

Policy Terms and Conditions

I. Definitions

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

- I.1 Accident/Accidental** means a sudden, unforeseen and involuntary event caused by external, visible and violent means.
- I.2 Act of God Perils** means and includes lightening, storm, tempest, flood, inundation, subsidence, landslide, earthquake, cyclone, tsunami, volcano and other similar calamities.
- I.3 Age** means the completed age of the Insured Person as on his last birthday.
- I.4 Ambulance** means a road vehicle operated by a licensed/authorized service provider and equipped for the transport and paramedical treatment of the person requiring medical attention.
- I.5 Annexure** means a document attached and marked as an Annexure to this Policy.
- I.6 Any One Illness** (not applicable for Travel and Personal Accident) means a continuous period of Illness and it includes relapse within 45 days from the date of last consultation with the Hospital/nursing home where the treatment was taken.
- I.7 Cashless Facility** means a facility extended by the insurer to the Insured where the payments, of the costs of treatment undergone by the Insured in accordance with the Policy terms and conditions, are directly made to the Network Provider by the insurer to the extent pre-authorization is approved.
- I.8 Claim** means a demand made in accordance with the terms and conditions of the Policy for payment of the specified Benefits in respect of the Insured Person
- I.9 Claimant** means a person who possesses a relevant and valid Insurance Policy which is issued by the Company and is eligible to file a Claim in the event of a covered loss.
- I.10 Common Carrier** means any civilian land or water conveyance or scheduled aircraft operated under a valid license for the transportation of fare paying passengers under a valid ticket.
- I.11 Company** (also referred as We/Us) means Religare Health Insurance Company Limited.
- I.12 Condition Precedent** shall mean a Policy term or condition upon which the Insurer's liability under the Policy is conditional upon.
- I.13 Congenital Anomaly** refers to a condition(s) which is present since birth, and which is abnormal with reference to form, structure or position.
- i. Internal Congenital Anomaly**
Congenital anomaly which is not in the visible and accessible parts of the body.
- ii. External Congenital Anomaly**
Congenital anomaly which is in the visible and accessible parts of the body.
- I.14 Co-Payment** is a cost-sharing requirement under a health insurance policy that provides that the policyholder/insured will bear a specified percentage of the admissible claim amount. A co-payment does not reduce the Sum Insured.
- I.15 Cumulative Bonus** shall mean any increase or addition in the Sum Insured granted by the insurer without an associated increase in premium.
- I.16 Day Care Centre** means any institution established for day care treatment of illness and/or injuries or a medical setup within a Hospital and which has been registered with the local authorities, wherever applicable, and is under the supervision of a registered and qualified Medical Practitioner AND must comply with all minimum criteria as under—
- i. has qualified nursing staff under its employment;
- ii. has qualified Medical Practitioner/s in charge;
- iii. has a fully equipped operation theater of its own where Surgical Procedures are carried out;
- iv. maintains daily records of patients and will make these accessible to the Company's authorized personnel
- I.17 Day Care Treatment** refers to medical treatment and/or a surgical procedure which is:
- i. undertaken under general or local anesthesia in a Hospital/Day Care Center in less than 24 hours because of technological advancement, and
- ii. which would have otherwise required Hospitalization of more than 24 hours.
- Treatment normally taken on an out-patient basis is not included in the scope of this definition.
- I.18 Deductible** is a cost-sharing requirement under a health insurance policy that provides that the insurer will not be liable for a specified rupee amount in case of indemnity policies and for a specified number of days/hours in case of hospital cash policies which will apply before any benefits are payable by the insurer. A deductible does not reduce the Sum Insured.
- I.19 Dental Treatment** means a treatment related to teeth or structures supporting teeth including examinations, fillings (where appropriate), crowns, extractions and surgery.
- I.20 Disclosure to Information Norm** states that the Policy shall be void and all premium paid thereon shall be forfeited to the Company, in the event of misrepresentation, mis-description or non-disclosure of any material fact.
- I.21 Domiciliary Hospitalization** means medical treatment for an illness/disease/injury which in the normal course would require care and treatment at a Hospital but is actually taken while confined at home under any of the following circumstances:
- i. The condition of the patient is such that he/she is not in a condition to be removed to a Hospital, or
- ii. The patient takes treatment at home on account of non-availability of room in a Hospital.
- I.22 Diagnosis** means pathological conclusion drawn by a registered medical practitioner, supported by acceptable Clinical, radiological, histological, histo-pathological and laboratory evidence wherever applicable.
- I.23 Emergency Care (Emergency)** means management for an Illness or Injury which results in symptoms which occur suddenly and unexpectedly, and requires immediate care by a Medical Practitioner to prevent death or serious long term impairment of the Insured Person's health.
- I.24 Grace Period** means the specified period of time immediately following the premium due date during which payment can be made to renew or continue a Policy in force without loss of continuity benefits such as waiting periods and coverage of Pre-existing Diseases. Coverage is not available for the period for which no premium is received.
- I.25 Hazardous Activities** means any sport or activity, which is potentially dangerous to the Insured Person whether he is trained or not. Such sport/activity includes stunt activities of any kind, adventure racing, base jumping, biathlon, big game hunting, black water rafting, BMX stunt/ obstacle riding, bobsleighbing/ using skeletons, bouldering, boxing, canyoning, caving/ pot holing, cave tubing, rock climbing/ trekking/ mountaineering, cycle racing, cyclo cross, drag racing, endurance testing, hand gliding, harness racing, hell skiing, high diving (above 5 meters), hunting, ice hockey, ice speedway, jousting, judo, karate, kendo, lugging, risky manual labor, marathon running, martial arts, micro – lighting, modern pentathlon, motor cycle racing, motor rallying, parachuting, paragliding/ parapenting, piloting aircraft, polo, power lifting, power boat racing, quad biking, river boarding, scuba diving, river bugging, rodeo, roller hockey, rugby, ski acrobatics, ski doo, ski jumping, ski racing, sky diving, small bore target shooting, speed trials/ time trials, triathlon, water ski jumping, weight lifting or wrestling of any type.
- I.26 Hospital (not applicable for Overseas Travel Insurance)** means any institution established for in-patient care and day care treatment of illness and/or injuries and which has been registered as a hospital with the local authorities under the Clinical Establishments (Registration and Regulation) Act, 2010 or under the enactments specified under the Schedule of Section 56(1) of the said Act OR complies with all minimum criteria as under:
- i. has qualified nursing staff under its employment round the clock;
- ii. has at least 10 in-patient beds in towns having a population of less than 1,00,000 and at least 15 in-patient beds in all other places;
- iii. has qualified Medical Practitioner(s) in charge round the clock;
- iv. has a fully equipped operation theatre of its own where surgical procedures are carried out;
- v. maintains daily records of patients and makes these accessible to the insurance company's authorized personnel.
- I.27 ICU Charges (Intensive Care Unit Charges)** means the amount charged by a Hospital towards ICU expenses which shall include the expenses for ICU bed, general medical support services provided to any ICU patient including

monitoring devices, critical care nursing and intensivist charges

- 1.29 Indemnity/Indemnify** means compensating the Policy Holder/Insured Person up to the extent of Expenses incurred, on occurrence of an event which results in a financial loss and is covered as the subject matter of the Insurance Cover.
- 1.30 Illness** means a sickness or a disease or a pathological condition leading to the impairment of normal physiological function and requires medical treatment.
- a) Acute condition** is a disease, illness or injury that is likely to respond quickly to treatment which aims to return the person to his or her state of health immediately before suffering the disease/illness/injury which leads to full recovery.
- b) Chronic Condition** is defined as a disease, illness, or injury that has one or more of the following characteristics:
1. It needs ongoing or long-term monitoring through consultations, examinations, check-ups, and/or tests;
 2. It needs ongoing or long-term control or relief of symptoms;
 3. It requires rehabilitation for the Patient or for the Patient to be specially trained to cope with it;
 4. It continues indefinitely;
 5. It recurs or is likely to recur.
- 1.31 Injury** means accidental physical bodily harm excluding illness or disease solely and directly caused by external, violent and visible and evident means which is verified and certified by a Medical Practitioner.
- 1.32 In-patient Care (not applicable for Overseas Travel Insurance)** means treatment for which the Insured Person has to stay in a Hospital for more than 24 hours for a covered event.
- 1.33 Insured Event** means an event that is covered under the Policy and which is in accordance with the Policy Terms & Conditions.
- 1.34 Insured Person (Insured)** means a person whose name specifically appears under Insured in the Policy Certificate and with respect to whom the premium has been received by the Company.
- 1.35 Intensive Care Unit (ICU)** means an identified section, ward or wing of a Hospital which is under the constant supervision of a dedicated Medical Practitioner(s), and which is specially equipped for the continuous monitoring and treatment of patients who are in a critical condition, or require life support facilities and where the level of care and supervision is considerably more sophisticated and intensive than in the ordinary and other wards.
- 1.36 Maternity expenses** means
- i. medical treatment expenses traceable to childbirth (including complicated deliveries and caesarean sections incurred during hospitalization).
 - ii. expenses towards lawful medical termination of pregnancy during the policy period.
- 1.37 Medical Advice** means any consultation or advice from a Medical Practitioner including the issue of any prescription or follow-up prescription.
- 1.38 Medical Expenses** means those expenses that an Insured Person has necessarily and actually incurred for medical treatment on account of Illness or Accident on the advice of a Medical Practitioner, as long as these are no more than would have been payable if the Insured Person had not been insured and no more than other Hospitals or doctors in the same locality would have charged for the same medical treatment.
- 1.39 Medical Practitioner (not applicable for Overseas Travel Insurance)** is a person who holds a valid registration from the Medical Council of any State or Medical Council of India or Council for Indian Medicine or for Homeopathy set up by the Government of India or a State Government and is thereby entitled to practice medicine within its jurisdiction; and is acting within the scope and jurisdiction of license.
- 1.40 Medically Necessary Treatment (not applicable for Overseas Travel Insurance)** means any treatment, tests, medication, or stay in Hospital or part of a stay in Hospital which:
- i. Is required for the medical management of the Illness or Injury suffered by the Insured;
 - ii. Must not exceed the level of care necessary to provide safe, adequate and appropriate medical care in scope, duration, or intensity;
 - iii. Must have been prescribed by a Medical Practitioner;
 - iv. Must conform to the professional standards widely accepted in international medical practice or by the medical community in India.
- 1.41 Network Provider (not applicable for Overseas Travel Insurance)** means the Hospitals enlisted by an insurer, TPA or jointly by an insurer and TPA to provide medical services to an Insured by a Cashless Facility.
- 1.42 Newborn baby** means baby born during the Policy Period and is aged up to 90 days.
- 1.43 Non-Network Provider** means any hospital, day care centre or other provider that is not part of the network
- 1.44 Notification of Claim** is the process of intimating a Claim to the insurer or TPA through any of the recognized modes of communication.
- 1.45 OPD Treatment** is one in which the Insured visits a clinic/Hospital or associated facility like a consultation room for diagnosis and treatment based on the advice of a Medical Practitioner. The Insured is not admitted as a day care or In-patient.
- 1.46 Policy** means these Policy terms and conditions and Annexures thereto, the Proposal Form, Policy Certificate and Optional Cover (if applicable) which form part of the Policy and shall be read together.
- 1.47 Policy Certificate** means the certificate attached to and forming part of this Policy.
- 1.48 Policyholder (also referred as You)** means the person named in the Policy Certificate as the Policyholder.
- 1.49 Policy Period** means the period commencing from the Policy Period Start Date and ending on the Policy Period End Date as specified in the Policy Certificate.
- 1.50 Policy Period End Date** means the date on which the Policy expires, as specified in the Policy Certificate.
- 1.51 Policy Period Start Date** means the date on which the Policy commences, as specified in the Policy Certificate.
- 1.52 Policy Year** means a period of 12 consecutive months commencing from the Policy Period Start Date or any anniversary thereof.
- 1.53 Post-hospitalization Medical Expenses** means Medical Expenses incurred during pre-defined number of days immediately after the Insured Person is discharged from the Hospital provided that:
- i. Such Medical Expenses are for the same condition for which the Insured Person's Hospitalization was required and
 - ii. The inpatient Hospitalization claim for such Hospitalization is admissible by the Insurance Company
- 1.54 Pre-existing Disease (not applicable for Overseas Travel Insurance)** means any condition, ailment or Injury or related condition(s) for which there were signs or symptoms, and/or were diagnosed, and/or for which Medical Advice/treatment was received within 48 months prior to the first Policy issued by the insurer and renewed continuously thereafter.
- 1.55 Pre-hospitalization Medical Expenses** means Medical Expenses incurred during pre-defined number of days preceding the hospitalization of the Insured Person, provided that:
- i. Such Medical Expenses are incurred for the same condition for which the Insured Person's Hospitalization was required, and
 - ii. The In-patient Hospitalization claim for such Hospitalization is admissible by the Company.
- 1.56 Qualified Nurse (not applicable for Overseas Travel Insurance)** means a person who holds a valid registration from the Nursing Council of India or the Nursing Council of any state in India.
- 1.57 Reasonable and Customary Charges(not applicable for Overseas Travel Insurance)** means the charges for services or supplies, which are the standard charges for the specific provider and consistent with the prevailing charges in the geographical area for identical or similar services, taking into account the nature of the Illness/ Injury involved.
- 1.58 Rehabilitation** means assisting an Insured Person who, following a Medical Condition, requires assistance in physical, vocational, independent living and educational pursuits to restore him to the position in which he was in, prior to such medical condition occurring.
- 1.59 Renewal** defines the terms on which the contract of insurance can be renewed on mutual consent with a provision of Grace Period for treating the renewal continuous for the purpose of gaining credit for pre-existing diseases, time-bound exclusions and for all waiting periods.
- 1.60 Room Rent** means the amount charged by a Hospital towards Room and Boarding expenses and shall include associated Medical Expenses.
- 1.61 Scheduled Airline** means any civilian aircraft operated by a civilian scheduled air carrier holding a certificate, license or similar authorization for civilian scheduled air carrier transport issued by the country of the aircraft's registry, and which in accordance therewith flies, maintains and publishes tariffs for regular passenger service between named cities at regular and specified times, on regular or chartered flights operated by such carrier.



1.62 Subrogation (Applicable to other than Health Policies and health sections of Travel and PA policies) shall mean the right of the insurer to assume the rights of the Insured Person to recover expenses paid out under the Policy that may be recovered from any other source

1.63 Sum Insured means the amount specified in the Policy Certificate, for which premium is paid by the Policyholder.

1.64 Surgery/Surgical Procedure means manual and/or operative procedure(s) required for treatment of an Illness or Injury, correction of deformities and defects, diagnosis and cure of diseases, relief from suffering or prolongation of life, performed in a Hospital or a Day Care Centre by a Medical Practitioner.

1.65 Unproven/Experimental Treatment means a treatment including drug experimental therapy which is not based on established medical practice in India, is treatment experimental or unproven.

The following definitions are redefined which supersedes those respective definitions mentioned above, for Benefits and Optional Covers effective out of India:

1.66 Medical Practitioner means a person who holds a valid registration issued by the Medical Council/Statutory Regulatory Authority for Medical Education in that Country and is thereby entitled to practice medicine within its jurisdiction; and is acting within the scope and jurisdiction of license.

1.67 Qualified Nurse means a person who holds a valid registration issued by the Nursing Council/Statutory Regulatory Authority for Medical Education in that Country and thereby entitled to render Nursing Care within the scope and jurisdiction of license.

1.68 Unproven/Experimental Treatment means a treatment including drug experimental therapy which is not based on established medical practice, is treatment experimental or unproven.

2. Coverage Details

If the 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, the Company will pay to the Policyholder (or the Nominee or his legal heir), the amount specified against the Benefit / Optional Cover as specified in the Policy Certificate subject always to the terms and conditions of the Policy, and the availability of the Sum Insured / respective Coverage Amount, as applicable.

General Conditions applicable to all Benefits/Optional Covers -

- (i) There are 14 Benefits and 9 Optional Covers in the Product; any Benefit / Optional Cover will be applicable and available only if it is specifically mentioned in the Policy Certificate.
- (ii) The Company will provide coverage under the Benefits 1, 2, 3, 4, 5, 7, 9, 11 & 13 and Optional Covers 2, 3, 5, 6, 7 & 9, to any Insured Event arising worldwide provided no coverage is available in listed civilian nations (as per Annexure – III). Refer Annexure II for further details.
- (iii) 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.
- (iv) If Optional Cover 1 is opted for, then Optional Cover 4 and / or Optional Cover 6 cannot be opted. Similarly, if either Optional Cover 4 or Optional Cover 6 is opted for, then Optional Cover 1 'Accidental Hospitalization' cannot be opted.

2.1 Benefit 1 : Accidental Death

- (a) If the Insured Person suffers an Injury during the Policy Period, which directly results in the Insured Person's death within 12 months from the date of Accident (including date of Accident), the Company will pay the Sum Insured as specified in the Policy Certificate against this Benefit.

2.2 Benefit 2 : Permanent Total Disablement (PTD)

- (a) If 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 Company will pay the amount as specified in the table on the right :

S.No.	Insured Events	Amount payable = % of the Sum Insured specified in the Policy Certificate 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%
III	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%
IV	Total and irrecoverable loss of use of a hand or a foot without physical separation	50%
V	Paraplegia or Quadriplegia or Hemiplegia	100%

Note: 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)

- (a) If 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 Company will pay the amount as specified in the table below :

S.No.	Insured Events	Amount payable = % of the Sum Insured specified in the Policy Certificate against Benefit 3
I	Total and irrecoverable loss of hearing in:- a) Both ears b) One ear	75% 20%
II	Loss of toes a) All b) Both phalanges of great toes bilateral c) Both phalanges of one great toe d) Both phalanges of other than great toes for each toe	20% 5% 2% 1%
III	Loss of four fingers and thumb of one hand	40%
IV	Loss of four fingers of one hand	35%
V	Loss of thumb a) Both phalanges b) One phalanx	25% 10%
VI	Loss of index finger a) Three phalanges b) Two phalanges c) One phalanx	10% 8% 4%
VII	Loss of middle finger a) Three phalanges b) Two phalanges c) One phalanx	6% 4% 2%
VIII	Loss of ring finger a) Three phalanges b) Two phalanges c) One phalanx	5% 3% 2%
IX	Loss of little finger a) Three phalanges b) Two phalanges c) One phalanx	4% 3% 2%
X	Loss of metacarpus a) First or second b) Third, fourth or fifth	3% 2%

S.No.	Insured Events	Amount payable = % of the Sum Insured specified in the Policy Certificate against Benefit 3
XI	Permanent partial disablement not otherwise provided for under Sr. No. I to X inclusive	Such percentage of the Sum Insured as determined in accordance with the medical assessment carried out by the Company's Network Hospital provided that the percentage under Insured Event Sr. No. XI shall not exceed 50% of the Sum Insured.

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

2.4 Benefit 4 : Fractures

- (a) If the Insured Person suffers an Injury during the Policy Period, which directly results in any of the fractures as specified below, the Company will pay the amount as specified in the table below:

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

- (b) It is further agreed that:
- If an Injury results in more than one of the 'Description of Fractures' above, then the Company's liability to pay shall only be the highest amount applicable on all the 'Description of Fractures' incurred.
 - The Company 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.
 - If a Claim is made under this Benefit and osteoporosis is diagnosed at the time of occurrence of such fracture, no further Claim will be admitted in respect of any subsequent fractures sustained by the Insured Person during the lifetime of the Insured Person.
- (c) For the purpose of this Benefit only:
- Complete Fracture means a fracture where the bone is completely broken across and no connection is left between the pieces.
 - Compound Fracture means a fracture where the bone breaks the skin and is exposed.
 - Hairline Fracture means a mere crack in the bone.
 - 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

- (a) If a Claim for any Insured Event under Benefit 1 or Benefit 2 of the Policy has been admitted, then in addition to any amount payable under that Benefit, the Company will pay the amount specified in the Policy Certificate against this Benefit, for the

education of the Insured Person's child.

- (b) Provided that valid document establishing the Age of child and relationship between the child and the Insured Person is submitted.
- (c) For the purpose of this Benefit, "Child" means a child (natural or legally adopted), who is:
- Financially dependent on the Policyholder;
 - Does not have his independent sources of income; and
 - Has not attained 25 years of Age.

2.6 Benefit 6 : Major Diagnostics Tests

- (a) If a Claim for any Insured Event under Benefit 1 or Benefit 2 or Benefit 3 of the Policy has been admitted, then the Company will indemnify the actual expenses incurred or an amount specified in the Policy Certificate against this Benefit, whichever is lower, for carrying out any major diagnostic tests, including but not limited to CT Scan or MRI and provided that:
- Such diagnostic tests are undertaken on the written Medical Advice of a Medical Practitioner; and
 - Such diagnostic tests are conducted within 3 months from the date of Accident (including date of Accident).

2.7 Benefit 7 : Disappearance

- (a) The Company shall admit its liability under Benefit 1 if the Insured Person's body cannot be located within a period of consecutive 365 Days after a forced landing, stranding, sinking or wrecking of a Common Carrier wherein the Insured Person was a fare paying passenger or in any event arising as a result of any Acts of God Perils during the Policy Period, where it is reasonable to believe that such Insured Person has died as a result of an Injury.
- (b) The Company will only pay, when the Policyholder/Insured Person/Legal heir provides a legally binding indemnity bond or any other document as required by the Company which guarantees, that the amount the Company pays will be repaid to the Company, if it is later found that the Insured Person survived such an Accident / Injury for which the Company had paid the Claim.

2.8 Benefit 8 : Mobility Cover

- (a) The Company will indemnify the Policyholder for the actual amount incurred or the amount specified in the Policy Certificate against this Benefit, whichever is lower, towards the Reasonable and Customary Charges necessarily incurred 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) which fulfils the Insured Person's basic medical needs, consequent to an Injury for which a Claim is payable under Benefit 2 and provided that such devices or equipment are procured on the written Medical Advice of a treating Medical Practitioner.
- (b) For the purpose of this Benefit only "Durable Medical Equipment or Devices" should satisfy at least the following conditions:
- Procurement amount must not exceed the allowable purchase price of the durable medical equipment.
 - Spectacles, contact lenses, hearing aids, blood pressure monitoring machine and diabetes monitoring machine are not included in the list of durable medical equipment for the purpose of this Benefit.

2.9 Benefit 9: Burns

- (a) If the Insured Person suffers an Injury during the Policy Period, which directly results in any of the following second or third degree burn injuries, the Company will pay the Policyholder up to the Sum Insured as specified in the table below:

S.No.	Description of Extent of Burn Injury	Amount payable = % of the Sum Insured specified in the Policy Certificate against 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%



S.No.	Description of Extent of Burn Injury	Amount payable = % of the Sum Insured specified in the Policy Certificate against this Benefit
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%

- (b) If an Injury results in more than one of the 'Descriptions of Extent of Burn Injury' above, then the Company will be liable to pay only for the highest amount applicable on all the 'Descriptions of Extent of Burn Injury' incurred.

2.10 Benefit 10 : Domestic Road Ambulance

- (a) 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, the Company will indemnify up to the amount as specified against this Benefit in the Policy Certificate, 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

- (a) The Company will pay the Policyholder for the expenses incurred, up to the amount specified in the Policy Certificate for each day subject to a maximum of 15 days post discharge from Hospital for the medical services of a Qualified Nurse at the Insured Person's residence and relate directly to any Injury resulting in a Claim which is payable under Benefit 2 or Benefit 3 and provided that:
- (i) Such Qualified Nurse is hired with the purpose of providing care and convenience to the Insured Person to facilitate his activities of daily living;
 - (ii) Such Qualified Nurse is hired within one week from the Insured Person's discharge from the Hospital; and
 - (iii) The engagement of such Qualified Nurse is certified as necessary by a Medical Practitioner

2.12 Benefit 12 : Reconstructive Surgery

- (a) If a Claim for any event under Benefit 2 or Benefit 3 of the Policy has been admitted, then in addition to any amount payable under that Benefit, the Company will indemnify the Policyholder up to the amount specified in the Policy Certificate against this Benefit, towards the Medical Expenses incurred on the reconstructive surgery at that Hospital, provided that :
- (i) The reconstructive surgery is carried out on the written Medical Advice of a Medical Practitioner; and
 - (ii) The reconstructive surgery is carried out within 30 days from the date of Accident (including date of Accident); and
 - (iii) The reconstructive surgery is required to restore the natural function or appearance.

2.13 Benefit 13 : Repatriation of Mortal Remains

- (a) If a Claim for any event under Benefit 1 of the Policy has been admitted, then in addition to any amount payable under that Benefit, the Company will pay the Policyholder the amount specified in the Policy Certificate against this Benefit, 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 the Company's records or as per the request of the Insured Person's family.
- (b) Any Claim under this Benefit shall be payable if the death of the Insured Person occurs outside his city of residence.

2.14 Benefit 14: Loyalty Benefit

For each continuous and completed Policy Year, on subsequent renewal, the Company will enhance the Coverage amount of 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 (or decreased) at the time of renewal, then the applicable Loyalty Bonus shall also be increased (or 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. The Policy Certificate will specify the Optional Covers that are in force for the Insured Persons.

2.15 Optional Cover 1: Accidental Hospitalization: This Optional Cover provides coverage for the following three sub-benefits :-

2.15.1 Hospitalization Expenses : If an Insured Person suffers an Injury during the Policy Period that requires:

(a) **In-patient Care** - the In-Patient Hospitalization of the Insured Person, then the Company will indemnify up to the amount specified against this Optional Cover in the Policy Certificate, for the Medical Expenses incurred on such Hospitalization, provided that the Medically Necessary Hospitalization was on the written advice of a Medical Practitioner.

(b) **Day Care Treatment** - the Insured Person to undergo Day Care Treatment at a Day Care Centre or Hospital, then the Company will indemnify up to the amount specified against this Optional Cover in the Policy Certificate, for the Medical Expenses incurred on that Day Care Treatment, provided that the treatment was Medically Necessary and was taken on the written advice of a Medical Practitioner.

NOTE: The list of Day Care Treatments is attached as Annexure-I.

2.15.2 Daily Allowance : The Company will pay the amount specified against this Optional Cover in the Policy Certificate for each continuous and completed period of 24 hours of Medically Necessary Hospitalization of the Insured Person, provided that:

- (i) The Hospitalization is only for In-patient Care; and
- (ii) The Company will be liable to make payment under this Optional Cover for maximum 5 days per Accidental Hospitalization.
- (iii) The Company will not be liable to make payment under this Optional Cover for first 2 consecutive days of Hospitalization.

2.15.3 Compassionate Visit : The Company will indemnify the reasonable expenses up to the amount specified in the Policy Certificate, incurred by the Insured Person or any of his immediate family members, for the cost of an economy class air ticket or equivalent, from the city of normal residence of such family member to the place of Hospitalization of the Insured Person directly consequent to an Injury, provided that

- i. The Hospitalization is on the written advice of a Medical Practitioner; and
- ii. The Insured Person's admission to Hospital is within three days from the occurrence of the Injury; and
- iii. The Company's liability under this Optional Cover shall commence only after the period of Hospitalization exceeds minimum 5 consecutive days of Hospitalization; and
- iv. The Family Member's travel is within the period of such admission in the Hospital but before discharge from Hospital.
- v. For the purpose of this Benefit only, the term "Family Member" means the Insured Person's spouse, children, parents, and parents-in-law.

2.16 Optional Cover 2: Permanent Total Disablement Improvement

- (i) Notwithstanding anything contrary to the coverage terms and conditions stated under Clause 2.2 (Benefit 2 'Permanent Total Disablement'), the Company agrees to pay the amount as specified against this Optional Cover in the Policy Certificate 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).
- (ii) The Coverage amount applicable under this Optional Cover will be in addition to the amount payable under Benefit 2 'Permanent Total Disablement'.
- (iii) 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

- (i) Notwithstanding anything contrary to the coverage terms and conditions stated under Clause 2.3 (Benefit 3 'Permanent Partial Disablement'), the Company agrees to pay the amount as specified against this Optional Cover in the Policy Certificate 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).
- (ii) The Coverage amount applicable under this Optional Cover will be in addition to the amount payable under Benefit 3 'Permanent Partial Disablement'.
- (iii) 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

If an Insured Person suffers an Injury during the Policy Period that requires:

- (i) In-patient Care – the In-Patient Hospitalization of Insured Person, then the Company will indemnify up to the amount specified against this Optional Cover in the Policy Certificate, for the Medical Expenses incurred on Hospitalization, provided that the Medically Necessary Hospitalization was on the written advice of a Medical Practitioner.
- (ii) Day Care Treatment – the Insured Person to undergo Day Care Treatment at a Day Care Centre or Hospital, then the Company will indemnify up to the amount specified against this Optional Cover in the Policy Certificate, for the Medical Expenses incurred on such Day Care Treatment, provided that the Medically Necessary treatment was taken on the written advice of a Medical Practitioner (The list of Day Care Treatments is attached as Annexure-I).
- (iii) The amount assessed by the Company on each admitted Claim for the Insured Person under this Optional Cover shall be reduced by a Deductible amount as specified in the Policy Certificate. The Company 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.

2.19 Optional Cover 5: Convalescence Benefit

The Company will pay the amount specified against this Optional Cover in the Policy Certificate, if the Insured Person undergoes Medically Necessary Hospitalization, due to an Injury which is suffered during the Policy Period, for a certain minimum defined number of days (as specified in the Policy Certificate) for each Claim provided that:

- (i) The amount assessed by the Company on each admitted Claim for the Insured Person under this Optional Cover shall be reduced by a Deductible on number of days as specified in the Policy Certificate. The Company 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.
- (ii) 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 specified in the Policy Certificate.

2.20 Optional Cover 6: Accidental Hospitalization Daily Allowance

If an Insured Person undergoes Medically Necessary In-Patient Hospitalization, due to an Injury which is suffered during the Policy Period, the Company will pay the amount specified against this Optional Cover in the Policy Certificate, for each continuous and completed period of 24 hours of such Hospitalization of the Insured Person, provided that:

- (i) The amount assessed by the Company on each admitted Claim for the Insured Person under this Optional Cover shall be reduced by a Deductible on number of days as specified in the Policy Certificate. The Company 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.
- (ii) The Company shall not be liable to make payment under this Optional Cover for more than a maximum defined number of days (as specified in the Policy Certificate) in a Policy Year.

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 the Company will pay the amount specified in the Policy Certificate against this Optional Cover, 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) The Company will not pay any amount in excess of the Insured Person's base weekly income and this will specifically exclude overtime, bonuses, tips, commissions, special compensation or any compensation of similar nature.
- (iv) The Company's liability to make payment under this Optional Cover shall commence only upon completion of the period of Deductible on number of weeks, as specified in the Policy Certificate.

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 the Company will indemnify the Insured Person, for the Medical Expenses incurred up to the amount specified against this Optional Cover in the Policy Certificate, 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 the Company on each admitted Claim for the Insured Person under this Optional Cover shall be reduced by a Deductible amount as specified in the Policy Certificate. The Company 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 mentioned in the Policy Certificate) shall be applicable to each and every Claim made.
- (iv) Re-imbursalment 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, the Company 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, the Company will pay an additional 50% of Sum Insured under this Optional Cover

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 results from an illness which arises directly as a consequence of an Injury sustained during the Policy Period;
 - (ii) Any pre-existing injury or physical condition;
 - (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, anxiety, stress 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 detentions of all kinds;
 - (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 the Company 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 synthesized toxins) which are capable of causing incapacitating disablement or death.

In addition to the foregoing, any loss, claim or expense of whatsoever nature directly or indirectly arising out of, contributed to, caused by, resulting from, or in connection with any action taken in controlling, preventing, suppressing, minimizing or in any way relating to the above is also excluded.
 - (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. 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.
 - (xviii) External Congenital Anomaly or any complications or conditions arising therefrom.
 - (xix) Bacterial infections (except pyogenic infection which occurs through an Accidental cut or wound).
 - (xx) 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.
 - (xxi) Any change of profession after inception of the Policy which results in the enhancement of the Company's risk, if not accepted and endorsed by the Company on the schedule of Policy Certificate.
 - (xxii) 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.
 - (xxiii) 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.
 - (xxiv) 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 V) 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 the Company 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 the Company.

* 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 Company's 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 Claims 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, the Company 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 the Company's 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 the Company of the proposed Hospitalization at least 48 hours prior to the planned date of admission to Hospital.
- (iii) It is agreed and understood that the following details are to be provided to the Company at the time of intimation of Claim:
 - I Policy Number;
 - II Name of the Policyholder;
 - III Name of the Insured Person in respect of whom the Claim is being made;
 - IV Nature of Injury;
 - V Name and address of the attending Medical Practitioner and Hospital;
 - VI Date of admission to Hospital or proposed date of admission to Hospital for planned Hospitalization;
 - VII Any other information, documentation or details requested by the Company.

5.2 Claims 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 the Company's 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 under Clause 5.3 below, shall be submitted (at the Insured Person's expense) to the Company 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.
- iii. The Company shall give an acknowledgement of received documents.

5.3 Claim Documentation

- (a) The following information and documents shall be submitted along with a completed and signed claim form to the Company at the earliest and in any event within 30 days of occurrence of the event in respect of all Claims:

Purpose of Document	Indicative List of Documents
Identity Proof	Voter ID, Passport, PAN Card, Driving License, ration card, Aadhar, or any other proof accepted by the KYC norms as approved by the Company and which is admissible in court of law
Address Proof	Voter ID, Passport, Driving License
Age Proof	Voter ID, Passport, PAN Card, Matriculation Pass Certificate, Driving License, Birth Certificate
Incident Proof	FIR, Panchnama, Final Police Report, State Electricity Board Report, Factory Inspection Report, Forensic Report, Valid Passenger Ticket/Boarding Pass of the Common Carrier, or any other proof to the satisfaction of the Company
Cause of Loss	Viscera Report, Post Mortem Report (if conducted), MLC report, Medical Report/Certificate stating the cause of death
Claimant Identity	Succession Certificate, Identity Proof of Nominee, legal heirs or any other proof to the satisfaction of the Company for the purpose of a valid discharge

Note: Any one of the above documents under each category needs to be provided.

(b) Indicative list of documents Required for processing of Claim under Policy

S.No.	Document Name
1	Age Proof of The Insured Member's child
2	Boarding Pass (in case of Air travel)
3	Certificate from Bank for outstanding amount of loan
4	Certificate from treating doctor
5	Certificate of settlement of Claim from Insurer, if claimed under other Policy
6	Claim form duly filled & signed by Insured Member/Legal heir/Nominee
7	Death certificate (in original copy)
8	Description of the case for need of house/Vehicle modification
9	Diatom test atoms of water in stomach and water of reservoir, if applicable
10	Disability certificate - Medical Officer/Civil Surgeon of Civil hospital/Govt. Hospital of the District/Units concerned, (certificate) stating extent disablement
11	Discharged Summary, if applicable (Certified Copy)
12	Discharged Summary (Original Copy)
13	Doctor's Certificate confirming the injury and advising confinement to bed/ unfit to work for specified number of days
14	In RTA cases-Driving license, if applicable
15	Dying Declaration in case of death due to burns injury, wherever applicable
16	Electrocution case - SEB (State Electricity Board) Panchnama, whenever applicable
17	Employer certificate mentioning the cause and nature of accident resulting in Death
18	Employer certificate mentioning the cause and nature of accident resulting in the disablement and period of leave granted to the employees
19	F.I.R. and Panchnama wherever applicable (original or certified copies)
20	F.I.R. or accident Death report or Inquest Panchnama (in original or certified copies)
21	Factory inspector report if accident occurred in the organization
22	Fitness certificate
23	Forensic report, whenever applicable
24	FSL report , whenever applicable
25	Hospital indoor Treatment Papers including Discharge Summary & medical bills
26	Indemnity Bond
27	Investigation/test reports & Payment Receipts thereof
28	Investigation Reports like Laboratory test, X-rays and reports essential of confirmation of the type and percentage of disability
29	Invoice and payment Receipts of Equipments used for mobility
30	Invoice/estimate of expenses incurred and Receipts for house/ vehicle modification
31	Leave certificate from the employer
32	Letter from the employer stating the reason for loss of Job
33	Mechanical report of the vehicle which met with an accident, if applicable
34	Medical bills with prescriptions (Original copy)
35	Medical Practitioner's certificate confirming the Injury and advising rest/ unfit to work for specified number of days
36	Original receipts of expenses incurred for funeral expenses
37	Original receipts of expenses incurred for repatriation of remains
38	Original Ticket
39	Photo ID from school/college/institute
40	Photo of injured showing the disability
41	Police Final Report
42	Post Mortem Report (certified copies), if conducted
43	Proof of Admission in school/ college
44	RACT, MACT documents as applicable
45	Receipt of Education fees paid



S.No.	Document Name
46	Receipt of Payment of ambulance service
47	Salary Certificate/Slips/ Form 16, if applicable
48	Spot Panchnama (certified copies) if applicable
49	Treating doctor's certificate confirming degree of burns
50	Any other document as required by Us

Indicative list of applicable documents to be submitted for a Claim under respective Benefits.

Benefit	Number of Claim Document
Accidental Death (Benefit 1)	4,6,7,9,11,14,16,17,20,21,23,24,25,27,28,33,34,41,42,44,47,48
Permanent Total Disablement (Benefit 2 & Optional Cover 2)	4,6,10,11,14,16,18,19,21,22,,25,27,28,33,34,35,40,41,44,47,48
Permanent Partial Disablement (Benefit 3 & Optional Cover 3)	4,6,10,11,14,16,18,19,21,22,,25,27,28,33,34,35,40,41,44,47,48
Fractures (Benefit 4)	4,6,11,14,25,27,28,34
Child Education (Benefit 5)	1,6,39,43,45
Major Diagnostics Tests (Benefit 6)	4,6,11,12,27,28,34
Disappearance (Benefit 7)	6,26
Mobility cover(Benefit 8)	6,29
Burns (Benefit 9)	4,6,11,15,27,34,48,49
Domestic Road Ambulance (Benefit 10)	6,46
Nursing Care (Benefit 11)	4,6,27,28,34
Reconstructive surgery (Benefit 12)	4,6,10,11,14,19,22,25,27,28,34,41,44
Repatriation of Mortal Remains (Benefit 13)	6,37
Accidental Hospitalization (Optional Covers 1, 4, 5, 6)	4,5,6,11,12,14,16,19,22,25,27,28,33,34,41,44
Temporary Total Disablement (Optional Cover 7)	1,4,5,6,10,11,14,16,18,19,21,22,25,27,28,31,33,34,35,41,44,47,50
Accidental OPD Cover (Optional Cover 8)	1,4,5,6,11,14,15,19,27,28,34,49,50
Common Carrier Mishap Cover (Optional Cover 9)	2, 4, 7/10, 38, 41, 42

(c) General Notes to Claim Intimation and Documentation:

- i. The Company reserves the right to seek additional documents depending upon the cause of Claim or the Benefit / Optional Cover under which the Claim is made.
- ii. The company will only accept bills/invoices/medical treatment related documents which are made in the Insured Person's name.
- iii. Only in the event that original bills, receipts, prescriptions, reports or other documents have already been given to any other insurance company, the company will accept properly verified photocopies of such documents attested by such other insurance company along with an original certificate of the extent of payment received from such insurance company.
- iv. However, the Company 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.

5.4 Policyholder's or Insured persons or claimant's duty at the time of claim

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

- a. All reasonable steps and measures must be taken to avoid or minimize the quantum of any Claim that may be made under this Policy.
- b. 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 timeframes specified in Clause 5 of the Policy, under which the Claim is being made.
- c. The Insured Person will, at the request of the Company, submit himself / herself for a medical examination by the Company's nominated Medical Practitioner as often as the Company considers reasonable and necessary.

The cost of such examination will be borne by the Company.

- d. The Company's Medical Practitioner and representatives shall be given access and co-operation to inspect the Insured Person's medical and hospitalization records and to investigate the facts and examine the Insured Person.
- e. The Company shall be provided with complete documentation and information which the Company has requested to establish its liability for the Claim, its circumstances and its quantum.

5.5 Claim Assessment & Payment Terms

- a. All admissible Claims under this Policy shall be assessed by the company. The Claim amount assessed would be deducted from the Sum Insured / Coverage amount of respective Benefit or Optional Cover.
- b. The Company 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.
- c. All payments under this Policy shall be made in Indian Rupees and within India.
- d. In the event of death of the Policyholder, the Company will pay the nominee (as named in the Policy Certificate) 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.
- e. On payment of renewal premium, the Insured Person shall give written notice to the company of any disease, physical defect or infirmity or change in occupation or profession, with respect to the Insured Person.
- f. 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.
- g. The Company shall settle any Claim within 30 days of receipt of all the necessary documents/ information as required for settlement of such Claim and sought by the Company. The Company shall provide the Insured Person an offer of settlement of Claim and upon acceptance of such offer by the Insured Person the Company 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, the Company 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.
- h. 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. General Terms and Conditions

6.1. Disclosure to Information Norm

If any untrue or incorrect statements are made or there has been a misrepresentation, mis-description or non-disclosure of any material particulars or any material information having been withheld in the proposal form or at the time of purchasing this Policy, or if a Claim is fraudulently made or any fraudulent means or devices are used by the Policyholder or the Insured Person or any one acting on his/their behalf, the Company shall have no liability to make payment of any Claims and the premium paid shall be forfeited to the Company.

6.2. Observance of Terms and Conditions

The due observance and fulfillment of the terms and conditions of this Policy (including the realization of premium by their respective due dates and compliance with the specified procedure on all Claims) in so far as they relate to anything to be done or complied with by the Policyholder or any Insured Person, shall be condition precedent to the Company's liability under the Policy.

6.3 Material Change

It is a condition precedent to the Company's liability under the Policy that the Policyholder/ Insured Person shall immediately notify the Company in writing of any material change in the risk on account of change in occupation or business of any Insured Person at his own expense. The Company may adjust the scope of cover and / or the premium paid or payable, accordingly. (Service Request Form for Change in Occupation / Nature of Job is attached as Annexure-IV)

6.4 Records to be maintained

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

6.5 No constructive Notice

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

6.6 Complete discharge

Payment made by the Company to the Policyholder or Insured Person or the Nominee or the legal heir of the Insured Person, as the case may be, under the Policy shall in all cases be complete and construed as an effectual discharge in favor of the Company.

6.7 Free Look Period

- The Policyholder may, within 15 days from the receipt of the Policy document, return the Policy stating reasons for his objection, if the Policyholder disagrees with any Policy terms and conditions.
- If no Claim has been made under the Policy, the Company will refund the premium received after deducting proportionate risk premium for the period on cover, 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.
- Provision for Free look period is not applicable and available at the time of renewal of the Policy.

6.8 Multiple Policies

- In case any Insured is covered under more than one indemnity insurance policies, with the Company or with other insurers, the Policyholder 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 Policyholder shall have the right to choose the companies with whom the Claim is to be settled. Further, policyholder shall have the right to choose the companies from whom he/she wants to claim the balance amount. Insured 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.

6.9 Policy Disputes

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

6.10 Renewal Terms

- This Policy will automatically terminate on the Policy Period End Date. All renewal applications and requisite premium shall be given to the company 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 the company 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 the company along with the renewal application, it shall be deemed that there is no material change to the risk.

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 the Company and the Company shall not be liable for any Claims incurred during such period. This Clause is applicable at Person level.

- Renewal shall be offered lifelong. The company will ordinarily not refuse to renew the Policy except on grounds of fraud, moral hazard or misrepresentation or non-co-operation by the Insured.
- The Company 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.
- This product may be withdrawn / modified by the company after due approval from IRDAI. In case this product is withdrawn / modified by the company, this Policy can be renewed under the then prevailing Health Insurance Product or its nearest substitute approved by IRDAI. The Company shall duly intimate Policyholder at least three months 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.

- No loading based on individual claim experience shall be applicable on renewal premium payable.
- Sum Insured can be increased / decreased only at the time of renewal. However, increase in Sum Insured may require further Underwriting.
- 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.

6.11 Cancellation/Termination

- The Company may at any time, cancel this Policy on grounds as specified in Clause 6.1, by giving 15 days' notice in writing to the Policyholder at his last known address and the premium paid shall be forfeited to the Company.
- The Policyholder may also give 15 days' notice in writing, to the Company, for the cancellation of this Policy, in which case the Company shall from the date of receipt of the notice, cancel the Policy and refund the premium for the unexpired period of this Policy at the short period scales as mentioned below, provided no Claim has been made and full premium has been received under the Policy.

Refund % to be applied on premium received

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

- In case of demise of the Policyholder,
 - Where the Policy covers only the Policyholder, this Policy shall stand null and void from the date and time of demise of the Policy holder.
 - 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, the Company will renew the Policy subject to the appointment of a policyholder provided that:
 - Written notice in this regard is given to the Company before the Policy Period End Date; and
 - A person over Age 18 who satisfies the Company's criteria to become a Policyholder.

Note:

- The Company's 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.

6.12 Limitation of Liability

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

6.13 Communication

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

6.14 Alterations in the Policy

This Policy constitutes the complete contract of insurance. No change or alteration shall be valid or effective unless approved in writing by the Company, which approval shall be evidenced by a written endorsement signed and stamped by the Company.



6.15 Out of all the details of the various benefits provided in the Policy Terms and Conditions, only the details pertaining to benefits chosen by policyholder as per Policy Certificate shall be considered relevant.

6.16 Electronic Transactions

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

6.17 Obligation in respect to minor

If an Insured Person is less than 18 years of age, the Policyholder shall be responsible for ensuring compliance with all terms and conditions of this Policy on behalf of that Insured Person.

6.18 Nominee

- (a) The Insured Person at the inception or at any time before the expiry of the Policy can make the nomination for the purpose of payment of Claims.
- (b) Any change of nomination shall be communicated to the Company in writing and such change shall be effective only when an endorsement to the Policy is made by the Company.

6.19 Grievances

The Company has developed proper procedures and effective mechanism to address complaints by the customers. The Company is committed to comply with the Regulations, standards which have been set forth in the Regulations, Circulars issued by the Authority (IRDAI) from time to time in this regard.

- (a) If the Policyholder / Insured Person has a grievance that the Policyholder / Insured Person wishes the Company to redress, the Policyholder / Insured Person may contact the Company with the details of the grievance through:

Website: www.religarehealthinsurance.com

Email: customerfirst@religarehealthinsurance.com

Contact No.: 1800-200-4488 / 1860-500-4488

Fax: 1800-200-6677

Courier: Any of Our Branch Office or corporate office

The Policyholder/Insured Person may also approach the grievance cell at any of the Company's branches with the details of his/her grievance during the Company's working hours from Monday to Friday.

- (b) If the Policyholder / Insured Person is not satisfied with the Company's redressal of the Policyholder's / Insured Person's grievance through one of the above methods, the Policyholder / Insured Person may contact the Company's Head of Customer Service at:

Head - Customer Services,

Religare Health Insurance Company Limited,

Vipul Tech Square, Tower C, 3rd Floor,

Golf Course Road, Sec-43,

Gurgaon-122009 (Haryana)

- (c) If the Policyholder / Insured Person is not satisfied with the Company's redressal of the Policyholder's / Insured Person's grievance through one of the above methods, the Policyholder / Insured Person may approach the nearest Insurance Ombudsman for resolution of the grievance. The contact details of Ombudsman offices are on the next page:



Office of the Ombudsman	Contact Details	Jurisdiction of Office (Union Territory, District)
AHMEDABAD	Insurance Ombudsman, Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, Ahmedabad – 380 001. Tel.: 079 - 25501201/02/05/06 E-mail : bimalokpal.ahmedabad@gbic.co.in	Gujarat , Dadra & Nagar Haveli, Daman and Diu
BENGALURU	Insurance Ombudsman, Office of the Insurance Ombudsman, 24th Main Road, Jeevan Soudha Bldg., JP Nagar, 1st Phase, BENGALURU - 560 025. Tel No: 080-22222049/22222048 Email: bimalokpal.bengaluru @gbic.co.in	Karnataka
BHOPAL	Insurance Ombudsman, Office of the Insurance Ombudsman, Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel, Near New Market, BHOPAL (M.P.)-462 023. Tel : 0755-2769201/9202 , Fax : 0755-2769203 E-mail : bimalokpal.bhopal@gbic.co.in	Madhya Pradesh & Chhattisgarh
BHUBANESHWAR	Insurance Ombudsman, Office of the Insurance Ombudsman, 62, Forest Park, BHUBANESHWAR-751 009. Tel : 0674-2596455/2596003 , Fax : 0674-2596429 E-mail: bimalokpal.bhubaneswar@gbic.co.	Orissa
CHANDIGARH	Insurance Ombudsman, Office of the Insurance Ombudsman, S.C.O. No.101-103, 2nd Floor, Batra Building, Sector 17-D, CHANDIGARH-160 017. Tel : 0172-2706468/2705861 , Fax : 0172-2708274 E-mail: bimalokpal.chandigarh@gbic.co.	Punjab , Haryana, Himachal Pradesh, Jammu & Kashmir, Chandigarh
CHENNAI	Insurance Ombudsman, Office of the Insurance Ombudsman, Fathima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI-600 018. Tel : 044-24333668 /24335284, Fax : 044-24333664 E-mail : bimalokpal.chennai@gbic.co.in	Tamil Nadu, Pondicherry Town and Karaikal (which are part of Pondicherry)
DELHI	Insurance Ombudsman, Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Bldg., Asaf Ali Road, NEW DELHI-110 002. Tel : 011-23237539/23232481 , Fax : 011-23230858 E-mail : bimalokpal.delhi@gbic.co.in	Delhi
GUWAHATI	Insurance Ombudsman, Office of the Insurance Ombudsman, "Jeevan Nivesh", 5th Floor, Near Panbazar Overbridge, S.S. Road, GUWAHATI-781 001 (ASSAM). Tel : 0361-2132204/5, Fax : 0361-2732937 E-mail : bimalokpal.guwahati@gbic.co.in	Assam , Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura
HYDERABAD	Insurance Ombudsman, Office of the Insurance Ombudsman, 6-2-46, 1st Floor, Moin Court, Lane Opp. Saleem Function Palace, A.C. Guards, Lakdi-Ka-Pool, HYDERABAD-500 004. Tel : 040-65504123/23312122 , Fax : 040-23376599 E-mail : bimalokpal.hyderabad@gbic.co.in	Andhra Pradesh, Telangana and Yanam – a part of Territory of Pondicherry
JAIPUR	Insurance Ombudsman, Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel : 0141-2740363 Email : bimalokpal.jaipur@gbic.co.in	Rajasthan
ERNAKULAM	Insurance Ombudsman, Office of the Insurance Ombudsman, 2nd Floor, Pulinat Bldg., Opp. Cochin Shipyard, M.G. Road, ERNAKULAM-682 015. Tel : 0484-2358759/2359338, Fax : 0484-2359336 E-mail : bimalokpal.ernakulam@gbic.co.in	Kerala, Lakshadweep, Mahe – a part of Pondicherry
KOLKATA	Insurance Ombudsman, Office of the Insurance Ombudsman, 4th Floor, Hindustan Bldg, Annexe, 4, C.R.Avenue, Kolkata – 700 072. Tel : 033-22124339/22124340, Fax : 033-22124341 E-mail : bimalokpal.kolkata@gbic.co.in	West Bengal, Andaman & Nicobar Islands, Sikkim



Office of the Ombudsman	Contact Details	Jurisdiction of Office (Union Territory, District)
LUCKNOW	Insurance Ombudsman, Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-2, Nawal Kishore Road, Hazaratganj, LUCKNOW-226 001. Tel : 0522 -2231331/2231330, Fax : 0522-2231310 E-mail : bimalokpal.lucknow@gbic.co.in	Districts of Uttar Pradesh : Laitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur; Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur; Basti, Ambedkarnagar; Sultanpur; Maharajgang, Santkabirnagar; Azamgarh, Kushinagar; Gorkhpur; Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar.
MUMBAI	Insurance Ombudsman, Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S.V. Road, Santacruz(W), MUMBAI-400 054. Tel.: 022 - 26106552 / 26106960 Fax: 022 - 26106052 Email: bimalokpal.mumbai@gbic.co.in	Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane
NOIDA	Office of the Insurance Ombudsman, Bhagwan Sahai Palace 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddh Nagar, U.P-201301. Tel.: 0120-2514250 / 2514252 / 2514253 Email: bimalokpal.noida@gbic.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
PATNA	Office of the Insurance Ombudsman, 1st Floor, Kalpana Arcade Building, Bazar Samiti Road, Bahadurpur, Patna 800 006. Tel.: 0612-2680952 Email: bimalokpal.patna@gbic.co.in	Bihar, Jharkhand
PUNE	Insurance Ombudsman, Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 2nd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune – 411 030. Tel: 020-32341320 Email: bimalokpal.pune@gbic.co.in	Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region.

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

Office of the 'Governing Body of Insurance Council'

Secretary General/Secretary,
3rd Floor, Jeevan Seva Annexe,
S.V. Road, Santacruz(W),
Mumbai - 400 054.
Tel: 022-26106245/889/671
Fax: 022-26106949
Email - inscoun@gbic.co.in

Annexure I - List of Day Care Surgeries

1. Cardiology Related:

1. CORONARY ANGIOGRAPHY

2. Critical Care Related:

2. INSERT NON-TUNNEL CV CATH
3. INSERT PICC CATH (PERIPHERALLY INSERTED CENTRAL CATHETER)
4. REPLACE PICC CATH (PERIPHERALLY INSERTED CENTRAL CATHETER)
5. INSERTION CATHETER, INTRA ANTERIOR
6. INSERTION OF PORTACATH

3. Dental Related:

7. SPLINTING OF AVULSED TEETH
8. SUTURING LACERATED LIP
9. SUTURING ORAL MUCOSA
10. ORAL BIOPSY IN CASE OF ABNORMAL TISSUE PRESENTATION
11. FNAC
12. SMEAR FROM ORAL CAVITY

4. ENT Related:

13. MYRINGOTOMY WITH GROMMET INSERTION
14. TYMPANOPLASTY (CLOSURE OF AN EARDRUM PERFORATION/RECONSTRUCTION OF THE AUDITORY OSSICLES)
15. REMOVAL OF A TYMPANIC DRAIN
16. KERATOSIS REMOVAL UNDER GA
17. OPERATIONS ON THE TURBINATES (NASAL CONCHA)
18. TYMPANOPLASTY (CLOSURE OF AN EARDRUM PERFORATION/RECONSTRUCTION OF THE AUDITORY OSSICLES)
19. REMOVAL OF KERATOSIS OBTURANS
20. STAPEDOTOMY TO TREAT VARIOUS LESIONS IN MIDDLE EAR
21. REVISION OF A STAPEDECTOMY
22. OTHER OPERATIONS ON THE AUDITORY OSSICLES
23. MYRINGOPLASTY (POST-AURA/ENDAURAL APPROACH AS WELL AS SIMPLE TYPE-I TYMPANOPLASTY)
24. FENESTRATION OF THE INNER EAR
25. REVISION OF A FENESTRATION OF THE INNER EAR
26. PALATOPLASTY
27. TRANSORAL INCISION AND DRAINAGE OF A PHARYNGEAL ABSCESS
28. TONSILLECTOMY WITHOUT ADENOIDECTOMY
29. TONSILLECTOMY WITH ADENOIDECTOMY
30. EXCISION AND DESTRUCTION OF A LINGUAL TONSIL
31. REVISION OF A TYMPANOPLASTY
32. OTHER MICROSURGICAL OPERATIONS ON THE MIDDLE EAR
33. INCISION OF THE MASTOID PROCESS AND MIDDLE EAR
34. MASTOIDECTOMY
35. RECONSTRUCTION OF THE MIDDLE EAR
36. OTHER EXCISIONS OF THE MIDDLE AND INNER EAR
37. INCISION (OPENING) AND DESTRUCTION (ELIMINATION) OF THE INNER EAR
38. OTHER OPERATIONS ON THE MIDDLE AND INNER EAR
39. EXCISION AND DESTRUCTION OF DISEASED TISSUE OF THE NOSE
40. OTHER OPERATIONS ON THE NOSE
41. NASAL SINUS ASPIRATION
42. FOREIGN BODY REMOVAL FROM NOSE
43. OTHER OPERATIONS ON THE TONSILS AND ADENOIDS
44. ADENOIDECTOMY

45. LABYRINTHECTOMY FOR SEVERE VERTIGO
46. STAPEDECTOMY UNDER GA
47. STAPEDECTOMY UNDER LA
48. TYMPANOPLASTY (TYPE IV)
49. ENDOLYMPHATIC SAC SURGERY FOR MENIERE'S DISEASE
50. TURBINECTOMY
51. ENDOSCOPIC STAPEDECTOMY
52. INCISION AND DRAINAGE OF PERICHONDRITIS
53. SEPTOPLASTY
54. VESTIBULAR NERVE SECTION
55. THYROPLASTY TYPE I
56. PSEUDOCYST OF THE PINNA - EXCISION
57. INCISION AND DRAINAGE - HAEMATOMA AURICLE
58. TYMPANOPLASTY (TYPE II)
59. REDUCTION OF FRACTURE OF NASAL BONE
60. THYROPLASTY TYPE II
61. TRACHEOSTOMY
62. EXCISION OF ANGIOMA SEPTUM
63. TURBINOPLASTY
64. INCISION & DRAINAGE OF RETRO PHARYNGEAL ABSCESS
65. UVULO PALATO PHARYNGO PLASTY
66. ADENOIDECTOMY WITH GROMMET INSERTION
67. ADENOIDECTOMY WITHOUT GROMMET INSERTION
68. VOCAL CORD LATERALISATION PROCEDURE
69. INCISION & DRAINAGE OF PARA PHARYNGEAL ABSCESS
70. TRACHEOPLASTY

5. Gastroenterology Related:

71. CHOLECYSTECTOMY AND CHOLEDOCHO-JEJUNOSTOMY/ DUODENOSTOMY/GASTROSTOMY/EXPLORATION COMMON BILE DUCT
72. ESOPHAGOSCOPY, GASTROSCOPY, DUODENOSCOPY WITH POLYPECTOMY/ REMOVAL OF FOREIGN BODY/DIATHERMY OF BLEEDING LESIONS
73. PANCREATIC PSEUDOCYST EUS & DRAINAGE
74. RF ABLATION FOR BARRETT'S OESOPHAGUS
75. ERCP AND PAPILOTOMY
76. ESOPHAGOSCOPE AND SCLEROSANT INJECTION
77. EUS + SUBMUCOSAL RESECTION
78. CONSTRUCTION OF GASTROSTOMY TUBE
79. EUS + ASPIRATION PANCREATIC CYST
80. SMALL BOWEL ENDOSCOPY (THERAPEUTIC)
81. COLONOSCOPY, LESION REMOVAL
82. ERCP
83. COLONOSCOPY STENTING OF STRICTURE
84. PERCUTANEOUS ENDOSCOPIC GASTROSTOMY
85. EUS AND PANCREATIC PSEUDO CYST DRAINAGE
86. ERCP AND CHOLEDOCHOSCOPY
87. PROCTOSIGMOIDOSCOPY VOLVULUS DETORSION
88. ERCP AND SPHINCTEROTOMY
89. ESOPHAGEAL STENT PLACEMENT
90. ERCP + PLACEMENT OF BILIARY STENTS
91. SIGMOIDOSCOPY W / STENT
92. EUS + COELIAC NODE BIOPSY
93. UGI SCOPY AND INJECTION OF ADRENALINE, SCLEROSANTS



BLEEDING ULCERS

6. General Surgery Related:

- 94. INCISION OF A PILONIDAL SINUS / ABSCESS
- 95. FISSURE IN ANO SPHINCTEROTOMY
- 96. SURGICAL TREATMENT OF A VARICOCELE AND A HYDROCELE OF THE SPERMATIC CORD
- 97. ORCHIDOPEXY
- 98. ABDOMINAL EXPLORATION IN CRYPTORCHIDISM
- 99. SURGICAL TREATMENT OF ANAL FISTULAS
- 100. DIVISION OF THE ANAL SPHINCTER (SPHINCTEROTOMY)
- 101. EPIDIDYMECTOMY
- 102. INCISION OF THE BREAST ABSCESS
- 103. OPERATIONS ON THE NIPPLE
- 104. EXCISION OF SINGLE BREAST LUMP
- 105. INCISION AND EXCISION OF TISSUE IN THE PERIANAL REGION
- 106. SURGICAL TREATMENT OF HEMORRHOIDS
- 107. OTHER OPERATIONS ON THE ANUS
- 108. ULTRASOUND GUIDED ASPIRATIONS
- 109. SCLEROTHERAPY, ETC.
- 110. LAPAROTOMY FOR GRADING LYMPHOMA WITH SPLENECTOMY/LIVER/LYMPH NODE BIOPSY
- 111. THERAPEUTIC LAPAROSCOPY WITH LASER
- 112. APPENDICECTOMY WITH/WITHOUT DRAINAGE
- 113. INFECTED KELOID EXCISION
- 114. AXILLARY LYMPHADENECTOMY
- 115. WOUND DEBRIDEMENT AND COVER
- 116. ABSCESS-DECOMPRESSION
- 117. CERVICAL LYMPHADENECTOMY
- 118. INFECTED SEBACEOUS CYST
- 119. INGUINAL LYMPHADENECTOMY
- 120. INCISION AND DRAINAGE OF ABSCESS
- 121. SUTURING OF LACERATIONS
- 122. SCALP SUTURING
- 123. INFECTED LIPOMA EXCISION
- 124. MAXIMAL ANAL DILATATION
- 125. PILES
- 126. A) INJECTION SCLEROTHERAPY
- 127. B) PILES BANDING
- 128. LIVER ABSCESS- CATHETER DRAINAGE
- 129. FISSURE IN ANO- FISSURECTOMY
- 130. FIBROADENOMA BREAST EXCISION
- 131. OESOPHAGEAL VARICES SCLEROTHERAPY
- 132. ERCP - PANCREATIC DUCT STONE REMOVAL
- 133. PERIANAL ABSCESS I&D
- 134. PERIANAL HEMATOMA EVACUATION
- 135. UGISCOPY 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 ABSCESES LAPAROSCOPIC DRAINAGE
- 144. UGISCOPY AND POLYPECTOMY STOMACH
- 145. RIGID OESOPHAGOSCOPY FOR FB REMOVAL
- 146. FEEDING JEJUNOSTOMY
- 147. COLOSTOMY
- 148. ILEOSTOMY
- 149. COLOSTOMY CLOSURE
- 150. SUBMANDIBULAR SALIVARY DUCT STONE REMOVAL
- 151. PNEUMATIC REDUCTION OF INTUSSUSCEPTION
- 152. VARICOSE VEINS LEGS - INJECTION SCLEROTHERAPY
- 153. RIGID OESOPHAGOSCOPY FOR PLUMMER VINSON SYNDROME
- 154. PANCREATIC PSEUDOCYSTS ENDOSCOPIC DRAINAGE
- 155. ZADEK'S NAIL BED EXCISION
- 156. SUBCUTANEOUS MASTECTOMY
- 157. EXCISION OF RANULA UNDER GA
- 158. RIGID OESOPHAGOSCOPY FOR DILATION OF BENIGN STRICTURES
- 159. EVERSION OF SAC
- 160. UNILATERAL
- 161. ILATERAL
- 162. LORD'S PLICATION
- 163. JABOULAY'S PROCEDURE
- 164. SCROTOPLASTY
- 165. CIRCUMCISION FOR TRAUMA
- 166. MEATOPLASTY
- 167. INTERSPHINCTERIC ABSCESS INCISION AND DRAINAGE
- 168. PSOAS ABSCESS INCISION AND DRAINAGE
- 169. THYROID ABSCESS INCISION AND DRAINAGE
- 170. TIPS PROCEDURE FOR PORTAL HYPERTENSION
- 171. ESOPHAGEAL GROWTH STENT
- 172. PAIR PROCEDURE OF HYDATID CYST LIVER
- 173. TRU CUT LIVER BIOPSY
- 174. PHOTODYNAMIC THERAPY OR ESOPHAGEAL TUMOUR AND LUNG TUMOUR
- 175. EXCISION OF CERVICAL RIB
- 176. LAPAROSCOPIC REDUCTION OF INTUSSUSCEPTION
- 177. MICRODOCHECTOMY BREAST
- 178. SURGERY FOR FRACTURE PENIS
- 179. SENTINEL NODE BIOPSY
- 180. PARASTOMAL HERNIA
- 181. REVISION COLOSTOMY
- 182. PROLAPSED COLOSTOMY- CORRECTION
- 183. TESTICULAR BIOPSY
- 184. LAPAROSCOPIC CARDIOMYOTOMY(HELLERS)
- 185. SENTINEL NODE BIOPSY MALIGNANT MELANOMA
- 186. LAPAROSCOPIC PYLOROMYOTOMY(RAMSTEDT)

7. Gynecology Related:

- 187. OPERATIONS ON BARTHOLIN'S GLANDS (CYST)
- 188. INCISION OF THE OVARY
- 189. INSUFFLATIONS OF THE FALLOPIAN TUBES
- 190. OTHER OPERATIONS ON THE FALLOPIAN TUBE
- 191. DILATATION OF THE CERVICAL CANAL
- 192. CONISATION OF THE UTERINE CERVIX

- 193. THERAPEUTIC CURETTAGE WITH COLPOSCOPY / BIOPSY / DIATHERMY / CRYOSURGERY
- 194. LASER THERAPY OF CERVIX FOR VARIOUS LESIONS OF UTERUS
- 195. OTHER OPERATIONS ON THE UTERINE CERVIX
- 196. INCISION OF THE UTERUS (HYSTERECTOMY)
- 197. LOCAL EXCISION AND DESTRUCTION OF DISEASED TISSUE OF THE VAGINA AND THE POUCH OF DOUGLAS
- 198. INCISION OF VAGINA
- 199. INCISION OF VULVA
- 200. CULDOTOMY
- 201. SALPINGO-OOPHORECTOMY VIA LAPAROTOMY
- 202. ENDOSCOPIC POLYPECTOMY
- 203. HYSTEROSCOPIC REMOVAL OF MYOMA
- 204. D&C
- 205. HYSTEROSCOPIC RESECTION OF SEPTUM
- 206. THERMAL CAUTERISATION OF CERVIX
- 207. MIRENA INSERTION
- 208. HYSTEROSCOPIC ADHESIOLYSIS
- 209. LEEP
- 210. CRYOCAUTERISATION OF CERVIX
- 211. POLYPECTOMY ENDOMETRIUM
- 212. HYSTEROSCOPIC RESECTION OF FIBROID
- 213. LLETZ
- 214. CONIZATION
- 215. POLYPECTOMY CERVIX
- 216. HYSTEROSCOPIC RESECTION OF ENDOMETRIAL POLYP
- 217. VULVAL WART EXCISION
- 218. LAPAROSCOPIC PARAOVARIAN CYST EXCISION
- 219. UTERINE ARTERY EMBOLIZATION
- 220. LAPAROSCOPIC CYSTECTOMY
- 221. HYMENECTOMY (IMPERFORATE HYMEN)
- 222. ENDOMETRIAL ABLATION
- 223. VAGINAL WALL CYST EXCISION
- 224. VULVAL CYST EXCISION
- 225. LAPAROSCOPIC PARATUBAL CYST EXCISION
- 226. REPAIR OF VAGINA (VAGINAL ATRESIA)
- 227. HYSTEROSCOPY, REMOVAL OF MYOMA
- 228. TURBT
- 229. URETEROCOELE REPAIR - CONGENITAL INTERNAL
- 230. VAGINAL MESH FOR POP
- 231. LAPAROSCOPIC MYOMECTOMY
- 232. SURGERY FOR SUI
- 233. REPAIR RECTO- VAGINA FISTULA
- 234. PELVIC FLOOR REPAIR (EXCLUDING FISTULA REPAIR)
- 235. URS + LL
- 236. LAPAROSCOPIC OOPHORECTOMY
- 237. NORMAL VAGINAL DELIVERY AND VARIANTS

8. Neurology Related:

- 238. FACIAL NERVE PHYSIOTHERAPY
- 239. NERVE BIOPSY
- 240. MUSCLE BIOPSY
- 241. EPIDURAL STEROID INJECTION
- 242. GLYCEROL RHIZOTOMY

- 243. SPINAL CORD STIMULATION
- 244. MOTOR CORTEX STIMULATION
- 245. STEREOTACTIC RADIOSURGERY
- 246. PERCUTANEOUS CORDOTOMY
- 247. INTRATHECAL BACLOFEN THERAPY
- 248. ENTRAPMENT NEUROPATHY RELEASE
- 249. DIAGNOSTIC CEREBRAL ANGIOGRAPHY
- 250. VP SHUNT
- 251. VENTRICULOATRIAL SHUNT

9. Oncology Related:

- 252. RADIOTHERAPY FOR CANCER
- 253. CANCER CHEMOTHERAPY
- 254. IV PUSH CHEMOTHERAPY
- 255. HBI-HEMIBODY RADIOTHERAPY
- 256. INFUSIONAL TARGETED THERAPY
- 257. SRT-STEREOTACTIC ARC THERAPY
- 258. SC ADMINISTRATION OF GROWTH FACTORS
- 259. CONTINUOUS INFUSIONAL CHEMOTHERAPY
- 260. INFUSIONAL CHEMOTHERAPY
- 261. CCRT-CONCURRENT CHEMO + RT
- 262. 2D RADIOTHERAPY
- 263. 3D CONFORMAL RADIOTHERAPY
- 264. IGRT- IMAGE GUIDED RADIOTHERAPY
- 265. IMRT- STEP & SHOOT
- 266. INFUSIONAL BISPHOSPHONATES
- 267. IMRT-DMLC
- 268. ROTATIONAL ARC THERAPY
- 269. TELE GAMMA THERAPY
- 270. FSRT-FRACTIONATED SRT
- 271. VMAT-VOLUMETRIC MODULATED ARC THERAPY
- 272. SBRT-STEREOTACTIC BODY RADIOTHERAPY
- 273. HELICAL TOMOTHERAPY
- 274. SRS-STEREOTACTIC RADIOSURGERY
- 275. X-KNIFE SRS
- 276. GAMMAKNIFE SRS
- 277. TBI- TOTAL BODY RADIOTHERAPY
- 278. INTRALUMINAL BRACHYTHERAPY
- 279. ELECTRON THERAPY
- 280. TSET-TOTAL ELECTRON SKIN THERAPY
- 281. EXTRACORPOREAL IRRADIATION OF BLOOD PRODUCTS
- 282. TELECOBALT THERAPY
- 283. TELECESIUM THERAPY
- 284. EXTERNAL MOULD BRACHYTHERAPY
- 285. INTERSTITIAL BRACHYTHERAPY
- 286. INTRACAVITY BRACHYTHERAPY
- 287. 3D BRACHYTHERAPY
- 288. IMPLANT BRACHYTHERAPY
- 289. INTRAVESICAL BRACHYTHERAPY
- 290. ADJUVANT RADIOTHERAPY
- 291. AFTERLOADING CATHETER BRACHYTHERAPY
- 292. CONDITIONING RADIOTHERAPY FOR BMT
- 293. EXTRACORPOREAL IRRADIATION TO THE HOMOLOGOUS BONE GRAFTS



- 294. RADICAL CHEMOTHERAPY
- 295. NEOADJUVANT RADIOTHERAPY
- 296. LDR BRACHYTHERAPY
- 297. PALLIATIVE RADIOTHERAPY
- 298. RADICAL RADIOTHERAPY
- 299. PALLIATIVE CHEMOTHERAPY
- 300. TEMPLATE BRACHYTHERAPY
- 301. NEOADJUVANT CHEMOTHERAPY
- 302. ADJUVANT CHEMOTHERAPY
- 303. INDUCTION CHEMOTHERAPY
- 304. CONSOLIDATION CHEMOTHERAPY
- 305. MAINTENANCE CHEMOTHERAPY
- 306. HDR BRACHYTHERAPY

10. Operations on the salivary glands & salivary ducts:

- 307. INCISION AND LANCING OF A SALIVARY GLAND AND A SALIVARY DUCT
- 308. EXCISION OF DISEASED TISSUE OF A SALIVARY GLAND AND A SALIVARY DUCT
- 309. RESECTION OF A SALIVARY GLAND
- 310. RECONSTRUCTION OF A SALIVARY GLAND AND A SALIVARY DUCT
- 311. OTHER OPERATIONS ON THE SALIVARY GLANDS AND SALIVARY DUCTS

11. Operations on the skin & subcutaneous tissues:

- 312. OTHER INCISIONS OF THE SKIN AND SUBCUTANEOUS TISSUES
- 313. SURGICAL WOUND TOILET (WOUND DEBRIDEMENT) AND REMOVAL OF DISEASED TISSUE OF THE SKIN AND SUBCUTANEOUS TISSUES
- 314. LOCAL EXCISION OF DISEASED TISSUE OF THE SKIN AND SUBCUTANEOUS TISSUES
- 315. OTHER EXCISIONS OF THE SKIN AND SUBCUTANEOUS TISSUES
- 316. SIMPLE RESTORATION OF SURFACE CONTINUITY OF THE SKIN AND SUBCUTANEOUS TISSUES
- 317. FREE SKIN TRANSPLANTATION, DONOR SITE
- 318. FREE SKIN TRANSPLANTATION, RECIPIENT SITE
- 319. REVISION OF SKIN PLASTY
- 320. OTHER RESTORATION AND RECONSTRUCTION OF THE SKIN AND SUBCUTANEOUS TISSUES.
- 321. CHEMOSURGERY TO THE SKIN.
- 322. DESTRUCTION OF DISEASED TISSUE IN THE SKIN AND SUBCUTANEOUS TISSUES
- 323. RECONSTRUCTION OF DEFORMITY/DEFECT IN NAIL BED
- 324. EXCISION OF BURSITIS
- 325. TENNIS ELBOW RELEASE

12. Operations on the Tongue:

- 326. INCISION, EXCISION AND DESTRUCTION OF DISEASED TISSUE OF THE TONGUE
- 327. PARTIAL GLOSSECTOMY
- 328. GLOSSECTOMY
- 329. RECONSTRUCTION OF THE TONGUE
- 330. OTHER OPERATIONS ON THE TONGUE

13. Ophthalmology Related:

- 331. SURGERY FOR CATARACT
- 332. INCISION OF TEAR GLANDS
- 333. OTHER OPERATIONS ON THE TEAR DUCTS
- 334. INCISION OF DISEASED EYELIDS

- 335. EXCISION AND DESTRUCTION OF DISEASED TISSUE OF THE EYELID
- 336. OPERATIONS ON THE CANTHUS AND EPICANTHUS
- 337. CORRECTIVE SURGERY FOR ENTROPION AND ECTROPION
- 338. CORRECTIVE SURGERY FOR BLEPHAROPTOSIS
- 339. REMOVAL OF A FOREIGN BODY FROM THE CONJUNCTIVA
- 340. REMOVAL OF A FOREIGN BODY FROM THE CORNEA
- 341. INCISION OF THE CORNEA
- 342. OPERATIONS FOR PTERYGIUM
- 343. OTHER OPERATIONS ON THE CORNEA
- 344. REMOVAL OF A FOREIGN BODY FROM THE LENS OF THE EYE
- 345. REMOVAL OF A FOREIGN BODY FROM THE POSTERIOR CHAMBER OF THE EYE
- 346. REMOVAL OF A FOREIGN BODY FROM THE ORBIT AND EYEBALL
- 347. CORRECTION OF EYELID PTOSIS BY LEVATOR PALPEBRAE SUPERIORIS RESECTION (BILATERAL)
- 348. CORRECTION OF EYELID PTOSIS BY FASCIA LATA GRAFT (BILATERAL)
- 349. DIATHERMY/CRYOTHERAPY TO TREAT RETINAL TEAR
- 350. ANTERIOR CHAMBER PARACENTESIS / CYCLODIATHERMY / CYCLOCRYOTHERAPY / GONIOTOMY / TRABECULOTOMY AND FILTERING AND ALLIED OPERATIONS TO TREAT GLAUCOMA
- 351. ENUCLEATION OF EYE WITHOUT IMPLANT
- 352. DACRYOCYSTORHINOSTOMY FOR VARIOUS LESIONS OF LACRIMAL GLAND
- 353. LASER PHOTOCOAGULATION TO TREAT RATINAL TEAR
- 354. BIOPSY OF TEAR GLAND
- 355. TREATMENT OF RETINAL LESION

14. Orthopedics Related:

- 356. SURGERY FOR MENISCUS TEAR
- 357. INCISION ON BONE, SEPTIC AND ASEPTIC
- 358. CLOSED REDUCTION ON FRACTURE, LUXATION OR EPIPHYSEOLYSIS WITH OSTEOSYNTHESIS
- 359. SUTURE AND OTHER OPERATIONS ON TENDONS AND TENDON SHEATH
- 360. REDUCTION OF DISLOCATION UNDER GA
- 361. ARTHROSCOPIC KNEE ASPIRATION
- 362. SURGERY FOR LIGAMENT TEAR
- 363. SURGERY FOR HEMOARTHROSIS/PYOARTHROSIS
- 364. REMOVAL OF FRACTURE PINS/NAILS
- 365. REMOVAL OF METAL WIRE
- 366. CLOSED REDUCTION ON FRACTURE, LUXATION
- 367. REDUCTION OF DISLOCATION UNDER GA
- 368. EPIPHYSEOLYSIS WITH OSTEOSYNTHESIS
- 369. EXCISION OF VARIOUS LESIONS IN COCCYX
- 370. ARTHROSCOPIC REPAIR OF ACL TEAR KNEE
- 371. CLOSED REDUCTION OF MINOR FRACTURES
- 372. ARTHROSCOPIC REPAIR OF PCL TEAR KNEE
- 373. TENDON SHORTENING
- 374. ARTHROSCOPIC MENISCECTOMY - KNEE
- 375. TREATMENT OF CLAVICLE DISLOCATION
- 376. HAEMARTHROSIS KNEE- LAVAGE
- 377. ABSCESS KNEE JOINT DRAINAGE
- 378. CARPAL TUNNEL RELEASE
- 379. CLOSED REDUCTION OF MINOR DISLOCATION

- 380. REPAIR OF KNEE CAP TENDON
- 381. ORIF WITH K WIRE FIXATION- SMALL BONES
- 382. RELEASE OF MIDFOOT JOINT
- 383. ORIF WITH PLATING- SMALL LONG BONES
- 384. IMPLANT REMOVAL MINOR
- 385. K WIRE REMOVAL
- 386. POP APPLICATION
- 387. CLOSED REDUCTION AND EXTERNAL FIXATION
- 388. ARTHROTOMY HIP JOINT
- 389. SYME'S AMPUTATION
- 390. ARTHROPLASTY
- 391. PARTIAL REMOVAL OF RIB
- 392. TREATMENT OF SESAMOID BONE FRACTURE
- 393. SHOULDER ARTHROSCOPY / SURGERY
- 394. ELBOW ARTHROSCOPY
- 395. AMPUTATION OF METACARPAL BONE
- 396. RELEASE OF THUMB CONTRACTURE
- 397. INCISION OF FOOT FASCIA
- 398. CALCANEUM SPUR HYDROCORT INJECTION
- 399. GANGLION WRIST HYALASE INJECTION
- 400. PARTIAL REMOVAL OF METATARSAL
- 401. REPAIR / GRAFT OF FOOT TENDON
- 402. REVISION/REMOVAL OF KNEE CAP
- 403. AMPUTATION FOLLOW-UP SURGERY
- 404. EXPLORATION OF ANKLE JOINT
- 405. REMOVE/GRAFT LEG BONE LESION
- 406. REPAIR/GRAFT ACHILLES TENDON
- 407. REMOVE OF TISSUE EXPANDER
- 408. BIOPSY ELBOW JOINT LINING
- 409. REMOVAL OF WRIST PROSTHESIS
- 410. BIOPSY FINGER JOINT LINING
- 411. TENDON LENGTHENING
- 412. TREATMENT OF SHOULDER DISLOCATION
- 413. LENGTHENING OF HAND TENDON
- 414. REMOVAL OF ELBOW BURSA
- 415. FIXATION OF KNEE JOINT
- 416. TREATMENT OF FOOT DISLOCATION
- 417. SURGERY OF BUNION
- 418. INTRA ARTICULAR STEROID INJECTION
- 419. TENDON TRANSFER PROCEDURE
- 420. REMOVAL OF KNEE CAP BURSA
- 421. TREATMENT OF FRACTURE OF ULNA
- 422. TREATMENT OF SCAPULA FRACTURE
- 423. REMOVAL OF TUMOR OF ARM/ ELBOW UNDER RA/GA
- 424. REPAIR OF RUPTURED TENDON
- 425. DECOMPRESS FOREARM SPACE
- 426. REVISION OF NECK MUSCLE (TORTICOLLIS RELEASE)
- 427. LENGTHENING OF THIGH TENDONS
- 428. TREATMENT FRACTURE OF RADIUS & ULNA
- 429. REPAIR OF KNEE JOINT
- 15. Other operations on the mouth & face:**
- 430. EXTERNAL INCISION AND DRAINAGE IN THE REGION OF THE MOUTH, JAW AND FACE

- 431. INCISION OF THE HARD AND SOFT PALATE
- 432. EXCISION AND DESTRUCTION OF DISEASED HARD AND SOFT PALATE
- 433. INCISION, EXCISION AND DESTRUCTION IN THE MOUTH
- 434. OTHER OPERATIONS IN THE MOUTH

16. Pediatric surgery Related:

- 435. EXCISION OF FISTULA-IN-ANO
- 436. EXCISION JUVENILE POLYPS RECTUM
- 437. VAGINOPLASTY
- 438. DILATATION OF ACCIDENTAL CAUSTIC STRICTURE OESOPHAGEAL
- 439. PRESACRAL TERATOMAS EXCISION
- 440. REMOVAL OF VESICAL STONE
- 441. EXCISION SIGMOID POLYP
- 442. STERNOMASTOID TENOTOMY
- 443. INFANTILE HYPERTROPHIC PYLORIC STENOSIS PYLOROMYOTOMY
- 444. EXCISION OF SOFT TISSUE RHABDOMYOSARCOMA
- 445. MEDIASTINAL LYMPH NODE BIOPSY
- 446. HIGH ORCHIDECTOMY FOR TESTIS TUMOURS
- 447. EXCISION OF CERVICAL TERATOMA
- 448. RECTAL-MYOMECTOMY
- 449. RECTAL PROLAPSE (DELORME'S PROCEDURE)
- 450. DETORSION OF TORSION TESTIS
- 451. EUA + BIOPSY MULTIPLE FISTULA IN ANO
- 452. CYSTIC HYGROMA - INJECTION TREATMENT

17. Plastic Surgery Related:

- 453. CONSTRUCTION SKIN PEDICLE FLAP
- 454. GLUTEAL PRESSURE ULCER-EXCISION
- 455. MUSCLE-SKIN GRAFT, LEG
- 456. REMOVAL OF BONE FOR GRAFT
- 457. MUSCLE-SKIN GRAFT DUCT FISTULA
- 458. REMOVAL CARTILAGE GRAFT
- 459. MYOCUTANEOUS FLAP
- 460. FIBRO MYOCUTANEOUS FLAP
- 461. BREAST RECONSTRUCTION SURGERY AFTER MASTECTOMY
- 462. SLING OPERATION FOR FACIAL PALSY
- 463. SPLIT SKIN GRAFTING UNDER RA
- 464. WOLFE SKIN GRAFT
- 465. PLASTIC SURGERY TO THE FLOOR OF THE MOUTH UNDER GA

18. Thoracic surgery Related:

- 466. THORACOSCOPY AND LUNG BIOPSY
- 467. EXCISION OF CERVICAL SYMPATHETIC CHAIN THORACOSCOPIC
- 468. LASER ABLATION OF BARRETT'S OESOPHAGUS
- 469. PLEURODESIS
- 470. THORACOSCOPY AND PLEURAL BIOPSY
- 471. EBUS + BIOPSY
- 472. THORACOSCOPY LIGATION THORACIC DUCT
- 473. THORACOSCOPY ASSISTED EMPYAEMA DRAINAGE

19. Urology Related:

- 474. HAEMODIALYSIS
- 475. LITHOTRIPSY/NEPHROLITHOTOMY FOR RENAL CALCULUS
- 476. EXCISION OF RENAL CYST



477. DRAINAGE OF PYONEPHROSIS/PERINEPHRIC ABSCESS
478. INCISION OF THE PROSTATE
479. TRANSURETHRAL EXCISION AND DESTRUCTION OF PROSTATE TISSUE
480. TRANSURETHRAL AND PERCUTANEOUS DESTRUCTION OF PROSTATE TISSUE
481. OPEN SURGICAL EXCISION AND DESTRUCTION OF PROSTATE TISSUE
482. RADICAL PROSTATOVESICULECTOMY
483. OTHER EXCISION AND DESTRUCTION OF PROSTATE TISSUE
484. OPERATIONS ON THE SEMINAL VESICLES
485. INCISION AND EXCISION OF PERIPROSTATIC TISSUE
486. OTHER OPERATIONS ON THE PROSTATE
487. INCISION OF THE SCROTUM AND TUNICA VAGINALIS TESTIS
488. OPERATION ON A TESTICULAR HYDROCELE
489. EXCISION AND DESTRUCTION OF DISEASED SCROTAL TISSUE
490. OTHER OPERATIONS ON THE SCROTUM AND TUNICA VAGINALIS TESTIS
491. INCISION OF THE TESTES
492. EXCISION AND DESTRUCTION OF DISEASED TISSUE OF THE TESTES
493. UNILATERAL ORCHIDECTOMY
494. BILATERAL ORCHIDECTOMY
495. SURGICAL REPOSITIONING OF AN ABDOMINAL TESTIS
496. RECONSTRUCTION OF THE TESTIS
497. IMPLANTATION, EXCHANGE AND REMOVAL OF A TESTICULAR PROSTHESIS
498. OTHER OPERATIONS ON THE TESTIS
499. EXCISION IN THE AREA OF THE EPIDIDYMIS
500. OPERATIONS ON THE FORESKIN
501. LOCAL EXCISION AND DESTRUCTION OF DISEASED TISSUE OF THE PENIS
502. AMPUTATION OF THE PENIS
503. OTHER OPERATIONS ON THE PENIS
504. CYSTOSCOPICAL REMOVAL OF STONES
505. CATHETERISATION OF BLADDER
506. LITHOTRIPSY
507. BIOPSY OF TEMPORAL ARTERY FOR VARIOUS LESIONS
508. EXTERNAL ARTERIO-VEINOUS SHUNT
509. AV FISTULA - WRIST
510. URSL WITH STENTING
511. URSL WITH LITHOTRIPSY
512. CYSTOSCOPIC LITHOLAPAXY
513. ESWL
514. BLADDER NECK INCISION
515. CYSTOSCOPY & BIOPSY
516. CYSTOSCOPY AND REMOVAL OF POLYP
517. SUPRAPUBIC CYSTOSTOMY
518. PERCUTANEOUS NEPHROSTOMY
519. CYSTOSCOPY AND "SLING" PROCEDURE.
520. TUNA- PROSTATE
521. EXCISION OF URETHRAL DIVERTICULUM
522. REMOVAL OF URETHRAL STONE
523. EXCISION OF URETHRAL PROLAPSE
524. MEGA-URETER RECONSTRUCTION
525. KIDNEY RENOSCOPY AND BIOPSY
526. URETER ENDOSCOPY AND TREATMENT
527. VESICO URETERIC REFLUX CORRECTION
528. SURGERY FOR PELVI URETERIC JUNCTION OBSTRUCTION
529. ANDERSON HYNES OPERATION
530. KIDNEY ENDOSCOPY AND BIOPSY
531. PARAPHIMOSIS SURGERY
532. INJURY PREPUCE- CIRCUMCISION
533. FRENULAR TEAR REPAIR
534. MEATOTOMY FOR MEATAL STENOSIS
535. SURGERY FOR FOURNIER'S GANGRENE SCROTUM
536. SURGERY FILARIAL SCROTUM
537. SURGERY FOR WATERING CAN PERINEUM
538. REPAIR OF PENILE TORSION
539. DRAINAGE OF PROSTATE ABSCESS
540. ORCHIECTOMY
541. CYSTOSCOPY AND REMOVAL OF FB

Note: This list is not exhaustive, only illustrative. 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 - Explanation to the Benefits

S.No.	Benefit Reference Number	Benefit Description	Basis of Offering	Part of Main Sum Insured or Outside Sum Insured	Scope of Cover	Precondition - Admissibility of Claim under Benefit
1	Benefit 1	Accidental Death	Benefit	Part of Main Sum Insured	Worldwide	Not Applicable
2	Benefit 2	Permanent Total Disablement	Benefit	Part of Main Sum Insured	Worldwide	Not Applicable
3	Benefit 3	Permanent Partial Disablement	Benefit	Part of Main Sum Insured	Worldwide	Not Applicable
4	Benefit 4	Fractures	Benefit	Part of Main Sum Insured	Worldwide	Not Applicable
5	Benefit 5	Child Education	Benefit	Addition to Main Sum Insured	Worldwide	Benefit 1 or Benefit 2
6	Benefit 6	Major Diagnostics Tests	Indemnity	Addition to Main Sum Insured	India	Benefit 1 or Benefit 2 or Benefit 3
7	Benefit 7	Disappearance	Benefit	Part of Main Sum Insured	Worldwide	In lieu of Benefit 1
8	Benefit 8	Mobility cover	Indemnity	Addition to Main Sum Insured	India	Benefit 2
9	Benefit 9	Burns	Benefit	Part of Main Sum Insured	Worldwide	Not Applicable
10	Benefit 10	Domestic Road Ambulance	Indemnity	Addition to Main Sum Insured	India	Benefit 1 or Benefit 2 or Benefit 3
11	Benefit 11	Nursing Care	Benefit	Addition to Main Sum Insured	Worldwide	Benefit 2 or Benefit 3
12	Benefit 12	Reconstructive Surgery	Indemnity	Addition to Main Sum Insured	India	Benefit 2 or Benefit 3
13	Benefit 13	Repatriation of Mortal Remains	Benefit	Addition to Main Sum Insured	Worldwide	Benefit 1
14	Add-on Benefit	Accidental Hospitalization	Indemnity	Part of Main Sum Insured	India	Not Applicable
	Optional Cover 1: Accidental Hospitalization	a) Hospitalization Expenses b) Daily Allowance c) Compassionate visit	Indemnity Benefit Indemnity	Addition to Main Sum Insured	India	Not Applicable Not Applicable Not Applicable
	Optional Cover 2	Permanent Total Disablement Improvement	Benefit	Addition to Main Sum Insured	Worldwide	Benefit 2
	Optional Cover 3	Permanent Partial Disablement Improvement	Benefit	Addition to Main Sum Insured	Worldwide	Benefit 3
	Optional Cover 4	Accidental Hospitalization Expenses	Indemnity	Addition to Main Sum Insured	India	Not Applicable
	Optional Cover 5	Convalescence Benefit	Benefit	Addition to Main Sum Insured	Worldwide	Not Applicable
	Optional Cover 6	Accidental Hospitalization Daily Allowance	Benefit	Addition to Main Sum Insured	Worldwide	Not Applicable
	Optional Cover 7	Temporary Total Disablement	Benefit	Part of Main Sum Insured	Worldwide	Not Applicable
	Optional Cover 8	Accidental OPD Cover	Indemnity	Addition to Main Sum Insured	India	Not Applicable
	Optional Cover 9	Common Carrier Mishap Cover	Benefit	Addition to Main Sum Insured	Worldwide	Benefit 1 or Benefit 2

Notes 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 visit company's website.



Annexure III - List of Civilian Nations

Africa

1. Algeria
2. Republic of Angola
3. Republic of Benin
4. Botswana
5. Burkina Faso
6. Burundi
7. Cameroon
8. Central African Republic
9. Chad
10. Congo
11. Republic of Cote d'Ivoire
12. Republic of Sao Tome and Principe
13. Djibouti
14. Republic of Equatorial Guinea
15. Eritrea
16. Ethiopia
17. Gabon
18. Gambia
19. Ghana
20. Great Socialist People's Libyan Arab Jamahiriya
21. Guinea/Guinea-Bissou
22. Republic of Guinea-Bissau
23. Mauritania
24. Kenya
25. Lesotho
26. Morocco
27. Swaziland
28. Liberia
29. Great Socialist People's Libyan Arab Jamahiriya
30. Republic of Madagascar
31. Republic of Malawi
32. Republic of Mali
33. Islamic Republic of Mauritania
34. Mozambique
35. Namibia
36. Nigeria
37. Republic of Cape Verde
38. Madagascar
39. Rwanda
40. Senegal
41. Republic of Sierra Leone
42. Sudan
43. Uganda
44. Zambia
45. Somalia
46. Swaziland
47. Tanzania
48. Togolese Republic
49. Tunisian Republic
50. Republic of Uganda
51. Western Sahara

Asia

52. Afghanistan
53. North Korea
54. Pakistan
55. Timor-Leste
56. Kyrgyzstan
57. Kazakhstan
58. Mongolia
59. Tajikistan
60. Uzbekistan
61. Turkmenistan

Caribbean

62. Haiti
63. Montserrat Central America
64. El Salvador
65. Honduras
66. Nicaragua

Europe

67. Armenia
68. Georgia
69. Moldova
70. Ukraine

Middle East

71. Egypt
72. Azerbaijan
73. Iran
74. Iraq
75. Iran
76. Israel
77. Lebanon
78. Turkey
79. Yemen
80. Syria

Oceanic

81. Papua New Guinea
82. Solomon Islands

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 V - 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 I , 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, Indirapuram , Ghaziabad , Uttar Pradesh
Agarwal Medical Centre	E-234,- , Greater Kailash I , New Delhi , Delhi
Oxygen Hospital	Bhiwani Stand, Durga Bhawan , Rohtak , Haryana
Prayag Hospital & Research Centre Pvt. Ltd.	J-206 A/I, Sector 41 , Noida , Uttar Pradesh
Karnavati Superspeciality Hospital	Opposite Sajpur Tower, Naroda Road , Ahmedabad , Gujarat
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
Sparsh Multy Specality Hospital & Trauma Care Center	G.I.D.C Road, Nr Udhana Citizan Co-Op.Bank , Surat , Gujarat



Hospital Name	Address
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 -I, 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-629/63 I,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	753/2 I,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
Sparsh Medicare and Trauma Centre	Shakti Khand - III/54 ,Behind Cambridge School , Indirapuram, Ghaziabad , Uttar Pradesh
Saras Healthcare Pvt Ltd.	K-1 I2, 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. Bhulabhavan 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 - I , 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, Tadwadi , 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 1 St 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 on a reimbursement basis.