

## PROSPECTUS AND SALES LITERATURE

### 1. Eligibility Criteria

Minimum Entry Age	91 days
Maximum Entry Age	Child : 24 years Adult : 70 years
Maximum Renewal Age	Lifelong
Age of Proposer	18 years or above
Relationship Covered	Legally married Spouse, Children, Parents, Brother, Sister, Parents-in-Law, Grandparents, Grandchildren, Uncle, Aunt, Nephew, Niece and any other relationship having insurable interest
Cover Type	Individual
Tenure (in Years)	1/ 2/ 3/ 4/ 5

#### General Conditions applicable to all Benefits/ Optional Covers

- There are 14 Benefits and 11 Optional Covers in the Product; any Benefit/ Optional Cover will be applicable and available only if it is specifically chosen by the Policyholder.
- We will provide cover under the Benefits 1, 2, 3, 4, 5, 7, 9, 11 & 13 and Optional Covers 2, 3, 5, 6, 7, 9, 10 & 11 to any Insured Event arising worldwide provided no coverage is available in listed civilian nations (as per Annexure – II).
- In case any Claim is admissible under Benefit 1, coverage under the Policy for that Insured Person shall immediately and automatically terminate. However, other Insured Person shall continue to be covered under this Policy.
- If Optional Cover 1 is opted for, then Optional Cover 4 and/ or Optional Cover 6 cannot be opted. Similarly, either if Optional Cover 4 or Optional Cover 6 is opted for, then Optional Cover 1 cannot be opted. Similarly, either of Optional Cover 7 or Optional Cover 10 can be opted but not both.

### 2. Key Benefits

Accidents are never foreseen as they mean! But a stitch in time can save nine!!

A small plan for such unforeseen events can protect the interests of your beneficiaries in a big way.

If an Insured Person suffers an Injury during the Policy Period, while the Policy is in force, which results in an Insured Event within twelve calendar months from the Injury, We will pay to the Policyholder (or the Nominee or his legal heir), the amount chosen by the Policyholder for each Benefit/ Optional Cover, subject always to the terms and conditions of the Policy, and the availability of the Sum Insured/ respective Coverage Amount, as applicable.

#### 2.1. Benefit 1 : Accidental Death

We shall pay the Sum Insured, as chosen by the Policyholder, in case of death of the Insured Person on account of any Accident/ Injury during the Policy Period or within twelve calendar months from the date of occurrence of such Accident/ Injury which occurred during Policy Period.

#### 2.2. Benefit 2 : Permanent Total Disablement (PTD)

We shall pay up to an amount as chosen by the Policyholder in case of any permanent total disablement of the Insured Person on account of any Accident/ Injury during the Policy Period or within twelve calendar months from the date of occurrence of such Accident/ Injury which occurred during Policy Period. The payout of the Sum Insured shall be as per 'PTD Table' stated below:

Sr. No.	Insured Events	Amount payable = % of the Sum Insured applicable against Benefit 2
I	Total and irrecoverable loss of sight of both eyes, or of the actual loss by physical separation of two entire hands or two entire feet, or one entire hand and one entire foot, or the total and irrecoverable loss of sight of one eye and loss by physical separation of one entire hand or one entire foot	100%
II	Total and irrecoverable loss of (a) use of two hands or two feet, or (b) one hand and one foot, or (c) sight of one eye and use of one hand or one foot	100%

<b>III</b>	Total and irrecoverable loss of sight of one eye, or of the actual loss by physical separation of one entire hand or one entire foot	50%
<b>IV</b>	Total and irrecoverable loss of use of a hand or a foot without physical separation	50%
<b>V</b>	Paraplegia or Quadriplegia or Hemiplegia	100%

**Notes for the Table above:**

- (a) For the purpose of Sr. No. I to IV above, physical separation of a hand or foot shall mean separation of the hand at or above the wrist, and of the foot at or above the ankle.
- (b) For the purpose of this Benefit only:
- (i) 'Hemiplegia' means complete and irrecoverable paralysis of the arm, leg, and trunk on the same side of the body;
- (ii) 'Paraplegia' means complete and irrecoverable paralysis of the whole of the lower half of the body (below waist) including both the legs;
- (iii) 'Quadriplegia' means complete and irrecoverable paralysis of all four limbs.

**2.3. Benefit 3 : Permanent Partial Disablement (PPD)**

We shall pay up to an amount as chosen by the Policyholder, in case Insured Person suffers Permanent Partial Disablement on account of any Accident/ Injury which occurred during the Policy Period or within twelve calendar months from the date of occurrence of such Accident/ Injury which occurred during Policy Period. The payout of the Sum Insured shall be as per 'PPD Table' below:

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

<b>IX</b>	Loss of little finger	
	a) three phalanges	4%
	b) two phalanges	3%
	c) One phalanx	2%
<b>X</b>	Loss of metacarpus	
	a) First or second	3%
	b) Third, fourth or fifth	2%
<b>XI</b>	Permanent partial disablement not otherwise provided for under Sr. No. I to X inclusive.	Percentage of the Sum Insured will be determined in accordance with the medical assessment carried out by the Medical Practitioner provided that the percentage under Insured Event Sr. No. XI shall not exceed 50% of the Sum Insured

**Note:** For the purpose of Insured Events II to X (both inclusive), loss means either actual physical separation or total and irrecoverable loss only.

#### 2.4. Benefit 4 : Fractures

We will pay up to an amount as chosen by the Policyholder, as per 'Fractures Table' below in case the Insured Person suffers any Injury during the Policy Period resulting into any of the fractures:

<b>Sr. No.</b>	<b>Description of Fracture</b>	<b>Amount payable = % of the Sum Insured applicable under this Benefit</b>
<b>I</b>	Hip or Pelvis (excluding thigh or coccyx): Multiple fractures – at least one Compound Fracture and one Complete Fracture	100%
<b>II</b>	Hip or Pelvis (excluding thigh or coccyx) - All other Compound Fractures	50%
<b>III</b>	Thigh or Heel: Multiple fractures – at least one Compound Fracture and one Complete Fracture	100%
<b>IV</b>	Thigh or Heel: Multiple fractures – at least one Complete Fracture	50%
<b>V</b>	Lower leg, skull, clavicle, ankle, elbows, upper or lower arm (including wrist but excluding Colles-type fractures): Multiple Fractures – at least one Compound Fracture and one Complete Fracture	100%
<b>VI</b>	Lower leg, skull, clavicle, ankle, elbows, upper or lower arm (including wrist but excluding Colles-type fractures) : All other Compound Fractures	30%
<b>VII</b>	Colles type fracture of the lower arm – If Compound Fracture	100%
<b>VIII</b>	Colles type fracture of the lower arm – If Complete Fracture	50%

#### It is further agreed that:

- (i) If an Injury results in more than one of the 'Description of Fractures' above, then our maximum liability shall not exceed the Sum Insured.
- (ii) We shall not be liable to make any payment in respect of dislocation of bones or joints or in respect of Hairline Fractures or Simple Fractures.

#### For the purpose of this Benefit only:

- (i) Complete Fracture means a fracture where the bone is completely broken across and no connection is left between the pieces.
- (ii) Compound Fracture means a fracture where the bone breaks the skin and is exposed.

(iii) Hairline Fracture means a mere crack in the bone.

(iv) Simple Fracture means a fracture in which there is a basic and uncomplicated break in the bone and which in the opinion of a Medical Practitioner requires minimal and uncomplicated medical treatment

## 2.5. Benefit 5 : Child Education

We will pay an amount as chosen by the Policyholder, towards the education of the Insured Person's Child in case We pay a Claim under Benefit 1 or Benefit 2.

## 2.6. Benefit 6 : Major Diagnostic Tests

We will reimburse the expenses incurred (up to an amount as chosen by the Policyholder) for carrying out any major diagnostic tests like CT Scan, MRI, etc. consequent to an Injury resulting in a Claim which is payable under Benefit 1 or Benefit 2 or Benefit 3, if these tests are undertaken on the written advice of a Medical Practitioner and are conducted within 3 months of occurrence of the Injury.

## 2.7. Benefit 7 : Disappearance

In case the Insured Person's body cannot be located within 1 year after a forced landing, stranding, sinking or wrecking of a Common Carrier or in any event arising as a result of any Acts of God perils during the Policy Period and it can be reasonably concluded that such Insured Person has died as a result of such Accident, We will pay the Sum Insured (as chosen by the Policyholder) admitting the Claim under Benefit 1. However, if it is later found that the Insured Person survived such an Accident/ Injury for which we have paid the claim, the amount paid shall be paid back to Us.

## 2.8. Benefit 8 : Mobility Cover

We will reimburse the expenses incurred (up to an amount as chosen by the Policyholder) for procuring medically necessary prosthetic devices (artificial devices replacing body parts, including artificial legs, arms or eyes), orthopaedic braces (including but not limited to arm, back or neck braces) and durable medical equipment (including but not limited to wheelchairs and Hospital beds) to assist the Insured Person's basic medical needs, consequent to an Accident/ Injury. The expenses under this Benefit shall be paid only if the Claim is paid under Benefit 2 and such devices or equipment is procured on the written advice of a treating Medical Practitioner.

## 2.9. Benefit 9 : Burns

If the Injury suffered by the Insured Person solely and directly results in any of the following second or third degree burn injuries, We will pay up to an amount as chosen by the Policyholder as per 'Burns' table below:

Sr. No.	Description of Extent of Burn Injury	Amount payable = % of the Sum Insured applicable under this Benefit
I	Third degree burns of 30% or more of the total body surface area	100%
II	Second degree burns of 30% or more of the total body surface area	50%
III	Third degree burns of 20% or more, but less than 30% of the total body surface area	80%
IV	Second degree burns of 20% or more, but less than 30% of the total body surface area	40%
V	Third degree burns of 10% or more, but less than 20% of the total body surface area	40%
VI	Second degree burns of 10% or more, but less than 20% of the total body surface area	20%
VII	Third degree burns of 5% or more, but less than 10% of the total body surface area	20%
VIII	Second degree burns of 5% or more, but less than 10% of the total body surface area	10%

**Note:** In case an Injury results in more than one of the 'Descriptions of Extent of Burn Injury' above, then Our maximum liability shall not exceed the Sum Insured.

## 2.10. Benefit 10 : Domestic Road Ambulance

If a Claim for any event under Benefit 1 or Benefit 2 or Benefit 3 or Benefit 4 or Benefit 9 or Optional

Cover 1 or Optional Cover 4 or Optional Cover 6 or Optional Cover 9 of the Policy has been admitted, We will indemnify up to the specified amount as chosen by the Policyholder, in addition to any amount payable under that Benefit/ Optional Cover, 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.

#### **2.11. Benefit 11 : Nursing Care**

We will pay for the expenses incurred (up to an amount as chosen by the Policyholder) towards hiring a Qualified Nurse with the purpose of providing care and convenience to the Insured Person to perform his daily activities consequent to any Accident/ Injury resulting in Permanent Total Disablement/ Permanent Partial Disablement, which facilitate his activities of daily living and are recommended by a Medical Practitioner in writing.

#### **2.12. Benefit 12 : Reconstructive Surgery**

In case the Insured Person is required to undergo reconstructive surgery consequent to any Accident/ Injury, We will reimburse the Medical Expenses incurred (up to an amount as chosen by the Policyholder) on such reconstructive surgery at a Hospital only if the surgery is carried out within 30 days of Accident / Injury and We have admitted a Claim under Benefit 2 or Benefit 3.

#### **2.13. Benefit 13 : Repatriation of Mortal Remains**

We will pay up to an amount as chosen by the Policyholder, for the transportation of Insured Person's body from the place of death to the city of last known address of the Insured Person as per Our records or as per the request of the Insured Person's family only if a Claim is payable under Benefit 1.

#### **2.14. Benefit 14 : Loyalty Benefit**

For each continuous and completed Policy Year, on subsequent renewal, We will enhance the Coverage amount pertaining to Benefit 1, Benefit 2 and Benefit 3 of last Policy Year, by flat 5% of the Sum Insured, on a cumulative basis, as a Loyalty Bonus:

The Benefit offering is subject to the conditions specified below:

- (i) The accrued Loyalty Bonus available in the renewed Policy at any point of time shall not exceed 50% of the Sum Insured (pertaining to Benefit 1, Benefit 2 and Benefit 3).
- (ii) The Loyalty Bonus which is accrued will only be available to those Insured Persons who were insured in a particular Policy Year and continue to be insured in the subsequent Policy Year as well.
- (iii) The entire Loyalty Bonus will be forfeited if the Policy is not continued/ renewed on or before Policy Period End Date or the expiry of the Grace Period whichever is later.
- (iv) If Sum Insured under the Policy is increased (decreased) at the time of renewal, then the applicable Loyalty Bonus shall also be increased (decreased) in proportion to the Sum Insured, on the subsequent renewal.
- (v) A credit for accrued Loyalty Bonus would be provided regardless of Claim history in the previous Policy Year(s).

#### **Optional Covers**

The Policy provides the following Optional Covers which can be opted either at the inception of the Policy or at the time of renewal.

#### **2.15. Optional Cover 1 : Accidental Hospitalization**

This Optional Cover aims at providing coverage for the following three sub-benefits:–

- 2.15.1. Hospitalization Expenses :** Through this cover, We will reimburse the Medical Expenses, up to a specified amount, incurred at a Hospital consequent to any Injury suffered by an Insured Person and undergoes In-patient Care Treatment or Day Care Treatment. (The list of Day Care Treatments is attached as Annexure-I)
- 2.15.2. Daily Allowance :** Through this cover, We will pay you a lump sum amount per day for each completed day of your Medically Necessary hospitalization up to a maximum of 5 days per

Accidental Hospitalization subject to a deductible of 2 days. The payment shall be made only in case the In-Patient Hospitalization Expenses are payable.

- 2.15.3. Compassionate Visit :** In case an Insured Person is hospitalized for treatment of any Injury, We will reimburse the reasonable expenses incurred by an Immediate Family Member, towards the cost of economy class air ticket or equivalent, from the city of normal residence to the place of that Insured Person's Hospitalization, provided that such hospitalization is within 3 days from the occurrence of the Injury and the hospitalization is required for a minimum period of 5 consecutive days.

**2.16. Optional Cover 2 : Permanent Total Disablement Improvement**

Notwithstanding anything contrary to the coverage stated under Clause 2.2 (Benefit 2 'Permanent Total Disablement'), We agree to pay the amount as chosen by the Policyholder and as per the 'PTD Table' stated under Clause 2.2, in case the Insured Person suffers an Injury during the Policy Period, which directly results in the Insured Person's Permanent Total Disablement within 12 months from the date of Accident (including date of Accident).

The Coverage amount applicable under this Optional Cover will be over and above the amount payable under Benefit 2 'Permanent Total Disablement'. Claim pay-out under this Optional Cover triggers only when claim pay-out is triggered under Benefit 2.

**2.17. Optional Cover 3 : Permanent Partial Disablement Improvement**

Notwithstanding anything contrary to the coverage stated under Clause 2.3 (Benefit 3 'Permanent Partial Disablement'), We agree to pay the amount as chosen by the Policyholder and as per the 'PPD Table' stated under Clause 2.3, in case the Insured Person suffers an Injury during the Policy Period, which directly results in the Insured Person's Permanent Partial Disablement within 12 months from the date of Accident (including date of Accident).

The Coverage amount applicable under this Optional Cover will be over and above the amount payable under Benefit 3 'Permanent Partial Disablement'. Claim pay-out under this Optional Cover triggers only when claim pay-out is triggered under Benefit 3.

**2.18. Optional Cover 4 : Accidental Hospitalization Expenses**

Through this cover, We will reimburse the Medical Expenses, up to a specified amount, as chosen by the Policyholder, incurred at a Hospital consequent to any Injury suffered by an Insured Person and undergoes In-patient Care Treatment or Day Care Treatment. The amount assessed by Us under this Benefit shall be reduced by the specified Deductible amount, as chosen by the Policyholder, on each admitted Claim (The list of Day Care Treatments is attached as Annexure-I).

**2.19. Optional Cover 5 : Convalescence Benefit**

If an Insured Person suffers an Injury and undergoes Medically Necessary Hospitalization for a minimum specified period of days, We will pay a lump sum amount, as chosen by the Policyholder. This Benefit will be payable for a maximum of 3 times/ 6 times in a Policy Year (for different injury causing events leading to Hospitalization), as chosen by the Policyholder.

**2.20. Optional Cover 6 : Accidental Hospitalization Daily Allowance**

If an Insured Person suffers an Injury and undergoes Medically Necessary In-Patient Hospitalization for a minimum specified period of days, We will pay an amount, as chosen by the Policyholder, for each continuous and completed period of 24 hours of Hospitalization of the Insured Person, provided that Our liability is confined up to a maximum number of days, as chosen by the Policyholder.

**2.21. Optional Cover 7 : Temporary Total Disablement (TTD)**

- a. If an Insured Person suffers an Accident during the Policy Period which is the sole and direct cause of a temporary disablement which completely prevents that Insured Person from performing each and every duty pertaining to his employment or occupation, then We will pay an amount as chosen by the Policyholder, for each continuous and completed week of the Insured Person's Temporary Total Disablement, provided that:
  - (i) For a single claim, maximum duration till which this Optional Cover will be payable is 100 weeks from the date of the Accident and if the Insured Person is disabled for a part of a



week, then only a proportionate part of the weekly benefit will be payable.

- (ii) For the purpose of this Optional Cover only, Temporary Total Disablement means the temporary and total inability of an Insured Person to engage in any occupation or any gainful employment while that Insured Person is under the regular care of, and acting in accordance with, the instructions or on the written advice from the treating Medical Practitioner and is confined to bed.
- (iii) We will not pay any amount in excess of the Insured Person's base weekly income excluding overtime, bonuses, tips, commissions, or any other special compensation.
- (iv) Our liability to make payment under this Optional Cover shall commence only upon completion of the period of Deductible on number of weeks, as chosen by the Policyholder.

## **2.22. Optional Cover 8 : Accidental OPD Cover**

If an Insured Person suffers an Injury during the Policy Period, that requires the Insured Person to take an OPD treatment, then We will indemnify the Insured Person, for the Medical expenses incurred up to the amount as chosen by the Policyholder, subject to the following conditions:

- (i) A maximum of 4 consultations (or diagnostics) will be admissible for the same 'Injury causing event'.
- (ii) The amount assessed by Us on each admitted Claim for the Insured Person under this Optional Cover shall be reduced by a Deductible amount as chosen by the Policyholder. We shall be liable to make payment under the Policy for any Claim in respect of the Insured Person only when the Deductible on that Claim is exhausted.
- (iii) After the applicable Deductible, a specified Co-payment (as chosen by the Policyholder) shall be applicable to each and every Claim made.
- (iv) Re-imbbursement towards claims incurred in a Policy year can be claimed only twice during that Policy Year.
- (v) Clause 3 (b) (ix) under Permanent Exclusions, is superseded to the extent covered under this Optional Cover.

## **2.23. Optional Cover 9 : Common Carrier Mishap Cover**

If the Insured Person suffers an Injury which results in Accidental Death (or Permanent Total Disablement, if Benefit 2 is offered in the plan), within 12 months of such Injury sustained which is lead solely and directly due to an Accident, occurred during the Policy Period, whilst mounting into or dismounting from or travelling in a Common Carrier on a valid ticket, We will pay additional 100% of the Sum Insured of Benefit 1 (or Benefit 2, if applicable).

In case of an Insured Event, where only 50% of Sum Insured is payable, We will pay an additional 50% of Sum Insured under this Optional Cover

## **2.24. Optional Cover 10 : Temporary Total Disablement Plus**

If an Insured Person suffers an Accident during the Policy Period which is the sole and direct cause of a temporary disablement which completely prevents that Insured Person from performing each and every duty pertaining to his employment or occupation, then we will pay a specified percentage as chosen by the Policyholder, for each continuous and completed week or proportionate in case of part of a week of the Insured Person's Temporary Total Disablement, provided that:

- (i) Such period of disability commences within the Policy Period mentioned in the Policy Schedule after the date of the Accident.
- (ii) For a single claim, maximum duration till which this Optional Cover will be payable is 100 weeks from the date of the Accident and if the Insured Person is disabled for a part of a week, then only a proportionate part of the weekly benefit will be payable.
- (iii) For the purpose of this Optional Cover only, Temporary Total Disablement means the temporary and total inability of an Insured Person to engage in any occupation or any gainful employment while that Insured Person is under the regular care of, and acting in accordance with, the instructions or on the written advice from the treating Medical Practitioner and is confined to bed.

## 2.25. Optional Cover 11 : Protection Benefit

If Insured Person has opted for this optional cover, then Policyholder is entitled for discount on the premium and in case the Primary Insured Person suffers an Injury during the Policy Period, which directly results in the Primary Insured Person's death within 12 months from the date of Accident (including date of Accident) then we shall pay the applicable Sum Insured in equated periodic instalment to nominee/beneficiary over a period, subject to the following conditions:

- a) This Cover shall be applicable only if the Claim is admissible under the Benefit 2.1 'Accidental Death'
- b) Once this Cover is opted, then the Insured Person cannot opt out from the same as well as the instalment period chosen shall remain unchanged.
- c) Once this Cover is opted, the nominee /beneficiary cannot request for a lump-sum payment or modify the opted periodic instalment amount or payment term at the time of claim.
- d) Under this benefit the nominee/beneficiary shall be Insured Person's spouse and/or child as specified in the Policy Schedule. During the Policy Period the Primary Insured Person may change the nominee/ beneficiary provided the new nominee /beneficiary meets the eligibility criteria of this Benefit (spouse and /or child).

## 3. Permanent Exclusions

### (a) Exclusions applicable to all the Benefits and Optional Covers:

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:

- (i) Any Illness including any pre-existing condition or its complications except where an Insured Event under general conditions applicable to all Benefits resulting from an illness which arises directly as a consequence of an Injury sustained during the Policy Period;
- (ii) Any pre-existing injury or disability;
- (iii) The Insured Person operating or learning to operate any aircraft or performing duties as a member of a crew on any aircraft or Scheduled Airline or any airline personnel;
- (iv) The Insured Person flying in an aircraft other than as a fare paying passenger in a Scheduled Airline;
- (v) Any intentional self-inflicted injury, suicide or attempted suicide, sexually transmitted conditions, mental or nervous conditions, insanity, disorder or depression;
- (vi) Influence of drugs , alcohols or other intoxications or hallucinogens;
- (vii) War (whether declared or not) and warlike occurrence or invasion, acts of foreign enemies, hostilities, civil war, rebellion, revolutions, insurrection, mutiny, military or usurped power, seizure, capture, arrest, restraints and detainments of all kinds; Insured event occurring in a civilian nation (Please refer to Annexure - II for list of Civilian nations);
- (viii) Participation in actual or attempted felony, riots, civil commotion or criminal misdemeanour;
- (ix) A complication of infection with human immune deficiency virus (HIV) or any variance including acquired immune deficiency syndrome (AIDS) and AIDS Related complex (ARC) or venereal diseases;
- (x) The Insured Person engaging in sporting activities in so far as they involve the training for or participation in competitions of professional sports, unless declared beforehand and agreed by Us in writing subject to additional premium being received and incorporated accordingly in the Policy;
- (xi) Any act resulting in breach of law committed by the Insured Person with a criminal intent;
- (xii) The Insured Person serving in any branch of the military, navy or air-force or any branch of armed Forces or any paramilitary forces;
- (xiii) Radioactive contamination whether arising directly or indirectly or any consequential loss thereof,



ionizing radiation, toxic, explosive or other hazardous properties of nuclear material;

(xiv) The Insured Person working in or with mines, tunnelling or explosives or involving electrical installation with high tension supply or conveyance testing or oil rigs work or ship crew services or as jockeys or circus personnel or aerial photography or engaged in Hazardous Activities;

(xv) 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 or fusion material emitting a level of radioactivity capable of causing 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 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 synthesised toxins) which are capable of causing incapacitating disablement or death.

(xvi) Impairment of the Insured Person's intellectual faculties by abuse of stimulants or depressants or by the illegal use of any solid, liquid or gaseous substance.

(xvii) Any claim related to Hazardous Activities.

(xviii) Persons whilst working with in underground mines or surface mining, explosives, press, activities like racing on wheels or horseback, winter sports, canoeing involving white water rapids, any bodily contact sport.

(xix) External Congenital Anomaly or any complications or conditions arising therefrom.

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

(xxi) Treatments rendered by a Doctor who shares the same residence as an Insured Person or who is a member of an Insured Person's family.

(xxii) Any change of profession after inception of the Policy which results in the enhancement of Our risk, if not accepted and endorsed by Us on the Policy Schedule.

(xxiii) As a result of any curative treatments or interventions that the Insured Person has carried out or have carried out on the Insured Person's body.

(xxiv) Any treatment arising from or traceable to pregnancy (including voluntary termination), miscarriage (unless due to an Accident), childbirth, maternity (including caesarian section), abortion or complications of any of these. This exclusion will not apply to ectopic pregnancy.

(xxv) Claim arising out of mental illness, psychiatric or psychological disorders.

**(b) Additional Exclusions applicable to Optional Covers related to Hospitalization occurring due to Injury:**

(i) Any condition directly or indirectly caused by or associated with any sexually transmitted disease, including Genital Warts, Syphilis, Gonorrhoea, Genital Herpes, Chlamydia, Pubic Lice and Trichomoniasis, Acquired Immuno Deficiency Syndrome (AIDS) whether or not arising out of HIV, Human T-Cell Lymphotropic Virus Type III (HTLV-III or IITLB-III) or Lymphadenopathy Associated Virus (LAV) or the mutants derivative or Variations Deficiency Syndrome or any Syndrome or condition of a similar kind.

(ii) Any treatment arising from or traceable to any fertility, infertility, sub fertility or assisted conception procedure or sterilization, birth control procedures, hormone replacement therapy, contraceptive supplies or services including complications arising due to supplying services or Assisted Reproductive Technology.

(iii) 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.

- (iv) Experimental, investigational or unproven treatments which are not consistent with or incidental to the diagnosis and treatment of the positive existence or presence of any Illness for which confinement is required at a Hospital. Any Illness or treatment which is a result or a consequence of undergoing such experimental or unproven treatment.
- (v) 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.
- (vi) Any treatment related to sleep disorder or sleep apnea syndrome, general debility convalescence, cure, rest cure, health hydros, nature cure clinics, sanatorium treatment, Rehabilitation measures, private duty nursing, respite care, long-term nursing care, custodial care or any treatment in an establishment that is not a Hospital.
- (vii) All expenses related to donor screening, treatment, including surgery to remove organs from the donor, in case of transplant surgery.
- (viii) Alternative Treatment.
- (ix) OPD treatment.
- (x) Treatment received outside India.
- (xi) Charges incurred at Hospital primarily for diagnostic, X-ray or laboratory examinations not consistent with or incidental to the diagnosis and treatment of the positive existence or presence of any Illness or Injury, for which In-patient Care/ Day Care Treatment is required.
- (xii) Any charges incurred to procure any medical certificate, treatment or Illness related documents pertaining to any period of Hospitalization or Illness.
- (xiii) 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.
- (xiv) Expenses related to any kind of RMO charges, service charge, surcharge, admission fees, registration fees, night charges levied by the hospital under whatever head.
- (xv) Any Hospitalization primarily for investigation and/ or diagnosis purpose.
- (xvi) Treatment taken in Black Listed Hospitals (as per Annexure - III) except in case of emergency Hospitalization.

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 is also excluded.

#### **4. Portability**

The Policyholder and/ or Insured Person can apply to Us for a health insurance policy only in case the proposed Insured Person is covered without any break under any individual health insurance policy from any Indian non-life insurance company or Health Insurance Company registered with the IRDAI or any group health insurance policy from Us.

**Note: Portability provisions will apply even if the Insured Person migrates to any other health insurance policy.**

## **5. Claims Intimation, Assessment and Management**

Upon the occurrence of any event or Injury that may give rise to a Claim under this Policy, then as a condition precedent to Our liability under the Policy, the Policyholder or Insured Person (or the Nominee or legal heir, in case the Insured Person is deceased) shall undertake all the following, in addition to any specific requirements specified within the Benefit/ Optional Cover under which the Claim is made:

### **5.1. Claim Intimation**

- (i) If any Injury is suffered or any other contingency occurs which has resulted in a Claim or may result in a Claim under the Policy, We shall be notified with full particulars within 48 hours from the date of occurrence of event or before the Insured Person's discharge from Hospital, either at Our call center or in writing.
- (ii) If the Insured Person is to undergo planned Hospitalization, the Policyholder or Insured Person shall give written intimation to Us, about the proposed Hospitalization at least 48 hours prior to the planned date of admission to Hospital.
- (iii) At the time of intimation of Claim, We may require details like Policy Number, Name of the Policyholder, Name of the Insured Person in respect of whom the Claim is being made, Nature of Injury or any other information, documentation or details requested by Us.

### **5.2. Claim Procedure**

- (i) Any claim under this Policy would be processed or settled through reimbursement mode, except for Hospitalization incurred due to an Accident, which can be processed through Cashless Facility as well, at any of our Network Provider.
- (ii) It is agreed and understood that in all cases where intimation of a Claim has been provided under this provision, all the information and documentation specified by Us, shall be submitted (at the Insured Person's expense) to Us immediately and in any event within 30 days of Insured Person's discharge from Hospital or completion of treatment or date of loss, whichever is later.

### **5.3. Claim Documentation**

- (i) All the Claim documents and related information shall be submitted along with a completed and signed claim form to Us at the earliest and in any event within 30 days of occurrence of the event in respect of all Claims. However, We shall condone delay on merit for delayed Claims where delay is proved to be for reasons beyond the control of the Policyholder or the Insured Person.
- (ii) We reserve the right to seek additional documents depending upon the cause of Claim or the Benefit / Optional Cover under which the Claim is made.
- (iii) We will only accept bills/invoices/medical treatment related documents which are made in the Insured Person's name. Only in the event that original numbered bills/ receipts, prescriptions, reports or other documents have already been given to any other insurance company, We will accept properly verified photocopies of such documents attested by such other insurance company along with an original certificate of the extent of payment received from such insurance company.

### **5.4. Policyholder's Or Insured Person's Or Claimant's Duty At The Time Of Claim**

- (i) All reasonable steps and measures must be taken to avoid or minimize the quantum of any Claim that may be made under this Policy.
- (ii) Intimation 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 specified timeframes of the Policy, under which the Claim is being made.
- (iii) The Insured Person will, at Our request, submit himself/ herself for a medical examination by the Company's nominated Medical Practitioner as often as We consider reasonable and necessary. The cost of such examination will be borne by Us.
- (iv) Our 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.
- (v) We shall be provided with complete documentation and information which We have requested to

establish Our liability for the Claim, its circumstances and its quantum.

### **5.5. Claim Assessment and Payment Terms**

- (i) All admissible Claims under this Policy shall be assessed by Us directly. The Claim amount assessed would be deducted from the Sum Insured/ Coverage amount of respective Benefit or Optional Cover.
- (ii) We shall have no liability to make payment of a Claim under the Policy in respect of an Insured Person during the Policy period, once the applicable Sum Insured/ Coverage amount under respective Benefit or Optional Cover for that Insured Person is exhausted.
- (iii) All payments under this Policy shall be made in Indian Rupees and within India.
- (iv) In the event of death of the Policyholder, We 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.
- (v) On payment of renewal premium, the Insured Person shall give written notice to Us of any disease, physical defect or infirmity or change in occupation or profession, with respect to the Insured Person.
- (vi) If the Insured Person suffers a relapse within 45 days from 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.
- (vii) We shall settle any Claim within 15 days of intimation on receipt of all the necessary documents/ information as required for settlement of such Claim and sought by Us. We shall provide the Insured Person an offer of settlement of Claim, and upon acceptance of such offer by the Insured Person, We shall make payment within 7 days from the date of receipt of such acceptance. In case there is delay in the payment beyond the stipulated timelines, We shall pay additional amount as interest at a rate which is 2% above the bank rate prevalent at the beginning of the financial year in which the claim is reviewed by it. For the purpose of this clause, 'bank rate' shall mean the existing bank rate as notified by Reserve Bank of India, unless the extent regulation requires payment based on some other prescribed interest rate.
- (viii) The Claim shall be paid only for the Policy Period in which the Insured event which gives rise to a Claim under this Policy occurs.

## **6. Salient Features**

### **6.1. Free Look Period**

- (i) The Policyholder may, within 30 days from the receipt of the Policy document, return the Policy stating reasons for his objection, if the Policyholder disagrees with any Policy terms and conditions.
- (ii) If no Claim has been made under the Policy, We will refund the premium received after deducting proportionate risk premium for the period on cover, and stamp duty charges. If only part of the risk has commenced, such proportionate risk premium shall be calculated as commensurate with the risk covered during such period. All rights under the Policy will immediately stand extinguished on the free look cancellation of the Policy.
- (iii) Provision for Free look period is not applicable and available at the time of renewal of the Policy.

### **6.2. Premium**

The premium charged under the policy depends upon the Plan, Sum Insured chosen, tenure and Optional Covers taken and the health status of the individual.

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

### **6.3. Cancellation/ Termination**

- a. We may at any time, cancel this Policy on grounds as specified in Clause 6.1 and We shall have no liability to make payment of any claims and the premium paid shall be forfeited to Us and no refund of premium shall be effected by Us, by giving 15 days' notice in writing by Registered Post Acknowledgment Due/ recorded delivery to the Policyholder or Insured Person at his last known

address.

- b. The Policyholder may cancel this policy by giving 7 days written notice and in such an event, We shall refund proportionate premium for unexpired Policy Period.
- c. 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.
- d. 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 and We shall refund proportionate premium for unexpired Policy Period.
  - (ii) Where the Policy covers other Insured Persons, this Policy shall continue till the end of Policy Period or next premium due whichever is earlier. 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.

Note: Our liability in respect of an Insured Person shall cease upon making any refund of premium under this Policy in accordance with the terms and conditions hereof in respect of such an Insured Person and the benefit in respect of that Insured Person shall forthwith terminate.

#### 6.4. Underwriting

The proposal shall be subjected to individual underwriting based on the annual income and the sum insured proposed for each prospect.

Post the underwriting review, the underwriter may:

- Accept the proposal as is
- Reject the proposal
- Accept the proposal with loading (as per Underwriting policy of the Company)

#### Loading Parameters:

Sr. No.	Description	Loading
1	Occupations belonging to higher risk class (eg.: Taxi drivers, Airline ground-staff, Bus and Car Mechanics)	15
2	Involved in Adventure Sport/ Extreme Sports*	25

**Note:** The applicable loadings are additive in nature (i.e. maximum 40%).

\* Engagement in sporting activities under Clause 3 (a) (x) under 'permanent exclusions' is waived off on payment of additional premium if insured declares beforehand and agreed by us in writing

#### 6.5. Multiple Policies

In case you are covered under more than one indemnity insurance policies, with Us or with other insurers, You shall have the right to settle the Claim with any of the Company, provided that the Claim amount payable is up to Sum Insured of such Policy.

In case the Claim amount exceeds the Sum Insured, then You shall have the right to choose the companies with whom the Claim is to be settled. Further, You shall have the right to choose the companies from whom you want to claim the balance amount. You shall only be indemnified the hospitalization costs in accordance with terms & conditions of chosen Policy. This clause shall not apply to any Benefit offered on a fixed benefit basis.

#### 6.6. Renewal Terms

- i. This Policy will automatically terminate on the Policy Period End Date. All renewal applications and requisite premium shall be given to Us on or before the Policy Period End Date provided the policy is in

force and in any event before the expiry of the Grace Period. The Policyholder shall give Us written notice along with the renewal application of any material changes to the risk insured under the Policy. If no such written notice is received by Us along with the renewal application, it shall be deemed that there is no material change to the risk.

- ii. For the purpose of this provision, Grace Period means a period of 30 days immediately following the Policy Period End Date during which a payment can be made to renew this Policy without loss of continuity benefits. Coverage is not available for the period for which premium is not received by Us and We shall not be liable for any Claims incurred during such period. This Clause is applicable at Person level.
- iii. Renewal shall be offered lifelong. We will ordinarily not refuse to renew the Policy except on grounds of fraud, moral hazard or misrepresentation or non-disclosure or non-co-operation by the Insured.
- iv. We may revise the renewal premium payable under the Policy provided that revisions to the renewal premium are in accordance with the IRDAI rules and regulations as applicable from time to time. Change in rates will be applicable from the date of approval by the Authority and shall be applied only prospectively thereafter for new policies and at the date of renewal for renewals.
- v. This product may be withdrawn/ modified by Us and the same shall be duly intimated to Policyholder at least 90 days prior to the date of such withdrawal/ modification of this product and the options available to Insured Person at the time of renewal of this policy. A one-time option to renew the existing product, if renewal falls within the 90 days from the date of withdrawal of the product is provided to the Policyholder as well.
- vi. No loading based on individual claim experience shall be applicable on renewal premium payable.
- vii. Sum Insured can be increased/ decreased only at the time of renewal. However, increase in Sum Insured may require further Underwriting.
- viii. If Claim has been made under Benefit 1, 2 or 3 and 100% of the Sum Insured has been exhausted then the policy would not be renewed for that Insured Person.

## 6.7. Grievance Redressal

In case of any grievance the Insured Person may contact us through

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

Mobile App : Care Health - Customer App

Toll free (whatsapp number): 8860402452

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

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

If Insured Person is not satisfied with the redressal of grievance through one of the above methods, Insured Person may contact the grievance officer at Branch Office or corporate office. For updated details of grievance officer, kindly refer the link <https://www.careinsurance.com/customer-grievance-redressal.html>

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

Grievance may also be lodged at IRDAI integrated Grievance Management System -

<https://bimabharosa.irdai.gov.in/>

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



## Schedule of Discounts

Sr. No.	Description	Discount	
1	Family discount - This discount shall be applicable if more than one persons of the same family are covered in the same policy, individually	No. of persons	Discount
		2 members and above	5.00%
2	Discount for Employees and their dependents of CHIL, CHIL Promoters and its Subsidiaries /Affiliates.	15%	
	Discount for multi-year policies (on single premium)	No of years	Discount
	2 year rate = Annual Rate x 2 x (1 - Discount applicable)	2 years	7.50%
	3 year rate = Annual Rate x 3 x (1 - Discount applicable)	3 years	10.00%
	4 year rate = Annual Rate x 4 x (1 - Discount applicable)	4 years	12.5%
	5 year rate = Annual Rate x 5 x (1 - Discount applicable)	5 years	15%

Note: The above stated discounts are multiplicative in nature & applicable on final Premium calculated under Policy

## Schedule of Benefits

S.No.	Plan Name	Secure 1	Secure 2	Secure 3	Secure 4	Secure 5	Secure 6
	Sum Insured - on annual basis (in Rs.)	1 Lac to 10 Lac	Above 10 Lac up to 30 Lac	Above 30 Lac up to 3 Crore	Above 3 Crore up to 25 Crore	1 Lac to 30 Lac	1 Lac to 25 Crore
<b>Benefits</b>							
1	<b>Accidental Death</b>	100% of Sum Insured					X
2	<b>Permanent Total Disablement (PTD)</b>	As per PTD Table					X
3	<b>Permanent Partial Disablement (PPD)</b>	As per PPD Table					X
4	<b>Fractures</b>	sub-limit of Rs. 50,000 (As per Fractures Table)	sub-limit of Rs. 1,00,000 (As per Fractures Table)	sub-limit of Rs. 2,00,000 (As per Fractures Table)	sub-limit of Rs. 3,00,000 (As per Fractures Table)	X	X
5	<b>Child Education</b>	X	10% of Sum Insured	10% of Sum Insured	10% of Sum Insured	X	X
6	<b>Major Diagnostic Tests</b>	X	Up to Rs. 15,000	Up to Rs. 25,000	Up to Rs. 50,000	X	X
7	<b>Disappearance</b>	X	100% of SI	100% of SI	100% of SI	X	X
8	<b>Mobility cover</b>	X	Up to Rs. 15,000	Up to Rs. 25,000	Up to Rs. 50,000	X	X
9	<b>Burns</b>	X	sub-limit of Rs. 10,00,000 (As per Burns Table)	sub-limit of Rs. 20,00,000 (As per Burns Table)	sub-limit of Rs. 25,00,000 (As per Burns Table)	X	X
10	<b>Domestic Road Ambulance</b>	X	X	Up to Rs. 5,000	Up to Rs. 5,000	X	X

11	Nursing Care	X	X	Rs. 1,000 per day, Max for 15 days per Claim	Rs. 1,500 per day, Max for 15 days per Claim	X	X
13	Repatriation of Mortal Remains	X	X	2% of the Sum Insured or Max Rs. 1,00,000; whichever is lower	2% of the Sum Insured or Max Rs. 1,00,000; whichever is lower	X	X
14	Loyalty Benefit	For each continuous and completed Policy Year, on subsequent renewal, the Company will enhance the Coverage amount of last Policy Year, pertaining to Benefit 1, Benefit 2 and Benefit 3, by flat 5% of the Sum Insured, on a cumulative basis, as a Loyalty Bonus; Max. Increase up to 50% of Sum Insured					X

S.No.	Plan Name	Secure 1	Secure 2	Secure 3	Secure 4	Secure 5	Secure 6
	Sum Insured - on annual basis (in Rs.)	1 Lac to 10 Lac	Above 10 Lac up to 30 Lac	Above 30 Lac up to 3 Crore	Above 3 Crore up to 25 Crore	1 Lac to 30 Lac	1 Lac to 25 Crore
<b>Optional Covers</b>							
1	Accidental Hospitalization						
	<b>a. Hospitalization Expenses</b>	Up to Rs. 1,00,000	Up to Rs. 1,00,000	Up to Rs. 5,00,000	Up to Rs. 10,00,000	Up to Rs. 1,00,000	<ul style="list-style-type: none"> <li>- Up to Rs. 1Lac for SI up to 30 Lac ;</li> <li>- Up to Rs. 5 Lac for SI above 30 Lac up to 3 Crore;</li> <li>- Up to Rs. 10 Lac for SI above 3 Crore</li> </ul>
	<b>(b) Daily Allowance</b>	Rs. 500 per day, Max for 5 days, with a deductible of 2 days	Rs. 500 per day, Max for 5 days, with a deductible of 2 days	Rs. 500 per day, Max for 5 days, with a deductible of 2 days	Rs. 500 per day, Max for 5 days, with a deductible of 2 days	Rs. 500 per day, Max for 5 days, with a deductible of 2 days	Rs. 500 per day, Max for 5 days, with a deductible of 2 days

	(c) Compassionate visit	Up to Rs. 15,000	Up to Rs. 15,000	Up to Rs. 25,000	Up to Rs. 50,000	Up to Rs. 15,000	- Up to Rs. 15,000 for SI up to 30 Lac; - Up to Rs. 25,000 for SI above 30 Lac up to 3 Crore; - Up to Rs. 50,000 for SI above 3 Crore
2	Permanent Total Disablement Improvement	Up to Rs. 25 Crore; As per PTD Table					
3	Permanent Partial Disablement Improvement	Up to Rs. 25 Crore; As per PPD Table					
4	Accidental Hospitalization Expenses	- Coverage amount Options (in Rs.): 5,000/ 10,000/ 25,000/ 50,000/ 75,000/ 1,00,000/ 2,00,000/ 3,00,000/ 4,00,000/ 5,00,000/ 7,00,000/ 10,00,000 - Deductible in amount Options: 0 to Rs. 25,000 (in multiples of 5,000)					
5	Convalescence Benefit	- Coverage Amount Options: From Rs 1,000 to Rs 1,00,000 (in multiples of 1,000) - Deductible in Days Options: 5 or 10 days - This Benefit will be payable for a maximum of 3 times/ 6 times in a Policy Year (for different injury causing events leading to Hospitalization), as chosen by the Policyholder					
6	Accidental Hospitalization Daily Allowance	- Coverage amount per Day Options: From Rs 100 to Rs 10,000 (in multiples of 100) - Deductible in Days Options: 0 to 5 days - Options for Max. payable Duration: 1 to 15 days and 20/ 25/ 30 days					
7	Temporary Total Disablement (TTD)	Rs 5,000 per week	Rs 10,000 per week	Rs 20,000 per week	Rs 30,000 per week	Rs 5,000 per week	X
		In any case, maximum payable amount will not exceed the base weekly income of Insured Person; Deductible Options available: No Deductible or 1 week Deductible					
8	Accidental OPD Cover	- Coverage amount Options (in Rs.): 500/ 1000/ 2000/ 3000/ 5000 - Deductible in amount Options (in Rs.): 100/ 500/ 1000 - Co-payment Options: 0% /20%/ 30%/ 50% - Re-imbursement towards claims incurred in a policy year can be claimed only twice during that policy year - Admissible up to 4 consultations (or diagnostics), for the same 'Injury causing event'					
9	Common Carrier Mishap Cover	Pays additional 100% of the Sum Insured of Benefit 1 (or Benefit 2, if offered in the plan), in case the Insured Person suffers an Injury which results in Accidental Death (or Permanent Total Disablement, if Benefit 2 is applicable), whilst travelling in a Common Carrier Note: In case of an Insured Event, where only 50% of Sum Insured is payable, We will pay an additional 50% of Sum Insured under this Optional Cover					
10	Temporary Total Disablement Plus	1% of SI per week, maximum 100 weeks, maximum up to 50 lac or 2% of SI per week, maximum 100 weeks, maximum up to 1 Cr Deductible Options available: No Deductible/ 1 week Deductible/ 2 week Deductible					

<b>11</b>	<b>Protection Benefit</b>	<p>Applicable Sum Insured is payable in equated periodic amount to nominee in case of death of primary insured person for a period of 50 /100 /150 /200 months</p> <p>On opting this benefit, a discount on premium will be available to the Insured.</p> <p>Note –Under this benefit the nominee/beneficiary shall be Insured Person’s spouse and/or child as specified in the Policy Schedule.</p>
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\* **Note:** Up to means – “Actual expenses incurred or the amount specified, whichever is lower.”

### Explanation to the Benefits

<b>Benefit Reference Number</b>	<b>Benefit Description</b>	<b>Basis of offering</b>	<b>Part of Main Sum Insured (SI) or Addition to Main SI</b>	<b>Scope of Cover</b>	<b>Precondition – Admissibility of Claim under Benefit</b>
<b>Benefit 1</b>	<b>Accidental Death</b>	Benefit	Part of Main Sum Insured	Worldwide	Not Applicable
<b>Benefit 2</b>	<b>Permanent Total Disablement</b>	Benefit	Part of Main Sum Insured	Worldwide	Not Applicable
<b>Benefit 3</b>	<b>Permanent Partial Disablement</b>	Benefit	Part of Main Sum Insured	Worldwide	Not Applicable
<b>Benefit 4</b>	<b>Fractures</b>	Benefit	Part of Main Sum Insured	Worldwide	Not Applicable
<b>Benefit 5</b>	<b>Child Education</b>	Benefit	Addition to Main Sum Insured	Worldwide	Benefit 1 or Benefit 2
<b>Benefit 6</b>	<b>Major Diagnostic Tests</b>	Indemnity	Addition to Main Sum Insured	India	Benefit 1 or Benefit 2 or Benefit 3
<b>Benefit 7</b>	<b>Disappearance</b>	Benefit	Part of Main Sum Insured	Worldwide	In lieu of Benefit 1
<b>Benefit 8</b>	<b>Mobility cover</b>	Indemnity	Addition to Main Sum Insured	India	Benefit 2
<b>Benefit 9</b>	<b>Burns</b>	Benefit	Part of Main Sum Insured	Worldwide	Not Applicable
<b>Benefit 10</b>	<b>Domestic Road Ambulance</b>	Indemnity	Addition to Main Sum Insured	India	Benefits 1, 2, 3, 4 or 9; Optional Covers 1, 4, 6 or 9
<b>Benefit 11</b>	<b>Nursing Care</b>	Benefit	Addition to Main Sum Insured	Worldwide	Benefit 2 or Benefit 3
<b>Benefit 12</b>	<b>Reconstructive Surgery</b>	Indemnity	Addition to Main Sum Insured	India	Benefit 2 or Benefit 3
<b>Benefit 13</b>	<b>Repatriation of Mortal Remains</b>	Benefit	Addition to Main Sum Insured	Worldwide	Benefit 1
<b>Benefit 14</b>	<b>Loyalty Benefit</b>	Benefit	Addition to Main Sum Insured	NA	Not Applicable
<b>Optional Cover 1: Accidental Hospitalization</b>	<b>a. Hospitalization Expenses</b>	Indemnity	Addition to Main Sum Insured	India	Not Applicable
	<b>b. Daily Allowance</b>	Benefit			Not Applicable
	<b>c. Compassionate visit</b>	Indemnity			Not Applicable

<b>Optional Cover 2</b>	<b>Permanent Total Disablement Improvement</b>	Benefit	Addition to Main Sum Insured	Worldwide	Benefit 2
<b>Optional Cover 3</b>	<b>Permanent Partial Disablement Improvement</b>	Benefit	Addition to Main Sum Insured	Worldwide	Benefit 3
<b>Optional Cover 4</b>	<b>Accidental Hospitalization Expenses</b>	Indemnity	Addition to Main Sum Insured	India	Not Applicable
<b>Optional Cover 5</b>	<b>Convalescence Benefit</b>	Benefit	Addition to Main Sum Insured	Worldwide	Not Applicable
<b>Optional Cover 6</b>	<b>Accidental Hospitalization Daily Allowance</b>	Benefit	Addition to Main Sum Insured	Worldwide	Not Applicable
<b>Optional Cover 7</b>	<b>Temporary Total Disablement</b>	Benefit	Part of Main Sum Insured	Worldwide	Not Applicable
<b>Optional Cover 8</b>	<b>Accidental OPD Cover</b>	Indemnity	Addition to Main Sum Insured	India	Not Applicable
<b>Optional Cover 9</b>	<b>Common Carrier Mishap Cover</b>	Benefit	Addition to Main Sum Insured	Worldwide	Benefit 1 or Benefit 2
<b>Optional Cover10</b>	<b>Temporary Total Disablement Plus</b>	Benefit	Part of Main Sum Insured	Worldwide	Not Applicable
<b>Optional Cover 11</b>	<b>Protection Benefit</b>	Benefit	Part of Main Sum Insured	Worldwide	Benefit 1

**Note to the above table:**

1. 'Main Sum Insured' is the Sum Insured chosen by the Proposer, under the base plan; Any Claim paid for Benefits which form part of 'Main Sum Insured' shall reduce the Sum Insured for that Policy Year and only the balance shall be available for all the future claims for that Policy Year.
2. In the Table above, Scope of Cover under 'Worldwide' does not include listed civilian nations. For updated list of such excluded nations, please refer Annexure II (List of civilian nations) or visit Our website.

## 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 and the company was awarded 'Best Health Insurance Plan – Care Plus' at the Global Financial Planner's Summit 2024 held in October'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, 3 <sup>rd</sup> 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 *secure*™. 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:25036636 UIN: CHIPAIP25046V042425

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 and conditions, available on request.
2. The Proposal Form shall form the basis of the insurance contract. It is mandatory for You to provide Us a duly filled in and signed Proposal Form and retain a copy as an evidence of the basis of the insurance contract.
3. Any risk under the Policy shall commence only once We 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.carehealthinsurance.com](http://www.carehealthinsurance.com)
6. The product is in conformity with the IRDAI 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 I Serted 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 Choledoch-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.	Iilateral	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.	Microdochectomy 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.</b>	<b>Neurology Related:</b>	285.	Interstitial Brachytherapy
238.	Facial Nerve Physiotherapy	286.	Intracavity Brachytherapy
239.	Nerve Biopsy	287.	3d Brachytherapy
240.	Muscle Biopsy	288.	Implant Brachytherapy
241.	Epidural Steroid Injection	289.	Intravesical Brachytherapy
242.	Glycerol Rhizotomy	290.	Adjuvant Radiotherapy
243.	Spinal Cord Stimulation	291.	Afterloading Catheter Brachytherapy
244.	Motor Cortex Stimulation	292.	Conditioning Radiotherapy For Bmt
245.	Stereotactic Radiosurgery	293.	Extracorporeal Irradiation To The Homologous Bone Grafts
246.	Percutaneous Cordotomy	294.	Radical Chemotherapy
247.	Intrathecal Baclofen Therapy	295.	Neoadjuvant Radiotherapy
248.	Entrapment Neuropathy Release	296.	Ldr Brachytherapy
249.	Diagnostic Cerebral Angiography	297.	Palliative Radiotherapy
250.	Vp Shunt	298.	Radical Radiotherapy
251.	Ventriculoatrial Shunt	299.	Palliative Chemotherapy
<b>9.</b>	<b>Oncology Related:</b>	300.	Template Brachytherapy
252.	Radiotherapy For Cancer	301.	Neoadjuvant Chemotherapy
253.	Cancer Chemotherapy	302.	Adjuvant Chemotherapy
254.	Iv Push Chemotherapy	303.	Induction Chemotherapy
255.	Hbi-Hemibody Radiotherapy	304.	Consolidation Chemotherapy
256.	Infusional Targeted Therapy	305.	Maintenance Chemotherapy
257.	Srt-Stereotactic Arc Therapy	306.	Hdr Brachytherapy
258.	Sc Administration Of Growth Factors	<b>10.</b>	<b>Operations On The Salivary Glands &amp; Salivary Ducts:</b>
259.	Continuous Infusional Chemotherapy	307.	Incision And Lancing Of A Salivary Gland And A Salivary Duct
260.	Infusional Chemotherapy	308.	Excision Of Diseased Tissue Of A Salivary Gland And A Salivary Duct
261.	Cert-Concurrent Chemo + Rt	309.	Resection Of A Salivary Gland
262.	2d Radiotherapy	310.	Reconstruction Of A Salivary Gland And A Salivary Duct
263.	3d Conformal Radiotherapy	311.	Other Operations On The Salivary Glands And Salivary Ducts
264.	Igrt- Image Guided Radiotherapy	<b>11.</b>	<b>Operations On The Skin &amp; Subcutaneous Tissues:</b>
265.	Imrt- Step & Shoot	312.	Other Incisions Of The Skin And Subcutaneous Tissues
266.	Infusional Bisphosphonates	313.	Surgical Wound Toilet (Wound Debridement) And Removal Of Diseased Tissue Of The Skin And Subcutaneous Tissues
267.	Imrt- Dmlc	314.	Local Excision Of Diseased Tissue Of The Skin And Subcutaneous Tissues
268.	Rotational Arc Therapy	315.	Other Excisions Of The Skin And Subcutaneous Tissues
269.	Tele Gamma Therapy	316.	Simple Restoration Of Surface Continuity Of The Skin And Subcutaneous Tissues
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		

317.	Free Skin Transplantation, Donor Site		Operations To Treat Glaucoma
318.	Free Skin Transplantation, Recipient Site	351.	Enucleation Of Eye Without Implant
319.	Revision Of Skin Plasty	352.	Dacryocystorhinostomy For Various Lesions Of Lacrimal Gland
320.	Other Restoration And Reconstruction Of The Skin And Subcutaneous Tissues.	353.	Laser Photocoagulation To Treat Ratinal Tear
321.	Chemosurgery To The Skin.	354.	Biopsy Of Tear Gland
322.	Destruction Of Diseased Tissue In The Skin And Subcutaneous Tissues	355.	Treatment Of Retinal Lesion
323.	Reconstruction Of Deformity/Defect In Nail Bed	<b>14. Orthopedics Related:</b>	
324.	Excision Of Bursitis	356.	Surgery For Meniscus Tear
325.	Tennis Elbow Release	357.	Incision On Bone, Septic And Aseptic
<b>12. Operations On The Tongue:</b>		358.	Closed Reduction On Fracture, Luxation Or Epiphyseolysis With Osteosynthesis
326.	Incision, Excision And Destruction Of Diseased Tissue Of The Tongue	359.	Suture And Other Operations On Tendons And Tendon Sheath
327.	Partial Glossectomy	360.	Reduction Of Dislocation Under Ga
328.	Glossectomy	361.	Arthroscopic Knee Aspiration
329.	Reconstruction Of The Tongue	362.	Surgery For Ligament Tear
330.	Other Operations On The Tongue	363.	Surgery For Hemoarthrosis/Pyoarthrosis
<b>13. Ophthalmology Related:</b>		364.	Removal Of Fracture Pins/Nails
331.	Surgery For Cataract	365.	Removal Of Metal Wire
332.	Incision Of Tear Glands	366.	Closed Reduction On Fracture, Luxation
333.	Other Operations On The Tear Ducts	367.	Reduction Of Dislocation Under Ga
334.	Incision Of Diseased Eyelids	368.	Epiphyseolysis With Osteosynthesis
335.	Excision And Destruction Of Diseased Tissue Of The Eyelid	369.	Excision Of Various Lesions In Coccyx
336.	Operations On The Canthus And Epicanthus	370.	Arthroscopic Repair Of Acl Tear Knee
337.	Corrective Surgery For Entropion And Ectropion	371.	Closed Reduction Of Minor Fractures
338.	Corrective Surgery For Blepharoptosis	372.	Arthroscopic Repair Of Pcl Tear Knee
339.	Removal Of A Foreign Body From The Conjunctiva	373.	Tendon Shortening
340.	Removal Of A Foreign Body From The Cornea	374.	Arthroscopic Meniscectomy - Knee
341.	Incision Of The Cornea	375.	Treatment Of Clavicle Dislocation
342.	Operations For Pterygium	376.	Haemarthrosis Knee- Lavage
343.	Other Operations On The Cornea	377.	Abscess Knee Joint Drainage
344.	Removal Of A Foreign Body From The Lens Of The Eye	378.	Carpal Tunnel Release
345.	Removal Of A Foreign Body From The Posterior Chamber Of The Eye	379.	Closed Reduction Of Minor Dislocation
346.	Removal Of A Foreign Body From The Orbit And Eyeball	380.	Repair Of Knee Cap Tendon
347.	Correction Of Eyelid Ptosis By Levator Palpebrae Superioris Resection (Bilateral)	381.	Orif With K Wire Fixation- Small Bones
348.	Correction Of Eyelid Ptosis By Fascia Lata Graft (Bilateral)	382.	Release Of Midfoot Joint
349.	Diathermy/Cryotherapy To Treat Retinal Tear	383.	Orif With Plating- Small Long Bones
350.	Anterior Chamber Paracentesis/ Cyclodiathermy/Cyclocryotherapy/ Goniotomy/ Trabeculotomy And Filtering And Allied	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	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. 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. 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. 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. Pediatric Surgery Related:</b>	
435. Excision Of Fistula-In-Ano	<b>19. Urology Related:</b>
436. Excision Juvenile Polyps Rectum	474. Haemodialysis



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 Periprostic 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 Orchiectomy	535.	Surgery For Fournier’s Gangrene Scrotum
494.	Bilateral Orchiectomy	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.	Cystoscopic 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		
516.	Cystoscopy And Removal Of Polyp		

**Note:**

This list is not exhaustive. Due to Technological advancement any treatment considered by the Indian Medical Council as Day Care surgery / procedure, such treatments would also be considered for Day care surgeries / procedures.

Hence it is requested to verify Company's website for detailed list of updated Day Care Surgeries / procedures for easy understanding purposes.

## Annexure – II List of Civilian Nationsy

<b>Africa</b>		47.	Tanzania
1.	Algeria	48.	Togolese Republic
2.	Republic of Angola	49.	Tunisian Republic
3.	Republic of Benin	50.	Republic of Uganda
4.	Botswana	51.	Western Sahara
5.	Burkina Faso		
6.	Burundi	<b>Asia</b>	
7.	Cameroon	52.	Afghanistan
8.	Central African Republic	53.	North Korea
9.	Chad	54.	Pakistan
10.	Congo	55.	Timor-Leste
11.	Republic of Cote d'Ivoire	56.	Kyrgyzstan
12.	Republic of Sao Tome and Principe	57.	Kazakhstan
13.	Djibouti	58.	Mongolia
14.	Republic of Equatorial Guinea	59.	Tajikistan
15.	Eritrea	60.	Uzbekistan
16.	Ethiopia	61.	Turkmenistan
17.	Gabon		
18.	Gambia	<b>Caribbean</b>	
19.	Ghana	62.	Haiti
20.	Great Socialist People's Libyan Arab	63.	Montserrat
<b>Jamahiriya</b>		<b>Central America</b>	
21.	Guinea/Guinea-Bissou	64.	El Salvador
22.	Republic of Guinea-Bissau	65.	Honduras
23.	Mauritania	66.	Nicaragua
24.	Kenya		
25.	Lesotho	<b>Europe</b>	
26.	Morocco	67.	Armenia
27.	Swaziland	68.	Georgia
28.	Liberia	69.	Moldova
29.	Great Socialist People's Libyan Arab	70.	Ukraine
<b>Jamahiriya</b>		<b>Middle East</b>	
30.	Republic of Madagascar	71.	Egypt
31.	Republic of Malawi	72.	Azerbaijan
32.	Republic of Mali	73.	Iran
33.	Islamic Republic of Mauritania	74.	Iraq
34.	Mozambique	75.	Iran
35.	Namibia	76.	Israel
36.	Nigeria	77.	Lebanon
37.	Republic of Cape Verde	78.	Turkey
38.	Madagascar	79.	Yemen
39.	Rwanda	80.	Syria
40.	Senegal		
41.	Republic of Sierra Leone	<b>Oceanic</b>	
42.	Sudan	81.	Papua New Guinea
43.	Uganda	82.	Solomon Islands
44.	Zambia		
45.	Somalia		
46.	Swaziland		

**South America**

- 83. Venezuela
- 84. Colombia
- 85. Guyana
- 86. Ecuador
- 87. Paraguay
- 88. Peru
- 89. Bolivia
- 90. Suriname
- 91. Venezuela

**NOTE:** For an updated list of Civilian Nations, please visit the Company's Website.

### 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
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, Indrapuram, 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
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, Aaradhnanagar 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 & Prasutigruah	Shraddha Raw House, Near Natures Park, Surat, Gujarat
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

**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.

## Annexure IV - 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 Shikha, opp. Gayatri Mandir, 60-B, Hoshangabad 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, Bhubaneshwar – 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, Oraiyya, 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.  
Tel : 022-69038800/33  
Email- [inscoun@cioins.co.in](mailto:inscoun@cioins.co.in)