

## PROSPECTUS AND SALES LITERATURE

### Eligibility Criteria

<b>Entry Age – Minimum</b>	Adult : 18 years Child : 1 Day New Born : 1 Day
<b>Entry Age – Maximum</b>	Adult : 65 years Child : 24 years New Born : 90 Days
<b>Exit Age</b>	Lifelong
<b>Age of Proposer</b>	18 Years or above
<b>How can you cover yourself</b>	Individual basis (maximum up to 6 Persons) or Floater basis
<b>Floater combinations</b>	2 Adults 2 Adults + 1 Child 2 Adults + 2 Children
<b>Who are covered</b>	1. Individual : Self, Legally married spouse, son, daughter, brother, sister, grandson, granddaughter, nephew, niece, Son-in-law, Daughter-in-law, Employee 2. Family Floater : Self, Legally married Spouse, Children & Parents, Employee & their dependent

#### Note :

- Child - 1 day to 24 years would be covered only under a floater. Child would be ported to an individual policy and treated as adult upon attaining age of 25 at the time of renewal.
- 2 Adults implies 1 Male & 1 Female

### Key Benefits

#### 1. Hospitalization Expenses

##### i. In-patient Care

We indemnify for the medical expenses incurred during Hospitalization for a minimum period of 24 consecutive hours like room charges, nursing expenses and Intensive Care Unit charges, surgeon's fee, doctor's fee, anesthesia, blood, oxygen, operation theater charges, etc.

##### ii. Day Care Treatment

We indemnify for your medical expenses if you undergo a Day Care Treatment at a hospital or a day care centre that requires Hospitalization for less than 24 hours.

##### iii. Advance Technology Methods:

The Company will indemnify the Insured Person up to Sum Insured for expenses incurred under Benefit 1 (Hospitalization Expenses) for treatment taken through following advance technology methods:

- Uterine Artery Embolization and HIFU
- Balloon Sinuplasty
- Deep Brain stimulation
- Oral chemotherapy
- Immunotherapy- Monoclonal Antibody to be given as injection
- Intra vitreal injections
- Robotic surgeries
- Stereotactic radio surgeries
- Bronchial Thermoplasty
- Vaporisation of the prostate (Green laser treatment or holmium laser treatment)
- IONM - (Intra Operative Neuro Monitoring)

- I. Stem cell therapy: Hematopoietic stem cells for bone marrow transplant for haematological conditions to be covered.

## 2. Pre-hospitalization Medical Expenses & Post Hospitalization Medical Expenses

This benefit indemnifies for

- i. The medical expenses incurred by you for a period 30 days immediately before your Hospitalization; and
- ii. The medical expenses incurred by you for a period 60 days immediately after your discharge from Hospital.

## 3. Ambulance Cover

We will indemnify you for expenses incurred on an ambulance service offered by the hospital or any service provider, in an emergency situation.

## 4. Maternity Cover (including Pre-natal & Post-natal Expenses)

We will indemnify for the expenses incurred related to Maternity including pre-natal & post-natal expenses incurred in respect of the Hospitalization of the Insured Person for the delivery of the child.

**NOTE:** Cover under this Benefit is available only up to 45 years of Age.

## 5. New Born Baby Cover

We Cover Your New Born from birth till 90 days. We shall pay for the medical expenses incurred towards Your New Born too. 91 days and above, Your baby would be covered under the regular policy upon payment of additional premium.

## 6. New Born Birth Defects

We will pay the amount as a lump sum in case the New Born Baby is diagnosed with Down's Syndrome or Cerebral Palsy provided that no Claim under Benefit - 'New Born Baby Cover' shall be made with respect to Down's syndrome or Cerebral Palsy in case Claim is payable under this Benefit.

## 7. AYUSH Treatments

It has been observed at times that a combination of conventional medical treatment and AYUSH therapies quicken & aid the process of recovery. Therefore, we will pay You up to Sum Insured for medical expenses incurred by You towards Your in-patient admission at any AYUSH Hospitals or health care facilities for any of the listed AYUSH Treatments namely Ayurveda, Yoga, Naturopathy, Sidha, Unani and Homeopathy, subject to the conditions specified below.

- i. A Claim will be admissible under this Benefit only if the Claim is admissible under 'In-patient Care' of Benefit 1 Hospitalization Expenses.
- ii. Medical Treatment should be rendered from a registered Medical Practitioner who holds a valid practicing license in respect of such AYUSH Treatments; and
- iii. Such treatment taken is within the jurisdiction of India.

## Special Conditions

### 1. Floater Cover

Under the 'floater' plan, you can cover any member of your immediate family (yourself or spouse, parents and children) and employee & their dependents for the sum insured in a single policy.

### 2. Co-payment

You will bear 20% of the Final Claim Amount, as mentioned in the table below, and our liability shall be restricted to the balance amount, subject to the available Sum Insured.

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

## Optional Cover

### 1. No Claim Bonanza

If the option is chosen by you and you do not have any occasion to claim health insurance in a block of completed and continuous three policy year, we raise a cheer to your good health in the form of a bonus for you. You receive an increase of 100 percent in your sum insured on a cumulative basis. In any case the No Claim Bonanza will not exceed 100% of the total of sum insured under the policy and in the event there is a claim in a

policy year then the No Claims Bonanza accrued will not be available but in no case shall the sum insured be reduced. It's just our way to tell you that we're there with you in good times and in bad.

## Salient Features

### 1. Policy Term

The Policy term for Joy Today would be three years. Your policy term for Joy Tomorrow can be one year, two years or three years.

### 2. Tax Benefit

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

### 3. Cashless Facility

With Cashless Facility, you no longer need to run around paying off hospital bills and then follow up for a reimbursement. All you now need to do is get admitted to any of our Network Hospitals and concentrate only on your recovery. Leave the bill payment arrangements to us, except for any non-medical expenses that you incur at the Hospital.

### 4. 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 thirty days 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;

### 5. Premium

The premium charged under the Policy depends upon the Sum Insured, Age, gender, number of members in the policy, policy term and the health status of the individual.

The premium rates for the plans offered are annexed hereto with the prospectus.

### 6. Cancellation / Termination

The policyholder may cancel this policy by giving 7days' written notice and in such an event, we shall refund proportionate premium for the unexpired policy period

- a. 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.
- b. If the risk under the Policy has already commenced, or only a part of the insurance coverage has commenced, and the option of Policy cancellation is exercised by the Policyholder, then the expenses such as pre- policy medical examination etc. incurred by the Company will also be deducted before refunding of premium.
- c. We 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 Your demise,

- i. Where the Policy covers You, this Policy shall stand null and void from the date and time of Your demise and the Company shall refund proportionate premium for unexpired Policy Period 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, We will renew the Policy subject to the appointment of a policyholder provided that:
  - i. Written notice in this regard is given to Us before the Policy Period End Date; and
  - ii. A person over Age 18 who satisfies our criteria to become a Policyholder.

**7. 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.

**8. Portability**

The insured person will have the option to port the policy to other insurers by applying to such insurer to port the entire policy along with all the members of the family, if any, at least 30 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 as per IRDAI guidelines on portability.

For Detailed Guidelines on Portability, kindly refer the link: <https://www.careinsurance.com/other-disclosures.html>

**9. Migration**

The insured person will have the option to migrate the policy to other health insurance products/plans offered by the company by applying for migration of the policy 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 as per IRDAI guidelines on migration.

For Detailed Guidelines on Migration, kindly refer the link: <https://www.careinsurance.com/other-disclosures.html>

## 10. 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 a one-time option to renew the existing product, if renewal falls within the 90 days from the date of withdrawal of the product or 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

## 11. Possibility of Revision of Terms of the Policy Including the Premium Rates

The Company may revise or modify the terms of the policy including the premium rates. The insured person shall be notified before the changes are affected.

## 12. Grievance Redressal

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

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

Toll free: (WhatsApp): 8860402452

Submit Your Queries/Requests: [www.careinsurance.com/contact-us.html](http://www.careinsurance.com/contact-us.html)

Courier: Any of Company's Branch Office or corporate office

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

If Insured Person is not satisfied with the redressal of grievance through one of the above methods, Insured Person may contact the grievance officer at Branch Office or corporate office.

For updated details of grievance officer, kindly refer the link <https://www.careinsurance.com/customer-grievance-redressal.html>

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

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

## Claims Management

We directly process the claims. Your claims would be managed In-house.

We take pride in offering hassle-free clearance and speedy settlements.

Intimation: Kindly notify Us in case of occurrence of any event that can give rise to Claim. The notification should be

- i. At least 48 hours before the commencement of planned Hospitalization; or
- ii. Within 24 hours of admission to Hospital, if the Hospitalization is required in an Emergency.

## Claim Process

1. Any Claim under this Policy shall be settled either on cashless or on reimbursement basis as per the Benefit.
2. Please send the duly signed claim form and all the information/documents mentioned therein to Us. Please refer to claim form for complete documentation.
3. If there is any deficiency in the documents/information submitted by You, We will send the deficiency letter.
4. On receipt of the complete set of claim documents, We will send the cheque for the admissible amount, along

with a settlement statement in Your name.

### **Cashless**

The Cashless Facility is available only at Our Network Hospitals. All You have to do is present the Care Health Insurance Card along with a valid photo identification document at Our nation-wide network of leading hospitals and avail of the cashless service. The list of these hospitals is available on our website [www.careinsurance.com](http://www.careinsurance.com) or call our call centre.

You need to request for the cashless facility in a prescribed format. We may authorize Your request and thereafter You shall not be required to pay for the hospital bills, except for the non-medical expenses.

### **Re-imburement**

In case of reimbursement of expenses when you use a non-networked hospital, all you need to do is notify us within 48 hours in case of a planned hospitalization or within 24 hours in case of an emergency about the claim. Call us directly, send us the documents specified below and we will process your claim.

### **List of Documents to be submitted for reimbursement claims :**

1. Duly completed and signed Claim form, in original;
2. Medical Practitioner's first consultation paper and referral letter advising Hospitalization;
3. Medical Practitioner's prescription advising drugs / diagnostic tests / consultation;
4. Original numbered bills/ receipts and discharge card from the Hospital / Medical Practitioner;
5. Original numbered bills from licensed pharmacy / chemists;
6. Original pathological / diagnostic test reports / radiology reports and payment receipts;
7. Emergency Notes, Initial Assessment Sheet and Indoor case papers;
8. Original investigation test reports and payment receipts
9. Ambulance Receipt
10. Any other document as required by us to assess the Claim

### **Claim Assessment**

All admissible Claims made under this Policy shall be assessed by Us in the following progressive order:

- i. If the room category opted for, is higher than the eligible limit as applicable, then the Associate Medical Expenses payable shall be pro-rated.
- ii. Balance amount, if any, shall be the claim payable.

### **Duties of the Claimant**

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

- i. You shall check the updated list of Network Hospitals before submission of a pre-authorisation 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 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 Terms & Conditions.

- iv. You will, at Our request, submit Yourself for a medical examination by Our nominated Medical Practitioner as often as We consider reasonable and necessary. The cost of such examination will be borne by Us.
- v. Our Medical Practitioner and representatives shall be given access and co-operation to inspect Your medical and Hospitalization records and to investigate the facts and examine You.
- vi. We shall be provided with complete documentation and information which We have 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 of Policy Terms & Conditions. Modification of hospitals can be made to this list from time to time. A list of such hospitals will be available on our website.

### **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. We shall have no liability to make payment of a Claim under the Policy in respect, 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 15 days from the date of intimation on 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 intimation 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 15 days from the date of intimation on receipt of last necessary document. In such cases, the Company shall settle the claim within 45 days from the date of intimation on 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 intimation 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 You 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, We will pay You. In the event of Your death, We will pay the nominee (as named in the Policy Schedule) and in case of no nominee at Our discretion to Your legal heirs whose discharge shall be treated as full and final discharge of its liability under the Policy.
- g. Policy covers Reasonable and Customary Charges incurred towards medical treatment taken or any other expenses triggers under any Benefit during the Policy Period.
- h. Under this Policy, the Company's total, cumulative, maximum liability during the Policy Year is maximum up to the Sum Insured unless any additional Sum Insured available or accrued under any Benefit.
- i. For diseases or conditions or procedure that have a specified sub-limit then all related expenses shall be covered up to the sub-limit specified for that disease or condition or procedure. In case there is a specified sub-limit then the Company's total, cumulative, maximum liability during the Policy Year is maximum up to the specified sub-limit subject to the available Sum Insured in the Policy Year.

**For example-** if the Policy specifies a sub-limit of Rs. 50,000 for a particular disease then all expenses related to the treatment of that disease (including but not limited to pre-hospitalization, hospitalization and post-hospitalization) will be covered up to Rs. 50,000, subject to Sum Insured availability in the Policy Year even if the overall Sum Insured is higher.

## Exclusions

### 1. 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 you have Continuous Coverage for more than twelve months.
- c. The referred waiting period is made applicable to the enhanced sum insured in the event of granting higher sum insured subsequently.

### 2. 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

### 3. **Pre-existing Disease: 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 36 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 36 months for any pre-existing disease is subject to the same being declared at the time of application and accepted by Insurer.

### 4. **Maternity Wait Period**

Claims will not be admissible for any expenses incurred for diagnosis / treatment related to any Maternity Expenses until 9 months of continuous coverage has elapsed under Plan - Joy Today or 24 months of continuous 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.

- 5. 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.

### 6. **Permanent Exclusions**

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 Cosmetic or plastic Surgery: **(Code- Excl08)**
- x.** 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.
- 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 spas, nature cure clinics, spas or similar establishments or private beds registered as a nursing home attached to such establishments or where admission is arranged wholly or partly for domestic reasons. (Code- Excl13)
- 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 co-morbidities following failure of less invasive methods of weight loss:
    - i. Obesity-related cardiomyopathy
    - ii. Coronary heart disease
    - iii. Severe Sleep Apnea
    - iv. Uncontrolled Type2 Diabetes

**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

**xxxix. Any Illness or Injury attributable to consumption, use, misuse or abuse of tobacco, intoxicating drugs, alcohol, hallucinogens, smoking.**

**xl. Any treatment or part of treatment or any expenses incurred under this Policy that is not reasonable and customary and/or not medically necessary.**

**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.

For further details on the exclusions applicable, please refer to the Policy Terms & Conditions or seek the advice of your financial advisor.

## Pre-Policy Issuance Medical Check-up

We may ask the Insured Person to undergo requisite Medical Check- as per the medical grid defined. The result of these tests shall be valid for a period of 3 months from the date of tests.

The cost of the medical tests would be borne by us in case you opt for a 2 year or 3 year tenure and Your proposal is accepted. We shall bear 50% of the cost of medical tests in case you opt for a 1 year tenure and Your proposal is accepted.

Also, wherever any Pre-Existing Disease or any other adverse medical history is declared for any member, we may ask such member to undergo specific tests, as We may deem fit to evaluate such member, irrespective of the member's age. We shall bear the cost of such medical tests if your proposal is accepted.

**The test is to be taken as per the corresponding grid:**

Age / Sum Insured	Rs. 3 Lac	Rs. 5 Lac
Up to 45 years	Not Applicable	Not Applicable
46 years to 60 years	Not Applicable	Not Applicable
61 years & above	Yes	Yes

**The Pre-policy health check-up medical test grid is as under:**

Tests Cover
MER
RUA
HbA1c
CBC & ESR
ECG
S. Creatinine)
USG (Abdomen & Pelvis)
SGPT

**The explanation of these tests is:**

Test	Full Form
MER	Medical Examination Report
RUA	Routine & Microscopic Urine Analysis
CBC	Complete Blood Count
ESR	Erythrocyte Sedimentation Rate
HBA1C	Glycosylated Hemoglobin
ECG	Electro Cardio Gram
S CREATININE	Serum Creatinine
USG (Abdomen & Pelvis)	Ultrasonography
SGPT	Serum Glutamic Pyruvic Transaminase

Height and weight is mandatory for all members under this product.

## Renewal Terms

The policy shall ordinarily be renewable except on grounds of established fraud, or non-disclosure or misrepresentation by the insured person.

- Renewal shall not be denied on the ground that the insured person had made a claim or claims in the preceding policy years.
- Request for renewal along with requisite premium shall be received by the Company before the end of the policy period.
- 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
- No loading shall apply on renewals based on individual claims experience

## Discounts

Sr.	Description	Rates
1	Discount for Employees and their dependents of : CHIL & CHIL's Promoters	15%
2	Co-pay (@ 20% per claim, where age of eldest member at entry is 61 years or above)	15%

### Note:

Maximum discount on a cumulative basis shall not exceed 20% of the premium.

## Schedule of Benefits

Plan Name	Joy Today	Joy Tomorrow
Sum Insured - on annual basis	3 Lac / 5 Lac	3 Lac / 5 Lac
Hospitalization Expenses		
In-Patient Care	Up to Sum Insured	Up to Sum Insured
Day Care Treatment	170 surgeries	170 surgeries
Room Category	Single Private Room with A.C.	Single Private Room with A.C.
Pre-Hospitalization Medical Expenses	Up to 30 days	Up to 30 days
Post-Hospitalization Medical Expenses	Up to 60 days	Up to 60 days
Ambulance Cover	Up to Rs. 1,000 per Claim	Up to Rs. 1,000 per Claim
Maternity Cover (including Pre-natal & Post natal expenses)	Up to Rs. 35,000	Up to Rs. 50,000
New Born Baby Cover	Up to Rs. 30,000	Up to Rs. 50,000
New Born Birth Defects	Not Applicable	Rs. 50,000
AYUSH Treatment	Up to Sum Insured	Up to Sum Insured
Optional Cover : No Claim Bonanza		
	100% increase of Sum Insured in case of 3 continuous claim free years; maximum upto 100% of Sum Insured. In case a claim is made during a policy year, the accumulated / accrued No Claim Bonanza would be reduced to nil.	100% increase of Sum Insured in case of 3 continuous claim free years; maximum upto 100% of Sum Insured. In case a claim is made during a policy year, the accumulated / accrued No Claim Bonanza would be reduced to nil.

### Note :

- Maternity Benefit under both the above plans shall be available only till age of 45 years.

## About Us

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

Apart from numerous awards since inception, in December 2024 Care Health Insurance was conferred the 'Overall Achievement Award' (SAHI category) at the ASSOCHAM 16th Global Insurance Summit & Awards, and 'Smart Insurer' and 'Sales Champion' awards in Health Insurance category at the 11th ET Now Insurance Summit & Awards 2024. The company was awarded 'Best Health Insurance Plan – Care Plus' at the Global Financial Planner's Summit 2024 held in October'24, and 'Claims Service Leader for the Year' & 'Best Health Insurance Company in Rural Sector' awards at the India Insurance Summit & Awards 2024 in March'24.

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

**Disclaimer:** This is only a summary of features of JOY™. The actual benefits available are as described in the Policy, and will be subject to the Policy terms, conditions and exclusions. Please seek the advice of Your insurance advisor if You require any further information or clarification.

Insurance is a subject matter of solicitation.

UAN:25026545 UIN:RHIHLIP21373V022021 CIN:U66000DL2007PLC161503

IRDAI Registration Number - 148

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

### Note:

1. The foregoing is only an indication of the cover offered. For details, please refer to the Policy Terms & Conditions, available on request.
2. Proposal form and the prospectus shall form the basis of the insurance contract. It is mandatory for you to provide us a duly filled in and signed proposal form and retain a copy as an evidence of the basis of the insurance contract.
3. Any risk under this policy shall commence only once we receive the premium (including all taxes and levies thereto).
4. In case you have not understood any of the details, coverage, etc. in this document, you can seek for a clarification or a copy of this document in a language understood by you.
5. For full details of this product, please log on to [www.careinsurance.com](http://www.careinsurance.com)
6. The product is in conformity with the IRDA approval and health insurance regulations and standardization guidelines.

## Annexure I - List of Day Care Surgeries

<b>1. Cardiology Related:</b>			Inner Ear
1. Coronary Angiography		26. Palatoplasty	
<b>2. Critical Care Related:</b>		27. Transoral Incision And Drainage Of A Pharyngeal Abscess	
2. Insert Non- Tunnel Cv Cath		28. Tonsillectomy Without Adenoidectomy	
3. Insert Picc Cath ( Peripherally Inserted Central Catheter )		29. Tonsillectomy With Adenoidectomy	
4. Replace Picc Cath ( Peripherally Inserted Central Catheter )		30. Excision And Destruction Of A Lingual Tonsil	
5. Insertion Catheter, Intra Anterior		31. Revision Of A Tympanoplasty	
6. Insertion Of Portacath		32. Other Microsurgical Operations On The Middle Ear	
<b>3. Dental Related:</b>		33. Incision Of The Mastoid Process And Middle Ear	
7. Splinting Of Avulsed Teeth		34. Mastoidectomy	
8. Suturing Lacerated Lip		35. Reconstruction Of The Middle Ear	
9. Suturing Oral Mucosa		36. Other Excisions Of The Middle And Inner Ear	
10. Oral Biopsy In Case Of Abnormal Tissue Presentation		37. Incision (Opening) And Destruction (Elimination) Of The Inner Ear	
11. Fnac		38. Other Operations On The Middle And Inner Ear	
12. Smear From Oral Cavity		39. Excision And Destruction Of Diseased Tissue Of The Nose	
<b>4. Ent Related:</b>		40. Other Operations On The Nose	
13. Myringotomy With Grommet Insertion		41. Nasal Sinus Aspiration	
14. Tympanoplasty (Closure Of An Eardrum Perforation/ Reconstruction Of The Auditory Ossicles)		42. Foreign Body Removal From Nose	
15. Removal Of A Tympanic Drain		43. Other Operations On The Tonsils And Adenoids	
16. Keratosis Removal Under Ga		44. Adenoidectomy	
17. Operations On The Turbinates (Nasal Concha)		45. Labyrinthectomy For Severe Vertigo	
18. Tympanoplasty (Closure Of An Eardrum Perforation/ Reconstruction Of The Auditory Ossicles)		46. Stapedectomy Under Ga	
19. Removal Of Keratosis Obturans		47. Stapedectomy Under La	
20. Stapedotomy To Treat Various Lesions In Middle Ear		48. Tympanoplasty (Type Iv)	
21. Revision Of A Stapedectomy		49. Endolymphatic Sac Surgery For Meniere's Disease	
22. Other Operations On The Auditory Ossicles		50. Turbinectomy	
23. Myringoplasty (Post-Aura/ Endaural Approach As Well As Simple Type -I Tympanoplasty)		51. Endoscopic Stapedectomy	
24. Fenestration Of The Inner Ear		52. Incision And Drainage Of Perichondritis	
25. Revision Of A Fenestration Of The		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	97.	Orchidopexy
63.	Turbinoplasty	98.	Abdominal Exploration In Cryptorchidism
64.	Incision & Drainage Of Retro Pharyngeal Abscess	99.	Surgical Treatment Of Anal Fistulas
65.	Uvulo Palato Pharyngo Plasty	100.	Division Of The Anal Sphincter (Sphincterotomy)
66.	Adenoidectomy With Grommet Insertion	101.	Epididymectomy
67.	Adenoidectomy Without Grommet Insertion	102.	Incision Of The Breast Abscess
68.	Vocal Cord Lateralisation Procedure	103.	Operations On The Nipple
69.	Incision & Drainage Of Para Pharyngeal Abscess	104.	Excision Of Single Breast Lump
70.	Tracheoplasty	105.	Incision And Excision Of Tissue In The Perianal Region
<b>5.</b>	<b>Gastroenterology Related:</b>	106.	Surgical Treatment Of Hemorrhoids
71.	Cholecystectomy And Choledcho-Jejunostomy/ Duodenostomy/Gastrostomy/Exploration Common Bile Duct	107.	Other Operations On The Anus
72.	Esophagoscopy, Gastroscopy, Duodenoscopy With Polypectomy/ Removal Of Foreign Body/ Diathermy Of Bleeding Lesions	108.	Ultrasound Guided Aspirations
73.	Pancreatic Pseudocyst Eus & Drainage	109.	Sclerotherapy, Etc.
74.	Rf Ablation For Barrett's Oesophagus	110.	Laparotomy For Grading Lymphoma With Splenectomy/Liver/Lymph Node Biopsy
75.	Ercp And Papillotomy	111.	Therapeutic Laparoscopy With Laser
76.	Esophagoscope And Sclerosant Injection	112.	Appendicectomy With/Without Drainage
77.	Eus + Submucosal Resection	113.	Infected Keloid Excision
78.	Construction Of Gastrostomy Tube	114.	Axillary Lymphadenectomy
79.	Eus + Aspiration Pancreatic Cyst	115.	Wound Debridement And Cover
80.	Small Bowel Endoscopy (Therapeutic)	116.	Abscess-Decompression
81.	Colonoscopy ,Lesion Removal	117.	Cervical Lymphadenectomy
82.	Ercp	118.	Infected Sebaceous Cyst
83.	Colonoscopy Stenting Of Stricture	119.	Inguinal Lymphadenectomy
84.	Percutaneous Endoscopic Gastrostomy	120.	Incision And Drainage Of Abscess
85.	Eus And Pancreatic Pseudo Cyst Drainage	121.	Suturing Of Lacerations
86.	Ercp And Choledochoscopy	122.	Scalp Suturing
87.	Proctosigmoidoscopy Volvulus Detorsion	123.	Infected Lipoma Excision
88.	Ercp And Sphincterotomy	124.	Maximal Anal Dilatation
89.	Esophageal Stent Placement	125.	Piles
90.	Ercp + Placement Of Biliary Stents	126.	A)Injection Sclerotherapy
91.	Sigmoidoscopy W / Stent	127.	B)Piles Banding
92.	Eus + Coeliac Node Biopsy	128.	Liver Abscess- Catheter Drainage
93.	Ugi Scopy And Injection Of Adrenaline, Sclerosants Bleeding Ulcers	129.	Fissure In Ano- Fissurectomy
<b>6.</b>	<b>General Surgery Related:</b>	130.	Fibroadenoma Breast Excision
94.	Incision Of A Pilonidal Sinus / Abscess	131.	Oesophageal Varices Sclerotherapy
95.	Fissure In Ano Sphincterotomy	132.	Ercp - Pancreatic Duct Stone Removal
96.	Surgical Treatment Of A Varicocele And A Hydrocele Of The Spermatic Cord	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	191.	Dilatation Of The Cervical Canal
146.	Feeding Jejunostomy	192.	Conisation Of The Uterine Cervix
147.	Colostomy	193.	Therapeutic Curettage With Colposcopy/Biopsy/ Diathermy/Cryosurgery/
148.	Ileostomy	194.	Laser Therapy Of Cervix For Various Lesions Of Uterus
149.	Colostomy Closure	195.	Other Operations On The Uterine Cervix
150.	Submandibular Salivary Duct Stone Removal	196.	Incision Of The Uterus (Hysterectomy)
151.	Pneumatic Reduction Of Intussusception	197.	Local Excision And Destruction Of Diseased Tissue Of The Vagina And The Pouch Of Douglas
152.	Varicose Veins Legs - Injection Sclerotherapy	198.	Incision Of Vagina
153.	Rigid Oesophagoscopy For Plummer Vinson Syndrome	199.	Incision Of Vulva
154.	Pancreatic Pseudocysts Endoscopic Drainage	200.	Culdotomy
155.	Zadek's Nail Bed Excision	201.	Salpingo-Oophorectomy Via Laparotomy
156.	Subcutaneous Mastectomy	202.	Endoscopic Polypectomy
157.	Excision Of Ranula Under Ga	203.	Hysteroscopic Removal Of Myoma
158.	Rigid Oesophagoscopy For Dilation Of Benign Strictures	204.	D&C
159.	Eversion Of Sac	205.	Hysteroscopic Resection Of Septum
160.	Unilateral	206.	Thermal Cauterisation Of Cervix
161.	Ilateral	207.	Mirena Insertion
162.	Lord's Plication	208.	Hysteroscopic Adhesiolysis
163.	Jaboulay's Procedure	209.	Leep
164.	Scrotoplasty	210.	Cryocauterisation Of Cervix
165.	Circumcision For Trauma	211.	Polypectomy Endometrium
166.	Meatoplasty	212.	Hysteroscopic Resection Of Fibroid
167.	Intersphincteric Abscess Incision And Drainage	213.	Lletz
168.	Psoas Abscess Incision And Drainage	214.	Conization
169.	Thyroid Abscess Incision And Drainage	215.	Polypectomy Cervix
170.	Tips Procedure For Portal Hypertension	216.	Hysteroscopic Resection Of Endometrial Polyp
171.	Esophageal Growth Stent	217.	Vulval Wart Excision
172.	Pair Procedure Of Hydatid Cyst Liver	218.	Laparoscopic Paraovarian Cyst Excision
173.	Tru Cut Liver Biopsy	219.	Uterine Artery Embolization
174.	Photodynamic Therapy Or Esophageal Tumour And Lung Tumour	220.	Laparoscopic Cystectomy
175.	Excision Of Cervical Rib	221.	Hymenectomy( Imperforate Hymen)
176.	Laparoscopic Reduction Of Intussusception	222.	Endometrial Ablation
177.	Microdocheotomy Breast	223.	Vaginal Wall Cyst Excision
178.	Surgery For Fracture Penis	224.	Vulval Cyst Excision
179.	Sentinel Node Biopsy	225.	Laparoscopic Paratubal Cyst Excision
180.	Parastomal Hernia	226.	Repair Of Vagina ( Vaginal Atresia )
181.	Revision Colostomy	227.	Hysteroscopy, Removal Of Myoma
182.	Prolapsed Colostomy- Correction	228.	Turbt
183.	Testicular Biopsy	229.	Ureterocoele Repair - Congenital Internal
184.	Laparoscopic Cardiomyotomy( Hellers)	230.	Vaginal Mesh For Pop
185.	Sentinel Node Biopsy Malignant Melanoma	231.	Laparoscopic Myomectomy
186.	Laparoscopic Pyloromyotomy( Ramstedt)	232.	Surgery For Sui
<b>7.</b>	<b>Gynecology Related:</b>	233.	Repair Recto- Vagina Fistula
187.	Operations On Bartholin's Glands (Cyst)	234.	Pelvic Floor Repair( Excluding Fistula Repair)
188.	Incision Of The Ovary	235.	Urs + Ll
189.	Insufflations Of The Fallopian Tubes	236.	Laparoscopic Oophorectomy
190.	Other Operations On The Fallopian Tube	237.	Normal Vaginal Delivery And Variants

<b>8. Neurology Related:</b>	
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. Vp Shunt	
251. Ventriculoatrial Shunt	
<b>9. Oncology Related:</b>	
252. Radiotherapy For Cancer	
253. Cancer Chemotherapy	
254. Iv Push Chemotherapy	
255. Hbi-Hemibody Radiotherapy	
256. Infusional Targeted Therapy	
257. Srt-Stereotactic Arc Therapy	
258. Sc Administration Of Growth Factors	
259. Continuous Infusional Chemotherapy	
260. Infusional Chemotherapy	
261. Cert-Concurrent Chemo + Rt	
262. 2d Radiotherapy	
263. 3d Conformal Radiotherapy	
264. Igrt- Image Guided Radiotherapy	
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 Radiotherapy	
273. Helical Tomotherapy	
274. Srs-Stereotactic Radiosurgery	
275. X-Knife Srs	
276. Gammaknife Srs	
277. Tbi- Total Body Radiotherapy	
278. Intraluminal Brachytherapy	
279. Electron Therapy	
280. Tset-Total Electron Skin Therapy	
281. Extracorporeal Irradiation Of Blood Products	
282. Telecobalt Therapy	
283. Telecesium Therapy	
284. External Mould Brachytherapy	
285. Interstitial Brachytherapy	
286. Intracavity Brachytherapy	
287. 3d Brachytherapy	
288. Implant Brachytherapy	
289. Intravesical Brachytherapy	
290. Adjuvant Radiotherapy	
291. Afterloading Catheter Brachytherapy	
292. Conditioning Radiotherapy 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	
<b>10. Operations On The Salivary Glands &amp; Salivary Ducts:</b>	
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	
<b>11. Operations On The Skin &amp; Subcutaneous Tissues:</b>	
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	

<p>317. The Skin And Subcutaneous Tissues</p> <p>318. Free Skin Transplantation, Donor Site</p> <p>319. Free Skin Transplantation, Recipient Site</p> <p>320. Revision Of Skin Plasty</p> <p>321. Other Restoration And Reconstruction Of The Skin And Subcutaneous Tissues.</p> <p>322. Chemosurgery To The Skin.</p> <p>323. Destruction Of Diseased Tissue In The Skin And Subcutaneous Tissues</p> <p>324. Reconstruction Of Deformity/Defect In Nail Bed</p> <p>325. Excision Of Bursitis</p> <p>325. Tennis Elbow Release</p>	
<p><b>12. Operations On The Tongue:</b></p> <p>326. Incision, Excision And Destruction Of Diseased Tissue Of The Tongue</p> <p>327. Partial Glossectomy</p> <p>328. Glossectomy</p> <p>329. Reconstruction Of The Tongue</p> <p>330. Other Operations On The Tongue</p>	
<p><b>13. Ophthalmology Related:</b></p> <p>331. Surgery For Cataract</p> <p>332. Incision Of Tear Glands</p> <p>333. Other Operations On The Tear Ducts</p> <p>334. Incision Of Diseased Eyelids</p> <p>335. Excision And Destruction Of Diseased Tissue Of The Eyelid</p> <p>336. Operations On The Canthus And Epicanthus</p> <p>337. Corrective Surgery For Entropion And Ectropion</p> <p>338. Corrective Surgery For Blepharoptosis</p> <p>339. Removal Of A Foreign Body From The Conjunctiva</p> <p>340. Removal Of A Foreign Body From The Cornea</p> <p>341. Incision Of The Cornea</p> <p>342. Operations For Pterygium</p> <p>343. Other Operations On The Cornea</p> <p>344. Removal Of A Foreign Body From The Lens Of The Eye</p> <p>345. Removal Of A Foreign Body From The Posterior Chamber Of The Eye</p> <p>346. Removal Of A Foreign Body From The Orbit And Eyeball</p> <p>347. Correction Of Eyelid Ptosis By Levator Palpebrae Superioris Resection (Bilateral)</p> <p>348. Correction Of Eyelid Ptosis By Fascia Lata Graft (Bilateral)</p> <p>349. Diathermy/Cryotherapy To Treat Retinal Tear</p> <p>350. Anterior Chamber Paracentesis/ Cyclodiathermy/Cyclocryotherapy/ Goniotomy/</p>	<p>Trabeculotomy And Filtering And Allied Operations To Treat Glaucoma</p> <p>351. Enucleation Of Eye Without Implant</p> <p>352. Dacryocystorhinostomy For Various Lesions Of Lacrimal Gland</p> <p>353. Laser Photocoagulation To Treat Retinal Tear</p> <p>354. Biopsy Of Tear Gland</p> <p>355. Treatment Of Retinal Lesion</p> <p><b>14. Orthopedics Related:</b></p> <p>356. Surgery For Meniscus Tear</p> <p>357. Incision On Bone, Septic And Aseptic</p> <p>358. Closed Reduction On Fracture, Luxation Or Epiphyseolysis With Osteosynthesis</p> <p>359. Suture And Other Operations On Tendons And Tendon Sheath</p> <p>360. Reduction Of Dislocation Under Ga</p> <p>361. Arthroscopic Knee Aspiration</p> <p>362. Surgery For Ligament Tear</p> <p>363. Surgery For Hemoarthrosis/Pyoarthrosis</p> <p>364. Removal Of Fracture Pins/Nails</p> <p>365. Removal Of Metal Wire</p> <p>366. Closed Reduction On Fracture, Luxation</p> <p>367. Reduction Of Dislocation Under Ga</p> <p>368. Epiphyseolysis With Osteosynthesis</p> <p>369. Excision Of Various Lesions In Coccyx</p> <p>370. Arthroscopic Repair Of Acl Tear Knee</p> <p>371. Closed Reduction Of Minor Fractures</p> <p>372. Arthroscopic Repair Of Pcl Tear Knee</p> <p>373. Tendon Shortening</p> <p>374. Arthroscopic Meniscectomy - Knee</p> <p>375. Treatment Of Clavicle Dislocation</p> <p>376. Haemarthrosis Knee- Lavage</p> <p>377. Abscess Knee Joint Drainage</p> <p>378. Carpal Tunnel Release</p> <p>379. Closed Reduction Of Minor Dislocation</p> <p>380. Repair Of Knee Cap Tendon</p> <p>381. Orif With K Wire Fixation- Small Bones</p> <p>382. Release Of Midfoot Joint</p> <p>383. Orif With Plating- Small Long Bones</p> <p>384. Implant Removal Minor</p> <p>385. K Wire Removal</p> <p>386. Pop Application</p> <p>387. Closed Reduction And External Fixation</p> <p>388. Arthrotomy Hip Joint</p> <p>389. Syme's Amputation</p> <p>390. Arthroplasty</p> <p>391. Partial Removal Of Rib</p> <p>392. Treatment Of Sesamoid Bone Fracture</p> <p>393. Shoulder Arthroscopy / Surgery</p> <p>394. Elbow Arthroscopy</p>

395.	Amputation Of Metacarpal Bone	437.	Vaginoplasty
396.	Release Of Thumb Contracture	438.	Dilatation Of Accidental Caustic Stricture Oesophageal
397.	Incision Of Foot Fascia	439.	Presacral Teratomas Excision
398.	Calcaneum Spur Hydrocort Injection	440.	Removal Of Vesical Stone
399.	Ganglion Wrist Hyalase Injection	441.	Excision Sigmoid Polyp
400.	Partial Removal Of Metatarsal	442.	Sternomastoid Tenotomy
401.	Repair / Graft Of Foot Tendon	443.	Infantile Hypertrophic Pyloric Stenosis Pyloromyotomy
402.	Revision/Removal Of Knee Cap	444.	Excision Of Soft Tissue Rhabdomyosarcoma
403.	Amputation Follow-Up Surgery	445.	Mediastinal Lymph Node Biopsy
404.	Exploration Of Ankle Joint	446.	High Orchidectomy For Testis Tumours
405.	Remove/Graft Leg Bone Lesion	447.	Excision Of Cervical Teratoma
406.	Repair/Graft Achilles Tendon	448.	Rectal-Myomectomy
407.	Remove Of Tissue Expander	449.	Rectal Prolapse (Delorme's Procedure)
408.	Biopsy Elbow Joint Lining	450.	Detorsion Of Torsion Testis
409.	Removal Of Wrist Prosthesis	451.	Eua + Biopsy Multiple Fistula In Ano
410.	Biopsy Finger Joint Lining	452.	Cystic Hygroma - Injection Treatment
411.	Tendon Lengthening		
412.	Treatment Of Shoulder Dislocation	<b>17.</b>	<b>Plastic Surgery Related:</b>
413.	Lengthening Of Hand Tendon	453.	Construction Skin Pedicle Flap
414.	Removal Of Elbow Bursa	454.	Gluteal Pressure Ulcer-Excision
415.	Fixation Of Knee Joint	455.	Muscle-Skin Graft, Leg
416.	Treatment Of Foot Dislocation	456.	Removal Of Bone For Graft
417.	Surgery Of Bunion	457.	Muscle-Skin Graft Duct Fistula
418.	Intra Articular Steroid Injection	458.	Removal Cartilage Graft
419.	Tendon Transfer Procedure	459.	Myocutaneous Flap
420.	Removal Of Knee Cap Bursa	460.	Fibro Myocutaneous Flap
421.	Treatment Of Fracture Of Ulna	461.	Breast Reconstruction Surgery After Mastectomy
422.	Treatment Of Scapula Fracture	462.	Sling Operation For Facial Palsy
423.	Removal Of Tumor Of Arm/ Elbow Under Ra Ga	463.	Split Skin Grafting Under Ra
424.	Repair Of Ruptured Tendon	464.	Wolfe Skin Graft
425.	Decompress Forearm Space	465.	Plastic Surgery To The Floor Of The Mouth Under Ga
426.	Revision Of Neck Muscle (Torticollis Release )		
427.	Lengthening Of Thigh Tendons	<b>18.</b>	<b>Thoracic Surgery Related:</b>
428.	Treatment Fracture Of Radius & Ulna	466.	Thoracoscopy And Lung Biopsy
429.	Repair Of Knee Joint	467.	Excision Of Cervical Sympathetic Chain Thoracoscopic
<b>15.</b>	<b>Other Operations On The Mouth &amp; Face:</b>	468.	Laser Ablation Of Barrett's Oesophagus
430.	External Incision And Drainage In The Region Of The Mouth, Jaw And Face	469.	Pleurodesis
431.	Incision Of The Hard And Soft Palate	470.	Thoracoscopy And Pleural Biopsy
432.	Excision And Destruction Of Diseased Hard And Soft Palate	471.	Ebus + Biopsy
433.	Incision, Excision And Destruction In The Mouth	472.	Thoracoscopy Ligation Thoracic Duct
434.	Other Operations In The Mouth	473.	Thoracoscopy Assisted Empyema Drainage
<b>16.</b>	<b>Pediatric Surgery Related:</b>		
435.	Excision Of Fistula-In-Ano	<b>19.</b>	<b>Urology Related:</b>
436.	Excision Juvenile Polyps Rectum		

474.	Haemodialysis	516.	Cystoscopy And Removal Of Polyp
475.	Lithotripsy/Nephrolithotomy For Renal Calculus	517.	Suprapubic Cystostomy
476.	Excision Of Renal Cyst	518.	Percutaneous Nephrostomy
477.	Drainage Of Pyonephrosis/Perinephric Abscess	519.	Cystoscopy And “Sling” Procedure.
478.	Incision Of The Prostate	520.	Tuna- Prostate
479.	Transurethral Excision And Destruction Of Prostate Tissue	521.	Excision Of Urethral Diverticulum
480.	Transurethral And Percutaneous Destruction Of Prostate Tissue	522.	Removal Of Urethral Stone
481.	Open Surgical Excision And Destruction Of Prostate Tissue	523.	Excision Of Urethral Prolapse
482.	Radical Prostatovesiculectomy	524.	Mega-Ureter Reconstruction
483.	Other Excision And Destruction Of Prostate Tissue	525.	Kidney Renoscopy And Biopsy
484.	Operations On The Seminal Vesicles	526.	Ureter Endoscopy And Treatment
485.	Incision And Excision Of Periprostatic Tissue	527.	Vesico Ureteric Reflux Correction
486.	Other Operations On The Prostate	528.	Surgery For Pelvi Ureteric Junction Obstruction
487.	Incision Of The Scrotum And Tunica Vaginalis Testis	529.	Anderson Hynes Operation
488.	Operation On A Testicular Hydrocele	530.	Kidney Endoscopy And Biopsy
489.	Excision And Destruction Of Diseased Scrotal Tissue	531.	Paraphimosis Surgery
490.	Other Operations On The Scrotum And Tunica Vaginalis Testis	532.	Injury Prepuce- Circumcision
491.	Incision Of The Testes	533.	Frenular Tear Repair
492.	Excision And Destruction Of Diseased Tissue Of The Testes	534.	Meatotomy For Meatal Stenosis
493.	Unilateral Orchidectomy	535.	Surgery For Fournier’s Gangrene Scrotum
494.	Bilateral Orchidectomy	536.	Surgery Filarial Scrotum
495.	Surgical Repositioning Of An Abdominal Testis	537.	Surgery For Watering Can Perineum
496.	Reconstruction Of The Testis	538.	Repair Of Penile Torsion
497.	Implantation, Exchange And Removal Of A Testicular Prosthesis	539.	Drainage Of Prostate Abscess
498.	Other Operations On The Testis	540.	Orchiectomy
499.	Excision In The Area Of The Epididymis	541.	Cystoscopy And Removal Of Fb
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-Venous 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		

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

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

Sr. No.	List II- Items that are to be subsumed into Room Charges
1	BABY CHARGES (UNLESS SPECIFIED INDICATED)
2	HAND WASH
3	SHOE COVER
4	CAPS
5	CRADLE CHARGES
6	COMB
7	EAU-DE-COLOGNE / ROOM FRESHNERS
8	FOOT COVER
9	GOWN
10	SLIPPERS
11	TISSUE PAPER
12	TOOTH PASTE
13	TOOTH BRUSH
14	BED PAN
15	FACE MASK
16	FLEXI MASK
17	HAND HOLDER
18	SPUTUM CUP
19	DISINFECTANT LOTIONS
20	LUXURY TAX
21	HVAC
22	HOUSE KEEPING CHARGES
23	AIR CONDITIONER CHARGES
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

Sr. No.	List III- Items that are to be subsumed into Procedure Charges	Sr. No.	List III- Items that are to be subsumed into Procedure Charges
1	HAIR REMOVAL CREAM	21	APRON
2	DISPOSABLES RAZORS CHARGES (for site preparations)	22	TORNIQUET
3	EYE PAD	23	ORTHOBUNDLE, GYNAEC BUNDLE
4	EYE SHEILD		
5	CAMERA COVER		
6	DVD, CD CHARGES		
7	GAUSE SOFT		
8	GAUZE		
9	WARD AND THEATRE BOOKING CHARGES		
10	ARTHROSCOPY AND ENDOSCOPY INSTRUMENTS		
11	MICROSCOPE COVER		
12	SURGICAL BLADES, HARMONICSCALPEL,SHAVER		
13	SURGICAL DRILL		
14	EYE KIT		
15	EYE DRAPE		
16	X-RAY FILM		
17	BOYLES APPARATUS CHARGES		
18	COTTON		
19	COTTON BANDAGE		
20	SURGICAL TAPE		

Sr. No.	List IV- Items that are to be subsumed into costs of treatment
1	ADMISSION/REGISTRATION CHARGES
2	HOSPITALISATION FOR EVALUATION/ DIAGNOSTIC PURPOSE
3	URINE CONTAINER
4	BLOOD RESERVATION CHARGES AND ANTE NATAL BOOKING CHARGES
5	BIPAP MACHINE
6	CPAP/ CAPD EQUIPMENTS
7	INFUSION PUMP- COST
8	HYDROGEN PEROXIDE\SPIRIT\ DISINFECTANTS ETC
9	NUTRITION PLANNING CHARGES - DIETICIAN CHARGES- DIET CHARGES
10	HIV KIT
11	ANTISEPTIC MOUTHWASH
12	LOZENGES
13	MOUTH PAINT
14	VACCINATION CHARGES
15	ALCOHOL SWABES
16	SCRUB SOLUTION/STERILLIUM
17	GLUCOMETER & STRIPS
18	URINE BAG

### Annexure III –List of Hospitals where Claim will not be admitted

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

East West Medical Centre	No.711,Sector 14, Sector 14 , Gurgaon , Haryana
Jagtap Hospital	Anand Nagar,Sinhgood Road , Anandnagar , Pune , Maharashtra
Dr. Malwankar's Romeen Nursing Home	Ganesh Marg,Tagore Nagar , Vikhroli East , Mumbai , Maharashtra
Noble Medical Centre	SVP Road, Borivali West , Mumbai , Maharashtra
Rama Hospital	Sonepat Road,Bahalgarh, Sonipat , Haryana
S.B.Nursing Home & ICU	Lake Bloom 16,17,18 Opposite Solaris Estate, L.T.Gate No.6,Tunga Gaon, Saki-Vihar Road, Powai , Mumbai , Maharashtra
Saraswati Hospital	Divya Smruti Building, 1st Floor, Opp Toyota Showroom, Malad Link Road, Malad West , Mumbai , Maharashtra
Shakuntla Hospital	3-B Tashkant Marg,Near St. Joseph Collage, Allahabad , Uttar Pradesh
Mahaveer Hospital & Trauma Centre	76-E,Station Road, Panki , Kanpur , Uttar Pradesh
Eashwar Lakshmi Hospital	Plot No. 9,Near Sub Registrar Office, Gandhi Nagar , Hyderabad , Andhra Pradesh
Amrapali Hospital	Plot No. NH-34,P-2,Omega -1, Greater Noida , Noida , Uttar Pradesh
Hardik Hospital	29c,Budh Bazar, Vikas Nagar , New Delhi , Delhi
Jabalpur Hospital & Research Centre Pvt Ltd	Russel Crossing,Naptier Town, Jabalpur , Madhya Pradesh
Panvel Hospital	Plot No. 260A,Uran Naka, Old Panvel , Navi Mumbai , Maharashtra
Santosh Hospital	L-629/631,Hapur Road, Shastri Nagar , Meerut , Uttar Pradesh
Hospital Name	Address
Sona Medical Centre	5/58,Near Police Station, Vikas Nagar , Lucknow , Uttar Pradesh
City Super Speciality Hospital	Near Mohan Petrol Pump,Gohana Road, Rohtak , Haryana
Navjeevan Hospital & Maternity Centre	753/21,Madanpuri Road, Near Pataudi Chowk , Gurgaon , Haryana
Abhishek Hospital	C-12,New Azad Nagar, Kanpur , Kanpur , Uttar Pradesh
Raj Nursing Home	23-A, Park Road , Allahabad , Uttar Pradesh
Saras Healthcare Pvt Ltd.	K-112, SEC-12 ,Pratap Vihar , Ghaziabad , Uttar Pradesh
Getwell Soon Multispeciality Institute Pvt Ltd	S-19, Shalimar Garden Extn. , Near Dayanand Park, Sahibabad , Ghaziabad , Uttar Pradesh
Shivalik Medical Centre Pvt Ltd	A-93, Sector 34 , Noida , Uttar Pradesh
Aakanksha Hospital	126, Aaradhnagar Soc,B/H. Bhulkabhavan School, Aanand-Mahal Rd. , Adajan , Surat , Gujarat
Abhinav Hospital	Harsh Apartment,Nr Jamna Nagar Bus Stop, Goddod Road , Surat , Gujarat
Adhar Ortho Hospital	Dawer Chambers,Nr. Sub Jail, Ring Road , Surat , Gujarat
Aris Care Hospital	A 223-224, Mansarovar Soc,60 Feet, Godadara Road , Surat , Gujarat
Arzoo Hospital	Opp. L.B. Cinema, Bhatar Rd. , Surat , Gujarat
Auc Hospital	B-44, Gujarat Housing Board, Pandeshara , Surat , Gujarat
Dharamjivan General Hospital & Trauma Centre	Karmayogi - 1, Plot No. 20/21, Near Piyush Point, Pandesara , Surat , Gujarat
Dr. Santosh Basotia Hospital	Bhatar Road , Bhatar Road , Surat , Gujarat
God Father Hosp.	344, Nandvan Soc., B/H. Matrushakti Soc. , Puna Gam , Surat , Gujarat

Govind-Prabha Arogya Sankool	Opp. Ratna-Sagar Vidhyalaya,Kaji Medan, Gopipura , Surat , Gujarat
Hari Milan Hospital	L H Road , Surat , Gujarat
Jaldhi Ano-Rectal Hospital	103, Payal Apt., Nxt To Rander Zone Office, Tadvadi , Surat , Gujarat
Jeevan Path Gen. Hospital	2Nd. Fl., Dwarkesh Nagri, Nr. Laxmi Farsan, Sayan , Surat , Gujarat
Kalrav Children Hospital	Yashkamal Complex, Nr. Jivan Jyot, Udhna , Surat , Gujarat
Kanchan General Surgical Hospital	Plot No. 380, Ishwarnagar Soc, Bhamroli-Bhatar, Pandesara , Surat , Gujarat
Krishnavati General Hospital	Bamroli Road , Surat , Gujarat
Niramayam Hosptial & Prasutiguah	Shraddha Raw House, Near Natures Park , Surat , Gujarat
Hospital Name	Address
Patna Hospital	25, Ashapuri Soc - 2, Bamroli Road, Surat , Gujarat
Poshia Children Hospital	Harekrishan Shoping Complex 1St Floor, Varachha Road , Surat , Gujarat
R.D Janseva Hospital	120 Feet Bamroli Road, Pandesara , Surat , Gujarat
Radha Hospital & Maternity Home	239/240 Bhagunagar Society, Opp Hans Society, L H Road, Varachha Road, Surat , Gujarat
Santosh Hospital	L H Road , Varachha , Surat , Gujarat
Sparsh Multy Specality Hospital & Trauma Care Center	G.I.D.C Road, Nr Udhana Citizan Co-Op.Bank , Surat , Gujarat

## Annexure IV - Benefit / Premium illustration

### Illustration I

Age of mem- bers 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)	Premi- um after discount (Rs.)	Sum Insured (Rs.)	Premium or con- solidated premium for all members of family (Rs.)	Floater Discount (if any)	Premi- um after discount (Rs.)	Sum Insured (Rs.)
41	16,166	3,00,000	16,166	NA	16,166	3,00,000	18,620	NA	18,620	3,00,000
39	7,274	3,00,000	7,274	NA	7,274	3,00,000				
	23,440				23,440					
Total Premium for all members of family is Rs.23440 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. when they are covered under a single policy  Sum Insured available for each family member is Rs.				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			

## Illustration II

Age of mem- bers 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)	Premi- um after discount (Rs.)	Sum Insured (Rs.)	Premium or con- solidated premium for all members of family (Rs.)	Floater Discount (if any)	Premi- um after discount (Rs.)	Sum Insured (Rs.)
52	9,108	3,00,000	9,108	NA	9,108	3,00,000	15,978	NA	15,978	3,00,000
48	7,894	3,00,000	7,894	NA	7,894	3,00,000				
	17,002				17,002					
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. when they are covered under a single policy  Sum Insured available for each family member is Rs.				Total Premium when policy is opted on floater basis is Rs. 15,978  Sum Insured of Rs. 50,000 is available for entire family			

### Illustration III

Age of mem- bers 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)	Premi- um after discount (Rs.)	Sum Insured (Rs.)	Premium or con- solidated premium for all members of family (Rs.)	Floater Discount (if any)	Premi- um after discount (Rs.)	Sum Insured (Rs.)
70	28,365	3,00,000	28,365	NA	28,365	3,00,000	49,678	NA	49,678	3,00,000
67	28,365	3,00,000	28,365	NA	28,365	3,00,000				
	56,730									
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. when they are covered under a single policy  Sum Insured available for each family member is Rs.				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

## Office of the Ombudsman

Office of the Ombudsman	Contact Details	Jurisdiction of Office (Union Territory, District)
<b>AHMEDABAD</b>	Insurance Ombudsman, Office of the Insurance Ombudsman, Jeevan Prakash, 6th floor, Tilak Marg, Near S.V College Relief Road, Ahmedabad – 380 001. Tel.: 079 - 25501201/02 E-mail : bimalokpal.ahmedabad@ cioins.co.in	Gujarat , Dadra & Nagar Haveli, Daman and Diu
<b>BENGALURU</b>	Office of the Insurance Ombudsman, Jeevan Soudha Building ,PID No. 57-27-N-19 Ground Floor, 19/19, 24th Main Road, JP Nagar, Ist Phase, Bengaluru – 560 078. Tel.: 080 - 26652048 / 26652049 Email: bimalokpal.bengaluru@ cioins.co.in	Karnataka
<b>BHOPAL</b>	Office of the Insurance Ombudsman, LIC of India Zonal Office Building, 1st Floor, South Wing, Jeevan Shi- kha, opp. Gayatri Mandir, 60-B, Hoshang- abad Road, Bhopal-462011 Tel.: 0755 - 2769201 / 2769202/ 2769203 Email: bimalokpal.bhopal@cioins. co.in	Madhya Pradesh & Chhattisgarh
<b>BHUBANESHWAR</b>	Office of the Insurance Ombudsman, 62, Forest park, Bhubaneswar – 751 009. Tel.: 0674 - 2596461 /2596455/ 2596429/ 2596003 Email: bimalokpal.bhubaneswar@ cioins.co.in	Orissa
<b>CHANDIGARH</b>	Office of the Insurance Ombudsman, Jeevan Deep, Ground Floor, LIC of India Building, SCO 20-27, Sector 17-A, Chandigarh – 160 017. Tel.: 0172 – 2706468/ 2707468 Email: bimalokpal.chandigarh@ cioins.co.in	Punjab , Haryana, Himachal Pradesh, Jammu & Kashmir, Chandigarh
<b>CHENNAI</b>	Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453 (old 312), Anna Salai, Teynampet, CHENNAI – 600 018. Tel.: 044 - 24333668 / 24333678 Email: bimalokpal.chennai@cioins. co.in	Tamil Nadu, Pondicherry Town and Karaikal (which are part of Pondicherry)

<b>DELHI</b>	Office of the Insurance Ombudsman, 2/2 A, 1st Floor, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002. Tel.: 011 - 23232481 / 23213504/ 46013992 Email: bimalokpal.delhi@cioins. co.in	Delhi, Haryana- Gurugram , Faridabad , Sonapat & Bahadurgarh
<b>GUWAHATI</b>	Office of the Insurance Ombudsman, Jeevan Nivesh Building, 5th Floor, Nr. Panbazar, S.S. Road, Guwahati – 781001(ASSAM). Tel.: 0361 – 2632204/ 2632205 / 2631307 Email: bimalokpal.guwahati@cioins. co.in	Assam , Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura
<b>HYDERABAD</b>	Office of the Insurance Ombudsman, 6-2-46, 1st floor, “Moin Court”, Lane Opp. Hyundai Showroom, A. C. Guards, Lakdi-Ka-Pool, Hyderabad - 500 004. Tel.: 040 - 23312122/ 23376599/ 23376991/ 23328709/ 23325325 Email: bimalokpal.hyderabad@ cioins.co.in	Andhra Pradesh, Telangana and Yanam – a part of Territory of Pondicherry
<b>JAIPUR</b>	Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Ambedkar Circle Jaipur - 302 005. Tel.: 0141 - 2740363 Email: Bimalokpal.jaipur@cioins. co.in	Rajasthan
<b>KOCHI</b>	Office of the Insurance Ombudsman, 10TH Floor, LIC Building, Jeevan Prakash Opp. Maharaj College Ground M. G. Road, Ernakulam - 682 011. Tel.: 0484 - 2358759 Email: bimalokpal.ernakulam@ cioins.co.in	Kerala, Lakshadweep, Mahe – a part of Pondicherry
<b>KOLKATA</b>	Office of the Insurance Ombudsman, 7th Floor of Hindusthan Bldg.( Annex), 4, C.R. Avenue, KOLKATA - 700 072. Tel.: 033 - 22124339 / 22124341 Email: bimalokpal.kolkata@cioins. co.in	West Bengal, Andaman & Nicobar Islands, Sikkim

<b>LUCKNOW</b>	Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 – 4002082/ 3500613 Email: bimalokpal.lucknow@cioins. co.in	Districts of Uttar Pradesh : Laitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar.
<b>MUMBAI</b>	Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz West, Mumbai - 400 054. Tel.: 022 –69038800/33 Email: bimalokpal.mumbai@cioins. co.in	Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane
<b>PATNA</b>	Office of the Insurance Ombudsman, 2nd Floor, Lalit Bhawan, Baily Road, Patna Tel.: 0612-2547068 Email: bimalokpal.patna@cioins. co.in	Bihar, Jharkhand
<b>NOIDA</b>	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- 2514252 / 2514253 Email: bimalokpal.noida@cioins. co.in	State of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kanooj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Orayya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautambodhanagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur
<b>PUNE</b>	Office of the Insurance Ombudsman, Jeevan Darshan- LIC of India Bldg., 3rd Floor, N.C. Kelkar Road, Narayan Peth, Pune – 411 030. Tel.: 020-24471175 Email: bimalokpal.pune@cioins. co.in	Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region.

The updated details of Insurance Ombudsman are available on website of IRDAI: [www.irda.gov.in](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.carehealthinsurance.com](http://www.carehealthinsurance.com) or from any of the Company's offices. Address and contact number of Executive Council of Insurers –

Office of the 'Executive Council of Insurers'

3rd Floor, Jeevan Seva Annexe,

S.V. Road, Santacruz(W),

Mumbai – 400 054.

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