



**Oriental
Insurance**

THE ORIENTAL INSURANCE COMPANY LIMITED
Regd. Office: Oriental House, A-25/27, Asaf Ali
Road, New Delhi-110002 CIN
No.U66010DL1947GOI007158

HAPPY FAMILY FLOATER POLICY 2021

WE VALUE YOUR HEALTH & YOUR WEALTH. BUILD A PRODUCTIVE NATION

WHEREAS the insured named in the Schedule hereto has by a proposal and declaration (which shall be the basis of this Contract and is deemed to be incorporated herein) has applied to THE ORIENTAL INSURANCE COMPANY LIMITED (hereinafter called the Company) for the insurance herein after set forth in respect of person(s) named in the Schedule hereto (herein after called the INSURED PERSON (S)) and has paid premium to the Company as consideration for such insurance to be serviced by Third Party Administrator (hereinafter called the TPA) or the Company as the case maybe.

1. PREAMBLE

Now this Policy witnesses that subject to the terms, conditions, exclusions and definitions contained herein or endorsed or otherwise expressed hereon, the Company undertakes that, if during the period of insurance stated in the Schedule any Insured Person(s) shall contract or suffer from any Illness / ailment / disease (hereinafter called 'DISEASE') or sustain any bodily Injury through accident (hereinafter called 'INJURY') and if such disease or Injury shall require any such Insured Person(s) upon the advice of a duly qualified Physician /Medical Specialist/Medical Practitioner (hereinafter called MEDICAL PRACTITIONER) or of a duly qualified Surgeon (hereinafter called 'SURGEON') to incur expenses on (a) Hospitalization(as defined hereinafter) for medical/surgical treatment at any Nursing Home/Hospital in India as herein defined (hereinafter called 'HOSPITAL') as an In-patient OR (b) on Domiciliary treatment in India under Domiciliary Hospitalization Benefits as hereinafter defined, the Company/TPA will pay to the Hospital(s) (only if treatment is taken at Network Hospital(s) with prior written approval of Company / TPA) or reimburse to the Insured Person, as the case may be, the amount of such admissible expenses as specified hereunder. It is a condition precedent that the expenses incurred in respect of medically necessary treatment, are reasonable and customary; and in any case the liability of the Company, in respect of one or all the Insured Persons stated in the schedule, shall be up to the limit specified in the Policy and/or schedule of the Policy, but not exceeding the Sum Insured as stated in the schedule, for all claims arising during the Policy Period mentioned in the schedule.

2. DEFINITIONS

STANDARD DEFINITIONS

- 2.1 **ACCIDENT** is a sudden, unforeseen and involuntary event caused by external, visible and violent means.
- 2.2 **AMBULANCE SERVICES** means ambulance service charges reasonably and necessarily incurred in shifting the Insured Person from residence to Hospital for admission in emergency ward / ICU or from one Hospital / Nursing Home to another Hospital / Nursing Home, by registered ambulance only. The ambulance service charges are payable only if the Hospitalization expenses are admissible under the Policy.

- 2.3 **ANY ONE ILLNESS** Any one illness means continuous period of illness and includes relapse within 45 days from the date of last consultation with the Hospital/Nursing Home where treatment was taken.
- 2.4 **CASHLESS FACILITY** 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.
- 2.5 **CONGENITAL ANOMALY** refers to a condition(s) which is present since birth, and which is abnormal with reference to form, structure or position.
- A. Internal Congenital Anomaly: which is not in the visible and accessible parts of the body.
 - B. External Congenital Anomaly: which is in the visible and accessible parts of the body.
- 2.6 **CONDITION PRECEDENT** means a policy term or condition upon which the Insurer's liability under the policy is conditional upon.
- 2.7 **CO-PAYMENT** means a cost sharing requirement under a health insurance policy that provides that the policyholder/insured will bear a specified percentage of the admissible claims amount. A co-payment does not reduce the Sum Insured.
- 2.8 **CONTRIBUTION** is essentially the right of an insurer to call upon other insurers liable to the same insured to share the cost of an indemnity claim on a rate able proportion of Sum Insured. If two or more policies are taken by the insured during a period from one or more insurers, the contribution clause shall not be applicable where the cover/ benefit offered:
- A. is fixed in nature;
 - B. does not have any relation to the treatment costs;
- 2.9 **DAY CARE CENTRE** means any institution established for day care treatment of illness and/or injuries or a medical setup with a hospital and which has been registered with the local authorities, wherever applicable, and is under supervision of a registered and qualified medical practitioner AND must comply with all minimum criterion as under:-
- A. has qualified nursing staff under its employment;
 - B. has qualified medical practitioner/s in charge;
 - C. has fully equipped operation theatre of its own where surgical procedures are carried out;
 - D. Maintains daily records of patients and will make these accessible to the insurance company's authorized personnel.
- 2.10 **DAY CARE TREATMENT** means medical treatment, and/or surgical procedure which is:
- A. Undertaken under General or Local Anesthesia in a hospital/day care centre in less than 24 hrs. because Of technological advancement, and
 - B. 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. (Insurers may, in addition, restrict coverage to a specified list)
- 2.11 **DENTAL TREATMENT** means a treatment related to teeth or structures supporting teeth including examinations, fillings (where appropriate), crowns, extractions and surgery.
- 2.12 **DOMICILIARY HOSPITALISATION** 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:
- A. the condition of the patient is such that he/she is not in a condition to be moved to a hospital, or
 - B. The patient takes treatment at home on account of non-availability of room in a hospital.
- 2.13 **FAMILY** consists of the Insured and/ or anyone or more of the family members as mentioned below:

- A. Legally wedded spouse.
- B. Dependent Children (i.e. natural or legally adopted) between the ages 91 days to 18 years. However male child can be covered up to the age of 25 years if he is a bonafide regular student and financially dependent. Female child can be covered until she gets married. Divorced and widowed daughter / daughters are also eligible for coverage under the Policy, irrespective of age. If the child above 18 years is financially independent or if the girl child is married, he or she shall be ineligible for coverage in the subsequent renewals.
- C. Parents / Parents-in-law (either of them).
- D. Unmarried siblings, if financially dependent.

2.14 **GRACE PERIOD** means the specified period of time immediately following the premium due date during which a 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.

2.15 **HOSPITAL/NURSING HOME** A hospital 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 Clinical Establishments (Registration and Regulation) Act 2010 or under enactments specified under the Schedule of Section 56(1) of the said act Or complies with all minimum criteria as under:

- A. has qualified nursing staff under its employment round the clock;
- B. has at least 10 in-patient beds in towns having a population of less than 10,00,000 and at least 15 in-patient beds in all other places;
- C. has qualified medical practitioner(s) in charge round the clock;
- D. has a fully equipped operation theatre of its own where surgical procedures are carried out;
- E. maintains daily records of patients and makes these accessible to the insurance company's authorized personnel;

*Following are the enactments specified under the schedule of Section 56 of Clinical Establishment (Registration and Regulation) Act, 2010 as of October 2013. Please refer to the Act for amendments, if any:

- The Andhra Pradesh Private Medical care Establishments (Registration and Regulations) Act, 2002
- The Bombay Nursing Homes Registration Act, 1949
- The Delhi Nursing Home Registration Act, 1953
- The Madhya Pradesh Upcharya Griha Tatha Rujopchar Sanbadhu Sthapamaue (RagistikaranTathaAnugyapan) Adhiniyam, 1973.
- The Manipur Homes and Clinics Registration Act, 1992
- The Nagaland Health Care Establishments Act, 1997
- The Orissa Clinical Establishments (Control and Regulations) Act, 1990
- The Punjab State Nursing Home Registration Act, 1991
- The West Bengal Clinical Establishment Act, 1950

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

- A. Central or State Government AYUSH Hospital; or
- B. Teaching hospital attached to AYUSH College recognized by the Central Government /Central Council of Indian Medicine/ Central Council for Homeopathy; or
- C. AYUSH Hospital, standalone or co-located with in-patient healthcare facility of any recognized system of medicine, registered with the local authorities, wherever applicable, and is under the supervision of a qualified registered AYUSH Medical Practitioner and must comply with all the following criterion:
 - i. Having at least five in- patient beds;
 - ii. Having qualified AYUSH Medical Practitioner in charge round the clock;

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

2.17 AYUSH DAY CARE CENTRE means and includes Community Health Centre (CHC), Primary health Centre (PHC), Dispensary, Clinic, Polyclinic or any such health centre which is registered with the local authorities, wherever applicable and having facilities for carrying out treatment procedures and medical or surgical/para-surgical interventions or both under the supervision of registered AYUSH Medical Practitioner (s) on day care basis without inpatient services and must comply with all the following criterion:

- a. Having qualified registered AYUSH Medical Practitioner (s) in charge.
- b. Having dedicated AYUSH therapy sections as required and/or has equipped operation theatre where surgical procedures are to be carried out;
- c. Maintaining daily records of the patients and making them accessible to the insurance company's authorized representative.

2.18 HOSPITALISATION means admission in a Hospital for a minimum period of 24 consecutive 'In-patient Care' hours except for specified procedures/ treatments, where such admission could be for a period of less than 24 consecutive hours.

2.19 INSURED PERSON means person(s) named as Insured Person (s) in the schedule of the Policy

2.20 ILLNESS means a sickness or a disease or pathological condition leading to the impairment of normal physiological function and requires medical treatment.

- A. Acute condition - Acute condition is a disease, illness or injury that is likely to respond quickly to treatment which aims to return the person to his or her state of health immediately before suffering the disease/ illness/ injury which leads to full recovery
- B. Chronic condition - A chronic condition is defined as a disease, illness, or injury that has one or more of the following characteristics:
 - i. it needs ongoing or long-term monitoring through consultations, examinations, check-ups, and /or tests.
 - ii. it needs ongoing or long-term control or relief of symptoms
 - iii. it requires rehabilitation for the patient or for the patient to be specially trained to cope with it
 - iv. it continues indefinitely
 - v. it recurs or is likely to recur

2.21 I .D. CARD means the card issued to the Insured Person by the TPA to avail Cashless facility in the Network Hospital.

2.22 INJURY means accidental physical bodily harm excluding illness or disease solely and directly caused by external, violent, visible and evident means which is verified and certified by a Medical Practitioner.

2.23 INTENSIVE CARE UNIT 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.

2.24 IN-PATIENT means an Insured Person who is admitted to Hospital and stays for at least 24 hours for the sole purpose of receiving the treatment for suffered ailment / Illness / disease / Injury / accident during the currency of the Policy.

2.25 IN-PATIENT CARE means treatment for which the Insured Person has to stay in a Hospital for more than 24 hours for a covered event.

2.26 ICU (INTENSIVE CARE UNIT) CHARGES means the amount charged by a Hospital towards ICU expenses which shall include the expenses for ICU bed, general medical support services provided to any ICU patient including monitoring devices, critical care nursing and intensivist charges.

2.27 MATERNITY EXPENSES shall include

- A. Medical treatment expenses traceable to childbirth (including complicated deliveries and caesarean sections) incurred during Hospitalization
- B. Expenses towards lawful medical termination of pregnancy during the Policy Period.

2.28 MEDICAL ADVICE Medical Advice means any consultation or advice from a Medical Practitioner including the issuance of any prescription or follow-up prescription.

2.29 MEDICAL EXPENSES 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.

2.30 MEDICAL PRACTITIONER Medical Practitioner means a person who holds a valid registration from the Medical Council of any State or Medical Council of India or Council for Indian Medicine or for Homeopathy set up by the Government of India or a State Government and is thereby entitled to practice medicine within its jurisdiction; and is acting within its scope and jurisdiction of license.

2.31 MEDICALLY NECESSARY TREATMENT means any treatment, tests, medication, or stay in hospital or part of a stay in hospital which:

- A. is required for the medical management of the illness or injury suffered by the insured;
- B. must not exceed the level of care necessary to provide safe, adequate and appropriate medical care in scope, duration, or intensity;
- C. must have been prescribed by a medical practitioner;
- D. Must conform to the professional standards widely accepted in international medical practice or by the medical community in India.

2.32 NEW BORN BABY means baby born during the Policy Period and is aged upto 90 days.

2.33 NETWORK PROVIDER means hospitals or health care providers enlisted by an insurer, TPA or jointly by an Insurer and TPA to provide medical services to an insured by a cashless facility.

2.34 NON-NETWORK means any hospital, day care centre or other provider that is not part of the network.

2.35 NOTIFICATION OF CLAIM means the process of intimating a claim to the insurer or TPA through any of the recognized modes of communication.

2.36 OPHTHALMIC COVER It covers Ophthalmic ailments arising out of trauma/ infection/ age related diseases/ foreign body removals and excludes cosmetic eye surgeries, Lasik, cost of spectacles and contact lenses.

2.37 OUT-PATIENT 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.

2.38 PRE-HOSPITALISATION MEDICAL EXPENSES means medical expenses incurred during the period up to 30 days prior to the date of admission in the Hospital, provided that:

- A. Such Medical Expenses are incurred for the same condition for which the Insured Person's

Hospitalization was required, and

B. the In-patient Hospitalization claim for such Hospitalization is admissible by the Insurance Company.

2.39 POST-HOSPITALISATION EXPENSES means medical expenses incurred for a period up to 60 days from the date of discharge from the Hospital, provided that:

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

2.40 PRE-EXISTING DISEASE (PED) means any condition, ailment, injury or disease:

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

2.41 POLICY PERIOD means the period of coverage as mentioned in the schedule.

2.42 QUALIFIED NURSE means a person who holds a valid registration from the Nursing Council of India or the Nursing Council of any state in India

2.43 REASONABLE AND CUSTOMARY CHARGES 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.

2.44 RENEWAL means 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.

2.45 ROOM RENT means the amount charged by a Hospital towards Room and Boarding expenses and shall include the associated medical expense.

2.46 SURGERY/ SURGICAL OPERATION means manual and / or operative procedure (s) required for treatment of an illness or injury, correction of deformities and defects, diagnosis and cure of diseases, relief from suffering and prolongation of life, performed in a hospital or day care centre by a medical practitioner.

2.47 THIRD PARTY ADMINISTRATOR (TPA) means any person who is licensed under the IRDAI (Third Party Administrators – Health Service) Regulations, 2016 & its amendments by the Authority, and is engaged, for a fee or remuneration by an insurance company, for the purposes of providing health services.

2.48 UNPROVEN/EXPERIMENTAL TREATMENT means the treatment including drug experimental therapy which is not based on established medical practice in India, is treatment experimental or unproven.

2.49 MIGRATION means, the right accorded to health insurance policyholders (including all members under family cover and members of group health insurance policy), to transfer the credit gained for pre-existing conditions and time bound exclusions, with the same insurer.

2.50 PORTABILITY means, the right accorded to individual health insurance policyholders (including all members under family cover), to transfer the credit gained for preexisting conditions and time bound exclusions, from one insurer to another insurer.

SPECIFIC DEFINITIONS

2.51 **MENTAL ILLNESS** means a substantial disorder of thinking, mood, perception, orientation or memory that grossly impairs judgment, behavior, capacity to recognize reality or ability to meet the ordinary demands of life, mental conditions associated with the abuse of alcohol and drugs, but does not include mental retardation which is a condition of arrested or incomplete development of mind of a person, specially characterized by sub normality of intelligence.

2.52 **MENTAL HEALTH ESTABLISHMENT** means any health establishment, including Ayurveda, Yoga and Naturopathy, Unani, Siddha and Homoeopathy establishment, by whatever name called, either wholly or partly, meant for the care of persons with mental illness, established, owned, controlled or maintained by the appropriate Government, local authority, trust, whether private or public, corporation, co-operative society, organization or any other entity or person, where persons with mental illness are admitted and reside at, or kept in, for care, treatment, convalescence and rehabilitation, either temporarily or otherwise; and includes any general hospital or general nursing home established or maintained by the appropriate Government, local authority, trust, whether private or public, corporation, co-operative society, organization or any other entity or person; but does not include a family residential place where a person with mental illness resides with his relatives or friends.

2.53 MENTAL HEALTH PROFESSIONAL

- A. a psychiatrist or
- B. a professional registered with the concerned State Authority under section 55; or
- C. a professional having a post-graduate degree (Ayurveda) in Mano VigyanAvum Manas Roga or a post- graduate degree (Homoeopathy) in Psychiatry or a post-graduate degree (Unani) in Moalijat (Nafasiyatt) or a post- graduate degree (Siddha) in SirappuMaruthuvam;

3 BENEFITS COVERED UNDER THE POLICY

3.1 **COVERAGE** The benefits under this Policy are available under four plans, viz Silver, Gold, Diamond and Platinum as opted by the Insured in the proposal form. The Policy covers reasonable and customary charges in respect of Hospitalization and / or Domiciliary Hospitalization for medically necessary treatment only for Illnesses / diseases contracted / suffered or Injury sustained by the Insured Person(s) during the Policy Period, upto the limit of Sum Insured or mentioned sublimits, as detailed below:

Sl. No	Expenses covered	SILVER	GOLD	DIAMOND	PLATINUM
		Limits of covered Expenses	Limits of covered Expenses	Limits of covered Expenses	Limits of covered Expenses
A.	HOSPITALISATION BENEFITS				
i.	Sum Insured Available	Rs.1, 2,3,4 & 5 lakh	Rs.6,7,8,9 & 10 lakh	Rs.12, 15, 18 and 20 lacs	Rs.,25,30, 40 and 50 lacs
ii.	Room, Boarding and Nursing Expenses as provided by the Hospital /Nursing Home.	1 % of the Sum Insured per day	1 % of the Sum Insured per day	1% of the Sum Insured per day.	1% of the Sum Insured per day.
iii.	Intensive Care Unit (ICU) Expenses as provided by the Hospital /Nursing Home.*	2% of the Sum Insured per day.	2% of the Sum Insured per day.	2% of the Sum Insured per day	2% of the Sum Insured per day

iv.	Surgeon, Anesthetist, Medical Practitioner, Consultants, Specialists Fees	As per the limits of Sum Insured subject to "a" and "b" below	As per the limits of Sum Insured subject to "a" and "b" below	As per the limits of Sum Insured subject to "a" and "b" below	As per the limits of Sum Insured subject to "a" and "b" below
v.	Anesthesia, Blood, Oxygen, Operation Theatre Charges, Surgical Appliances, Medicines & Drugs, Diagnostic Material and X-Ray, Dialysis, Chemotherapy, Radiotherapy, Cost of Pacemaker, Artificial Limbs and similar expenses.	As per the limits of Sum Insured subject to "a" and "b" below	As per the limits of Sum Insured subject to "a" and "b" below	As per the limits of Sum Insured subject to "a" and "b" below	As per the limits of Sum Insured subject to "a" and "b" below
a. Number of days of stay under 'ii' & iii above should not exceed total number of days of admission in the Hospital. All related expenses (including iv & v above) shall also be payable as per the entitled room category based on the Room Rent limit as mentioned above. This will not apply on pharmaceuticals, consumables, diagnostics, medical devices and body implants.					
b. Any expenses in excess of reasonable and customary charges under definitions or, in excess of the negotiated prices (in case of network hospitals) shall not be borne by the insurer.					
vi.	Ambulance service charges as herein after defined.	Per Illness - Rs.1000 maximum & Per policy period 1% of Sum Insured, Subject to maximum Rs.3000.	Per Illness - Rs.2000 maximum & Per policy period 1% of Sum Insured, Subject to maximum Rs.6000.	Per Illness - Rs.3000 maximum & Per policy period 1% of Sum Insured, Subject to maximum Rs.8000.	Per Illness - Rs.5000 maximum & Per policy period 1% of Sum Insured, Subject to maximum Rs.15000.
vii.	Daily Hospital Cash Allowance as hereinafter defined. (Refer clause 3.1.2 below)	Not Available	0.1% of Sum Insured per day of Hospitalization, subject to a maximum compensation for 10 days per illness & Overall liability of the Company during the Policy Period will be limited to 1.5% of the Sum Insured.	0.1% of Sum Insured per day of Hospitalization, subject to a maximum compensation for 10 days per illness. Overall liability of the Company during the Policy Period will be limited to 1.5% of the Sum Insured.	0.1% of Sum Insured per day of Hospitalization, subject to a maximum compensation for 10 days per illness. Overall liability of the Company during the Policy Period will be limited to 1.5% of the Sum Insured.

viii.	Attendant allowance as hereinafter defined. (Refer clause 3.1.3 below)	Not Available	Rs500/- per day of Hospitalization, subject to maximum compensation for 10 days per illness & Overall liability of the Company during the Policy Period will be limited to compensation for 15 days of Hospitalization.	Rs1000/- per day of Hospitalization, subject to maximum compensation for 10 days per illness. Overall liability of the Company during the Policy Period will be limited to compensation for 15 days of Hospitalization.	Rs. 1500/- per day of Hospitalization, subject to maximum compensation for 10 days per illness. Overall liability of the Company during the Policy Period will be limited to compensation for 15 days of Hospitalization.
ix.	Maternity expenses as hereinafter defined. (Refer clause 3.1.4 A below & special conditions mentioned therein)	Not Available	Not Available	Medical Expenses for a delivery (including caesarean section) or lawful medical termination of pregnancy limited to two deliveries or terminations or either during the lifetime of the Insured Person, after the policy (Diamond Plan) has been continuously in force for 24 (twenty four) months Liability of the Company limited to 2.5% of the Sum Insured.	Medical Expenses for a delivery (including caesarean section) or lawful medical termination of pregnancy limited to two deliveries or terminations or either during the lifetime of the Insured Person, after the policy (Diamond or Platinum Plan) has been continuously in force for 24 (twenty four) months Liability of the Company limited to 2.5% of the Sum Insured

x.	New Born Baby cover. This is subject to claim being admitted under Maternity Expenses cover. (Refer clause 3.1.4 B below & special conditions mentioned therein)	Not Available	Not Available	Medical expenses incurred on treatment taken in Hospital as an In-patient in respect of the new born baby from day one up to the age of 90 days. Liability of the Company limited to 2.5% of the Sum Insured. Coverage beyond 90 days only on payment of requisite premium.	Medical expenses incurred on treatment taken in Hospital as an In-patient in respect of the new born baby from day one up to the age of 90 days. Liability of the Company limited to 2.5% of the Sum Insured. Coverage beyond 90 days only on payment of requisite premium.
xi	Assisted Reproduction Treatment (Refer clause 3.1.5 below)	Not available	Not Available	Not Available	Cover as defined below
xii (a)	Donor Expenses when Insured Person is Recipient. (Refer clause 3.1.8 below)	Maximum up to full Sum Insured	Maximum up to full Sum Insured	Maximum up to full Sum Insured	Maximum up to full Sum Insured
xii (b)	Donor Expenses when Insured Person is DONOR. (Refer clause 3.1.7 below)	lump sum payment of 10% of Sum Insured	lump sum payment of 10% of Sum Insured	lump sum payment of 10% of Sum Insured	lump sum payment of 10% of Sum Insured
xiii.	Restoration of Sum Insured (It is an optional benefit on payment of extra premium) (Refer clause 3.2.2 A below)	2 options- (i) 50% of the Sum Insured (ii) 100% of the Sum Insured	2 options-(i) 50% of the Sum Insured (ii) 100% of the Sum Insured	Not available	Not available
xiv.	Medical Second Opinion for 11 specified major Illnesses - taken from anywhere in the world. (Refer clause 3.1.6 below)	Maximum Rs.5000 in a Policy period.	Maximum Rs.10,000 in a Policy period	Maximum Rs.15,000 in a Policy period	Maximum Rs.25,000 in a Policy period
xv	Air Ambulance Cover (Refer clause 3.1.9 below)	Not available	Not available	Not available	Maximum upto 5% of the SI for medical emergency cases only.

xvi	Accidental Death Benefit and Total Permanent Disability cover(Refer clause 3.1.10 below)	Not available	Not available	Not available	10% of Sum Insured.
xvii	OPD benefit for Dental and Ophthalmic cover(Refer clause 3.1.11 below)	Not available	Not available	Not available	Maximum Rs. 5,000/- on reimbursement basis in a block of every three years.
xviii	Additional Sum Insured for critical illnesses(Refer clause 3.1.12 below)	Not available	Not available	Not available	Additional 10% SI for Critical Illnesses on exhaustion of base SI.
xix.	Maximum Entry Age	65yearsfor all members	65years for all members	65 years for all members	65 years for all members
xx.	Pre and Post Hospitalization expenses	Medical expenses incurred 30 days prior to Hospitalization and up to 60 days post Hospitalization.			
xxi.	Compulsory co-payment	10% of each & every claim	NIL	NIL	NIL
	1. The Company shall indemnify medical expenses incurred for inpatient care treatment under Ayurveda, Yoga and Naturopathy, Unani, Siddha and Homeopathy systems of medicines during each Policy Year up to the limit of sum insured as specified in the policy schedule in any AYUSH Hospital.				
	2. Relaxation to 24 hours minimum duration for Hospitalization is allowed in a. Day care procedures / surgeries (Appendix I) where such treatment is taken by an Insured Person in a Hospital / day care centre (but not the Out-patient department of a Hospital), Or b. Any other day care treatment as mentioned and for which prior approval from Company / TPA is obtained in writing.				
B.	DOMICILIARY HOSPITALISATION BENEFITS(Refer clause 3.1.1 below)				
i.	Surgeon, Medical Practitioner, Consultants, Specialists Fees, Blood, Oxygen, Surgical Appliances, Medicines & Drugs, Diagnostic Material and Dialysis, Chemotherapy, Nursing expenses.	10% of Sum Insured, Maximum Rs.25000/- during the Policy Period.	Maximum Rs. 50,000/- during the Policy Period.	Maximum Rs. 50,000 during the Policy Period.	Maximum Rs. 50,000 during the Policy Period.
ii.	Treatment for Dog bite (or bite of any other rabid animal like monkey, cat etc.)	Maximum Rs.5,000 /- actually incurred on immunization injections in any one Policy Period. This will be part of Domiciliary Hospitalization limits as specified. For the purpose of this clause the conditions for Domiciliary Hospitalization benefit shall not apply.			

3.1.1 **DOMICILIARY HOSPITALIZATION** benefit shall, however, not cover expenses in any of the following cases:

- A. if the treatment lasts for a period of three days or less
- B. incurred on treatment of any of the following diseases:
 - i. Asthma
 - ii. Bronchitis
 - iii. Chronic Nephritis and Nephritic Syndrome
 - iv. Diarrhea and all types of Dysenteries including Gastro-enteritis Diabetes Mellitus and Insipidus
 - v. Epilepsy
 - vi. Hypertension
 - vii. Influenza, Cough and Cold
 - viii. Pyrexia of unknown origin for less than 10days
 - ix. Tonsillitis and Upper Respiratory Tract infection including Laryngitis and Pharyngitis
 - x. Arthritis, Gout and Rheumatism.

Note: Liability of the Company under Domiciliary Hospitalization Benefit is restricted as stated above.

3.1.2 **DAILY HOSPITAL CASH ALLOWANCE** When an Insured Person is hospitalized and a claim is admitted under the Policy, then the Insured Person shall be eligible for a Daily Cash Allowance for every continuous and completed period of 24 hours of Hospitalization, as mentioned above.

3.1.3 **ATTENDANT ALLOWANCE** When an Insured Person above the age of 90days and up to the age of 10 years is Hospitalized and a claim is admitted under the GOLD or DIAMOND or PLATINUM plan of the Policy, a sum as mentioned above will become payable under the Policy.

3.1.4 **MATERNITY EXPENSES AND NEW BORN BABY COVER UNDER DIAMOND AND PLATINUM PLAN**

A. MATERNITY EXPENSES: The Company shall pay the Medical Expenses incurred as an In-patient for a delivery (including caesarean section) or lawful medical termination of pregnancy during the Policy Period limited to two deliveries or terminations or either during the lifetime of the Insured Person. This benefit is applicable only in Diamond and Platinum Plan, and available only to the Insured or his spouse, provided that:

- i. Diamond / Platinum Plan has been continuously in force for a period of minimum 24 months in respect of both the Insured and his/her spouse.
- ii. Those Insured Persons who are already having two or more living children will not be eligible for this benefit.
- iii. Company's maximum liability per delivery or termination shall be limited to 2.5% of the Sum Insured as stated in the Schedule and in no case shall the Company's liability under this clause exceed 2.5% of the Sum Insured, in any one Policy Period.

B. NEW BORN BABY COVER: New born Baby shall be covered from day one up to the age of 90days and expenses incurred for treatment taken in Hospital as in patient shall only be payable, provided that:

- i. Claim under Maternity clause is admissible under the Policy
- ii. In case the 90 days period for the New Born Baby is spread over two Policy Periods, the aggregate

liability of the Company, for all claims in respect of the New Born Baby, shall be limited to 2.5% of the Sum Insured of the Policy under which Maternity claim was admitted.

Special conditions applicable to Maternity Expenses and New Born Baby Cover

- i. These benefits are admissible only if the expenses are incurred in Hospital/Nursing Homes as in-patients in India.
- ii. Expenses incurred in connection with voluntary medical termination of pregnancy during the first twelve weeks from the date of conception are not covered.
- iii. Pre-natal and post-natal expenses are not covered unless admitted in Hospital/Nursing Home and treatment is taken there.
- iv. Pre Hospitalization and Post Hospitalization benefits are not available under these two clauses.
- v. Subject to the terms & conditions, the Policy covers New Born Baby beyond 90 days only on payment of requisite premium.

3.1.5 ASSISTED REPRODUCTION TREATMENT (ART) Assisted Reproduction Treatment is defined as the set of techniques and medical treatments that allow couples to start a family when it cannot be achieved naturally due to infertility problems. It should be proven by the specialized doctor that it is not possible to conceive through natural process due to established sub-fertility/ infertility problems of the couple. For the scope of this policy, ART will be covering any treatment or procedure that involves the in-vitro handling of human oocytes and sperm or embryos for the purpose of establishing a pregnancy. The Company will reimburse expenses incurred on Assisted Reproduction Treatment, where indicated as mentioned above, for sub-fertility/ infertility subject to:

- i. A waiting period of 36 months from the date of first inception of this policy with the Company for the insured persons (both spouses). The benefit is only payable if the treatment has been initiated after the specified waiting period.
- ii. The maximum liability of the Company for such treatment shall be limited to Rs. 2, 00,000/-. This benefit (2 Lakhs) will be a part of the basic SI, not in addition to it.
- iii. For the purpose of claiming under this benefit, in-patient treatment is not mandatory.
- iv. Automatic Restoration of Basic Sum Insured, Recharge benefit shall not be applicable for this benefit.
- v. If this benefit is opted by the insured, then exclusion under 4.17 will be deleted.

Note: To be eligible for this benefit both partners should stay insured continuously without break under this policy for every block. **This coverage is available for Platinum Plan only.** This cover is limited for one child once in lifetime only. If the couple has one living child this benefit will not be available. This benefit of Rs. 2, 00,000/- will only be given once in a lifetime.

3.1.6 MEDICAL SECOND OPINION If the Insured Person is diagnosed with one of the specified major Illnesses listed below, and takes Medical Second Opinion (including opinion obtained from overseas) whether before starting the treatment or during the course of treatment, the Policy covers Medical Expert's fees to the extent given in clause above. Claim under this clause would be admissible subject to the Hospitalization claim being admissible. This expense is payable only once per Illness per Insured Person during the life time of the Insured Person.

Major Illnesses covered:

- i. Cancer
- ii. Renal Disease
- iii. Stroke resulting in permanent symptoms
- iv. Coma
- v. All Cardiac conditions/surgeries

- vi. Major Organ / Bone Marrow transplantation
- vii. Paralysis of limbs
- viii. Motor Neuron disease
- ix. All Brain related conditions /surgeries
- x. Multiple Sclerosis
- xi. Liver failure

3.1.7 **ORGAN DONOR BENEFIT- WHEN INSURED PERSON IS THE DONOR** A lump sum payment of 10% of Sum Insured, to take care of medical and other incidental expenses is payable to the Insured Person donating an organ provided that the donation conforms to the Transplantation of Human Organs Act 1994 (amended) and any other extant Act, Central / State Rules / regulations, as applicable, in respect of transplantation of human organs. This benefit is subject to the Policy (Happy Family Floater Policy-2021) having been continuously in force for at least 12 (twelve) months in respect of that Insured Person.

3.1.8 **ORGAN DONOR EXPENSES- WHEN INSURED PERSON IS THE RECIPIENT** The Policy covers in- patient Hospitalization Medical expenses in respect of the organ donor provided that the donation conforms to the Transplantation of Human Organs Act 1994(amended) and/or any other extant Act, Central / State Rules / regulations, as applicable, in respect of transplantation of human organs. Further provided that:

- i. the organ donated is for the use of the Insured Person who has been medically advised to undergo organ transplant
- ii. The claim of the Insured Person is admissible under the Hospitalization section of the Policy. The Policy does not cover:
 - Cost directly or indirectly associated with the acquisition of the organ and / or cost of organ.
 - cost towards donor screening
 - Any Pre and Post Hospitalization medical expenses of the donor.
 - Any other medical treatment or complication consequent to organ harvesting, in respect of the donor.

NOTE: Company's overall Liability in respect of all claims admitted under this clause during the Policy Period shall not exceed the Sum Insured mentioned in the Schedule.

3.1.9 **AIR AMBULANCE COVER(available for Platinum Plan Only)** The policy covers Air Ambulance cost maximum up to 5% of the policy sum insured, provided that:

- i. This cover is available only for life threatening medical emergency condition/s which requires immediate and rapid ambulance transportation to the hospital / medical centre that ground transportation cannot provide.
- ii. Necessary medical treatment not being available at the location where the Insured Person is situated at the time of Emergency.
- iii. It is prescribed by the Medical Practitioner and is medically necessary.
- iv. The insured person is in India.
- v. The cover will be available in case of the following ailments:-
 - a. Cardio – Vascular diseases
 - b. Central nervous system related cases
 - c. Accidental Trauma Cases
- vi. This cover can be availed only once during the entire policy lifetime.
- vii. Such Air ambulance should have been duly licensed to operate as such by Competent Authorities of the Government/s.

3.1.10 **ACCIDENTAL DEATH BENEFIT AND TOTAL PERMANENT DISABILITY(available for**

Platinum Plan Only) If an insured person suffers an Accident during the policy period and this is the sole and direct cause of his death OR total permanent disability within 365 days from the date of the accident, then the policy will pay a fixed amount of 10% of the base sum insured. This benefit is not applicable for the dependent children covered in the policy. This benefit is in addition to the optional PA cover if opted by the insured.

3.1.11 OPD BENEFIT FOR DENTAL AND OPHTHALMIC COVER(Available only for platinum variant)(Refractive Error- Code- ExcI15 shall not apply for this benefit) The policy will reimburse OPD expenses Maximum up to Rs. 5,000 in a block of every three years for Dental and Ophthalmic care with respect of

- i. Out-patient consultations by a medical practitioner.
- ii. Diagnostic tests prescribed by a medical practitioner.
- iii. Medicines/drugs prescribed by a medical practitioner.

3.1.12 ADDITIONAL SUM INSURED FOR CRITICAL ILLNESS(available for Platinum Plan Only) If an insured person suffers from any critical illness as defined by the IRDAI during the policy period and the selected basic sum insured is exhausted in the treatment of that critical illness, then the basic sum insured shall be increased by 10%, only for treatment of the critical illness, provided that Diagnosis of the critical illness is supported by the clinical, radiological, histological and laboratory evidence acceptable to the company.

3.1.13 TELEMEDICINE Expenses incurred by insured on telemedicine/Tele-consultation with a registered medical practitioner for Diagnosis & treatment of a disease/illness covered under the Policy. Such reasonable incurred expenses will be reimbursable wherever consultation with a registered medical practitioner is allowed in the terms and conditions of policy contract and shall be subject to Limits/Sub limits prescribed in Policy Schedule. Telemedicine offered shall be in compliance with the Telemedicine Practice Guidelines dated 25th of March 2020 by MCI and as amended from time to time. "The limit of amount payable for telemedicine is maximum Rs. 2,000/- per family, for a policy period.

3.1.14 HIV/ AIDS COVER The Company shall indemnify the Hospital or the Insured the Medical Expenses for In-Patient Care, Pre and Post Hospitalization Expenses related to HIV infection.

3.1.15 MENTAL ILLNESS COVER MENTAL ILLNESS COVER The Company shall indemnify the Hospital or the Insured the Medical Expenses (including Pre and Post Hospitalization Expenses) only under certain conditions as:-

- i. Illness covered under definition of mental illness mentioned under definitions clause*.
- ii. Hospitalization in Mental Health Establishment as defined under definitions clause*.
- iii. Hospitalization as advised by Mental Health Professional as defined under definitions clause*.
- iv. Mental Conditions associated with the abuse of alcohol and drugs are excluded.
- v. Mental Retardation and associated complications arising therein are excluded.
- vi. Any kind of Psychological counseling, cognitive/ family/ group/ behavior/ palliative therapy or other kinds of psychotherapy for which Hospitalization is not necessary shall not be covered.

* For starred items, please refer Specific Definitions.

3.1.16 ADVANCED TREATMENTS All the following procedures, will be covered in the policy, if treated as in-patient care or as a part of domiciliary hospitalization or as day care treatment in the hospital, within

the sub-limits in the complete policy period which is as defined below:

Name of the Procedure	Sub limits for sum insured slab from Rs.1.0 lac to Rs. 10.0 lacs	Sub limits for sum insured slab from Rs.12.0 lac to Rs. 50.0 lacs
A. Uterine Artery Embolization and HIFU	Per policy period: Up to INR 50,000.	
B. Balloon Sinuplasty	Per policy period: Up to INR 40,000.	
C. Deep Brain stimulation	Per policy period 10% of SI, subject to maximum INR 50,000.	Per policy period 10% of SI, subject to maximum INR 1,50,000.
D. Oral chemotherapy	Per policy period 25% of SI, subject to maximum INR 50,000.	Per policy period: Up to INR 1,50,000.
E. Immunotherapy- Monoclonal Antibody to be given as injection	Per policy period 10% of SI, subject to maximum INR 50,000.	Per policy period 10% of SI, subject to maximum INR 1,50,000.
F. Intra vitreal injections	Per policy period 10% of SI, subject to maximum INR 50,000.	Per policy period 10% of SI, subject to maximum INR 1,50,000.
G. Robotic surgeries	Per policy period 10% of SI, subject to maximum INR 1,00,000.*	Per policy period 10% of SI, subject to maximum INR 2,00,000.*
	*(The sub limit is on the cost incurred due to modern treatment methods of robotics and associated expenses and this amount is over and above the limit for conventional surgery for that ailment).	
H. Stereotactic radio surgeries	Per policy period 10% of SI, subject to maximum INR 1,00,000.	Per policy period 10% of SI, subject to maximum INR 2,00,000.
I. Bronchial Thermoplasty	Per policy period 10% of SI, subject to maximum INR 1,00,000.	Per policy period 10% of SI, subject to maximum INR 2,00,000.
J. Vaporization of the prostate (Green laser treatment or holmium laser treatment)	Per policy period 10% of SI, subject to maximum INR 50,000.	Per policy period 10% of SI, subject to maximum INR 1,50,000.
K. IONM - (Intra Operative Neuro Monitoring)	Per policy period 10% of SI, subject to maximum INR 50,000.	Per policy period 10% of SI, subject to maximum INR 1,50,000.
L. Stem cell therapy: Hematopoietic stem cells for bone marrow transplant for hematological conditions to be covered.	Per policy period 10% of SI, subject to maximum INR 50,000.	Per policy period 10% of SI, subject to maximum INR 1,50,000.

3.2 OPTIONAL COVERS

3.2.1 **GEOGRAPHICAL EXTENSION TO SAARC COUNTRIES:** The Policy can be extended to cover Insured Persons visiting other SAARC (South Asian Association for Regional Co-operation) countries - Afghanistan, Bangladesh, Bhutan, Maldives, Nepal, Pakistan, Sri Lanka. No additional premium will be charged for this extension. However, the Insured Person has to make a request for such extension, in writing, before leaving the country, duly informing the duration, purpose and country (ies) of visit. Endorsement for such extension will be issued by the Company. It is further stated that Cashless service will not be available for treatment taken in countries outside India and such claims, shall be considered only on re-imbursment basis.

3.2.2 **Following coverage can be taken on payment of additional premium.**

- i. Amount payable under this section will be in addition to the Sum Insured.
- ii. Co-payment will not apply on Personal Accident and Life Hardship Survival Benefit covers.

A. **RESTORATION OF SUM INSURED:** If during the Policy Period the Sum Insured gets reduced or exhausted on account of a claim under the Policy, the Sum Insured is automatically restored to the extent of the claim amount but not exceeding the Restoration limit opted (50% / 100% of Sum Insured) at the inception of the Policy. The benefit is available only under Silver and Gold Plan.. The above is subject to the following:

- i. Aggregate of all the restored amounts during the Policy Period shall not exceed 50% / 100% of the Sum Insured, as opted by the Insured.

- ii. At no point of time during the Policy Period, will the available coverage be more than the Sum Insured mentioned in the Schedule.
- iii. Aggregate of all the claims payable for any one Insured Person under the Policy shall not be more than the Sum Insured.
- iv. During a Policy Period, the maximum amount for any one claim payable shall be the Sum Insured and the aggregate of all claims payable shall not exceed the sum of the Sum Insured and Restored Sum Insured.

B. PERSONAL ACCIDENT COVER: (WORLD – WIDE): If at any time during the currency of the Policy, the Insured Person sustains any bodily Injury, resulting solely and directly from sudden, unforeseen and involuntary event caused by external, visible and violent means anywhere in the world, and if such Injury, within 12 months of its occurrence be the sole and direct cause of death or disability, as covered under the Policy, then the Company undertakes to pay to the insured or his nominee or in the absence of nominee, the legal heir, as the case may be, the following sums:

No.	Coverage	Amount payable
1	Accidental Death only	100 % of CSI
2	Loss of two entire limbs, or sight of two eyes or one entire Limb and sight of one eye.	100 % of CSI
3	Loss of one entire limb or Sight of one eye	50 % of CSI
4	Permanent Total Disablement resulting in totally and absolutely disabling the person insured from engaging in any Employment or occupation whatsoever.	100 % of CSI

- i. Overall liability in the event of one or more of the eventualities (listed above) occurring shall be restricted to the CSI of the Insured Person.
- ii. CSI means Capital Sum Insured opted under the Personal Accident section and mentioned in the schedule.
- iii. Family Discount of 10% if more than one member is covered under this section.

Sl. No	Features / Plans	SILVER	GOLD	DIAMOND	PLATINUM
i	PERSONAL ACCIDENT (Refer 3.2.2(B))	CSI in multiples of Rs.1,00,000/- up to Rs.5,00,000/-per Insured Person aged 18 years and above. However, for Insured Person below 18 years of age maximum CSI of Rs.3lacs is allowed subject to this being lower than the CSI of the Insured	CSI in multiples of Rs.1,00,000/- up to Rs.10,00,000/- per Insured Person aged 18 years and above. However, for Insured Person below 18 years of age maximum CSI of Rs.5lacs is allowed subject to this being lower than the CSI of the Insured	CSI in multiples of Rs.1,00,000/- up to Rs.15,00,000/- per Insured Person aged 18 years and above. However, for Insured Person below 18 years of age maximum CSI of Rs.10lacs is allowed subject to this being lower than the CSI of the Insured	CSI in multiples of Rs.1,00,000/- up to Rs.20,00,000/- per Insured Person aged 18 years and above. However, for Insured Person below 18 years of age maximum CSI of Rs.10lacs is allowed subject to this being lower than the CSI of the insured

EXCLUSIONS: The Company shall not be liable under the Personal Accident section for injuries/ death on account of

- i. Intentional self-Injury, suicide or attempted suicide
- ii. Whilst under the influence of intoxicating liquor.
- iii. Engagement in aviation or ballooning, speed contests or racing on any kind (other than on foot), bungee jumping, parasailing, parachuting, ski-diving, BASE jumping, paragliding, hang gliding, mountain or rock climbing necessitating the use of guides or ropes, solo climbing, ice climbing, ice canoeing, scuba diving, Caving, cave diving, potholing, abseiling, snowboarding, wave ski surfing, deep sea diving using hard helmet and breathing apparatus, polo, snow and ice sports and similar other hazardous activities or involving military, air force or naval operations, or whilst mounting into, dismounting from or travelling in any aircraft other than

as a passenger (fare paying or otherwise), in any duly licensed standard type of aircraft, anywhere in the world, unless specifically covered and endorsed on the Policy.

- iv. Caused by venereal disease(s) .
- v. Arising or resulting from insured committing breach of law with criminal intent
- vi. War, invasion, act of foreign enemy, hostilities(whether war be declared or not), civil war, rebellion, revolution, insurrection, mutiny, military or usurped power, seizure, capture, arrest, restraints and detentions of people
- vii. Caused by or arising from ionizing radiations or contamination by radioactivity from any nuclear fuel, nuclear weapon material, or from any nuclear waste from the combustion of nuclear fuel.
- viii. Caused by, contributed to, aggravated or prolonged by child birth or from pregnancy or in consequence thereof.

C. LIFE HARDSHIP SURVIVAL BENEFIT PLAN: If during the Policy Period, any Insured Person is diagnosed with any of the 11 critical Illnesses defined here under and which results in admissibility of a claim under the Policy, then a survival benefit as mentioned below, shall become payable to the Insured Person. However, this benefit shall not be available for the Illness which the Insured Person is already suffering from (irrespective of the stage of the disease) at the time of opting for this cover for the first time.

- i. Limits under this section indicate the aggregate liability of the Company for one or more claims under the Policy in respect of one or all the Insured Persons covered under the Policy.
- ii. Further, for a particular disease, the above benefit shall be paid only once during the lifetime of the Insured Person.

	Total amount payable	Amount payable on survival for 180 days and above from the date of discharge from the Hospital (the first discharge date when more than one Hospitalization is involved).	Amount payable on survival for 270 days and above from the date of discharge from the Hospital (the first discharge date when more than one Hospitalization is involved).
A	15 % of Sum Insured under the Policy	5% of the Sum Insured	10% of the Sum Insured
B	25 % of Sum Insured under the Policy	10% of the Sum Insured	15% of the Sum Insured

D. WAIVER OF PROPORTIONATE DEDUCTION CLAUSE All related expenses (including Surgeon, anesthetist, medical practitioner, consultants, blood, anesthesia, OT, etc.) in the policy are payable as per the entitled room category based on the Room Rent/ ICU limit . By paying additional premium as explained below, the proportionate deductions related to the room rent category shall be waived as under:

- i. For Silver Plan i.e. Sum Insured of Rs. 1.0 lac to Rs. 5.0 lacs, the room rent limit can be enhanced by maximum 50% on payment of additional premium.
- ii. For Gold, Diamond and Platinum Plan i.e. Sum Insured of Rs. 6.0 lacs and above the room rent limit can be enhanced by 50% or 100%, as selected by the insured, on payment of additional premium as mentioned in the policy.

In above such cases, room rent and expenses in respect of i & ii above will be paid as per the enhanced room rent limit only, subject to other terms & conditions of the policy.

E. **WAIVER OF 10 % CO-PAY** under silver plan is available on payment of extra premium.

3.2.3 CRITICAL ILLNESSES COVERED:

A. **CANCER OF SPECIFIED SEVERITY:** A malignant tumor characterized by the uncontrolled growth & spread of malignant cells with invasion & destruction of normal tissues. This diagnosis must be supported by histological evidence of malignancy & confirmed by a pathologist. The term cancer includes leukemia, lymphoma and sarcoma. The following are excluded –

- i. Tumors showing the malignant changes of carcinoma in situ & tumors which are histologically described as premalignant or noninvasive, including but not limited to: Carcinoma in situ of breasts, cervical dysplasia CIN-1, CIN -2 & CIN-3.
- ii. Any skin cancer other than invasive malignant melanoma
- iii. All tumors of the prostate unless histologically classified as having a Gleason score greater than 6 or having progressed to at least clinical TNM classification T2N0M0.....
- iv. Papillary micro - carcinoma of the thyroid less than 1 cm in diameter
- v. Chronic lymphocytic leukemia less than RA stage 3
- vi. Micro carcinoma of the bladder

B. FIRST HEART ATTACK - OF SPECIFIED SEVERITY

i. The first occurrence of myocardial infarction which means the death of a portion of the Heart muscle as a result of inadequate blood supply to the relevant area. The diagnosis for this will be evidenced by all of the following criteria

- A history of typical clinical symptoms consistent with the diagnosis of Acute myocardial Infarction (for e.g. typical chest pain) New characteristic electro cardiogram changes
- Elevation of infarction specific enzymes, Troponins or other specific biochemical markers.

ii. The following are excluded:

- Non-ST-segment elevation myocardial infarction (NSTEMI) with elevation of Troponins I or T
- Other acute Coronary Syndromes
- Any type of angina pectoris.

C. OPEN CHEST CABG

I. The actual undergoing of open chest Surgery for the correction of one or more coronary arteries, which is/are narrowed or blocked, by coronary artery bypass graft (CABG). The diagnosis must be supported by a coronary angiography and the realization of Surgery has to be confirmed by a specialist Medical Practitioner.

II. The following are excluded:

- Angioplasty and/or any other intra-arterial procedures
- Any keyhole or laser Surgery.

D. **OPEN HEART REPLACEMENT OR REPAIR OF HEART VALVES** The actual undergoing of open heart valve Surgery is to replace or repair one or more heart valves, as a consequence of defects in, abnormalities of, or disease-affected cardiac valve(s). The diagnosis of the valve abnormality must be supported by an echocardiography and the realization of Surgery has to be confirmed by a specialist Medical Practitioner. Catheter based technique including but not limited to, balloon valvotomy/

valvuloplasty are excluded.

E. COMA OF SPECIFIED SEVERITY

- a. A state of unconsciousness with no reaction or response to external stimuli or internal needs. This diagnosis must be supported by evidence of all the following:
- No response to external stimuli continuously for atleast96 hours.
 - Life support measures are necessary to sustain life ;and
 - Permanent neurological deficit which must be assessed at least 30 days after the onset of the coma.
- b. The condition has to be confirmed by a specialist Medical Practitioner. Coma resulting directly from alcohol or drug abuse is excluded.

F. KIDNEY FAILURE REQUIRING REGULARDIALYSIS: End stage renal disease presenting as chronic irreversible failure of both kidneys to function, as a result of which either regular renal dialysis (hemodialysis or peritoneal dialysis) is instituted or renal transplantation is carried out. Diagnosis has to be confirmed by a specialist Medical Practitioner.

G. STROKE RESULTING IN PERMANENTSYMPTOMS Any cerebrovascular incident producing permanent neurological sequelae. This includes infarction of brain tissue, thrombosis in an intracranial vessel, hemorrhage and embolization from an extra cranial source. Diagnosis has to be confirmed by a specialist Medical Practitioner and evidenced by typical clinical symptoms as well as typical findings in CT scan or MRI of the brain. Evidence of permanent neurological deficit lasting for at least 3 months has to be produced. The following are excluded:

- Transient ischemic attack(TIA)
- Traumatic Injury of Brain
- Vascular disease affecting only the eye or optic nerve or vestibular functions.

H. MAJOR ORGAN/BONE MARROWTRANSPLANT the actual undergoing of a transplant of one of the following human organs: heart, lung, liver, kidney, pancreas that resulted from irreversible end-stage failure of the relevant organ, or Human bone marrow using hematopoietic stem cells. The undergoing of a transplant as to be confirmed by a specialist Medical Practitioner The following are excluded:

- Other stem cell transplants
- Where only islets of Langerhans are transplanted

I. PERMANENT PARALYSIS OFLIMBS Total and irreversible loss of use of two or more limbs as a result of Injury or disease of the brain or spinal cord. A specialist Medical Practitioner must be of the opinion that the paralysis will be permanent with no hope of recovery and must be present for more than 3months.

J. MOTOR NEURON DISEASE WITH PERMANENTSYMPTOMS Motor neuron disease diagnosed by a specialist Medical Practitioner as spinal muscular atrophy, progressive bulbar palsy, amyotrophic lateral sclerosis or primary lateral sclerosis. There must be progressive degeneration of cortico-spinal tracts and anterior horn cells or bulbar efferent neurons. There must be current significant and permanent functional neurological impairment with objective evidence of motor dysfunction that has persisted for a continuous period of at least 3 months.

K. **MULTIPLE SCLEROSIS WITH PERSISTENT SYMPTOMS** The definite occurrence of multiple sclerosis. The diagnosis must be supported by all of the following investigations including typical MRI and CSF findings, which unequivocally confirm the diagnosis to be multiple sclerosis there must be current clinical impairment of motor or sensory function, which must have persisted for a continuous period of at least 6 months ; and well documented clinical history of exacerbations and remissions of said symptoms or neurological deficits with at least two clinically documented episodes at least one month apart. Other causes of neurological damage such as SIE are excluded.

4 **EXCLUSIONS:** The Company shall not be liable to make any payment under this Policy in respect of any expense whatsoever incurred by any Insured Person in connection with or in respect of:

STANDARD EXCLUSIONS

4.1 Pre-existing Diseases - code -ExcI0 1

- A. Expenses related to the treatment of a pre-existing Disease (PED) and its direct complications shall be excluded until the expiry of 48 months of continuous coverage after the date of inception of the first policy with the insurer.
- B. In case of enhancement of sum insured the exclusion shall apply afresh to the extent of sum insured increase.
- C. If the Insured person is continuously covered without any break as defined under the portability norms of the extant IRDAI (Health Insurance) Regulations, then waiting period for the same would be reduced to the extent of the prior coverage.
- D. Coverage under the policy after the expiry of 48 months for any pre-existing disease is subject to the same being declared at the time of application and accepted by insurer.

4.2 Specified disease / procedure waiting period- code- ExcI02

- A. Expenses related to the treatment of the listed Conditions, surgeries/treatments shall be excluded until the expiry of the specified waiting period of the continuous coverage after the date of inception of the first policy with us. This exclusion shall not be applicable for claims arising due to an accident. b). In case of enhancement of sum insured the exclusion shall apply afresh to the extent of sum insured increase.
- B. If any of the specified disease/ procedure falls under the waiting period specified for pre-Existing diseases, then the longer of the two waiting periods shall apply.
- C. The waiting period for listed conditions shall apply even if contracted after the policy or declared and accepted without a specific exclusion.
- D. If the Insured Person is continuously covered without any break as defined under the applicable norms on portability stipulated by IRDAI, then waiting period for the same would be reduced to the extent of prior coverage.
- E. The expenses on treatment of following ailments / diseases / surgeries, if contracted and / or manifested after inception of first Policy (subject to continuity being maintained), are not payable during the waiting period specified below.

	Ailment / Disease / Surgery	Waiting Period
I	Benign ENT disorders and surgeries i.e. Tonsillectomy, Adenoidectomy, Mastoidectomy, Tympanoplasty etc.	1 year
ii	Polycystic ovarian diseases.	1 year
iii	Surgery of hernia.	2 years
iv	Surgery of hydrocele.	2 years
V	Non infective Arthritis.	2 years

Vi	Undescendent Testes.	2 Years
Vii	Cataract.	2 Years
Viii	Surgery of benign prostatic hypertrophy.	2 Years
Ix	Hysterectomy for menorrhagia or fibromyoma or myomectomy or prolapse of uterus	2 Years
X	Fissure / Fistula in anus.	2 Years
Xi	Piles.	2 Years
Xii	Sinusitis and related disorders.	2 Years
Xiii	Surgery of gallbladder and bile duct excluding malignancy.	2 Years
Xiv	Surgery ofgenito-urinary system excluding malignancy.	2 Years
Xv	Pilonidal Sinus.	2 Years
Xvi	Gout and Rheumatism.	2 Years
Xvii	Hypertension.	90 days*
Xviii	Diabetes.	90 days*
Xix	Calculus diseases.	2 Years
Xx	Surgery for prolapsed inter vertebral disk unless arising from accident.	2 Years
Xxi	Surgery of varicose veins and varicose ulcers.	2 Years
Xxii	Congenital internal diseases.	2 Years
Xxiii	Joint Replacement due to Degenerative condition.	4 Years
Xxiv	Age related osteoarthritis and Osteoporosis.	5 Years

***If the above diseases are pre-existing at the time of inception, Exclusion no.4.1 for pre-existing disease shall be applicable.**

Note: If the continuity of the renewal is not maintained then subsequent cover will be treated as fresh Policy and clauses 4.1., 4.2, 4.3 shall apply afresh, unless agreed by the Company and suitable endorsement passed on the Policy, by the duly authorized official of the Company. Similarly, if the Sum Insured is enhanced subsequent to the inception of the first Policy, clauses 4.1, 4.2 and 4.3 shall apply afresh on the enhanced portion of the Sum Insured.

4.3 30 day waiting period- code – ExcI03

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

4.4 Investigation & Evaluation – Code – ExcI04

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

4.5 Rest Cure, rehabilitation and respite care – Code -ExcI05

Expenses related to any admission primarily for enforced bed rest and not for receiving treatment. This also includes:

- Custodial care either at home or in a nursing facility for personal care such as help with activities of daily

living such a bathing, dressing, moving around either by skilled nurses or assistant or non-skilled persons.

- Any services for people who are terminally ill to address physical, social, emotional and spiritual needs.

4.6 Obesity/Weight Control : Code- EscI06 Expenses related to the surgical treatment of obesity that does not fulfill all the below conditions:

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

4.7 Change of Gender Treatments: Code – ExcI07 Expenses related to any treatment, including surgical management, to change characteristics of the body to those of the opposite.

4.8 Cosmetic or Plastic Surgery- Code- ExcI08 Expenses for cosmetic or plastic surgery or any treatment to change appearance unless for reconstruction following an accident burns(s) or Cancer or as part of medically necessary treatment to remove a direct and immediate health risk to the insured. For this to be considered a medical necessity, it must be certified by the attending Medical practitioner.

4.9 Hazardous or Adventure sports- Code- ExcI09 Expenses related to any treatment necessitated due to participation as a professional in hazardous or adventure sports including but not limited to, para-jumping, rock climbing, mountaineering, rafting, motor racing, horse racing or scuba diving, hand gliding, sky diving, deep-sea diving.

4.10 Breach of law – Code –ExcI10 Expenses for treatment directly arising from or consequent upon any Insured Person committing or attempting to commit a breach of law with criminal intent.

4.11 Excluded Providers- Code – ExcI11 Expenses incurred towards treatment in any hospital or by any Medical Practitioner or any other provider specifically excluded by the Insurer and disclosed in its website /notified to the policy holders are not admissible. However, in case of life threatening situations or following an accident, expenses up to the stage of stabilization are payable but not complete claim.

4.12 Treatment for, Alcoholic drug or substance abuse or any addictive condition and consequences thereof.– Code- ExcI12

4.13 Code- ExcI13 Treatments received in health hydro's, nature cure clinics, spas or similar establishments or private beds registered as a nursing home attached to such establishments or where admission is arranged wholly or partly for domestic reasons.-

4.14 Code- ExcI14 Dietary supplements and substances that can be purchased without prescription, including but not limited to vitamins, minerals and organic substances unless prescribed by a medical practitioner as part of hospitalization claim or day care procedure.-

4.15 Refractive Error- Code- ExcI15 Expenses related to the treatment for correction of eye sight due to refractive error less than 7.5 diopters.

4.16 Unproven Treatments- Code – ExcI16 Expenses related to any unproven treatment, services and supplies for or in connection with any treatment. Unproven treatments are treatments, procedures or

supplies that lack significant medical documentation to support their effectiveness.

4.17 Sterility and Infertility- Code- ExcI17 Expenses related to sterility and infertility. This includes:

- i. Any type of contraception, sterilization.
- ii. Assisted Reproduction services including artificial insemination and advanced reproductive technologies such as IVF, ZIFT, GIFT, ICSI. This exclusion does not apply to platinum plan up to the limits mentioned therein.
- iii. Gestation Surrogacy
- iv. Reversal of sterilization.

4.18 Maternity- Code- ExcI18

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

NOTE: - The above exclusion does not apply for diamond and platinum plan.

SPECIFIC EXCLUSIONS:-

4.19 Hormone Replacement Therapy Expenses for hormone replacement therapy, unless part of Medically Necessary Treatment, except for Puberty and Menopause related Disorders

4.20 General Debility, Congenital External Anomaly General debility, congenital external anomaly.

4.21 Self Inflicted Injury Treatment for intentional self-inflicted injury, attempted suicide.

4.22 Stem Cell Surgery Stem Cell Surgery (except Hematopoietic stem cells for bone marrow transplant for hematological conditions).

4.23 Circumcision unless necessary for treatment of a disease (if not excluded otherwise) or necessitated due to an accident.

4.24 Vaccination or Inoculation. Vaccination or inoculation unless forming part of treatment and requires Hospitalization, except as and to the extent provided for under Section 3.1.10 (Anti Rabies Vaccination) and Section 3.1.11.iv (Maternity).

4.25 Massages, Steam Bath, Alternative Treatment (Other than Ayurveda and Homeopathy) Massages, steam bath, expenses for alternative or AYUSH treatments (other than Ayurveda and Homeopathy), acupuncture, acupressure, magneto-therapy and similar treatment.

4.26 Dental treatment Dental treatment, unless necessitated due to an Injury.

4.27 Out Patient Department (OPD) Any expenses incurred on OPD (Except OPD benefit for Dental and Ophthalmic cover in Platinum Plan).

4.28 Stay in Hospital which is not Medically Necessary. Stay in hospital which is not medically necessary.

4.29 Spectacles, Contact Lens, Hearing Aid, Cochlear Implants Spectacles, contact lens, hearing aid, cochlear implants.

4.30 Non Prescription Drug Drugs not supported by a prescription, private nursing charges, referral fee to family physician, outstation doctor/surgeon/consultants' fees and similar expenses (as listed in respective Appendix-II).

4.31 Treatment not related to Disease for which Claim is Made Treatment which the insured person was on before Hospitalization for the Illness/Injury, different from the one for which claim for Hospitalization has been made.

4.32 Equipment's External/durable medical/non-medical equipment's/instruments of any kind used for diagnosis/ treatment including CPAP, CAPD, infusion pump, ambulatory devices such as walker,

crutches, belts, collars, caps, splints, slings, braces, stockings, diabetic foot-wear, glucometer, thermometer and similar related items (as listed in respective Appendix-II) and any medical equipment which could be used at home subsequently.

4.33 Items of personal comfort Items of personal comfort and convenience (as listed in respective Appendix-II) including telephone, television, aya, barber, beauty services, baby food, cosmetics, napkins, toiletries, guest services.

4.34 Service charge/ registration fee Any kind of service charges including surcharges, admission fees, registration charges and similar charges (as listed in respective Appendix-II) levied by the hospital.

4.35 Home visit charges Home visit charges during Pre and Post Hospitalization of doctor, attendant and nurse.

4.36 War (whether declared or not) and war like occurrence or invasion, acts of foreign enemies, hostilities, civil war, rebellion, revolutions, insurrections, mutiny, military or usurped power, seizure, capture, arrest, restraints and detainment of all kinds.

4.37 Radioactivity 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:

a) Nuclear attack or weapons means the use of any nuclear weapon or device or waste or combustion of nuclear fuel or the emission, discharge, dispersal, release or escape of fissile/ fusion material emitting a level of radioactivity capable of causing any Illness, incapacitating disablement or death.

b) Chemical attack or weapons means the emission, discharge, dispersal, release or escape of any solid, liquid or gaseous chemical compound which, when suitably distributed, is capable of causing any Illness, incapacitating disablement or death.

c) Biological attack or weapons means the emission, discharge, dispersal, release or escape of any pathogenic (disease producing) micro-organisms and/or biologically produced toxins (including genetically modified organisms and chemically synthesized toxins) which are capable of causing any Illness, incapacitating disablement or death.

4.38 Treatment taken outside the geographical limits of India.

4.39 Permanently Excluded Diseases In respect of the existing diseases, disclosed by the insured and mentioned in the policy schedule (based on the insured's consent), policyholder is not entitled to get the coverage for specified ICD code as listed below:

Sr. No.	Disease	ICD Code
1	Sarcoidosis	D86.0-D86.9

2	Malignant Neoplasms	C00-C14 Malignant neoplasms of lip, oral cavity and pharynx, • C15-C26 Malignant neoplasms of digestive organs, • C30-C39 Malignant neoplasms of respiratory and intrathoracic organs• C40-C41 Malignant neoplasms of bone and articular cartilage• C43-C44 Melanoma and other malignant neoplasms of skin • C45-C49 Malignant neoplasms of mesothelial and soft tissue • C50-C50 Malignant neoplasms of breast • C51-C58 Malignant neoplasms of female genital organs • C60-C63 Malignant neoplasms of male genital organs • C64-C68 Malignant neoplasms of urinary tract • C69-C72 Malignant neoplasms of eye, brain and other parts of central nervous system • C73-C75 Malignant neoplasms of thyroid and other endocrine glands • C76-C80 Malignant neoplasms of ill- defined, other secondary and unspecified sites • C7A-C7A Malignant neuroendocrine tumours • C7B-C7B Secondary neuroendocrine tumours • C81-C96 Malignant neoplasms of lymphoid, hematopoietic and related tissue• D00-D09 In situ neoplasms • D10-D36 Benign neoplasms, except benign neuroendocrine tumours • D37-D48 Neoplasms of uncertain behaviour, polycythaemiavera and myelodysplastic syndromes • D3A-D3A Benign neuroendocrine tumours • D49-D49 Neoplasms of unspecified behavior
3	Epilepsy	G40 Epilepsy
4	Heart Ailment Congenital heart disease and valvular heart disease	I49 Other cardiac arrhythmias, (I20-I25)Ischemic heart diseases, I50 Heart failure, I42Cardiomyopathy; I05-I09 - Chronic rheumaticheart diseases. • Q20 Congenital malformations of cardiac chambers and connections • Q21 Congenital malformations of cardiac septa • Q22 Congenital malformations of pulmonary and tricuspid valves • Q23 Congenital malformations of aortic and mitral valves • Q24 Other congenital malformations of heart • Q25 Congenital malformations of great arteries • Q26 Congenital malformations of great veins • Q27 Other congenital malformations of peripheral vascular system• Q28 Other congenital malformations of circulatory system • I00-I02 Acute rheumatic fever • I05-I09 • Chronic rheumatic heart diseases Nonrheumatic mitral valve disorders mitral (valve): • disease (I05.9) • failure (I05.8) • stenosis (I05.0). When of unspecified cause but with mention of: • diseases of aortic valve (I08.0), • mitral stenosis or obstruction (I05.0) when specified as congenital (Q23.2, Q23.3) when specified as rheumatic (I05), I34.0Mitral (valve) insufficiency • Mitral (valve): incompetence / regurgitation - • NOS or of specified cause, except rheumatic, I 34.1to I34.9 - Valvular heart disease.
5	Cerebrovascular disease (Stroke)	I67 Other cerebrovascular diseases, (I60-I69) Cerebrovascular diseases
6	Inflammatory Bowel Diseases	K 50.0 to K 50.9 (including Crohn's and Ulcerative colitis) K50.0 - Crohn's disease of small intestine; K50.1 -Crohn's disease of large intestine; K50.8 - Other Crohn's disease; K50.9 - Crohn's disease, unspecified. K51.0 - Ulcerative (chronic) enterocolitis; K51.8 -Other ulcerative colitis; K51.9 - Ulcerative colitis,unspecified.
7	Chronic Liver diseases	K70.0 To K74.6 Fibrosis and cirrhosis of liver; K71.7 - Toxic liver disease with fibrosis and cirrhosis of liver; K70.3 - Alcoholic cirrhosis of liver; I98.2 - K70.-Alcoholic liver disease; Oesophageal varices in diseases classifiedelsewhere. K 70 to K 74.6 (Fibrosis, cirrhosis, alcoholic liver disease, CLD)
8	Pancreatic diseases	K85-Acute pancreatitis; (Q 45.0 to Q 45.1) Congenital conditions of pancreas, K 86.1 to K 86.8 - Chronic pancreatitis

9	Chronic disease	Kidney	N17-N19) Renal failure; I12.0 - Hypertensive renal disease with renal failure; I12.9 Hypertensive renal disease without renal failure; I13.1 - Hypertensive heart and renal disease with renal failure; I13.2 - Hypertensive heart and renal disease with both (congestive) heart failure and renal failure; N99.0 - Post procedural renal failure; O08.4 - Renal failure following abortion and ectopic and molar pregnancy; O90.4 - Postpartum acute renal failure; P96.0 - Congenital renal failure. Congenital malformations of the urinary system (Q 60 to Q64), diabetic nephropathy E14.2, N.083
10	Hepatitis B		B16.0 - Acute hepatitis B with delta-agent (coinfection) with hepatic coma; B16.1 – Acute hepatitis B with delta-agent (coinfection) without hepatic coma; B16.2 - Acute hepatitis B without delta-agent with hepatic coma; B16.9 –Acute hepatitis B without delta-agent and without hepatic coma; B17.0 –Acute delta- (super)infection of hepatitis B carrier; B18.0 -Chronic viral hepatitis B with delta-agent; B18.1 - Chronic viral hepatitis B without delta-agent;
11	Alzheimer's Disease, Parkinson's Disease -		G30.9 - Alzheimer's disease, unspecified; F00.9 - G30.9Dementia in Alzheimer's disease, unspecified, G20 - Parkinson's disease.
12	Demyelinating disease		G.35 to G 37
13	Loss of Hearing		H90.0 - Conductive hearing loss, bilateral; H90.1 - Conductive hearing loss, unilateral with unrestricted hearing on the contralateral side; H90.2 - Conductive hearing loss, unspecified; H90.3 - Sensorineural hearing loss, bilateral; H90.4 - Sensorineural hearing loss, unilateral with unrestricted hearing on the contralateral side; H90.6 - Mixed conductive and sensorineural hearing loss, bilateral; H90.7 - Mixed conductive and sensorineural hearing loss, unilateral with unrestricted hearing on the contralateral side; H90.8 - Mixed conductive and sensorineural hearing loss, unspecified; H91.0 - Ototoxic hearing loss; H91.9 - Hearing loss, unspecified
14	Papulosquamous disorder of the skin		L40 - L45 Papulosquamous disorder of the skin including psoriasis lichen planus
15	Avascular necrosis (osteonecrosis)		M 87 to M 87.9

4.40 Compulsory Co-Payment: Under the SILVER plan the insured has to bear 10% of admissible claim Amount in each and every claim.

5 TERMS & CLAUSES

STANDARD GENERAL TERMS & CLAUSES

5.1 DISCLOSURE OF INFORMATION: The policy shall be void and all premium paid thereon shall be forfeited to the Company in the event of misrepresentation, mis-description or non-disclosure of any material fact by the policyholder. (Explanation: "Material facts" for the purpose of this policy shall mean all relevant information sought by the company in the proposal form and other connected documents to enable it to take informed decision in the context of underwriting the risk)

5.2 CONDITION PRECEDENT TO ADMISSION OF LIABILITY: The terms and conditions of the policy must be fulfilled by the insured person for the Company to make any payment for claim(s) arising under the policy.

CLAIM SETTLEMENT (provision for Penal Interest):

- The Company shall settle or reject a claim, as the case may be, within 30 days from the date of receipt of last necessary document.
- In the case of delay in the payment of a claim, the Company shall be liable to pay interest to the policyholder from the date of receipt of last necessary document to the date of payment of claim at a rate 2% above the bank rate.
- However, where the circumstance of a claim warrant an investigation in the opinion of the Company, it shall initiate and complete such investigation at the earliest, in any case not later than 30 days from the date of receipt of last necessary document. In such cases, the Company shall settle or reject the claim within 45 days from the date of receipt of last necessary document.
- In case of delay beyond stipulated 45 days, the Company shall be liable to pay interest to the policyholder at a rate 2% above bank rate from the date of receipt of last necessary document to the date of payment of claim. ("Bank rate" shall mean the rate fixed by the Reserve Bank of India (RBI) at the beginning of the financial year in which claim has fallen due)

5.3 COMPLETE DISCHARGE: Any payment to the Insured Person or his/ her nominees or his/ her legal representative or to the Hospital/Nursing Home or Assignee, as the case may be, for any benefit under the Policy shall be a valid and an effectual discharge towards payment of claim by the Company to the extent of that amount for the particular claim.

5.4 FRAUD: If any claim made by the insured person, is in any respect fraudulent, or if any false statement, or declaration is made or used in support thereof, or if any fraudulent means or devices are used by the insured person or anyone acting on his/her behalf to obtain any benefit under this policy, all benefits under this policy shall be forfeited. Any amount already paid against claims which are found fraudulent later under this policy shall be repaid by all person(s) named in the policy schedule, who shall be jointly and severally liable for such repayment. For the purpose of this clause, the expression "fraud" means any of the following acts committed by the Insured Person or by his agent, with intent to deceive the insurer or to induce the insurer to issue an insurance Policy:

- i. the suggestion as a fact of that which is not true and which the Insured Person does not believe to be true;
- ii. the active concealment of a fact by the Insured Person having knowledge or belief of the fact;
- iii. any other act fitted to deceive; and
- iv. any such act or omission as the law specially declares to be fraudulent

The company shall not repudiate the policy on the ground of fraud, if the insured person / beneficiary can prove that the misstatement was true to the best of his knowledge and there was no deliberate intention to suppress the fact or that such mis- statement of or suppression of material fact are within the knowledge of the insurer. Onus of disproving is upon the policyholder, if alive, or beneficiaries.

5.5 CANCELLATION CLAUSE: The Insured may cancel this Policy by giving 15days' written notice, and in such an event, the Company shall refund premium on short term rates for the unexpired Policy Period as per the rates detailed below.

Period on Risk	Rate of premium to be charged
Up to 1 Month	1/4th of the annual rate
Up to 3 Months	1/2 of the annual rate
Up to 6 Months	3/4th of the annual rate
Exceeding 6 months	Full annual rate

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

5.6 MIGRATION: The insured person will have the option to migrate the policy to other health insurance products/plans offered by the Company by applying for migration of the policy at least 30 days before the policy renewal date as per IRDAI guidelines on Migration. If such person is presently covered and has been continuously covered without any lapses under any health insurance product/plan offered by the Company, the insured person will get the accrued continuity benefits in waiting periods as per IRDAI guidelines on migration.

For Detailed Guidelines on Migration, kindly refer the link:-

https://www.irdai.gov.in/ADMINCMS/cms/whatsNew_Layout.aspx?page=PageNo3987&flag=1

5.7 FREE LOOK PERIOD: The free look period shall be applicable on new individual health insurance Policies and not on renewals or at the time of porting/migrating the policy.the insured person shall be allowed free look period of 15 days from the date of receipt of the Policy document to review the terms and conditions of the Policy, and to return the same if not acceptable. If the Insured has not made any claim during the free look period, the Insured shall be entitled to

- A refund of the premium paid less any expenses incurred by the Company on medical examination of the Insured Persons and the stamp duty charges or
- where the risk has already commenced and the option of return of the Policy is exercised by the Insured person, a deduction towards the proportionate risk premium for period on cover or
- Where only a part of the risk has commenced, such proportionate risk premium commensurate with the risk covered during such period.

Also, as a onetime option, the Insured who have, upon renewal, got the Happy Family Floater Policy - 2021, for the first time, will also get the option of the Free look period as stated above.

5.8 RENEWAL OF POLICY: The policy shall ordinarily be renewable except on grounds of fraud, misrepresentation by the insured person.

- The company shall endeavor to give notice for renewal. However, the company is not under obligation to give any notice for renewal.
- Renewal shall not be denied on the ground that the insured had made a claim or claims in the preceding policy years
- Request for renewal along with requisite premium shall be received by the Company before the end of the Policy Period.
- At the end of the policy period, the policy shall terminate and can be renewed within the Grace Period of 30 days to maintain continuity of benefits without break in policy. Coverage is not available during the grace period.
- No loading shall apply on renewals based on individual experience.

5.9 PORTABILITY: The Insured Person will have the option to port the Policy to other insurers by applying to such insurer to port the entire policy along with all the members of the family, if any, at least 45 days before, but not earlier than 60 days from the policy renewal date as per IRDAI guidelines related to portability. If such person is presently covered and has been continuously covered without any lapses under any health insurance policy with an Indian General/Health insurer, the proposed insured person will get the accrued continuity benefits in waiting periods as per IRDAI guidelines on portability. For Detailed Guidelines on Portability, kindly refer the link: https://www.irdai.gov.in/ADMINCMS/cms/whatsNew_Layout.aspx?page=PageNo3987&flag=1

5.10 WITHDRAWAL OF POLICY

- In the likelihood of this product being withdrawn in future, the Company will intimate the Insured person about the same 90 days prior to expiry of the policy.
- Insured person will have the option to migrate to similar health insurance product available with the Company at the time of renewal with all the accrued continuity benefits such as cumulative bonus, waiver of waiting period. As per IRDAI guidelines, provided the policy has been maintained without a break.

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

5.12 POSSIBILITY OF REVISION OF TERMS OF THE POLICY INCLUDING THE PREMIUM RATES: The Company, with prior approval of IRDAI, may revise or modify the terms of the policy including the premium rates. The insured person shall be notified three months before the changes are effected.

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

Website: www.orientalinsurance.org.in
Toll free: 1800118485 Or 011- 33208485
E-mail: csd@orientalinsurance.co.in

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

If insured person is not satisfied with the redressal of grievance through one of the above methods, insured person may contact the grievance officer at: Customer Service Department 4th Floor, Agarwal House Asaf Ali Road,

New Delhi-110002. For updated details of grievance officer, kindly refer the link

<https://orientalinsurance.org.in/documents/10182/7605007/List+of+Nodal+Officer+.pdf/992a7f9b-ae77-5cac-c613-ffc05d578a3e>

5.14 INSURANCE OMBUDSMAN –If Insured person is not satisfied with the redressal of grievance through above methods, the insured person may also approach the office of Insurance Ombudsman of the respective area/region for redressal of grievance. The contact details of the Insurance Ombudsman offices have been provided as Annexure- III & revised details of insurance ombudsman as and when amended as available in the website <http://ecoi.co.in/ombudsman.html>.

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

SPECIFIC TERMS & CLAUSES:-

- 5.16 **ENTIRE CONTRACT:** This Policy /Prospectus/ Proposal Form and declaration given by the insured constitute the complete contract. Insurer may alter the terms and conditions of this Policy/contract. Any alteration that may be made by the insurer shall only be evidenced by a duly signed and sealed endorsement on the Policy.
- 5.17 **COMMUNICATION:** Every notice or communication to be given or made under this Policy shall be delivered in writing at the address of the Policy issuing office / Third Party Administrator as shown in the Schedule.
- 5.18 **PAYMENT OF PREMIUM:** The premium under this Policy shall be paid in advance. No receipt for premium shall be valid except on the official form of the Company signed by a duly authorized official of the company. The due payment of premium and the observance and fulfillment of the terms, provisions, conditions and endorsements of this Policy by the Insured Person in so far as they relate to anything to be done or complied with by the Insured Person shall be condition precedent to any liability of the Company to make any payment under this Policy. No waiver of any terms, provisions, conditions and endorsements of this Policy shall be valid, unless made in writing and signed by an authorized official of the Company.
For Silver Plan, the premium in the policy will be charged on the basis of the 2 Zones, as defined below:
Zones are as defined below:
Zone I Gujarat, Mumbai, Greater Mumbai, and Delhi NCR
Zone II Rest of India
- Insured Person can choose the Zone at the time of proposal, and can also change it at the time of renewal. For other Plans, I.e. Gold, Diamond and Platinum Plans the premium rates will be same Pan India.
- 5.19 **NOTIFICATION OF CLAIM:** Immediate notice of claim with particulars relating to Policy Number, ID Card No., Name of Insured Person in respect of whom claim is made, Nature of disease / Injury and Name and Address of the attending Medical Practitioner / Hospital /Nursing Home etc. should be given to the Company/ TPA while taking treatment in the Hospital / Nursing Home by fax, e-mail. Such notice should be given within 48 hours of admission but before discharge from Hospital / Nursing Home, unless waived in writing.
- 5.20 **CLAIM DOCUMENTS:** Final claim along with original Bills/ Cash memos/reports, claim form and documents as listed below should be submitted to the Company / TPA within 15 days of discharge from the Hospital / Nursing Home.
- Original bills, all receipts and discharge certificate / card from the Hospital.
 - All documents pertaining to the Illness, starting from the date it was first detected, i.e. Doctor's consultations reports/history
 - Medical history of the patient recorded by the Hospital.
 - Original Cash-memo from the Hospital (s) / chemist (s) supported by proper prescription.
 - Original receipt, pathological and other test reports from a pathologist / radiologist including filmetsupported by the note from attending Medical Practitioner / Surgeon demanding such tests.
 - Original attending Consultants / Anesthetists/ Specialist certificates regarding diagnosis and bills / receipts etc.
 - Surgeon's original certificate stating diagnosis and nature of operation performed along with bills / receipts etc.
 - MLC/FIR/Post Mortem Report,(if applicable)
 - Disability certificate, Death certificate (if applicable)
 - Documents in respect of organ donation claim, shall be in accordance with the extant Act, Central / State Rules / regulations, as applicable, in respect of transplantation of human

- organs
 - Details of previous policies, if the details are already not with TPA.
 - Any other information required by TPA /Company.
- a. All documents must be duly attested by the Insured Person/Claimant.
 - b. In case of Post Hospitalization treatment (limited to 60 days) all supporting claim papers / documents as listed above should also be submitted within 15 days from completion of such treatment (upto 60 days or actual period whichever is less) to the Company / T.P.A. in addition insured should also provide the Company / TPA such additional information and assistance as the Company / TPA may require in dealing with the claim.
 - c. Waiver of the condition may be considered in extreme cases of hardship where it is proved to the satisfaction of the Company that under the circumstances in which the insured was placed it was not possible for him or any other person to give such notice or file claim within the prescribed time limit. Otherwise Company has a right to reject the claim.
 - d. On receipt of the last document /clarification, the Company/TPA shall within a period of 30 days offer a settlement of the claim to the insured. If the Company/TPA, for any reasons to be recorded in writing and communicated to the insured, decides to reject a claim under the Policy, it shall do so within a period of 30 days from the receipt of the last document/ clarification.

5.21 PROCEDURE FOR AVAILING CASHLESS ACCESS SERVICES IN NETWORK HOSPITAL/NURSING HOME:

- Claim in respect of Cashless Access Services will be through the Company / TPA provided admission is in a network Hospital/ Nursing Home and is subject to pre admission authorization. The Company / TPA shall, upon getting the related medical details / relevant information from the Insured Person / Network Hospital / Nursing Home, verify that the person is eligible to claim under the Policy and after satisfying itself will issue a pre-authorization letter / guarantee of payment letter to the Hospital / Nursing Home mentioning the sum guaranteed as payable, also the ailment for which the person is seeking to be admitted as an in-patient. The Company / TPA reserves the right to deny pre-authorization in case the Hospital / Insured Person is unable to provide the relevant information/medical details as required by the Company/ TPA. In such circumstances denial of Cashless Access should in no way be construed as denial of liability. The Insured Person may obtain the treatment as per his/her treating doctor's advice and later on submit the full claim papers to the Company / TPA within 15 days of the discharge from Hospital / Nursing Home for consideration of Company /TPA.
- Should any information be available with the Company / TPA which makes the claim inadmissible or doubtful, and warrants further investigations, the authorization of cashless facility may be withdrawn. However this shall be done by the Company / TPA before the patient is discharged from the Hospital and notice to this effect given to the treating Hospital / insured.
- List of network Hospitals is available on our official website- www.orientalinsurance.org.in and will also be provided by the concerned TPA on demand.

5.22 MEDICAL RECORDS:

- The Insured Person hereby agrees to and authorizes the disclosure, to the Company/ TPA or any other person nominated by the Company, of any and all Medical records and information held by any Institution / Hospital or Person from which the Insured Person has obtained any medical or other treatment to the extent reasonably required by the Company / TPA in connection with any claim made under this Policy or the Company's liability there under.
- The Company / TPA agree that they will preserve the confidentiality of any documentation and information that comes into their possession pursuant to (i) above and will only use it in connection with any claim made under this Policy or the Company's liability there

under.

- Any Medical Practitioner authorized by the Company / TPA shall be allowed to examine the Insured Person in case of any alleged Injury or disease requiring Hospitalization when and so often as the same may reasonably be required on behalf of the Company/ TPA.

5.23 PAYMENT OF CLAIM: All medical treatment for the purpose of this insurance will have to be taken in India only (except where the Policy has been extended to SAARC countries) and all claims shall be payable in Indian currency only. For the purpose of claims settlement, currency conversion rate on the date of admission to Hospital would apply. The Company shall settle the claim within 30 days from the date of the receipt of last necessary documents in accordance with the provisions of Regulation 27 of IRDAI (Health Insurance) Regulations, 2016. Upon acceptance of an offer of settlement by the insured, the payment of the amount due shall be made within 7 days from the date of acceptance of the offer by the Insured. However, where the circumstances of a claim warrant an investigation in the opinion of the Company, it shall initiate and complete such investigation at the earliest, in any case not later than 30 days from the date of receipt of last necessary document. In such cases, the Company shall settle the claim within 45 days from the date of receipt of last necessary document. In case of any delay in the payment, the Company shall be liable to pay interest at a rate which is 2% above the bank rate prevalent at the beginning of the financial year in which the claim is settled.

5.24 MULTIPLE POLICIES

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

5.25 CLAIM FALLING IN TWO POLICY PERIODS: If the claim event falls within two Policy Periods, the claims shall be paid taking into consideration the available Sum Insured in the two Policy Periods, including the Deductibles for each Policy Period. Such eligible claim amount to be payable to the Insured, shall be reduced to the extent of premium to be received for the renewal/due date of premium of Health Insurance Policy, if not received earlier.

5.26 REPUDIATION:

- The Company, shall repudiate the claim if not payable under the Policy. The Company/ TPA shall mention the reasons for repudiation in writing to the Insured Person. The Insured Person shall have the right to appeal / approach the Customer Service department of the Company at its Policy issuing office, concerned Divisional Office, concerned Regional Office or of the Head Office, situated at A- 25/27, Asaf Ali Road, New Delhi-110002.
- If the insured is not satisfied with the reply of the Customer Service department under 5.11 (i), he may approach the Insurance Ombudsman, established by the Central Government for redressal of grievance. The Insurance Ombudsman is empowered to adjudicate on personal line insurance claims upto Rs.30lacs.

5.27 **DISCLAIMER OF CLAIM:** If the Company shall disclaim liability and communicate in writing (either through the TPA or by itself) to the Insured in respect of any claim hereunder and such claim has not within 12 calendar months from the date of such disclaimer been made the subject matter of a suit in a Court of Law, then the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable here under.

5.28 **ARBITRATION CLAUSE:** If any dispute or difference shall arise as to the quantum to be paid under the Policy (liability being otherwise admitted) such difference shall independently of all other questions be referred to the decision of a sole arbitrator to be appointed in writing by the parties; or if they cannot agree upon a single arbitrator within 30 days of any party invoking arbitration, the same shall be referred to a panel of three arbitrators, comprising of two arbitrators, one to be appointed by each of the parties to the dispute/difference and the third arbitrator to be appointed by such two arbitrators and arbitration shall be conducted under and in accordance with the provisions of the Arbitration and Conciliation Act, 1996. It is clearly agreed and understood that no difference or dispute shall be referable to arbitration as herein before provided, if the Company has disputed or not accepted liability under or in respect of this Policy. It is hereby expressly stipulated and declared that it shall be a condition precedent to any right of action or suit upon this Policy that award by such arbitrator/ arbitrators of the amount of the loss or damage shall be first obtained.

OTHER TERMS & CONDITIONS

5.29 **FAMILY SIZE:** Minimum two persons (falling within the definition at 3.15) to be covered under the Policy. Persons becoming ineligible on account of above provision for coverage under the existing Policy, may migrate to another suitable Policy at the expiry of this Policy. Upon such migration, the credits gained by the concerned Insured Person, for pre-existing conditions and time-bound exclusions shall be transferred to the migrated Policy, provided the Policy has been maintained without a break.

5.30 **SUM INSURED:** Policy has four Plans-Silver Plan-Sum Insured upto Rs.5lacs, Gold Plan up to Rs.10 lakhs, Diamond Plan up to Rs.20lacs and Platinum Plan up to Rs. 50 lakhs.

5.31 **ENTRY AGE:** Maximum Entry Age under the Policy is 65 years for all members. However, with a compulsory co-payment of 20% of each and every claim, persons above the age of 65 and up to 70 years of age can also be covered under Silver or Gold Plan, but not under Diamond and Platinum Plan. For such Insured Persons the co-payment will apply in all subsequent Renewals also.

5.32 **MIDTERM INCLUSION:** Midterm inclusion of members is permitted under the Policy, on payment of pro-rata premium only for

- Newly wed spouse within 90 days of marriage or at the time of renewal of the Policy.
- Newborn child from 91 day of birth or at the time of renewal of the Policy.

For members subsequently added, Exclusion No. 4.A, 4.B and 4.C shall apply from the date of their inclusion in the Policy.

5.33 **NO CLAIM DISCOUNT /LOADING:** This is a one-time benefit for those Insured Persons covered under Happy Family Floater Policy. Happy Family Floater Policy had the provision of No Claim Discount / Loading, which has been discontinued under Happy Family Floater Policy-2015. However, The discount on account of 'No Claim' that would have been earned by the Insured on renewal of the Happy Family Floater Policy, would be allowed when the Policy is renewed for the first time, into Happy Family Floater Policy-2021. However, there will be no change in discount even if there are no claims reported under the subsequent Happy Family Floater Policy-2021 Policy (ies). This discount shall continue till a claim is reported under the Policy and upon reporting of a claim, any discount earned on account of 'No Claim' shall be forfeited. However, claim under PA section

will not affect NCD earned thus far. The insured persons with claim loading(s) on their previous policies will not have any loading on the premium on renewal into Happy Family Floater Policy - 2021, i.e. loadings on account of claims are discontinued.

5.34 ENHANCEMENT OF SUMINSURED: Increase in Sum Insured under the Policy may be considered by the Company only at the time of renewal. If at all allowed, increase shall be as given below:

- On renewal, Sum Insured can be increased to the immediate higher slab.
- If, on renewal, the size of the family increases, Sum Insured can be increased to maximum two slabs higher.
- If there are no claims reported in the two immediate preceding Policy Periods, change to the next Plan (Silver to Gold, Gold to Diamond, and Diamond to Platinum) at the initial SI slab, or two steps higher from the current SI, whichever is more, is allowed at the option of Insured.
- Change of Plan is not allowed for a Policy covering any person above the age of 70 years. However, Increase in Sum Insured within the same Plan is allowed as per above provisions.
- Notwithstanding above provisions, no increase in Sum Insured is allowed in policies where there are claims reported in two successive Policy Periods.

5.35 PROPORTIONATE CLAUSE - If the Insured Person is admitted in the hospital in a room where the room category or the Room Rent incurred is higher than the eligibility as specified in the Policy Schedule/ Certificate of Insurance, then the Policyholder/ Insured Person shall bear a ratable proportion of the total & specified Associated Medical Expenses (including surcharge or taxes thereon) in the proportion of the difference between the Room Rent of the entitled room category/eligible Room Rent to the Room Rent actually incurred. However, this will not be applicable in respect of Medicines/Pharmacy/ Drugs, Consumables, Medical Devices/ implants and Cost of Diagnostics.

5.36 ASSOCIATED MEDICAL EXPENSES:

- Doctor's fees / Consultant fees/RMO fees
- Nursing expenses including administration charges/ transfusion charges/ injection charges
- Surgeon fees / Asst Surgeon fees
- Anesthesia fees
- Procedure charges of any kind which includes :-
- Chemotherapy/Radiotherapy charges Nebulization
- Hemodialysis PICC
- line insertion
- Catheterization charges Tracheostomy etc.
- IV charges
- Blood transfusion charges
- Dialysis
- Surgery Charges
- OT charges including OT gas, equipment charges.

5.37 GRACE PERIOD: In the event of delay in renewal of the Policy, a grace period of 30 days is allowed. However, no coverage shall be available during the grace period and any disease/Injury contracted during the break period shall not be covered and shall be treated as Pre-existing disease.

5.38 CHANGE OF ADDRESS: Insured must inform the Company immediately in writing of any change in the address.

5.39 QUALITY OF TREATMENT: The insured hereby acknowledges and agrees that pre-authorization or payment of any claim by or on behalf of the Company shall not constitute on part of the Company, a guarantee or assurance as to the quality or effectiveness of any medical

treatment obtained by the Insured Person. It being agreed and recognized by the Insured Person that the Company is in no way responsible or liable for the availability or quality of any services (Medical or otherwise) rendered by any institution (including a Network Hospital).

5.40 ID CARD: The card is issued to the Insured Person by the TPA to avail Cashless facility in the Network Hospital only. Upon the cancellation or nonrenewal of this Policy, all ID cards shall immediately be returned to the TPA at the insured's expense and each Insured Person agrees to hold and keep harmless, the Company and the TPA against any or all costs, expenses, liabilities and claims arising in respect of use or misuse of such ID cards prior to their return to the TPA.

5.41 DISCOUNT ON OMP PREMIUM: A discount of 15% on the premium of Overseas Mediclaim Policy would be allowed when an Insured Person covered under this Policy, takes the Overseas Mediclaim Policy from the Company, provided this Policy is valid as on the date of taking the Overseas Mediclaim Policy of the Company.

5.42 ON-LINE DISCOUNT: A discount of 10%(maximum Rs. 2000/-) on premium is allowed, if the Policy is purchased on-line and no Intermediary is involved. This discount is also applicable in case of On-line renewal of Policies, where no Intermediary was involved at any stage- either on the first purchase or in any subsequent renewal thereof.

5.43 IRDAI REGULATION: This Policy is subject to IRDAI (Protection of Policy holders' interest) Regulation, 2017 and IRDAI (Health Insurance) Regulations 2016 and Guidelines on Standardization in health insurance, as amended from time to time.

5.44 JURISDICTION: All disputes or differences under or in relation to the Policy shall be determined by the Indian Courts and in accordance with the Indian Laws.

Appendix I

	Day care procedures / surgeries
A	Microsurgical Operations on the Middle Ear
1	Stapedotomy
2	Stapedectomy
3	Revision of a stapedectomy
4	Myringoplasty (Type -I Tympanoplasty)
5	Tympanoplasty (closure of an eardrum perforation/reconstruction of the auditory ossicles)
6	Revision of a tympanoplasty
7	Other operations on the auditory ossicles
8	Other microsurgical operations on the middle ear
B	Other operations on the middle & internal ear
9	Myringotomy
10	Removal of a tympanic drain
11	Incision of the mastoid process and middle ear
12	Mastoidectomy
13	Reconstruction of the middle ear
14	Fenestration of the inner ear
15	Revision of a fenestration of the inner ear

16	Incision (opening) and destruction (elimination) of the inner ear
17	Other excisions of the middle and inner ear
18	Other operations on the middle and inner ear
C	Operations on the nose & the nasal sinuses
19	Excision and destruction of diseased tissue of the nose
20	Operations on the turbinates (nasal concha)
21	Nasal sinus aspiration
22	Other operations on the nose
D	Operations on the eyes
23	Incision of tear glands
24	Incision of diseased eyelids
25	Excision and destruction of diseased tissue of the eyelid
26	Operations on the canthus and epicanthus
27	Corrective Surgery for entropion and ectropion
28	Corrective Surgery for blepharoptosis
29	Removal of a foreign body from the conjunctiva
30	Removal of a foreign body from the cornea
31	Incision of the cornea
32	Operations for pterygium
33	Removal of a foreign body from the lens of the eye
34	Removal of a foreign body from the posterior chamber of the eye
35	Removal of a foreign body from the orbit and eyeball
36	Operation of cataract
37	Anterior Chamber Paracentesis / Cyclodiathermy /Cyclocryotherapy / Goniotomy/Trabeculotomy and Filtering and Allied Operations To Treat Glaucoma
38	Diathermy/cryotherapy To Treat Retinal Tear
39	Other operations on Cornea
E	Operations on the skin & subcutaneous tissues
40	Incision of a pilonidal sinus
41	Free skin transplantation, donor site
42	Free skin transplantation, recipient site
43	Revision of skin plasty
44	Simple restoration of surface continuity of the skin and subcutaneous tissues
45	Destruction of diseased tissue in the skin and subcutaneous tissues
46	Local excision of diseased tissue of the skin and subcutaneous tissues
47	Surgical wound toilet (wound debridement) and removal of diseased tissue of the skin and subcutaneous tissues
48	ChemoSurgery to the skin
49	Excision Of Soft Tissue Rhabdomyosarcoma
50	Other incisions of the skin and subcutaneous tissues
51	Other excisions of the skin and subcutaneous tissues
F	Operations on the tongue
52	Incision, excision and destruction of diseased tissue of the tongue
53	Partial glossectomy
54	Glossectomy

55	Reconstruction of the tongue
56	Other operations on the tongue
G	Operations on the salivary glands & salivary ducts
57	Incision and lancing of a salivary gland and a salivary duct
58	Excision of diseased tissue of a salivary gland and a salivary duct
59	Resection of a salivary gland
60	Reconstruction of a salivary gland and a salivary duct
61	Other operations on the salivary glands and salivary ducts
H	Other operations on the mouth & face
62	External incision and drainage in the region of the mouth, jaw and face
63	Incision of the hard and soft palate
64	Excision and destruction of diseased hard and softpalate
65	Incision, excision and destruction in the mouth
66	Plastic Surgery to the floor of the mouth
67	Palatoplasty
68	Other operations in the mouth except dental unless necessitated due to an injury.
I	Operations on the tonsils & adenoids
69	Transoral incision and drainage of a pharyngeal abscess
70	Tonsillectomy without adenoidectomy
71	Tonsillectomy with adenoidectomy
72	Excision and destruction of a lingual tonsil
73	Adenoidectomy
74	Adenoidectomy With Grommet Insertion
75	Adenoidectomy Without Grommet Insertion
76	Other operations on the tonsils and adenoids
J	Trauma Surgery and orthopaedics
77	Incision on bone, septic and aseptic
78	Closed reduction on fracture, luxation or epiphyseolysis with osteosynthesis
79	Reduction of dislocation under GA
80	Arthroscopic knee aspiration
81	Abscess Knee Joint Drainage
82	Arthroscopic Meniscectomy - Knee
83	Carpal Tunnel Release
84	Elbow Arthroscopy
85	Repair Of Ruptured Tendon
86	Repair/ graft Achilles Tendon
87	Surgery For Ligament Tear
88	Surgery For Meniscus Tear
89	Tennis Elbow Release
90	Thyroid Abscess Incision and Drainage
91	Suture and other operations on tendons and tendon sheath
K	Operations on the breast
92	Incision of the breast
93	Operations on the nipple

94	Excision Of Single Breast Lump
L	Operations on the digestive tract
95	Incision and excision of tissue in the perianal region
96	Surgical treatment of anal fistulas
97	Surgical treatment of haemorrhoids
98	Division of the anal sphincter (sphincterotomy)
99	Ultrasound guided aspirations
100	Sclerotherapy etc
101	Lap Appendicectomy
102	Lap Cholecystectomy and Choledocho-jejunosotomy/Duodenostomy / Gastrostomy / Exploration Common Bile Duct
103	Colonoscopy ,lesion removal
104	Colonoscopy Stenting Of Stricture
105	Esophagoscopy, Gastroscopy, Duodenoscopy With Polypectomy/Removal Of Foreign Body/diathermy Of Bleeding Lesions
106	Oesophageal varices Sclerotherapy
107	UGI Sco py and Injection Of Adrenaline, Sclerosants Bleeding Ulcers
108	UGI Sco py and Polypectomy Oesophagus/stomach
109	Other operations on the anus
M	Operations on the female sexual organs
110	Incision of the ovary
111	Insufflation of the Fallopian tubes
112	Dilatation of the cervical canal
113	Conisation of the uterine cervix
114	Incision of the uterus (hysterotomy)
115	Therapeutic curettage
116	Culdotomy
117	Incision of the vagina
118	Local excision and destruction of diseased tissue of the vagina and the pouch of Douglas
119	Incision of the vulva
120	Operations on Bartholin's glands (cyst)
121	Endoscopic Polypectomy
122	Hymenectomy(imperforate Hymen)
123	Hysteroscopic adhesiolysis
124	Hystero scopic Removal Of Myoma
125	Hystero scopic Resection Of Endometrial Polyp
126	LLETZ
127	Other Operations on Fallopian tubes
128	Other Operations on uterine cervix
N	Operations on the prostate & seminal vesicles
129	Incision of the prostate
130	Transurethral excision and destruction of prostate tissue
131	Transurethral and percutaneous destruction of prostate tissue
132	Open surgical excision and destruction of prostate tissue
133	Radical prostatovesiculectomy
134	Incision and excision of periprostatic tissue

135	Operations on seminalvesicles
136	Other excision and destruction of prostate tissue
137	Other operations on the prostate
O	Operations on the scrotum & tunica vaginalis testis
138	Incision of the scrotum and tunica vaginalis testis
139	Operation on a testicular hydrocele
140	Excision and destruction of diseased scrotal tissue
141	Plastic reconstruction of the scrotum and tunica vaginalis testis
142	Other operations on the scrotum and tunica vaginalis testis
P	Operations on the testes
143	Incision of the testes
144	Excision and destruction of diseased tissue of the testes
145	Unilateral orchidectomy
146	Bilateral orchidectomy
147	Orchidopexy
148	Abdominal exploration in cryptorchidism
149	Surgical repositioning of an abdominal testis
150	Reconstruction of the testis
151	Implantation, exchange and removal of a testicular prosthesis
152	Detorsion Of Torsion Testis
153	Other operations on the testis
Q	Operations on the spermatic cord, epididymis und ductus deferens
154	Surgical treatment of a varicocele and a hydrocele of the spermatic Cord
155	Excision in the area of the epididymis
156	Epididymectomy
157	Reconstruction of the spermatic cord
158	Reconstruction of the ductus deferens and epididymis
159	Other operations on the spermatic cord,epididymis and ductus deferens.
R	Operations on the penis
160	Operations on the foreskin
161	Local excision and destruction of diseased tissue of the penis
162	Amputation of the penis
163	Plastic reconstruction of the penis
164	Other operations on the penis
S	Operations on the urinary system
165	Cystoscopical removal of stones
166	Cystoscopic Litholapaxy
167	Cystoscopy and "SLING" Procedure.
168	Cystoscopy and Removal Of Foreign Body
169	Cystoscopy and Removal Of Polyp
170	Cystoscopy with Deflux Injection in VUR
171	Excision Of Urethral Diverticulum
172	Excision Of Urethral Prolapse

T	Other Operations
173	Lithotripsy
174	Coronary angiography
175	Haemodialysis
176	Radiotherapy for Cancer
177	Cancer Chemotherapy
178	Axillary/cervical Lymphadenectomy
179	Drainage Of Pyonephrosis/perinephric Abscess
180	External Arterio-venous Shunt

List I – List of which coverage is not available in the policy	
Sl	Item
1	BABY FOOD
2	BABY UTILITIES CHARGES
3	BEAUTY SERVICES
4	BELTS/ BRACES
5	BUDS
6	COLD PACK/HOT PACK
7	CARRY BAGS
8	EMAIL / INTERNET CHARGES
9	FOOD CHARGES (OTHER THAN PATIENT'S DIET PROVIDED BY HOSPITAL)
10	LEGGINGS
11	LAUNDRY CHARGES
12	MINERAL WATER
13	SANITARY PAD
14	TELEPHONE CHARGES
15	GUEST SERVICES
16	CREPE BANDAGE
17	DIAPER OF ANY TYPE
18	EYELET COLLAR
19	SLINGS
20	BLOOD GROUPING AND CROSS MATCHING OF DONORS SAMPLES
21	SERVICE CHARGES WHERE NURSING CHARGE ALSO CHARGED
22	Television Charges
23	SURCHARGES
24	ATTENDANT CHARGES
25	EXTRA DIET OF PATIENT (OTHER THAN THAT WHICH FORMS PART OF BED CHARGE)
26	BIRTH CERTIFICATE
27	CERTIFICATE CHARGES
28	COURIER CHARGES
29	CONVEYANCE CHARGES
30	MEDICAL CERTIFICATE
31	MEDICAL RECORDS
32	PHOTOCOPIES CHARGES
33	MORTUARY CHARGES
34	WALKING AIDS CHARGES

35	OXYGEN CYLINDER (FOR USAGE OUTSIDE THE HOSPITAL)
36	SPACER
37	SPIROMETRE
38	NEBULIZER KIT
39	STEAM INHALER
40	ARMSLING
41	THERMOMETER
42	CERVICAL COLLAR
43	SPLINT
44	DIABETIC FOOT WEAR
45	KNEE BRACES (LONG/ SHORT/ HINGED)
46	KNEE IMMOBILIZER/SHOULDER IMMOBILIZER
47	LUMBO SACRAL BELT
48	NIMBUS BED OR WATER OR AIR BED CHARGES
49	AMBULANCE COLLAR
50	AMBULANCE EQUIPMENT
51	ABDOMINAL BINDER
52	PRIVATE NURSES CHARGES- SPECIAL NURSING CHARGES
53	SUGAR FREE Tablets
54	CREAMS POWDERS LOTIONS (Toiletries are not payable, only prescribed medical pharmaceuticals payable)
55	ECG ELECTRODES
56	GLOVES
57	NEBULISATION KIT
58	ANY KIT WITH NO DETAILS MENTIONED [DELIVERY KIT, ORTHOKIT, RECOVERY KIT, ETC]
59	KIDNEY TRAY
60	MASK
61	OUNCE GLASS
62	OXYGEN MASK
63	PELVIC TRACTION BELT
64	PAN CAN
65	TROLLY COVER
66	UROMETER, URINE JUG
67	AMBULANCE
68	VASOFIX SAFETY

List II – Items that are to be subsumed into Room Charges

Sl	Item
1	BABY CHARGES (UNLESS SPECIFIED/INDICATED)
2	HAND WASH
3	SHOE COVER
4	CAPS
5	CRADLE CHARGES
6	COMB
7	EAU-DE-COLOGNE / ROOM FRESHNERS
8	FOOT COVER
9	GOWN
10	SLIPPERS

11	TISSUE PAPER
12	TOOTH PASTE
13	TOOTH BRUSH
14	BED PAN
15	FACE MASK
16	FLEXI MASK
17	HAND HOLDER
18	SPUTUM CUP
19	DISINFECTANT LOTIONS
20	LUXURY TAX
21	HVAC
22	HOUSE KEEPING CHARGES
23	AIR CONDITIONER CHARGES
24	IM IV INJECTION CHARGES
25	CLEAN SHEET
26	BLANKET/WARMER BLANKET
27	ADMISSION KIT
28	DIABETIC CHART CHARGES
29	DOCUMENTATION CHARGES / ADMINISTRATIVE EXPENSES
30	DISCHARGE PROCEDURE CHARGES
31	DAILY CHART CHARGES
32	ENTRANCE PASS / VISITORS PASS CHARGES
33	EXPENSES RELATED TO PRESCRIPTION ON DISCHARGE
34	FILE OPENING CHARGES
35	INCIDENTAL EXPENSES / MISC. CHARGES (NOT EXPLAINED)
36	PATIENT IDENTIFICATION BAND / NAME TAG
37	PULSEOXYMETER CHARGES

List III – Items that are to be subsumed into Procedure Charges

Sl	Item
1	HAIR REMOVAL CREAM
2	DISPOSABLES RAZORS CHARGES (for site preparations)
3	EYE PAD
4	EYE SHEILD
5	CAMERA COVER
6	DVD, CD CHARGES
7	GAUSE SOFT
8	GAUZE
9	WARD AND THEATRE BOOKING CHARGES
10	ARTHROSCOPY AND ENDOSCOPY INSTRUMENTS
11	MICROSCOPE COVER
12	SURGICAL BLADES, HARMONICSCALPEL,SHAVER
13	SURGICAL DRILL
14	EYE KIT
15	EYE DRAPE
16	X-RAY FILM
17	BOYLES APPARATUS CHARGES
18	COTTON

19	COTTON BANDAGE
20	SURGICAL TAPE
21	APRON
22	TORNIQUET
23	ORTHOBUNDLE, GYNAEC BUNDLE
List IV – Items that are to be subsumed into costs of treatment	
Sl	Item
1	ADMISSION/REGISTRATION CHARGES
2	HOSPITALISATION FOR EVALUATION/ DIAGNOSTIC PURPOSE
3	URINE CONTAINER
4	BLOOD RESERVATION CHARGES AND ANTE NATAL BOOKING CHARGES
5	BIPAP MACHINE
6	CPAP/ CAPD EQUIPMENTS
7	INFUSION PUMP– COST
8	HYDROGEN PEROXIDE\SPIRIT\ DISINFECTANTS ETC
9	NUTRITION PLANNING CHARGES - DIETICIAN CHARGES- DIET CHARGES
10	HIV KIT
11	ANTISEPTIC MOUTHWASH
12	LOZENGES
13	MOUTH PAINT
14	VACCINATION CHARGES
15	ALCOHOL SWABES
16	SCRUB SOLUTION/STERILLIUM
17	Glucometer & Strips
18	URINE BAG

ANNEXURE I: CONTACT DETAILS OF INSURANCE OMBUDSMEN

Office Details	Jurisdiction of Office (Union Territory, District)
<p>AHMEDABAD – Office of the Insurance Ombudsman, 2nd floor, Ambica House, Near C.U. Shah College, 5, Navyug Colony, Ashram Road, Ahmedabad – 380 014 Tel.: 079 - 27546150 / 27546139 Fax: 079 - 27546142 Email: bimalokpal.ahmedabad@ecoi.co.in</p>	Gujarat, Dadra & Nagar Haveli, Daman and Diu
<p>BENGALURU – Office of the Insurance Ombudsman, JeevanSoudha Building, PID No. 57-27-N- 19, Ground Floor, 19/19, 24th Main Road, JP Nagar, Ist Phase, Bengaluru – 560 078 Tel.: 080 - 26652048 / 26652049</p>	Karnataka

<p>Email: bimalokpal.bengaluru@ecoi.co.in</p>	
<p>BHOPAL – Office of the Insurance Ombudsman, JanakVihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel Office, Near New Market, Bhopal – 462 003 Tel.: 0755 - 2769201 / 2769202 Fax: 0755 - 2769203 Email: bimalokpal.bhopal@ecoi.co.in</p>	<p>Madhya Pradesh Chattisgarh</p>
<p>BHUBANESHWAR – Office of the Insurance Ombudsman, 62, Forest park, Bhubneshwar – 751 009 Tel.: 0674 - 2596461 /2596455 Fax: 0674 - 2596429 Email: bimalokpal.bhubaneswar@ecoi.co.in</p>	<p>Orissa</p>
<p>CHANDIGARH – Office of the Insurance Ombudsman, S.C.O. No. 101, 102 & 103, 2nd Floor, Batra Building, Sector 17 – D, Chandigarh – 160 017 Tel.: 0172 - 2706196 / 2706468 Fax: 0172 - 2708274 Email: bimalokpal.chandigarh@ecoi.co.in</p>	<p>Punjab, Haryana, Himachal Pradesh, Jammu & Kashmir, Chandigarh</p>
<p>CHENNAI - Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, Chennai – 600 018 Tel.: 044 - 24333668 / 24335284 Fax: 044 - 24333664 Email: bimalokpal.chennai@ecoi.co.in</p>	<p>Tamil Nadu, Pondicherry Town and Karaikal (which are part of Pondicherry)</p>
<p>DELHI – Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002 Tel.: 011 - 23239633 / 23237532 Fax: 011 - 23230858 Email: bimalokpal.delhi@ecoi.co.in</p>	<p>Delhi</p>
<p>GUWAHATI - Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati – 781001 Tel.: 0361 - 2132204 / 2132205 Fax: 0361 - 2732937 Email: bimalokpal.guwahati@ecoi.co.in</p>	<p>Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura</p>

<p>HYDERABAD - 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</p> <p>Tel.: 040 - 65504123 / 23312122 Fax: 040 - 23376599</p> <p>Email: bimalokpal.hyderabad@ecoi.co.in</p>	<p>Andhra Pradesh, Telangana, Yanam and part of Territory of Pondicherry</p>
<p>JAIPUR –</p> <p>Office of the Insurance Ombudsman, JeevanNidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005</p> <p>Tel.: 0141 - 2740363</p> <p>Email: bimalokpal.jaipur@ecoi.co.in</p>	<p>Rajasthan</p>
<p>ERNAKULAM -</p> <p>Office of the Insurance Ombudsman, 2nd Floor, Pulinat Bldg., Opp. Cochin Shipyard, M. G. Road, Ernakulam - 682 015</p> <p>Tel.: 0484 - 2358759 / 2359338 Fax: 0484 - 2359336</p> <p>Email: bimalokpal.ernakulam@ecoi.co.in</p>	<p>Kerala, Lakshadweep, Mahe - a part of Pondicherry</p>
<p>KOLKATA –</p> <p>Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 4th Floor, 4, C.R. Avenue, KOLKATA - 700 072</p> <p>Tel.: 033 - 22124339 / 22124340 Fax : 033 - 22124341</p> <p>Email: bimalokpal.kolkata@ecoi.co.in</p>	<p>West Bengal, Sikkim, Andaman & Nicobar Islands</p>

<p>LUCKNOW – Office of the Insurance Ombudsman, 6th Floor, JeevanBhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001 Tel.: 0522 - 2231330 / 2231331 Fax: 0522 - 2231310 Email: bimalokpal.lucknow@ecoi.co.in</p>	<p>Districts of Uttar Pradesh : Laitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitraoot, 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</p>
<p>MUMBAI - Office of the Insurance Ombudsman, 3rd Floor, JeevanSevaAnnexe, S. V. Road, Santacruz (W), Mumbai - 400 054 Tel.: 022 - 26106552 / 26106960 Fax: 022 - 26106052 Email: bimalokpal.mumbai@ecoi.co.in</p>	<p>Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane</p>
<p>NOIDA – Office of the Insurance Ombudsman, BhagwanSahai Palace 4th Floor, Main Road, Naya Bans, Sector 15, Distt: GautamBuddh Nagar, U.P-201301 Tel.: 0120-2514250 / 2514252 / 2514253 Email: bimalokpal.noida@ecoi.co.in</p>	<p>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</p>
<p>PATNA – Office of the Insurance Ombudsman, 1st Floor, Kalpana Arcade Building,, Bazar Samiti Road, Bahadurpur, Patna 800 006 Tel.: 0612-2680952 Email: bimalokpal.patna@ecoi.co.in</p>	<p>Bihar, Jharkhand</p>

PUNE –

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Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region

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