A.C. Guards, Lakdi-Ka-Pool, HYDERABAD-500 004. Tel.: 040 - 67504123 / 23312122 E-mail : bimalokpal.hyderabad@ecoi.co.in	Andhra Pradesh, Telangana and Yanam – a part of Territory of Pondicherry

Office of the Ombudsman	Contact Details	Jurisdiction of Office (Union Territory, District)
JAIPUR	Insurance Ombudsman, Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel. : 0141-2740363 Email : Bimalokpal.jaipur@ecoi.co.in	Rajasthan
ERNAKULAM	Insurance Ombudsman, Office of the Insurance Ombudsman, 2nd Floor, Pulinat Bldg., Opp. Cochin Shipyard, M.G. Road, ERNAKULAM-682 015. Tel. : 0484-2358759/2359338, Fax : 0484-2359336 E-mail : bimalokpal.emakulam@ecoi.co.in	Kerala, Lakshadweep, Mahe – a part of Pondicherry
KOLKATA	Insurance Ombudsman, Office of the Insurance Ombudsman, 4th Floor, Hindustan Bldg. Annexe, 4, C.R. Avenue, Kolkata – 700 072. Tel : 033-22124339/22124340, Fax : 033-22124341 E-mail : bimalokpal.kolkata@ecoi.co.in	West Bengal, Andaman & Nicobar Islands, Sikkim
LUCKNOW	Insurance Ombudsman, Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-2, Nawal Kishore Road, Hazaratganj, LUCKNOW-226 001. Tel.: 0522 - 2231330 / 2231331, Fax : 0522-2231310 E-mail : bimalokpal.lucknow@ecoi.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, Ambedkamagar, Sultanpur, Maharajgang, Santkabimagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar.
MUMBAI	Insurance Ombudsman, Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S.V. Road, Santacruz(W), MUMBAI-400 054. Tel.: 022 - 26106552 / 26106960 Fax: 022 - 26106052 Email: bimalokpal.mumbai@ecoi.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 Buddh Nagar, U.P-201301. Tel.: 0120-2514250 / 2514252 / 2514253 Email: bimalokpal.noida@ecoi.co.in	State of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshihar, Etah, Kanoorj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautambodhanagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur

Office of the Ombudsman	Contact Details	Jurisdiction of Office (Union Territory, District)
PATNA	Office of the Insurance Ombudsman, 1st Floor, Kalpana Arcade Building, Bazar Samiti Road, Bahadurpur, Patna 800 006. Tel.: 0612-2680952 Email: bimalokpal.patna@ecoi.co.in	Bihar, Jharkhand
PUNE	Insurance Ombudsman, Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 2nd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune – 411 030. Tel.: 020-41312555 Email: bimalokpal.pune@ecoi.co.in	Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region.

The updated details of Insurance Ombudsman are available on website of IRDAI: [www.irda.gov.in](http://www.irda.gov.in), on the website of General Insurance Council: [www.gicouncil.org.in](http://www.gicouncil.org.in), on the Company's website [www.careinsurance.com](http://www.careinsurance.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'

Secretary General/Secretary,

3rd Floor, Jeevan Seva Annexe,

S.V. Road, Santacruz(W),

Mumbai - 400 054.

Tel : 022-26106889/671/980

Fax : 022-26106949

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

## Annexure I : List of Day Care Surgeries

1. **Cardiology Related:**
  1. CORONARY ANGIOGRAPHY
2. **Critical Care Related:**
  2. INSERT NON- TUNNEL CV CATH
  3. INSERT PICC CATH ( PERIPHERALLY INSERTED CENTRAL CATHETER)
  4. REPLACE PICC CATH ( PERIPHERALLY INSERTED CENTRAL CATHETER)
  5. INSERTION CATHETER, INTRA ANTERIOR
  6. INSERTION OF PORTACATH
3. **Dental Related:**
  7. SPLINTING OF AVULSED TEETH
  8. SUTURING LACERATED LIP
  9. SUTURING ORAL MUCOSA
  10. ORAL BIOPSY IN CASE OF ABNORMAL TISSUE PRESENTATION
  11. FNAC
  12. SMEAR FROM ORAL CAVITY
4. **ENT Related:**
  13. MYRINGOTOMY WITH GROMMET INSERTION
  14. TYMPANOPLASTY (CLOSURE OF AN EAR DRUM PERFORATION / RECONSTRUCTION OF THE AUDITORY OSSICLES)
  15. REMOVAL OF A TYMPANIC DRAIN
  16. KERATOSIS REMOVAL UNDER GA
  17. OPERATIONS ON THE TURBINATES (NASAL CONCHA)
  18. TYMPANOPLASTY (CLOSURE OF AN EAR DRUM PERFORATION / RECONSTRUCTION OF THE AUDITORY OSSICLES)
  19. REMOVAL OF KERATOSIS OBTURANS
  20. STAPEDOTOMY TO TREAT VARIOUS LESIONS IN MIDDLE EAR
  21. REVISION OF A STAPEDECTOMY
  22. OTHER OPERATIONS ON THE AUDITORY OSSICLES
  23. MYRINGOPLASTY (POST-AURA / ENDAURAL APPROACH AS WELL AS SIMPLE TYPE -I TYMPANOPLASTY)
  24. FENESTRATION OF THE INNER EAR
  25. REVISION OF A FENESTRATION OF THE INNER EAR
  26. PALATOPLASTY
  27. TRANSORAL INCISION AND DRAINAGE OF A PHARYNGEAL ABSCESS
  28. TONSILLECTOMY WITHOUT ADENOIDECTOMY
  29. TONSILLECTOMY WITH ADENOIDECTOMY
  30. EXCISION AND DESTRUCTION OF A LINGUAL TONSIL
  31. REVISION OF A TYMPANOPLASTY
  32. OTHER MICRO SURGICAL OPERATIONS ON THE MIDDLE EAR
  33. INCISION OF THE MASTOID PROCESS AND MIDDLE EAR
  34. MASTOIDECTOMY
  35. RECONSTRUCTION OF THE MIDDLE EAR
  36. OTHER EXCISIONS OF THE MIDDLE AND INNER EAR
  37. INCISION (OPENING) AND DESTRUCTION (ELIMINATION) OF THE INNER EAR
  38. OTHER OPERATIONS ON THE MIDDLE AND INNER EAR
  39. EXCISION AND DESTRUCTION OF DISEASED TISSUE OF THE NOSE
  40. OTHER OPERATIONS ON THE NOSE
  41. NASAL SINUS ASPIRATION
  42. FOREIGN BODY REMOVAL FROM NOSE
  43. OTHER OPERATIONS ON THE TONSILS AND ADENOIDS
  44. ADENOIDECTOMY
  45. LABYRINTHECTOMY FOR SEVERE VERTIGO
  46. STAPEDECTOMY UNDER GA
  47. STAPEDECTOMY UNDER LA
  48. TYMPANOPLASTY (TYPE IV)
  49. ENDOLYMPHATIC SAC SURGERY FOR MENIERE'S DISEASE
  50. TURBINECTOMY



51. ENDOSCOPIC STAPEDECTOMY
  52. INCISION AND DRAINAGE OF PERICHONDRIITIS
  53. SEPTOPLASTY
  54. VESTIBULAR NERVE SECTION
  55. THYROPLASTY TYPE I
  56. PSEUDOCYST OF THE PINNA - EXCISION
  57. INCISION AND DRAINAGE - HAEMATOMA AURICLE
  58. TYMPANOPLASTY (TYPE II)
  59. REDUCTION OF FRACTURE OF NASAL BONE
  60. THYROPLASTY TYPE II
  61. TRACHEOSTOMY
  62. EXCISION OF ANGIOMA SEPTUM
  63. TURBINOPLASTY
  64. INCISION & DRAINAGE OF RETRO PHARYNGEAL ABSCESS
  65. UVULO PALATO PHARYNGO PLASTY
  66. ADENOIDECTOMY WITH GROMMET INSERTION
  67. ADENOIDECTOMY WITHOUT GROMMET INSERTION
  68. VOCAL CORD LATERALISATION PROCEDURE
  69. INCISION & DRAINAGE OF PARA PHARYNGEAL ABSCESS
  70. TRACHEOPLASTY
- 5. Gastroenterology Related:**
71. CHOLECYSTECTOMY AND CHOLEDOCHO-JEJUNOSTOMY/ DUODENOSTOMY/GASTROSTOMY /EXPLORATION COMMON BILE DUCT
  72. ESOPHAGOSCOPY, GASTROSCOPY, DUODENOSCOPY WITH POLYPECTOMY/REMOVAL OF FOREIGN BODY/DIATHERMY OF BLEEDING LESIONS
  73. PANCREATIC PSEUDOCYST EUS & DRAINAGE
  74. RF ABLATION FOR BARRETT'S OESOPHAGUS
  75. ERCP AND PAPILOTOMY
  76. ESOPHAGOSCOPE AND SCLEROSANT INJECTION
  77. EUS+SUBMUCOSAL RESECTION
  78. CONSTRUCTION OF GASTROSTOMY TUBE
  79. EUS+ASPIRATION PANCREATIC CYST
  80. SMALL BOWEL ENDOSCOPY (THERAPEUTIC)
  81. COLONOSCOPY, LESION REMOVAL
  82. ERCP
  83. COLONOSCOPY STENTING OF STRICTURE
  84. PERCUTANEOUS ENDOSCOPIC GASTROSTOMY
  85. EUS AND PANCREATIC PSEUDO CYST DRAINAGE
  86. ERCP AND CHOLEDOCHOSCOPY
  87. PROCTOSIGMOIDOSCOPY VOLVULUS DETORSION
  88. ERCP AND SPHINCTEROTOMY
  89. ESOPHAGEAL STENT PLACEMENT
  90. ERCP + PLACEMENT OF BILIARY STENTS
  91. SIGMOIDOSCOPY W/STENT
  92. EUS+COELIAC NODE BIOPSY
  93. UGI SCOPY AND INJECTION OF ADRENALINE, SCLEROSANTS BLEEDING ULCERS
- 6. General Surgery Related:**
94. INCISION OF A PILONIDAL SINUS / ABSCESS
  95. FISSURE IN ANO SPHINCTEROTOMY
  96. SURGICAL TREATMENT OF A VARICOCELE AND A HYDROCELE OF THE SPERMATIC CORD
  97. ORCHIDOPEXY
  98. ABDOMINAL EXPLORATION IN CRYPTORCHIDISM
  99. SURGICAL TREATMENT OF ANAL FISTULAS
  100. DIVISION OF THE ANAL SPHINCTER (SPHINCTEROTOMY)
  101. EPIDIDYMECTOMY
  102. INCISION OF THE BREAST ABSCESS
  103. OPERATIONS ON THE NIPPLE
  104. EXCISION OF SINGLE BREAST LUMP

105. INCISION AND EXCISION OF TISSUE IN THE PERIANAL REGION
106. SURGICAL TREATMENT OF HEMORRHOIDS
107. OTHER OPERATIONS ON THE ANUS
108. ULTRASOUND GUIDED ASPIRATIONS
109. SCLEROTHERAPY, ETC.
110. LAPAROTOMY FOR GRADING LYMPHOMA WITH SPLENECTOMY/ LIVER/LYMPH NODE BIOPSY
111. THERAPEUTIC LAPAROSCOPY WITH LASER
112. APPENDICECTOMY WITH/WITHOUT DRAINAGE
113. INFECTED KELOID EXCISION
114. AXILLARY LYMPHADENECTOMY
115. WOUND DEBRIDEMENT AND COVER
116. ABSCESS-DECOMPRESSION
117. CERVICAL LYMPHADENECTOMY
118. INFECTED SEBACEOUS CYST
119. INGUINAL LYMPHADENECTOMY
120. INCISION AND DRAINAGE OF ABSCESS
121. SUTURING OF LACERATIONS
122. SCALP SUTURING
123. INFECTED LIPOMA EXCISION
124. MAXIMAL ANAL DILATATION
125. PILES
126. A) INJECTION SCLEROTHERAPY
127. B) PILES BANDING
128. LIVER ABSCESS- CATHETER DRAINAGE
129. FISSURE IN ANO- FISSURECTOMY
130. FIBROADENOMA BREAST EXCISION
131. OESOPHAGEAL VARICES SCLEROTHERAPY
132. ERCP - PANCREATIC DUCT STONE REMOVAL
133. PERIANAL ABSCESS I&D
134. PERIANAL HEMATOMA EVACUATION
135. UGI SCOPY AND POLYPECTOMY OESOPHAGUS
136. BREAST ABSCESS I&D
137. FEEDING GASTROSTOMY
138. OESOPHAGOSCOPY AND BIOPSY OF GROWTH OESOPHAGUS
139. ERCP - BILE DUCT STONE REMOVAL
140. ILEOSTOMY CLOSURE
141. COLONOSCOPY
142. POLYPECTOMY COLON
143. SPLENIC ABSCESSES LAPAROSCOPIC DRAINAGE
144. UGI SCOPY AND POLYPECTOMY STOMACH
145. RIGID OESOPHAGOSCOPY FOR FB REMOVAL
146. FEEDING JEJUNOSTOMY
147. COLOSTOMY
148. ILEOSTOMY
149. COLOSTOMY CLOSURE
150. SUBMANDIBULAR SALIVARY DUCT STONE REMOVAL
151. PNEUMATIC REDUCTION OF INTUSSUSCEPTION
152. VARICOSE VEINS LEGS - INJECTION SCLEROTHERAPY
153. RIGID OESOPHAGOSCOPY FOR PLUMMER VINSON SYNDROME
154. PANCREATIC PSEUDOCYSTS ENDOSCOPIC DRAINAGE
155. ZADEK'S NAIL BED EXCISION
156. SUBCUTANEOUS MASTECTOMY
157. EXCISION OF RANULA UNDER GA
158. RIGID OESOPHAGOSCOPY FOR DILATION OF BENIGN STRICTURES
159. EVERSION OF SAC
160. UNILATERAL
161. ILATERAL
162. LORD'S PLICATION
163. JABOULAY'S PROCEDURE
164. SCROTOPLASTY
165. CIRCUMCISION FOR TRAUMA
166. MEATOPLASTY
167. INTERSPHINCTERIC ABSCESS INCISION AND DRAINAGE
168. PSOAS ABSCESS INCISION AND DRAINAGE
169. THYROID ABSCESS INCISION AND

DRAINAGE

- 170. TIPS PROCEDURE FOR PORTAL HYPERTENSION
- 171. ESOPHAGEAL GROWTH STENT
- 172. PAIR PROCEDURE OF HYDATID CYST LIVER
- 173. TRUCUT LIVER BIOPSY
- 174. PHOTODYNAMIC THERAPY OR ESOPHAGEAL TUMOUR AND LUNG TUMOUR
- 175. EXCISION OF CERVICAL RIB
- 176. LAPAROSCOPIC REDUCTION OF INTUSSUSCEPTION
- 177. MICRODOCHECTOMY BREAST
- 178. SURGERY FOR FRACTURE PENIS
- 179. SENTINEL NODE BIOPSY
- 180. PARASTOMAL HERNIA
- 181. REVISION COLOSTOMY
- 182. P R O L A P S E D C O L O S T O M Y - CORRECTION
- 183. TESTICULAR BIOPSY
- 184. LAPAROSCOPIC CARDIOMYOTOMY(HELLERS)
- 185. SENTINEL NODE BIOPSY MALIGNANT MELANOMA
- 186. LAPAROSCOPIC PYLOROMYOTOMY( RAMSTEDT)

7. **Gynecology Related:**

- 187. OPERATIONS ON BARTHOLIN'S GLANDS(CYST)
- 188. INCISION OF THE OVARY
- 189. INSUFFLATIONS OF THE FALLOPIAN TUBES
- 190. OTHER OPERATIONS ON THE FALLOPIAN TUBE
- 191. DILATATION OF THE CERVICAL CANAL
- 192. CONISATION OF THE UTERINE CERVIX
- 193. THERAPEUTIC CURETTAGE WITH COLPOSCOPY / BIOPSY /DIATHERMY/CRYOSURGERY/
- 194. LASER THERAPY OF CERVIX FOR VARIOUS LESIONS OF UTERUS
- 195. OTHER OPERATIONS ON THE UTERINE CERVIX
- 196. INCISION OF THE UTERUS )

(HYSTERECTOMY)

- 197. LOCAL EXCISION AND DESTRUCTION OF DISEASED TISSUE OF THE VAGINA AND THE POUCH OF DOUGLAS
- 198. INCISION OF VAGINA
- 199. INCISION OF VULVA
- 200. CULDOTOMY
- 201. SALPINGO-OOPHORECTOMY VIA LAPAROTOMY
- 202. ENDOSCOPIC POLYPECTOMY
- 203. HYSTEROSCOPIC REMOVAL OF MYOMA
- 204. D&C
- 205. HYSTEROSCOPIC RESECTION OF SEPTUM
- 206. THERMAL CAUTERISATION OF CERVIX
- 207. MIRENA INSERTION
- 208. HYSTEROSCOPIC ADHESIOLYSIS
- 209. LEEP
- 210. CRYOCAUTERISATION OF CERVIX
- 211. POLYPECTOMY ENDOMETRIUM
- 212. HYSTEROSCOPIC RESECTION OF FIBROID
- 213. LLETZ
- 214. CONIZATION
- 215. POLYPECTOMY CERVIX
- 216. HYSTEROSCOPIC RESECTION OF ENDOMETRIAL POLYP
- 217. VULVAL WART EXCISION
- 218. LAPAROSCOPIC PARAOVARIAN CYST EXCISION
- 219. UTERINE ARTERY EMBOLIZATION
- 220. LAPAROSCOPIC CYSTECTOMY
- 221. HYMENECTOMY( IMPERFORATE HYMEN)
- 222. ENDOMETRIAL ABLATION
- 223. VAGINAL WALL CYST EXCISION
- 224. VULVAL CYST EXCISION
- 225. LAPAROSCOPIC PARATUBAL CYST EXCISION
- 226. REPAIR OF VAGINA (VAGINAL ATRESIA

227. HYSTEROSCOPY, REMOVAL OF MYOMA
228. TURBT
229. URETEROCOELE REPAIR - CONGENITAL INTERNAL
230. VAGINAL MESH FOR POP
231. LAPAROSCOPIC MYOMECTOMY
232. SURGERY FOR SUI
233. REPAIR RECTO-VAGINA FISTULA
234. PELVIC FLOOR REPAIR (EXCLUDING FISTULA REPAIR)
235. URS+LL
236. LAPAROSCOPIC OOPHORECTOMY
237. NORMAL VAGINAL DELIVERY AND VARIANTS
- 8. Neurology Related:**
238. FACIAL NERVE PHYSIOTHERAPY
239. NERVE BIOPSY
240. MUSCLE BIOPSY
241. EPIDURAL STEROID INJECTION
242. GLYCEROL RHIZOTOMY
243. SPINAL CORD STIMULATION
244. MOTOR CORTEX STIMULATION
245. STEREOTACTIC RADIOSURGERY
246. PERCUTANEOUS CORDOTOMY
247. INTRATHECAL BACLOFEN THERAPY
248. ENTRAPMENT NEUROPATHY RELEASE
249. DIAGNOSTIC CEREBRAL ANGIOGRAPHY
250. VPSHUNT
251. VENTRICULOATRIAL SHUNT
- 9. Oncology Related:**
252. RADIO THERAPY FOR CANCER
253. CANCER CHEMOTHERAPY
254. IV PUSH CHEMOTHERAPY
255. HBI-HEMIBODY RADIO THERAPY
256. INFUSIONAL TARGETED THERAPY
257. SRT-STEREOTACTIC ARC THERAPY
258. SC ADMINISTRATION OF GROWTH FACTORS
259. CONTINUOUS INFUSIONAL CHEMOTHERAPY
260. INFUSIONAL CHEMOTHERAPY
261. CCRT-CONCURRENT CHEMO+RT
262. 2D RADIO THERAPY
263. 3D CONFORMAL RADIO THERAPY
264. IGRT- IMAGE GUIDED RADIO THERAPY
265. IMRT- STEP & SHOOT
266. INFUSIONAL BISPHOSPHONATES
267. IMRT- DMLC
268. ROTATIONAL ARC THERAPY
269. TELE GAMMA THERAPY
270. FSRT-FRACTIONATED SRT
271. VMAT-VOLUMETRIC MODULATED ARC THERAPY
272. SBRT-STEREOTACTIC BODY RADIO THERAPY
273. HELICAL TOMOTHERAPY
274. SRS-STEREOTACTIC RADIOSURGERY
275. X-KNIFE SRS
276. GAMMA KNIFE SRS
277. TBI-TOTAL BODY RADIO THERAPY
278. INTRALUMINAL BRACHY THERAPY
279. ELECTRON THERAPY
280. TSET-TOTAL ELECTRON SKIN THERAPY
281. EXTRACORPOREAL IRRADIATION OF BLOOD PRODUCTS
282. TELECOBALT THERAPY
283. TELECESIUM THERAPY
284. EXTERNAL Mould BRACHY THERAPY
285. INTERSTITIAL BRACHY THERAPY
286. INTRACAVITY BRACHY THERAPY
287. 3D BRACHY THERAPY
288. IMPLANT BRACHY THERAPY
289. INTRAVESICAL BRACHY THERAPY
290. ADJUVANT RADIO THERAPY
291. AFTERLOADING CATHETER BRACHY THERAPY
292. CONDITIONING RADIO THERAPY FOR BMT
293. EXTRACORPOREAL IRRADIATION TO THE HOMOLOGOUS BONE GRAFTS

- 294. RADICAL CHEMOTHERAPY
  - 295. NEOADJUVANT RADIOTHERAPY
  - 296. LDR BRACHYTHERAPY
  - 297. PALLIATIVE RADIOTHERAPY
  - 298. RADICAL RADIOTHERAPY
  - 299. PALLIATIVE CHEMOTHERAPY
  - 300. TEMPLATE BRACHYTHERAPY
  - 301. NEOADJUVANT CHEMOTHERAPY
  - 302. ADJUVANT CHEMOTHERAPY
  - 303. INDUCTION CHEMOTHERAPY
  - 304. CONSOLIDATION CHEMOTHERAPY
  - 305. MAINTENANCE CHEMOTHERAPY
  - 306. HDR BRACHYTHERAPY
- 10. Operations on the salivary glands & salivary ducts:**
- 307. INCISION AND LANCING OF A SALIVARY GLAND AND A SALIVARY DUCT
  - 308. EXCISION OF DISEASED TISSUE OF A SALIVARY GLAND AND A SALIVARY DUCT
  - 309. RESECTION OF A SALIVARY GLAND
  - 310. RECONSTRUCTION OF A SALIVARY GLAND AND A SALIVARY DUCT
  - 311. OTHER OPERATIONS ON THE SALIVARY GLANDS AND SALIVARY DUCTS
- 11. Operations on the skin & subcutaneous tissues:**
- 312. OTHER INCISIONS OF THE SKIN AND SUBCUTANEOUS TISSUES
  - 313. SURGICAL WOUND TOILET (WOUND DEBRIDEMENT) AND REMOVAL OF DISEASED TISSUE OF THE SKIN AND SUBCUTANEOUS TISSUES
  - 314. LOCAL EXCISION OF DISEASED TISSUE OF THE SKIN AND SUBCUTANEOUS TISSUES
  - 315. OTHER EXCISIONS OF THE SKIN AND SUBCUTANEOUS TISSUES
  - 316. SIMPLE RESTORATION OF SURFACE CONTINUITY OF THE SKIN AND SUBCUTANEOUS TISSUES
  - 317. FREE SKIN TRANSPLANTATION, DONOR SITE
  - 318. FREE SKIN TRANSPLANTATION, RECIPIENT SITE
  - 319. REVISION OF SKIN PLASTY
  - 320. OTHER RESTORATION AND RECONSTRUCTION OF THE SKIN AND SUBCUTANEOUS TISSUES.
  - 321. CHEMOSURGERY TO THE SKIN.
  - 322. DESTRUCTION OF DISEASED TISSUE IN THE SKIN AND SUBCUTANEOUS TISSUES
  - 323. RECONSTRUCTION OF DEFORMITY/DEFECT IN NAIL BED
  - 324. EXCISION OF BURSITIS
  - 325. TENNIS ELBOW RELEASE
- 12. Operations on the Tongue:**
- 326. INCISION, EXCISION AND DESTRUCTION OF DISEASED TISSUE OF THE TONGUE
  - 327. PARTIAL GLOSSECTOMY
  - 328. GLOSSECTOMY
  - 329. RECONSTRUCTION OF THE TONGUE
  - 330. OTHER OPERATIONS ON THE TONGUE
- 13. Ophthalmology Related:**
- 331. SURGERY FOR CATARACT
  - 332. INCISION OF TEAR GLANDS
  - 333. OTHER OPERATIONS ON THE TEAR DUCTS
  - 334. INCISION OF DISEASED EYELIDS
  - 335. EXCISION AND DESTRUCTION OF DISEASED TISSUE OF THE EYELID
  - 336. OPERATIONS ON THE CANTHUS AND EPICANTHUS
  - 337. CORRECTIVE SURGERY FOR ENTROPION AND ECTROPION
  - 338. CORRECTIVE SURGERY FOR BLEPHAROPTOSIS
  - 339. REMOVAL OF A FOREIGN BODY FROM THE CONJUNCTIVA
  - 340. REMOVAL OF A FOREIGN BODY FROM THE CORNEA
  - 341. INCISION OF THE CORNEA
  - 342. OPERATIONS FOR PTERYGIUM
  - 343. OTHER OPERATIONS ON THE CORNEA
  - 344. REMOVAL OF A FOREIGN BODY FROM THE LENS OF THE EYE

345. REMOVAL OF A FOREIGN BODY FROM THE POSTERIOR CHAMBER OF THE EYE
  346. REMOVAL OF A FOREIGN BODY FROM THE ORBIT AND EYEBALL
  347. CORRECTION OF EYELID PTOSIS BY LEVATOR PALPEBRAE SUPERIORIS RESECTION (BILATERAL)
  348. CORRECTION OF EYELID PTOSIS BY FASCIALATA GRAFT (BILATERAL)
  349. DIATHERMY / CRYOTHERAPY TO TREAT RETINAL TEAR
  350. ANTERIOR CHAMBER PARACENTESIS / CYCLODIATHERMY / CYCLOCRYOTHERAPY / GONIOTOMY / TRABECULOTOMY AND FILTERING AND ALLIED OPERATIONS TO TREAT GLAUCOMA
  351. ENUCLEATION OF EYE WITHOUT IMPLANT
  352. DACRYOCYSTORRHINOSTOMY FOR VARIOUS LESIONS OF LACRIMAL GLAND
  353. LASER PHOTOCOAGULATION TO TREAT RATINAL TEAR
  354. BIOPSY OF TEAR GLAND
  355. TREATMENT OF RETINAL LESION
- 14. Orthopedics Related:**
356. SURGERY FOR MENISCUS TEAR
  357. INCISION ON BONE, SEPTIC AND ASEPTIC
  358. CLOSED REDUCTION ON FRACTURE, LUXATION OR EPIPHYSEOLYSIS WITH OSTEOSYNTHESIS
  359. SUTURE AND OTHER OPERATIONS ON TENDONS AND TENDON SHEATH
  360. REDUCTION OF DISLOCATION UNDER GA
  361. ARTHROSCOPIC KNEE ASPIRATION
  362. SURGERY FOR LIGAMENT TEAR
  363. SURGERY FOR HEMOARTHROSIS / PYOARTHROSIS
  364. REMOVAL OF FRACTURE PINS / NAILS
  365. REMOVAL OF METAL WIRE
  366. CLOSED REDUCTION ON FRACTURE, LUXATION
  367. REDUCTION OF DISLOCATION UNDER GA
  368. EPIPHYSEOLYSIS WITH OSTEOSYNTHESIS
  369. EXCISION OF VARIOUS LESIONS IN COCCYX
  370. ARTHROSCOPIC REPAIR OF ACL TEAR KNEE
  371. CLOSED REDUCTION OF MINOR FRACTURES
  372. ARTHROSCOPIC REPAIR OF PCL TEAR KNEE
  373. TENDON SHORTENING
  374. ARTHROSCOPIC MENISCECTOMY - KNEE
  375. TREATMENT OF CLAVICLE DISLOCATION
  376. HAEMARTHROSIS KNEE - LAVAGE
  377. ABSCESS KNEE JOINT DRAINAGE
  378. CARPAL TUNNEL RELEASE
  379. CLOSED REDUCTION OF MINOR DISLOCATION
  380. REPAIR OF KNEE CAPTENDON
  381. ORIF WITH K WIRE FIXATION - SMALL BONES
  382. RELEASE OF MIDFOOT JOINT
  383. ORIF WITH PLATING - SMALL LONG BONES
  384. IMPLANT REMOVAL MINOR
  385. K WIRE REMOVAL
  386. POP APPLICATION
  387. CLOSED REDUCTION AND EXTERNAL FIXATION
  388. ARTHROTOMY HIP JOINT
  389. SYME'S AMPUTATION
  390. ARTHROPLASTY
  391. PARTIAL REMOVAL OF RIB
  392. TREATMENT OF SESAMOID BONE FRACTURE
  393. SHOULDER ARTHROSCOPY / SURGERY
  394. ELBOW ARTHROSCOPY
  395. AMPUTATION OF METACARPAL BONE
  396. RELEASE OF THUMB CONTRACTURE
  397. INCISION OF FOOT FASCIA
  398. CALCANEUM SPUR HYDROCORT INJECTION

- 399. GANGLION WRIST HYALASE INJECTION
  - 400. PARTIAL REMOVAL OF METATARSAL
  - 401. REPAIR /GRAFT OF FOOT TENDON
  - 402. REVISION/REMOVAL OF KNEE CAP
  - 403. AMPUTATION FOLLOW-UP SURGERY
  - 404. EXPLORATION OF ANKLE JOINT
  - 405. REMOVE/GRAFT LEG BONE LESION
  - 406. REPAIR/GRAFT ACHILLES TENDON
  - 407. REMOVE OF TISSUE EXPANDER
  - 408. BIOPSY ELBOW JOINT LINING
  - 409. REMOVAL OF WRIST PROSTHESIS
  - 410. BIOPSY FINGER JOINT LINING
  - 411. TENDON LENGTHENING
  - 412. TREATMENT OF SHOULDER DISLOCATION
  - 413. LENGTHENING OF HAND TENDON
  - 414. REMOVAL OF ELBOW BURSA
  - 415. FIXATION OF KNEE JOINT
  - 416. TREATMENT OF FOOT DISLOCATION
  - 417. SURGERY OF BUNION
  - 418. INTRA ARTICULAR STEROID INJECTION
  - 419. TENDON TRANSFER PROCEDURE
  - 420. REMOVAL OF KNEE CAP BURSA
  - 421. TREATMENT OF FRACTURE OF ULNA
  - 422. TREATMENT OF SCAPULA FRACTURE
  - 423. REMOVAL OF TUMOR OF ARM/ ELBOW UNDER RA/GA
  - 424. REPAIR OF RUPTURED TENDON
  - 425. DECOMPRESS FOREARM SPACE
  - 426. REVISION OF NECK MUSCLE (TORTICOLLIS RELEASE)
  - 427. LENGTHENING OF THIGH TENDONS
  - 428. TREATMENT FRACTURE OF RADIUS & ULNA
  - 429. REPAIR OF KNEE JOINT
- 15. Other operations on the mouth & face:**
- 430. EXTERNAL INCISION AND DRAINAGE IN THE REGION OF THE MOUTH, JAW AND FACE
  - 431. INCISION OF THE HARD AND SOFT PALATE
  - 432. EXCISION AND DESTRUCTION OF DISEASED HARD AND SOFT PALATE
  - 433. INCISION, EXCISION AND DESTRUCTION IN THE MOUTH
  - 434. OTHER OPERATIONS IN THE MOUTH
- 16. Pediatric surgery Related:**
- 435. EXCISION OF FISTULA-IN-ANO
  - 436. EXCISION JUVENILE POLYPS RECTUM
  - 437. VAGINOPLASTY
  - 438. DILATATION OF ACCIDENTAL CAUSTIC STRICTURE OESOPHAGEAL
  - 439. PRESACRAL TERATOMAS EXCISION
  - 440. REMOVAL OF VESICAL STONE
  - 441. EXCISION SIGMOID POLYP
  - 442. STERNOMASTOID TENOTOMY
  - 443. INFANTILE HYPERTROPHIC PYLORIC STENOSIS PYLOROMYOTOMY
  - 444. EXCISION OF SOFT TISSUE RHABDOMYOSARCOMA
  - 445. MEDIASTINAL LYMPH NODE BIOPSY
  - 446. HIGH ORCHIDECTOMY FOR TESTIS TUMOURS
  - 447. EXCISION OF CERVICAL TERATOMA
  - 448. RECTAL-MYOMECTOMY
  - 449. RECTAL PROLAPSE (DELORME'S PROCEDURE)
  - 450. DETORSION OF TORSION TESTIS
  - 451. EUA + BIOPSY MULTIPLE FISTULA IN ANO
  - 452. CYSTIC HYGROMA - INJECTION TREATMENT
- 17. Plastic Surgery Related:**
- 453. CONSTRUCTION SKIN PEDICLE FLAP
  - 454. GLUTEAL PRESSURE ULCER- EXCISION
  - 455. MUSCLE-SKIN GRAFT, LEG
  - 456. REMOVAL OF BONE FOR GRAFT
  - 457. MUSCLE-SKIN GRAFT DUCT FISTULA
  - 458. REMOVAL CARTILAGE GRAFT
  - 459. MYOCUTANEOUS FLAP
  - 460. FIBRO MYOCUTANEOUS FLAP
  - 461. BREAST RECONSTRUCTION SURGERY AFTER MASTECTOMY
  - 462. SLING OPERATION FOR FACIAL PALSY



463. SPLIT SKIN GRAFTING UNDER RA
464. WOLF SKIN GRAFT
465. PLASTIC SURGERY TO THE FLOOR OF THE MOUTH UNDER GA
- 18. Thoracic surgery Related:**
466. THORACOSCOPY AND LUNG BIOPSY
467. EXCISION OF CERVICAL SYMPATHETIC CHAIN THORACOSCOPIC
468. LASER ABLATION OF BARRETT'S OESOPHAGUS
469. PLEURODESIS
470. THORACOSCOPY AND PLEURAL BIOPSY
471. EBUS + BIOPSY
472. THORACOSCOPY LIGATION THORACIC DUCT
473. THORACOSCOPY ASSISTED EMPYEMA DRAINAGE
- 19. Urology Related:**
474. HAEMODIALYSIS
475. LITHOTRIPSY/NEPHROLITHOTOMY FOR RENAL CALCULUS
476. EXCISION OF RENAL CYST
477. DRAINAGE OF PYONEPHROSIS /PERINEPHRIC ABSCESS
478. INCISION OF THE PROSTATE
479. TRANSURETHRAL EXCISION AND DESTRUCTION OF PROSTATE TISSUE
480. TRANSURETHRAL AND PERCUTANEOUS DESTRUCTION OF PROSTATE TISSUE
481. OPEN SURGICAL EXCISION AND DESTRUCTION OF PROSTATE TISSUE
482. RADICAL PROSTATOVESICULECTOMY
483. OTHER EXCISION AND DESTRUCTION OF PROSTATE TISSUE
484. OPERATIONS ON THE SEMINAL VESICLES
485. INCISION AND EXCISION OF PERIPROSTATIC TISSUE
486. OTHER OPERATIONS ON THE PROSTATE
487. INCISION OF THE SCROTUM AND TUNICA VAGINALIS TESTIS
488. OPERATION ON A TESTICULAR HYDROCELE
489. EXCISION AND DESTRUCTION OF DISEASED SCROTAL TISSUE
490. OTHER OPERATIONS ON THE SCROTUM AND TUNICA VAGINALIS TESTIS
491. INCISION OF THE TESTES
492. EXCISION AND DESTRUCTION OF DISEASED TISSUE OF THE TESTES
493. UNILATERAL ORCHIDECTOMY
494. BILATERAL ORCHIDECTOMY
495. SURGICAL REPOSITIONING OF AN ABDOMINAL TESTIS
496. RECONSTRUCTION OF THE TESTIS
497. IMPLANTATION, EXCHANGE AND REMOVAL OF A TESTICULAR PROSTHESIS
498. OTHER OPERATIONS ON THE TESTIS
499. EXCISION IN THE AREA OF THE EPIDIDYMIS
500. OPERATIONS ON THE FORESKIN
501. LOCAL EXCISION AND DESTRUCTION OF DISEASED TISSUE OF THE PENIS
502. AMPUTATION OF THE PENIS
503. OTHER OPERATIONS ON THE PENIS
504. CYSTOSCOPICAL REMOVAL OF STONES
505. CATHETERISATION OF BLADDER
506. LITHOTRIPSY
507. BIOPSY OF TEMPORAL ARTERY FOR VARIOUS LESIONS
508. EXTERNAL ARTERIO-VEIN SHUNT
509. AV FISTULA - WRIST
510. URSL WITH STENTING
511. URSL WITH LITHOTRIPSY
512. CYSTOSCOPIC LITHOLAPAXY
513. ESWL
514. BLADDER NECK INCISION
515. CYSTOSCOPY & BIOPSY
516. CYSTOSCOPY AND REMOVAL OF POLYP
517. SUPRAPUBIC CYSTOSTOMY
518. PERCUTANEOUS NEPHROSTOMY
519. CYSTOSCOPY AND "SLING"

PROCEDURE.

- 520. TUNA-PROSTATE
- 521. EXCISION OF URETHRAL DIVERTICULUM
- 522. REMOVAL OF URETHRAL STONE
- 523. EXCISION OF URETHRAL PROLAPSE
- 524. MEGA-URETER RECONSTRUCTION
- 525. KIDNEY RENOSCOPY AND BIOPSY
- 526. URETER ENDOSCOPY AND TREATMENT
- 527. VESICO URETERIC REFLUX CORRECTION
- 528. SURGERY FOR PELVI URETERIC JUNCTION OBSTRUCTION
- 529. ANDERSON HYNES OPERATION
- 530. KIDNEY ENDOSCOPY AND BIOPSY
- 531. PARAPHIMOSIS SURGERY
- 532. INJURY PREPUCE- CIRCUMCISION
- 533. FRENULAR TEAR REPAIR
- 534. MEATOTOMY FOR MEATAL STENOSIS
- 535. SURGERY FOR FOURNIER'S GANGRENE SCROTUM
- 536. SURGERY FILARIAL SCROTUM
- 537. SURGERY FOR WATERING CAN PERINEUM
- 538. REPAIR OF PENILE TORSION
- 539. DRAINAGE OF PROSTATE ABSCESS
- 540. ORCHIECTOMY
- 541. CYSTOSCOPY AND REMOVAL OF FB

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

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

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

<b>Sr. No.</b>	<b>List IV – Items that are to be subsumed into costs of treatment</b>
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 Black Listed Hospitals

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

### Annexure III : List of Black Listed Hospitals

S. No.	HOSPITAL NAME	ADDRESS	ZONE
32	B.K.S. Hospital	No.18,1st Cross, Gandhi Nagar, Adyar, Bellary, Karnataka	South
33	East West Medical Centre	No.711, Sector-14, Gurgaon, Haryana	North
34	Jagtap Hospital	Anand Nagar, Sinhgood Road, Anandnagar, Pune, Maharashtra	West
35	Dr. Malwankar's Romeen Nursing Home	Ganesh Marg, Tagore Nagar, Vikhroli East, Mumbai, Maharashtra	West
36	Noble Medical Centre	SVP Road, Borivali West, Mumbai, Maharashtra	West
37	Rama Hospital	Sonepat Road, Bahalgarh, Sonipat, Haryana	North
38	S.B. Nursing Home & ICU	Lake Bloom 16,17,18 Opp. Solaris Estate, L.T. Gate No.6, Tunga Gaon, Saki-Vihar Road, Powai, Mumbai, Maharashtra	West
39	Saraswati Hospital	Divya Smruti Building, 1st Floor, Opp. Toyota Showroom, Malad Link Road, Malad West, Mumbai, Maharashtra	West
40	Shakuntla Hospital	3-B Tashkant Marg, Near St. Joseph Collage, Allahabad, Uttar Pradesh	North
41	Mahaveer Hospital & Trauma Centre	76-E, Station Road, Panki, Kanpur, Uttar Pradesh	North
42	Eashwar Lakshmi Hospital	Plot No. 9, Near Sub Registrar Office, Gandhi Nagar, Hyderabad, Andhra Pradesh	South
43	Amrapali Hospital	Plot No. NH-34, P-2, Omega -1, Greater Noida, Uttar Pradesh	North
44	Hardik Hospital	29C, Budh Bazar, Vikas Nagar, New Delhi, Delhi	North
45	Jabalpur Hospital & Research Centre Pvt. Ltd.	Russel Crossing, Naptier Town, Jabalpur, Madhya Pradesh	West
46	Panvel Hospital	Plot No. 260A, Uran Naka, Old Panvel, Navi Mumbai, Maharashtra	West
47	Santosh Hospital	L-629/631, Hapur Road, Shastri Nagar, Meerut, Uttar Pradesh	North
48	Sona Medical Centre	5/58, Near Police Station, Vikas Nagar, Lucknow, Uttar Pradesh	North
49	City Super Speciality Hospital	Near Mohan Petrol Pump, Gohana Road, Rohtak, Haryana	North
50	Navjeevan Hospital & Maternity Centre	753/21, Madanpuri Road, Near Pataudi Chowk, Gurgaon, Haryana	North
51	Abhishek Hospital	C-12, New Azad Nagar, Kanpur, Uttar Pradesh	North
52	Raj Nursing Home	23-A, Park Road, Allahabad, Uttar Pradesh	North
53	Sparsh Medicare and Trauma Centre	Shakti Khand-III/54, Indirapuram, Ghaziabad, Uttar Pradesh	North
54	Saras Healthcare Pvt. Ltd.	K-112, Sec-12, Pratap Vihar, Ghaziabad, Uttar Pradesh	North
55	Getwell Soon Multi-Speciality Institute Pvt. Ltd.	S-19, Shalimar Garden Extn., Near Dayanand Park, Sahibabad, Ghaziabad, Uttar Pradesh	North
56	Shivalik Medical Centre Pvt. Ltd.	A-93, Sec-34, Noida, Uttar Pradesh	North
57	Aakanksha Hospital	126, Aaradhnagar Society, B/H Bhulka bhavan School, Aanand-Mahal Road, Adajan, Surat, Gujarat	West
58	Abhinav Hospital	Harsh Apartment, Nr. Jamna Nagar Bus Stop, Goddod Road, Surat, Gujarat	West
59	Adhar Ortho Hospital	Dawer Chambers, Nr. Sub Jail, Ring Road, Surat, Gujarat	West
60	Aris Care Hospital	A 223-224, Mansarovar Society, 60 Feet, Godadara Road, Surat, Gujarat	West
61	Arzoo Hospital	Opp. L.B. Cinema, Bhatar Road, Surat, Gujarat	West
62	Auc Hospital	B-44, Gujarat Housing Board, Pandeshara, Surat, Gujarat	West
63	Dharamjivan General Hospital & Trauma Centre	Karmayogi-1, Plot No. 20/21, Near Piyush Point, Pandesara, Surat, Gujarat	West
64	Dr. Santosh Basotia Hospital	Bhatar Road, Surat, Gujarat	West
65	God Father Hospital	344, Nandvan Society, B/H Matrushakti Society, Puna Gam, Surat, Gujarat	West
66	Govind-Prabha Arogya Sankool	Opp. Ratna-Sagar Vidhyalaya, Kaji Medan, Gopipura, Surat, Gujarat	West



### Annexure III : List of Black Listed Hospitals

S. No.	HOSPITAL NAME	ADDRESS	ZONE
67	Hari Milan Hospital	L.H. Road, Surat, Gujarat	West
68	Jaldhi Ano-Rectal Hospital	103, Payal Apt., Next To Rander Zone Office, Tadwadi, Surat, Gujarat	West
69	Jeevan Path Gen. Hospital	2nd Floor, Dwarkesh Nagri, Nr. Laxmi Farsan, Sayan, Surat, Gujarat	West
70	Kalrav Children Hospital	Yashkamal Complex, Nr. Jivan Jyot, Udhna, Surat, Gujarat	West
71	Kanchan General Surgical Hospital	Plot No. 380, Ishwarnagar Society, Bhamroli-Bhatar, Pandesara, Surat, Gujarat	West
72	Krishnavati General Hospital	Bamroli Road, Surat, Gujarat	West
73	Niramayam Hospital & Prasutigruah	Shraddha Raw House, Near Natures Park, Surat, Gujarat	West
74	Patna Hospital	25, Ashapuri Soc - 2, Bamroli Road, Surat, Gujarat	West
75	Poshia Children Hospital	Harekrishan Shoping Complex, 1st Floor, Varachha Road, Surat, Gujarat	West
76	R.D Janseva Hospital	120 Feet Bamroli Road, Pandesara, Surat, Gujarat	West
77	Radha Hospital & Maternity Home	239/240 Bhagunagar Society, Opp. Hans Society, L.H. Road, Varachha Road, Surat, Gujarat	West
78	Santosh Hospital	L. H. Road, Varachha, Surat, Gujarat	West
79	Sparsh Multy Specality Hospital & Trauma Care Center	G.I.D.C Road, Nr. Udhana Citizen Co-Op. Bank, Surat, Gujarat	West

**Notes:**

1. For an updated list of Hospitals, please visit the Company's website.
2. Only in case of a medical emergency, Claims would be payable if admitted in the above Hospitals on a reimbursement basis.

## Annexure IV - Benefit /Premium illustration

(Illustration 1)

Age of members Insured	Coverage opted on individual basis covering each member of the family separately (at a single point of time)		Coverage opted on individual basis covering multiple members of the family under a single Policy (Sum Insured is available for each member of family)				Coverage opted on family floater basis with overall Sum Insured (only one Sum Insured is available for the entire family)			
	Premium (Rs.)	Sum Insured (Rs.)	Premium (Rs.)	Discount (if any)	Premium after discount (Rs.)	Sum Insured (Rs.)	Premium or consolidated premium for all members of family (Rs.)	Floater Discount (if any)	Premium after discount (Rs.)	Sum Insured (Rs.)
41	16,166	3,00,000	NA				18,620	NA	18,620	3,00,000
39	7,274	3,00,000								
Total Premium for all members of family is Rs. 23,440, when each member is covered separately.  Sum Insured available for each individual is Rs. 3,00,000			Total Premium for all members of family is Rs. 23,440, when they are covered under a single policy  Sum Insured available for each family member is Rs. 3,00,000				Total Premium when policy is opted on floater basis is Rs. 18,620  Sum Insured of Rs. 3,00,000 is available for entire family			

## Annexure IV - Benefit /Premium illustration

### (Illustration 2)

Age of members Insured	Coverage opted on individual basis covering each member of the family separately (at a single point of time)		Coverage opted on individual basis covering multiple members of the family under a single Policy (Sum Insured is available for each member of family)				Coverage opted on family floater basis with overall Sum Insured (only one Sum Insured is available for the entire family)			
	Premium (Rs.)	Sum Insured (Rs.)	Premium (Rs.)	Discount (if any)	Premium after discount (Rs.)	Sum Insured (Rs.)	Premium or consolidated premium for all members of family (Rs.)	Floater Discount (if any)	Premium after discount (Rs.)	Sum Insured (Rs.)
52	9,108	3,00,000	NA				15,978	NA	15,978	3,00,000
48	7,894	3,00,000								
Total Premium for all members of family is Rs. 17,002, when each member is covered separately.  Sum Insured available for each individual is Rs. 3,00,000			Total Premium for all members of family is Rs. 17,002, when they are covered under a single policy  Sum Insured available for each family member is Rs. 3,00,000				Total Premium when policy is opted on floater basis is Rs.15,978  Sum Insured of Rs. 3,00,000 is available for entire family			

## Annexure IV - Benefit /Premium illustration

### (Illustration 3)

Age of members Insured	Coverage opted on individual basis covering each member of the family separately (at a single point of time)		Coverage opted on individual basis covering multiple members of the family under a single Policy (Sum Insured is available for each member of family)				Coverage opted on family floater basis with overall Sum Insured (only one Sum Insured is available for the entire family)			
	Premium (Rs.)	Sum Insured (Rs.)	Premium (Rs.)	Discount (if any)	Premium after discount (Rs.)	Sum Insured (Rs.)	Premium or consolidated premium for all members of family (Rs.)	Floater Discount (if any)	Premium after discount (Rs.)	Sum Insured (Rs.)
70	28,365	3,00,000	NA				49,678	NA	49,678	3,00,000
67	28,365	3,00,000								
Total Premium for all members of family is Rs. 56,730, when each member is covered separately.  Sum Insured available for each individual is Rs. 3,00,000			Total Premium for all members of family is Rs. 56,730, when they are covered under a single policy  Sum Insured available for each family member is Rs. 3,00,000				Total Premium when policy is opted on floater basis is Rs. 49,678  Sum Insured of Rs. 3,00,000 is available for entire family			

#### Notes:

1. Premium rates (excl taxes) specified in above illustration shall be standard premium rates without considering any loading.
2. Premium shown is for Joy Tomorrow plan where members considered are 1 male and 1 female in the illustration.

## Optional Cover

1. The Optional Cover shall be available only if the same is specifically mentioned in the Policy Schedule.
2. The Optional Cover is subject to the terms and conditions stated below and the Policy Terms & Conditions.
3. Optional Cover – 1 : No Claim Bonanza
  - 3.1 If the Policy is renewed or continued for three consecutive claim free Policy Years without any break, the Company will provide 100% of the Sum Insured of the expiring Policy on a cumulative basis as a No Claims Bonanza.
  - 3.2 In any Policy Year, the accrued No Claims Bonanza shall not exceed 100% of the total of the Sum Insured available in the renewed Policy.
- 3.3 General Terms and Conditions:
  - (a) For a Floater policy, the No Claim Bonanza, shall also be available only on Floater basis and shall accrue only if no Claim has been made in respect of any Insured Person during the expiring block of three continuous claim free Policy Years. The No Claim Bonanza which is accrued during the Claim-free Policy Period will only be available to those Insured Persons who were insured in such Claim-free Policy Period and continue to be insured in the subsequent Policy Period.
  - (b) The accrued No Claim Bonanza as notified in the renewal notice shall be provisional and is subject to revision if a Claim is made under the expiring Policy Year.
  - (c) The accrued No Claim Bonanza will be forfeited if the Policy is not continued / renewed on or before Policy Period End Date and in any event not later than the expiry of the Grace Period.
  - (d) The No Claim Bonanza shall be applicable subject to continuation of the Policy for three continuous Policy Years.
  - (e) This clause does not alter the Company's right to decline renewal or cancellation of the Policy.
  - (f) In the event of a Claim occurring during any Policy Period, the accrued No Claim Bonanza will not be available in subsequent renewal, but in no case shall the Sum Insured be reduced.
  - (g) At the time of Policy renewal if the Policyholder chooses not to renew this Optional Cover, then the No Claim Bonanza under the expiring Policy shall be forfeited.
  - (h) Any Claim under this Optional Cover shall always be subject to Clause 5.5 of the Policy Terms and Conditions.
  - (i) In case Sum Insured under the Policy is increased at the time of renewal, the No Claim Bonanza shall be calculated on the Sum Insured applicable on the last completed Policy Year.
- 3.4. Cancellation
  - (a) The Policyholder may give 15 days' notice in writing, to the Company, for the cancellation of this Optional Cover, in which case the company shall from the date of receipt of the notice, cancel this Optional Cover and refund the premium for the unexpired period at the short period scales, as mentioned below provided no Claim has been made under any of the benefits as specified in Clause 2 of the Policy Terms and Conditions:
    - b) Refund % to be applied on annual premium rates.

Cancellation Date (x months) from Policy Period Start Date	Joy Tomorrow	Joy Tomorrow	Joy Today / Joy Tomorrow
	1 Year	2 Year	3 Year
Up to 1 month	75.0%	87.0%	91.0%
1 month to 3 months	50.0%	74.0%	82.0%
3 months to 6 months	25.0%	61.5%	73.5%
6 months to 12 months	0.0%	48.5%	64.5%
12 months to 15 months	N.A.	24.5%	47.0%
15 months to 18 months	N.A.	12.0%	38.5%
18 months to 24 months	N.A.	0.0%	30.0%
24 months to 30 months	N.A.	N.A.	8.0%
Beyond 30 months	N.A.	N.A.	0.0%

- c) If any Claim is made and the Policyholder chooses to cancel this Optional Cover then Company shall not be liable to refund any premium paid in respect of this Optional Cover.

## Illustration: Working of No Claim Bonanza

For Policy Period 1st Jan. 2014 to 31st Dec. 2016 (either by continuous renewal without any break in case of 1 year/2 year policy tenure or by taking a policy with tenure of 3 years)

Details	Scenario 1	Scenario 2	Scenario 3	Scenario 4
Sum Insured at Policy Year Start Date (01.01.2014)	300,000	300,000	300,000	300,000
No Claims Bonanza	-	-	90,000	90,000
			Assuming that policy has 3 completed & continuous claim free years	
Total Eligible Sum Insured for Claim	300,000	300,000	6,00,000	6,00,000
Claim 1 on 01.05.2017 :				
Claim made for (Rs.)	2,00,000	4,00,000	3,50,000	7,50,000
Claim Amount Eligible	2,00,000	3,00,000	3,50,000	6,00,000
Sum Insured utilized for Claim	2,00,000	3,00,000	3,00,000	3,00,000
No Claims Bonanza available	No	No	Yes	Yes
No Claim Bonanza amount to be utilized for Claim	N.A.	N.A.	50,000	3,00,000
Total Claim Payable	2,00,000	3,00,000	3,50,000	6,00,000
Balance Sum Insured available for the balance policy period	1,00,000	-	-	-
Balance No Claim Bonanza available for the balance policy period	-	-	2,50,000	-
Claim 2 on 01.09.2017 :				
Claim made for (Rs.)	2,00,000	4,00,000	3,50,000	3,50,000
Claim Amount Eligible	1,00,000	0	2,50,000	0
Sum Insured utilized for Claim	1,00,000	0	0	0
No Claims Bonanza available	No	No	Yes	No
No Claim Bonanza amount to be utilized for Claim	N.A.	N.A.	2,50,000	N.A.
Total Claim Payable	1,00,000	0	2,50,000	0
Balance Sum Insured for the balance policy period	Nil	Nil	Nil	Nil

Note : It is assumed that Claim Event 1 and Claim Event 2 are not related events

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