

STAR CARE INSURANCE POLICY

Unique Identification No. : IRDA/NL-HLT/SHAI/P-H/V.I/10/14-15

The proposal and declaration given by the proposer and other documents if any, shall be the basis of this contract and is deemed to be incorporated herein.

In consideration of the premium paid, subject to the terms, conditions, exclusions and definitions contained herein the Company agrees as under.

That if during the period stated in the Schedule the insured person shall contract any disease or suffer from any illness or sustain bodily injury through accident and if such disease or injury shall require the insured Person/s, upon the advice of a duly Qualified Physician/Medical Specialist / **Medical Practitioner** or of duly **Qualified Surgeon** to incur Hospitalization expenses for medical/surgical treatment only at the networked **Nursing Home / Hospital** in India, located in **tier 1** and **tier 2** centres, as an **in-patient**, the Company will pay to the **Insured Person/s** the amount of such expenses as are **reasonably and necessarily** incurred up-to the limits indicated in the schedule but not exceeding the sum insured in aggregate in any one period stated in the schedule hereto.

1. COVERAGE:

- A) Room, boarding, nursing expenses as provided by the Hospital / Nursing Home at 0.75% of Sum Insured (either private room or shared accommodation.)
- B) ICU charges upto Rs.2000/- per day subject to a maximum of Rs.10,000/- per hospitalization.
- C) Surgeon, Anesthetist, Medical Practitioner, Consultants, Specialist Fees.
- D) Anesthesia, blood, oxygen, operation theatre charges, surgical appliances, medicines and drugs, diagnostic materials and X-ray, diagnostic imaging modalities, dialysis, chemotherapy, radiotherapy, cost of pacemaker, stent, similar expenses. With regard to coronary stenting, the company will pay such amount up to the extent of cost of bare metal stent/drug eluting cobalt-chromium stent/drug eluting stainless steel stent.
- E) Emergency ambulance charges up-to a sum of Rs.500/- per hospitalization and overall limit of Rs.1000/- per policy period for transportation of the insured person by private ambulance service when this is needed for medical reasons to go to hospital for treatment, provided there is an admissible claim under the policy.
- F) Relevant Pre-Hospitalization medical expenses incurred for a period not exceeding 30 days prior to the date of hospitalization, for the disease/illness, injury sustained following an admissible claim under the policy.
- G) Post-Hospitalization expenses incurred up to 60 days after discharge from the hospital. The amount payable shall not exceed the sum equivalent to 7% of the hospitalization expenses subject to a maximum of Rs.3000/- per hospitalization. For the purpose of calculation of the 7%, only nursing expenses, surgeon's / consultants fees, diagnostic charges and cost of drugs and medicines will be taken
- H) Hospital cash benefit will be paid at the rate of One Thousand Rupees per day of hospitalization, subject to a maximum of 14 days, where the treatment was taken in Government Hospital. This will be paid only for covered surgeries done as in-patient, whether any claim is made on indemnity basis or not.

The expenses as above are payable only where the in-patient hospitalization is for a minimum period of 24 hours. However this time limit will not apply to the day-care treatments listed in the policy.

The expenses incurred on treatment of certain procedure and/or treatments are payable up-to the limits mentioned hereunder:

Ailment	Limit of Indemnity per policy period
Medical Management (Major diseases)	Rs.15,000/-
Medical Management (Other diseases)	Rs.7,500/-
Cataract	Rs.8,500/-
Accidental grievous injuries (either surgery or medical management)	Rs.40,000/-
Major Surgeries	Rs.40,000/-
Other Surgeries	Rs.20,000/-

Expenses relating to the hospitalization will be considered in proportion to the room rent stated in the policy.

Where more than one person is covered on individual basis (not on floater basis) this limit shall mean limit per policy period per person.

Company's liability in respect of all claims admitted during the period of insurance shall not exceed the sum insured mentioned in the schedule. Payment of claim under hospital cash benefit will not reduce the Sum Insured. In case of 'Floater' policy, the Sum Insured will be common for the family and floats over all its covered members.

2. DEFINITIONS :

Accident means sudden, unforeseen and involuntary event caused by external, visible and violent means

Any one Illness means continuous period of illness and it includes relapse within 45 days from the date of last consultation with the Hospital/Nursing Home where treatment has been taken. Occurrence of the same illness after a lapse of 45 days as stated above will be considered as fresh illness for the purpose of this policy.

Company means Star Health and Allied Insurance Company Limited

Condition Precedent means the policy term or condition upon which the insurer's liability under the policy is conditional upon.

Congenital Internal means congenital anomaly which is not in the visible and accessible parts of the body.

Congenital External means congenital anomaly which is visible and accessible parts of the body

Day means a period of 24 consecutive hours.

Diagnosis means diagnosis by a registered medical practitioner, supported by clinical, radiological and histological, histo-pathological and laboratory evidence and also surgical evidence wherever applicable, acceptable to the Company.

Disclosure to Information Norms means the policy shall be void and all premium paid hereon shall forfeited to the Company, in the event of misrepresentation, mis description or non disclosure of any material fact.

Day Care Treatment means medical treatment, and/or surgical procedure which is:

- undertaken under General or Local Anesthesia in a hospital/day care centre in less than 24 hrs because of technological advancement, and
- which would have otherwise required a hospitalization of more than 24 hours.

Treatment normally taken on an out-patient basis is not included in the scope of this definition

Grace Period means the specified period of time immediately following premium due date during which the payment can be made to renew or continue the policy in force without loss of continuity benefits such as waiting period and coverage of pre-existing diseases. Coverage is not available for the period for which no premium is received.

Hospital, Nursing Home means any institution established for in-patient care and day care treatment of illness and/or injuries and which has been registered as a hospital with the local authorities under the Clinical Establishments (Registration and Regulation) Act, 2010 or under the enactments specified under the Schedule of Section 56(1) of the said Act or complies with all minimum criteria as under:

- 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.

Insured Person means the name/s of persons shown in the schedule of the Policy

In-Patient means an Insured Person who is admitted to Hospital and stays there for a minimum period of 24 hours for the sole purpose of receiving treatment.

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.

Major Surgery means definitive Surgery for Cancer, Laparotomy and Resection Anastomosis, Thyroid Surgery and Surgery of brain/spinal cord.

Medical Management means non-surgical treatment as an in-patient.

Medically Necessary means any treatment, tests, medication, or stay in *hospital* or part of a stay in *hospital* which

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

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

Network Hospital means all such hospitals or other providers that the Company has mutually agreed with, to provide services like cashless access to policyholders which are specifically networked for this Policy. The list is available with the Company and subject to amendment from time to time.

Non Network Hospital means any hospital, day care centre or other provider that is not part of the network

Portability means transfer by an individual health insurance policyholder (including family cover) of the credit gained for pre-existing conditions and time-bound exclusions if he/she chooses to switch from one insurer to another

Pre-Existing Disease means any condition, ailment or injury or related condition(s) for which the insured had signs and symptoms, and/or where diagnosed and/or received medical advice /treatment within 48 months prior to the Insured's first policy with any Indian insurer

Pre Hospitalization means Medical Expenses incurred immediately before the Insured Person is Hospitalised, provided that :

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

Post Hospitalization means Medical Expenses incurred immediately after the insured person is discharged from the hospital provided that:

- i. Such Medical Expenses are incurred for the same condition for which the insured person's hospitalization was required and
- ii. The inpatient hospitalization claim for such hospitalization is admissible by the insurance company.

Qualified Nurse is a person who holds a valid registration from the Nursing Council of India or the Nursing Council of any State in India

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 .

Room Rent means the amount charged by the hospital for occupancy of a bed on per day (24 hrs) basis and shall include associated medical expenses.

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 of suffering or prolongation of life, performed in a hospital or day care centre by a medical practitioner.

Tier-1 places means those places where the population as per census 2011 is between 5,00,000 and 10,00,000

Tier-2 places means those places where the population as per census 2011 is less than 5,00,000

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

3. EXCLUSIONS :

The Company shall not be liable to make any payments under this policy in respect of any expenses what so ever incurred by the insured person in connection with or in respect of:

1. Pre Existing Diseases as defined in the policy until 48 consecutive months of continuous coverage have elapsed since inception of the first policy with any Indian Insurer. However the limit of the Company's liability in respect of claim for pre-existing diseases shall be limited to the sum insured under the first policy with any Indian Insurance Company.
2. Any disease contracted by the insured person during the first 30 days from the commencement date of the policy. This exclusion shall not apply in case of the insured person having been covered under any health insurance policy (Individual or Group insurance policy) with any of the Indian Insurance companies for a continuous period of preceding 12 months without a break.
3. During the first two years of continuous operation of insurance cover any expenses on

- a) Cataract, Retinal detachment, Glaucoma, diseases of ENT, Mastoidectomy, Tympanoplasty, Stapedectomy, diseases related to Thyroid, Prolapse of intervertebral disc (other than caused by accident), varicose veins and varicose ulcers, all diseases of prostate, Stricture Urethra, all obstructive-uropathies, all types of hernia, varicocele, hydrocele, fistula / fissure in ano, Hemorrhoids, Pilonidal sinus and fistula, Rectal Prolapse, stress incontinence and Congenital Internal disease / defect
- b) Gall bladder diseases and all treatments (conservative, interventional, laparoscopic and open) related to Hepato-pancreato-biliary including gall bladder and pancreatic calculi. All types of management for kidney and genitourinary tract calculi.
- c) All treatments (conservative, interventional, laparoscopic and open) related to all diseases of uterus, fallopian tubes, cervix and ovaries, dysfunctional uterine bleeding, pelvic inflammatory diseases, benign breast diseases.
- d) Conservative, operative treatment and all types of intervention for diseases related to tendon, ligament, fascia, bones and joint [other than caused by accident]
- e) Degenerative disc and vertebral diseases including replacement of bones and joints and degenerative diseases of the musculo-skeletal system
- f) Subcutaneous benign lumps, sebaceous cyst, dermoid cyst, lipoma, neurofibroma, fibroadenoma, ganglion and similar pathology
- g) Any transplant and related surgery

This waiting period shall not however apply in the case of the Insured person/s having been covered under any Individual health insurance scheme with any of the Indian Insurer for a continuous period of preceding 24 months without any break.

The claim for such illnesses/diseases/disabilities contracted/suffered if admitted will be processed as per the sum insured of the immediately preceding 24 months policy only. Where there is a change in the sum insured in the second continuous policy year the lower of the sum insured will apply.

If these are pre-existing at the time of proposal they will be covered subject to Exclusion No 1 above.

4. Circumcision, Inoculation or Vaccination (except for post-bite treatment and for medical treatment other than for prevention of diseases.)
5. Dental treatment or surgery unless necessitated due to accidental injuries and requiring hospitalization. (Dental implants are not payable)
6. Convalescence, general debility, run-down condition or rest cure, nutritional deficiency states, psychiatric, mental and behavioral disorders, congenital external disease or defects or anomalies, venereal disease and sexually transmitted diseases, intentional self injury and use of intoxicating drugs / alcohol, smoking and tobacco chewing
7. Injury/disease directly or indirectly caused by or arising from or attributable to war, invasion, act of foreign enemy, warlike operations (whether war be declared or not)
8. Injury or disease directly or indirectly caused by or contributed to by nuclear weapons/materials
9. All expenses arising out of any condition directly or indirectly caused due to or associated with Human T-cell Lympo Tropic Virus type III (HTLV-III) or Lymphadenopathy Associated Virus (LAV) or the Mutants Derivative or Variations Deficiency Syndrome or any Syndrome or condition of a similar kind commonly referred to as AIDS. It is however made clear that such of those who are positive for HIV (Human Immuno Deficiency Virus) would be entitled for expenses incurred for treatment, other than for opportunistic infections and for treatment of HIV/AIDS, provided at the time of first commencement of insurance under this policy, their CD4 count is not less than 350.
10. Treatment arising from or traceable to pregnancy, childbirth, miscarriage, abortion or complications of any of these (other than ruptured ectopic gestation), family planning treatment and all types of treatment for infertility and its complications thereof.
11. Expenses incurred on weight control services including surgical procedures for treatment of obesity, medical treatment for weight control, treatment for metabolic, genetic and endocrine disorders
12. Expenses incurred on High Intensity Focused Ultra Sound, Uterine fibroid embolisation, Balloon Sinoplasty, Enhanced External Counter Pulsation Therapy and related therapies, Chelation therapy, Deep Brain Stimulation, Hyperbaric Oxygen Therapy, Rotational Field Quantum Magnetic Resonance Therapy, Photodynamic therapy and such other therapies similar to those mentioned herein under exclusion No 12.
13. Expenses incurred on Lasik Laser or Refractive Error Correction and its complications all treatment for disorders of eye requiring intra-vitreous injections and related procedures.
14. Charges incurred at Hospital or Nursing Home primarily for diagnostic, X-ray or laboratory examinations not consistent with or incidental to the diagnosis and treatment of the positive existence or presence of any ailment, sickness or injury, for which confinement is required at hospital/nursing home.
15. Expenses on vitamins and tonics unless forming part of treatment for injury or disease as certified by the attending Physician.

16. Naturopathy Treatment, unconventional, untested, unproven, experimental therapies.
17. Stem cell Therapy and related transplantation, Chondrocyte Implantation, Immunotherapy, Oral Chemo Therapy.
18. Hospital registration charges, admission charges, record charges, telephone charges and such other charges
19. Expenses incurred for treatment of diseases/illness/accidental injuries by systems of medicines other than Allopathy
20. Change of sex or cosmetic or aesthetic treatment of any description, plastic surgery (other than as necessitated due to an accident or as a part of any illness), all treatment for erectile dysfunctions.
21. Cost of spectacles and contact lens, hearing aids, Cochlear implants, walkers and crutches, wheel chairs, CPAP, BIPAP, Continuous Ambulatory Peritoneal Dialysis, infusion pump and such other similar aids.
22. Any specific time-bound or life time exclusions applied, specified and accepted by the insured
23. Other expenses as detailed elsewhere in the policy.

4. CONDITIONS:

1. The premium payable under this policy shall be payable in advance. No receipt of 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 of fulfillment of the terms, provision, conditions and endorsements of this policy by the Insured Person/s, in so far as they relate to anything to be done or complied with by the Insured Person/s, shall be a 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.
2. Upon the happening of any event, which may give rise to a claim under this policy, notice with full particulars shall be sent to the Company within 24 hours from the date of occurrence of the event.
3. Claim must be filed within 15 days from the date of discharge from the Hospital.

Note: Conditions 2 & 3 are precedent to admission of liability under the policy. However the Company will examine and relax the time limit mentioned in these conditions depending upon the merits of the case.

Post hospitalization bills are to be submitted within 15 days after completion of 60 days from the date of discharge from hospital

4. Claims for planned hospitalisation can be availed only from networked hospitals. However, emergency treatments can be availed also from hospitals which are not networked in Tier-1 & Tier-2 places.
5. The Insured Person shall obtain and furnish the Company with all original bills, receipts and other documents upon which a claim is based and shall also give the Company such additional information and assistance as the Company may require in dealing with the claim

Documents to be submitted in support of claim are –

For reimbursement claims

- a. Duly completed claim form,
- b. Pre -admission investigations and treatment papers
- c. Discharge summary from the hospital in original
- d. Cash receipts from hospital, chemists
- e. Cash receipts and reports for tests done
- f. Receipts from doctors, surgeons, anesthetist
- g. Certificate from the attending doctor regarding the diagnosis.

Claims for Hospital Cash under benefit 1(H) of this policy will be processed similar to reimbursement claim. The documents required are the same as above, including Cash Receipts, wherever applicable

For Cashless Treatment:

Prescriptions and receipts for Pre and Post-hospitalisation

Note: The Company reserves the right to call for additional documents wherever required

In case of delay in payment of any claim that has been admitted as payable under the Policy terms and conditions, beyond the time period as prescribed under IRDA (Protection of Policyholders Regulation), 2002, 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 approved by the Company. For the purpose of this clause, 'bank rate' shall mean the existing bank rate as notified by Reserve Bank of India, unless the extant regulation requires payment based on some other prescribed interest rate.

6. Any medical practitioner authorized by the company shall be allowed to examine the **Insured Person/s** in case of any alleged injury or diseases requiring hospitalization when and as often as the same may reasonably be required on behalf of the Company at the Company's cost.
7. 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.
8. The Company shall not be liable to make any payment under the policy in respect of any claim if information furnished at the time of proposal is found to be incorrect or false or such claim is in any manner fraudulent or supported by any fraudulent means or device, misrepresentation whether by the Insured Person or by any other person acting on his behalf.
9. **Renewal:** The policy will be renewed except on grounds of misrepresentation / fraud committed. A grace period of 30 days from the date of expiry of the policy is available for renewal. If renewal is made within this 30 days period the continuity of benefits will be allowed. However the actual period of cover will start only from the date of payment of premium. In other words no protection is available between the policy expiry date and the date of payment of premium for renewal.

If the policy is to be renewed or ported from other Indian Insurance Company for enhanced sum insured then the waiting period as applicable to a fresh policy will apply to additional sum insured as if a separate policy has been issued for the difference. In other words the enhanced sum insured will not be available for an illness, disease, injury already contracted under the preceding policy period.

However in respect of any condition, ailment or injury or related condition (s) for which the insured had signs or symptoms, and / or were diagnosed, and / or received medical advice / treatment, the sum insured will be restricted to that policy sum insured when the signs or symptoms was diagnosed / received medical advice / treatment.

In the event of this policy being withdrawn / modified with revised terms and/or premium with the prior approval of the Competent Authority, the insured will be intimated three months in advance and accommodated in any other equivalent health insurance policy offered by the Company, if requested for by the Insured Person, at the relevant point of time.

10. **Free Look Period:** A free look period of 15 days from the date of receipt of the policy is available to the insured to review the terms and conditions of the policy. In case the insured is not satisfied with the terms and conditions, the insured may seek cancellation of the policy and in such an event the Company shall allow refund of premium paid after adjusting the stamp duty charges and proportionate risk premium for the period concerned provided no claim has been made until such cancellation.

Free look cancellation is not applicable at the time of renewal of the policy

11. **Portability:** This policy is portable. If the insured is desirous of porting this policy to another Insurer towards renewal, application in the appropriate form should be made to the Company at least before 45 days from the date when the renewal is due.

Where the outcome of acceptance of portability is still waiting from the new insurer on the date of renewal, the existing policy will be extended on the request of the Insured person, for a period not less than one month on pro rata premium. Such extended cover will be cancelled only on the written request by the Insured Person, subject to a minimum pro rata premium for one month. If the Insured Person requests in writing to continue the policy with the Company without porting, it will be allowed by charging the regular premium with the same terms as per the expiring policy. In case of a claim made by the Insured person and admitted by the Company during such extension, the policy will be extended for the remaining period by charging the regular premium. Portability is not possible during the policy period. For details contact "portability@starhealth.in" or call Telephone No +91-044-28288869

12. Cancellation:

The Company may cancel this policy on grounds of misrepresentation, fraud, moral hazard, non disclosure of material fact as declared in proposal form / at the time of claim, or non-co-operation by the insured person, by sending the insured 30 days notice by registered letter at the insured person's last known address and no refund of premium will be made. The insured may at any time cancel this policy and in such event the Company shall allow refund after retaining premium at Company's short period rate only (table given below) provided no claim has occurred up to the date of cancellation

PERIOD ON RISK	RATE OF PREMIUM TO BE RETAINED
Up to one-month	40% of annual premium
Up to three Months	60% of annual premium
Up to six months	85% of annual premium
Exceeding six months	Full annual premium

13. Automatic Termination: The insurance under this policy with respect to each relevant insured person shall terminate immediately on the earlier of the following events:

- ✓ Upon the death of the Insured Person This also means that in case of family floater policy, the cover for the surviving members of the family will continue, subject to other terms of the policy.
- ✓ Upon exhaustion of the sum insured under the policy

14. Arbitration : If any dispute or difference shall arise as to the quantum to be paid under this 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 to the dispute/ difference, 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. 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 hereinbefore 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 the award by such arbitrator/ arbitrators of the amount of the loss or damage shall be first obtained.

It is also further expressly agreed and declared that if the Company shall disclaim liability to the Insured for any claim hereunder and such claim shall not, within three years from the date of such disclaimer have 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 hereunder.

15. All claims under this policy shall be payable in Indian currency. All medical/surgical treatments under this policy shall have to be taken in India.

16. Important Note: The terms conditions and exceptions that appear in the policy or in any endorsement are part of the contract and must be complied with. Failure to comply may result in the claim being denied.

The attention of the policy holder is drawn to our website www.starhealth.in for anti fraud policy of the company for necessary compliance by all stake holders

17. Policy disputes: Any dispute concerning the interpretation of the terms, conditions, limitations and/or exclusions contained herein is understood and agreed to by both the Insured and the Company to be subject to Indian Law

18. Notices: Any notice, direction or instruction given under this policy shall be in writing and delivered by hand, post, or facsimile/email to Star Health and Allied Insurance Company Limited, No 1, New Tank Street, Valluvar Kottam High Road, Nungambakkam, Chennai-600034. , Toll free no: 1800-425-2255, Toll free fax no: 1800-425-5522 Email: info@starhealth.in

Notice and instructions will be deemed served 7 days after posting or **immediately** upon receipt in the case of hand delivery, facsimile or e-mail.

19. Customer Service

If at any time the Insured Person requires any clarification or assistance, the insured may contact the offices of the Company at the address specified, during normal business hours

20. Grievances: In case the Insured Person is aggrieved in any way, the insured may contact the Company at the specified address, during normal business hours.

Grievance Department,

Star Health and Allied Insurance Company Limited, No 1, New Tank Street, Valluvar Kottam High Road, Nungambakkam, Chennai - 600034. or Call 044-28288821 during normal business hours. or Send e-mail to grievances@starhealth.in

In the event of the following grievances:

- a. any partial or total repudiation of claims by the Company
- b. any dispute in regard to premium paid or payable in terms of the policy;
- c. any dispute on the legal construction of the policies in so far as such disputes relate to claims;
- d. delay in settlement of claims;
- e. non-issuance of any insurance document to customer after receipt of the premium

the insured person may approach the Insurance Ombudsman at the address given below, within whose jurisdiction the branch office of Star Health and Allied Insurance Company Limited are located.

List of Ombudsman

<p>Office of the Insurance Ombudsman, 2nd Floor, Ambica House, Nr. C.U. Shah College, 5,Navyug Colony, Ashram Road, AHMEDABAD - 380 014. Tel.:- 079-27546150/27546139 Fax : 079-27546142 Email: bimalokpal.ahmedabad@gbic.co.in</p>	<p>Office of the Insurance Ombudsman, 2nd Floor, Janak Vihar Complex, 6, Malviya Nagar,Opp. Airtel, Near New Market, BHOPAL(M.P.) - 462 003. Tel.:- 0755-2769201/2769202 Fax : 0755-2769203 Email: bimalokpal.bhopal@gbic.co.in</p>
<p>Office of the Insurance Ombudsman, 62, Forest Park, BHUBANESHWAR - 751 009. Tel.:- 0674-2596461/2596455 Fax : 0674-2596429 Email: bimalokpal.bhubaneswar@gbic.co.in</p>	<p>Office of the Insurance Ombudsman, S.C.O. No.101-103,2nd Floor, Batra Building, Sector 17-D, CHANDIGARH -160 017. Tel.:- 0172-2706196/2706468 Fax : 0172-2708274 Email: bimalokpal.chandigarh@gbic.co.in</p>
<p>Office of the Insurance Ombudsman, Fathima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI-600 018. Tel.:- 044-24333668 /24335284 Fax : 044-24333664 Email: bimalokpal.chennai@gbic.co.in</p>	<p>Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Bldg., Asaf Ali Road, NEW DELHI -110 002. Tel.:- 011-23239633/23237539 Fax : 011-23230858 Email: bimalokpal.delhi@gbic.co.in</p>
<p>Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Near Panbazar Overbridge, S.S. Road, GUWAHATI-781 001 (ASSAM). Tel.:- 0361-2132204/2132205 Fax : 0361-2732937 Email: bimalokpal.guwahati@gbic.co.in</p>	<p>Office of the Insurance Ombudsman, 6-2-46, 1st Floor, Moin Court , Lane Opp.Saleem Function Palace, A.C. Guards, Lakdi-Ka-Pool, HYDERABAD - 500 004. Tel : 040-65504123/23312122 Fax: 040-23376599 Email: bimalokpal.hyderabad@gbic.co.in</p>
<p>Office of the Insurance Ombudsman, 2nd Floor, Pulinat Bldg., Opp. Cochin Shipyard, M.G. Road, ERNAKULAM - 682 015. Tel : 0484-2358759/2359338 Fax : 0484-2359336 Email: bimalokpal.ernakulam@gbic.co.in</p>	<p>Office of the Insurance Ombudsman, Hindustan Building. Annexe, 4th Floor, C.R. Avenue, KOLKATA - 700 072. Tel : 033-22124339/22124340 Fax : 033-22124341 Email: bimalokpal.kolkata@gbic.co.in</p>
<p>Office of the Insurance Ombudsman, Jeevan Bhawan, Phase-2, 6th Floor, Nawal Kishore Road, Hazaratganj, LUCKNOW -226 001. Tel : 0522-2231331/2231330 Fax : 0522-2231310 Email: bimalokpal.lucknow@gbic.co.in</p>	<p>Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S.V. Road, Santacruz(W), MUMBAI-400 054. Tel : 022-26106960/26106552 Fax : 022-26106052 Email: bimalokpal.mumbai@gbic.co.in</p>
<p>Office of the Insurance Ombudsman, Ground Floor, Jeevan Nidhi II Bldg, Bhawani Singh Road, JAIPUR - 302005 Tel : 0141-2740363 Email: bimalokpal.jaipur@gbic.co.in</p>	<p>Office of the Insurance Ombudsman 2nd Floor, Jeevan Darshan Bldg, C.T.S.No195 to 198, N.C. Kelkar Road, Narayan peth, PUNE-411030. Tel: 020-32341320 Email: bimalokpal.pune@gbic.co.in</p>
<p>Office of the Insurance Ombudsman, 19/19, Jeevan Soudha Bldg, PID No.57-27-N-19 Ground Floor, 24th Main Road, JP Nagar, 1st Phase, Bengaluru - 560078. Tel No: 080-26652048/26652049 Email: bimalokpal.bengaluru @gbic.co.in</p>	

LIST OF DAY-CARE TREATMENTS

ENT	46	Excision and destruction of the diseased tissue of the eyelid
1 Stapedotomy	47	Removal of foreign body from the lens of the eye.
2 Myringoplasty(Type I Tympanoplasty)	48	Corrective surgery of the entropion and ectropion
3 Revision stapedectomy	49	Operations for pterygium
4 Labyrinthectomy for severe Vertigo	50	Corrective surgery of blepharoptosis
5 Stapedectomy under GA	51	Removal of foreign body from conjunctiva
6 Ossiculoplasty	52	Biopsy of tear gland
7 Myringotomy with Grommet Insertion	53	Removal of Foreign body from cornea
8 Tympanoplasty (Type III)	54	Incision of the cornea
9 Stapedectomy under LA	55	Other operations on the cornea
10 Revision of the fenestration of the inner ear.	56	Operation on the canthus and epicanthus
11 Tympanoplasty (Type IV)	57	Removal of foreign body from the orbit and the eye ball.
12 Endolymphatic Sac Surgery for Meniere's Disease	58	Surgery for cataract
13 Turbinectomy	59	Treatment of retinal lesion
14 Removal of Tympanic Drain under LA	60	Removal of foreign body from the posterior chamber of the eye
15 Endoscopic Stapedectomy		Oncology
16 Fenestration of the inner ear	61	IV Push Chemotherapy
17 Incision and drainage of perichondritis	62	HBI-Hemibody Radiotherapy
18 Septoplasty	63	Infusional Targeted therapy
19 Vestibular Nerve section	64	SRT-Stereotactic Arc Therapy
20 Thyroplasty Type I	65	SC administration of Growth Factors
21 Pseudocyst of the Pinna - Excision	66	Continuous Infusional Chemotherapy
22 Incision and drainage - Haematoma Auricle	67	Infusional Chemotherapy
23 Tympanoplasty (Type II)	68	CCRT-Concurrent Chemo + RT
24 Keratosis removal under GA	69	2D Radiotherapy
25 Reduction of fracture of Nasal Bone	70	3D Conformal Radiotherapy
26 Excision and destruction of lingual tonsils	71	IGRT- Image Guided Radiotherapy
27 Conchoplasty	72	IMRT- Step & Shoot
28 Thyroplasty Type II	73	Infusional Bisphosphonates
29 Tracheostomy	74	IMRT- DMLC
30 Excision of Angioma Septum	75	Rotational Arc Therapy
31 Turbinoplasty	76	Tele gamma therapy
32 Incision & Drainage of Retro Pharyngeal Abscess	77	FSRT-Fractionated SRT
33 Uvulo Palato Pharyngo Plasty	78	VMAT-Volumetric Modulated Arc Therapy
34 Palatoplasty	79	SBRT-Stereotactic Body Radiotherapy
35 Tonsillectomy without adenoidectomy	80	Helical Tomotherapy
36 Adenoidectomy with Grommet insertion	81	SRS-Stereotactic Radiosurgery
37 Adenoidectomy without Grommet insertion	82	X-Knife SRS
38 Vocal Cord lateralisation Procedure	83	Gammaknife SRS
39 Incision & Drainage of Para Pharyngeal Abscess	84	TBI- Total Body Radiotherapy
40 Transoral incision and drainage of a pharyngeal abscess	85	intraluminal Brachytherapy
41 Tonsillectomy with adenoidectomy	86	Electron Therapy
42 Tracheoplasty	87	TSET-Total Electron Skin Therapy
Ophthalmology	88	Extracorporeal Irradiation of Blood Products
43 Incision of tear glands	89	Telecobalt Therapy
44 Other operation on the tear ducts	90	Telecesium Therapy
45 Incision of diseased eyelids	91	External mould Brachytherapy

92	Interstitial Brachytherapy	138	Ureterocoele decompression
93	Intracavity Brachytherapy	139	Cystoscopy and "SLING" procedure.
94	3D Brachytherapy	140	TUNA- prostate
95	Implant Brachytherapy	141	Excision of urethral diverticulum
96	Intravesical Brachytherapy	142	Removal of urethral Stone
97	Adjuvant Radiotherapy	143	Excision of urethral prolapse
98	Afterloading Catheter Brachytherapy	144	Mega-ureter reconstruction
99	Conditioning Radiotherapy for BMT	145	Kidney renoscopy and biopsy
100	Extracorporeal Irradiation to the Homologous Bone grafts	146	Ureter endoscopy and treatment
101	Radical chemotherapy	147	Vesico ureteric reflux correction
102	Neoadjuvant radiotherapy	148	Surgery for pelvi ureteric junction obstruction
103	LDR Brachytherapy	149	Anderson hynes operation
104	Palliative Radiotherapy	150	Kidney endoscopy and biopsy
105	Radical Radiotherapy	151	Paraphimosis surgery
106	Palliative chemotherapy	152	injury prepuce- circumcision
107	Template Brachytherapy	153	Frenular tear repair
108	Neoadjuvant chemotherapy	154	Meatotomy for meatal stenosis
109	Adjuvant chemotherapy	155	surgery for fourmier's gangrene scrotum
110	Induction chemotherapy	156	surgery filarial scrotum
111	Consolidation chemotherapy	157	surgery for watering can perineum
112	Maintenance chemotherapy	158	Repair of penile torsion
113	HDR Brachytherapy	159	Drainage of prostate abscess
	Plastic Surgery	160	Orchiectomy
114	Construction skin pedicle flap	161	Cystoscopy and removal of FB
115	Gluteal pressure ulcer-Excision		Neurology
116	Muscle-skin graft, leg	162	Facial nerve physiotherapy
117	Removal of bone for graft	163	Nerve biopsy
118	Muscle-skin graft duct fistula	164	Muscle biopsy
119	Removal cartilage graft	165	Epidural steroid injection
120	Myocutaneous flap	166	Glycerol rhizotomy
121	Fibro myocutaneous flap	167	Spinal cord stimulation
122	Breast reconstruction surgery after mastectomy	168	Motor cortex stimulation
123	Sling operation for facial palsy	169	Stereotactic Radiosurgery
124	Split Skin Grafting under RA	170	Percutaneous Cordotomy
125	Wolfe skin graft	171	Intrathecal Baclofen therapy
126	Plastic surgery to the floor of the mouth under GA	172	Entrapment neuropathy Release
	Urology	173	Diagnostic cerebral angiography
127	AV fistula - wrist	174	VP shunt
128	URSL with stenting	175	Ventriculoatrial shunt
129	URSL with lithotripsy		Thoracic surgery
130	Cystoscopic Litholapaxy	176	Thoracoscopy and Lung Biopsy
131	ESWL	177	Excision of cervical sympathetic Chain Thoracoscopic
132	Haemodialysis	178	Laser Ablation of Barrett's oesophagus
133	Bladder Neck Incision	179	Pleurodesis
134	Cystoscopy & Biopsy	180	Thoracoscopy and pleural biopsy
135	Cystoscopy and removal of polyp	181	EBUS + Biopsy
136	Suprapubic cystostomy	182	Thoracoscopy ligation thoracic duct
137	percutaneous nephrostomy	183	Thoracoscopy assisted empyaema drainage

Gastroenterology	
184	Pancreatic pseudocyst EUS & drainage
185	RF ablation for Barrett's Oesophagus
186	ERCP and papillotomy
187	Esophagoscope and sclerosant injection
188	EUS + submucosal resection
189	Construction of gastrostomy tube
190	EUS + aspiration pancreatic cyst
191	Small bowel endoscopy (therapeutic)
192	Colonoscopy ,lesion removal
193	ERCP
194	Colonoscopy stenting of stricture
195	Percutaneous Endoscopic Gastrostomy
196	EUS and pancreatic pseudo cyst drainage
197	ERCP and choledochoscopy
198	Proctosigmoidoscopy volvulus detorsion
199	ERCP and sphincterotomy
200	Esophageal stent placement
201	ERCP + placement of biliary stents
202	Sigmoidoscopy w / stent
203	EUS + coeliac node biopsy
	General Surgery
204	infected keloid excision
205	Incision of a pilonidal sinus / abscess
206	Axillary lymphadenectomy
207	Wound debridement and Cover
208	Abscess-Decompression
209	Cervical lymphadenectomy
210	infected sebaceous cyst
211	Inguinal lymphadenectomy
212	Incision and drainage of Abscess
213	Suturing of lacerations
214	Scalp Suturing
215	infected lipoma excision
216	Maximal anal dilatation
217	Piles
	A)Injection Sclerotherapy
	B)Piles banding
218	liver Abscess- catheter drainage
219	Fissure in Ano- fissurectomy
220	Fibroadenoma breast excision
221	Oesophageal varices Sclerotherapy
222	ERCP - pancreatic duct stone removal
223	Perianal abscess I&D
224	Perianal hematoma Evacuation
225	Fissure in ano sphincterotomy
226	UGI scopy and Polypectomy oesophagus
227	Breast abscess I& D
228	Feeding Gastrostomy
229	Oesophagoscopy and biopsy of growth oesophagus
230	UGI scopy and injection of adrenaline, sclerosants - bleeding ulcers
231	ERCP - Bile duct stone removal
232	Ileostomy closure
233	Colonoscopy
234	Polypectomy colon
235	Splenic abscesses Laparoscopic Drainage
236	UGI SCOPY and Polypectomy stomach
237	Rigid Oesophagoscopy for FB removal
238	Feeding Jejunostomy
239	Colostomy
240	Ileostomy
241	colostomy closure
242	Submandibular salivary duct stone removal
243	Pneumatic reduction of intussusception
244	Varicose veins legs - Injection sclerotherapy
245	Rigid Oesophagoscopy for Plummer vinson syndrome
246	Pancreatic Pseudocysts Endoscopic Drainage
247	ZADEK's Nail bed excision
248	Subcutaneous mastectomy
249	Excision of Ranula under GA
250	Rigid Oesophagoscopy for dilation of benign Strictures
251	Eversion of Sac
	a) Unilateral
	b)Bilateral
252	Lord's plication
253	Jaboulay's Procedure
254	Scrotoplasty
255	Surgical treatment of varicocele
256	Epididymectomy
257	Circumcision for Trauma
258	Meatoplasty
259	Intersphincteric abscess incision and drainage
260	Psoas Abscess Incision and Drainage
261	Thyroid abscess Incision and Drainage
262	TIPS procedure for portal hypertension
263	Esophageal Growth stent
264	PAIR Procedure of Hydatid Cyst liver
265	Tru cut liver biopsy
266	Photodynamic therapy or esophageal tumour and Lung tumour
267	Excision of Cervical RIB
268	laparoscopic reduction of intussusception
269	Microdochectomy breast
270	Surgery for fracture Penis
271	Sentinel node biopsy
272	Parastomal hernia
273	Revision colostomy
274	Prolapsed colostomy- Correction

275	Testicular biopsy	323	Lengthening of hand tendon
276	laparoscopic cardiomyotomy(Hellers)	324	Removal of elbow bursa
277	Sentinel node biopsy malignant melanoma	325	Fixation of knee joint
278	laparoscopic pyloromyotomy(Ramstedt)	326	Treatment of foot dislocation
	Orthopedics	327	Surgery of bunion
279	Arthroscopic Repair of ACL tear knee	328	intra articular steroid injection
280	Closed reduction of minor Fractures	329	Tendon transfer procedure
281	Arthroscopic repair of PCL tear knee	330	Removal of knee cap bursa
282	Tendon shortening	331	Treatment of fracture of ulna
283	Arthroscopic Meniscectomy - Knee	332	Treatment of scapula fracture
284	Treatment of clavicle dislocation	333	Removal of tumor of arm/ elbow under RA/GA
285	Arthroscopic meniscus repair	334	Repair of ruptured tendon
286	Haemarthrosis knee- lavage	335	Decompress forearm space
287	Abscess knee joint drainage	336	Revision of neck muscle (Torticollis release)
288	Carpal tunnel release	337	Lengthening of thigh tendons
289	Closed reduction of minor dislocation	338	Treatment fracture of radius & ulna
290	Repair of knee cap tendon	339	Repair of knee joint
291	ORIF with K wire fixation- small bones		Paediatric surgery
292	Release of midfoot joint	340	Excision Juvenile polyps rectum
293	ORIF with plating- Small long bones	341	Vaginoplasty
294	Implant removal minor	342	Dilatation of accidental caustic stricture oesophageal
295	K wire removal	343	Presacral Teratomas Excision
296	POP application	344	Removal of vesical stone
297	Closed reduction and external fixation	345	Excision Sigmoid Polyp
298	Arthrotomy Hip joint	346	Sternomastoid Tenotomy
299	Syme's amputation	347	Infantile Hypertrophic Pyloric Stenosis pyloromyotomy
300	Arthroplasty	348	Excision of soft tissue rhabdomyosarcoma
301	Partial removal of rib	349	Mediastinal lymph node biopsy
302	Treatment of sesamoid bone fracture	350	High Orchidectomy for testis tumours
303	Shoulder arthroscopy / surgery	351	Excision of cervical teratoma
304	Elbow arthroscopy	352	Rectal-Myomectomy
305	Amputation of metacarpal bone	353	Rectal prolapse (Delorme's procedure)
306	Release of thumb contracture	354	Orchidopexy for undescended testis
307	Incision of foot fascia	355	Detorsion of torsion Testis
308	calcaneum spur hydrocort injection	356	lap.Abdominal exploration in cryptorchidism
309	Ganglion wrist hyalase injection	357	EUA + biopsy multiple fistula in ano
310	Partial removal of metatarsal	358	Cystic hygroma - Injection treatment
311	Repair / graft of foot tendon	359	Excision of fistula-in-ano
312	Revision/Removal of Knee cap		Gynaecology
313	Amputation follow-up surgery	360	Hysteroscopic removal of myoma
314	Exploration of ankle joint	361	D&C
315	Remove/graft leg bone lesion	362	Hysteroscopic resection of septum
316	Repair/graft achilles tendon	363	thermal Cauterisation of Cervix
317	Remove of tissue expander	364	MIRENA insertion
318	Biopsy elbow joint lining	365	Hysteroscopic adhesiolysis
319	Removal of wrist prosthesis	366	LEEP
320	Biopsy finger joint lining	367	Cryocauterisation of Cervix
321	Tendon lengthening	368	Polypectomy Endometrium
322	Treatment of shoulder dislocation		

- 369 Hysteroscopic resection of fibroid
 - 370 LLETZ
 - 371 Conization
 - 372 polypectomy cervix
 - 373 Hysteroscopic resection of endometrial polyp
 - 374 Vulval wart excision
 - 375 Laparoscopic paraovarian cyst excision
 - 376 uterine artery embolization
 - 377 Bartholin Cyst excision
 - 378 Laparoscopic cystectomy
 - 379 Hymenectomy(imperforate Hymen)
 - 380 Endometrial ablation
 - 381 vaginal wall cyst excision
 - 382 Vulval cyst Excision
 - 383 Laparoscopic paratubal cyst excision
 - 384 Repair of vagina (vaginal atresia)
 - 385 Hysteroscopy, removal of myoma
 - 386 TURBT
 - 387 Ureterocoele repair - congenital internal
 - 388 Vaginal mesh For POP
 - 389 Laparoscopic Myomectomy
 - 390 Surgery for SUI
 - 391 Repair recto- vagina fistula
 - 392 Pelvic floor repair(excluding Fistula repair)
 - 393 URS + LL
 - 394 Laparoscopic oophorectomy
 - Critical care**
 - 395 Insert non- tunnel CV cath
 - 396 Insert PICC cath (peripherally inserted central catheter)
 - 397 Replace PICC cath (peripherally inserted central catheter)
 - 398 Insertion catheter, intra anterior
 - 399 Insertion of Portacath
 - Dental**
 - 400 Splinting of avulsed teeth
 - 401 Suturing lacerated lip
 - 402 Suturing oral mucosa
 - 403 Oral biopsy in case of abnormal tissue presentation
 - 404 FNAC
 - 405 Smear from oral cavity
- Admissibility will be determined as per the policy terms , conditions and exclusions

Other Excluded Expenses

Toiletries/ Cosmetics/ Personal Comfort Or Convenience Items

- 1 Anne French Charges
- 2 Baby Charges (unless Specified/indicated)
- 3 Baby Food
- 4 Baby Utilites Charges
- 5 Baby Set
- 6 Baby Bottles
- 7 Bottle

- 8 Brush
- 9 Cosy Towel
- 10 Hand Wash
- 11 Moisturiser Paste Brush
- 12 Powder
- 13 Razor
- 14 Towel
- 15 Shoe Cover
- 16 Beauty Services
- 17 Belts/ Braces (Except For Cases Who Have Undergone Surgery Of Thoracic Or Lumbar Spine)
- 18 Buds
- 19 Barber Charges
- 20 Caps
- 21 Cold Pack/hot Pack
- 22 Carry Bags
- 23 Cradle Charges
- 24 Comb
- 25 Disposables Razors Charges (For Site Preparations)
- 26 Eau-de-cologne / Room Freshners
- 27 Eye Pad
- 28 Eye Sheild
- 29 Email / Internet Charges
- 30 Food Charges (other Than Patient's Diet Provided By Hospital)
- 31 Foot Cover
- 32 Gown
- 33 Leggings (except For Bariatric And Varicose Vein Surgery Where Surgery Itself Is Payable)
- 34 Laundry Charges
- 35 Mineral Water
- 36 Oil Charges
- 37 Sanitary Pad
- 38 Slippers
- 39 Telephone Charges
- 40 Tissue Paper
- 41 Tooth Paste
- 42 Tooth Brush
- 43 Guest Services
- 44 Bed Pan
- 45 Bed Under Pad Charges
- 46 Camera Cover
- 47 Care Free
- 48 Cliniplast
- 49 Crepe Bandage
- 50 Curapore
- 51 Diaper Of Any Type
- 52 Dvd, Cd Charges (payable If Cd Is Specifically Sought For)
- 53 Eyelet Collar
- 54 Face Mask
- 55 Flexi Mask

56	Gause Soft	98	Urine Container
57	Gauze		ELEMENTS OF ROOM CHARGE
58	Hand Holder	99	Luxury Tax
59	Hansaplast/ Adhesive Bandages	100	Hvac
60	Lactogen/ Infant Food	101	House Keeping Charges
61	Slings (except For Upper Arm Fractures In Which Case, Cost Of One Sling Is Payable) Items Specifically Excluded In The Policy	102	Service Charges Where Nursing Charge Also Charged
62	Weight Control Programs/ Supplies/ Services	103	Television & Air Conditioner Charges
63	Cost Of Spectacles/ Contact Lenses/ Hearing Aids Etc.,	104	Surcharges
64	Dental Treatment Expenses That Do Not Require Hospitalisation	105	Attendant Charges
65	Hormone Replacement Therapy	106	Im Iv Injection Charges
66	Home Visit Charges	107	Clean Sheet
67	Infertility/ Subfertility/ Assisted Conception Procedure	108	Extra Diet Of Patient(other Than That Which Forms Part Of Bed Charge)
68	Obesity (including Morbid Obesity) Treatment	109	Blanket/warmer Blanket
69	Psychiatric & Psychosomatic Disorders		ADMINISTRATIVE OR NON-MEDICAL CHARGES
70	Corrective Surgery For Refractive Error	110	Admission Kit
71	Treatment Of Sexually Transmitted Diseases	111	Birth Certificate
72	Donor Screening Charges	112	Blood Reservation Charges And Ante Natal Booking Charges
73	Admission/registration Charges	113	Certificate Charges
74	Hospitalisation For Evaluation/ Diagnostic Purpose)	114	Courier Charges
75	Expenses For Investigation/ Treatment Irrelevant To The Disease For Which Admitted Or Diagnosed	115	Convenyance Charges
76	Any Expenses When The Patient Is Diagnosed With Retro Virus + Or Suffering From /hiv/ Aids Etc Is Detected/ Directly Or Indirectly (however Please See Specific Exclusion For This Purpose)	116	Diabetic Chart Charges
77	Stem Cell Implantation/ Surgery	117	Documentation Charges / Administrative Expenses
	ITEMS WHICH FORM PART OF HOSPITAL SERVICES WHERE SEPARATE CONSUMABLES ARE NOT PAYABLE BUT THE SERVICE IS	118	Discharge Procedure Charges
78	Ward And Theatre Booking Charges	119	Daily Chart Charges
79	Arthroscopy & Endoscopy Instruments	120	Entrance Pass / Visitors Pass Charges
80	Microscope Cover	121	Expenses Related To Prescription On Discharge (to Be Claimed Under Post Hospitalisation Where Admissible)
81	Surgical Blades,harmonic Scalpel,shaver	122	File Opening Charges
82	Surgical Drill	123	Incidental Expenses / Misc. Charges (not Explained)
83	Eye Kit	124	Medical Certificate
84	Eye Drape	125	Maintainance Charges
85	X-ray Film	126	Medical Records
86	Sputum Cup	127	Preparation Charges
87	Boyles Apparatus Charges	128	Photocopies Charges
88	Blood Grouping And Cross Matching Of Donors Samples	129	Patient Identification Band / Name Tag
89	Savlon	130	Washing Charges
90	Band Aids, Bandages, Sterilile Injections, Needles, Syringes	131	Medicine Box
91	Cotton	132	Mortuary Charges Beyond 24 Hrs (shifting Charges Not Payable)
92	Cotton Bandage	133	Medico Legal Case Charges (mlc Charges)
93	Micropore/ Surgical Tape		EXTERNAL DURABLE DEVICES
94	Blade	134	Walking Aids Charges
95	Apron	135	Bipap Machine
96	Torniquet	136	Commode
97	Orthobundle, Gynaec Bundle	137	Cpap/ Capd Equipments
		138	Infusion Pump - Cost
		139	Oxygen Cylinder (for Usage Outside The Hospital)
		140	Pulseoxymeter Charges
		141	Spacer

142	Spirometre	179	Scrub Solution/sterillium
143	Spo2 Probe	180	Vaccine Charges For Baby
144	Nebulizer Kit	181	Aesthetic Treatment / Surgery
145	Steam Inhaler	182	Tpa Charges
146	Armsling	183	Visco Belt Charges
147	Thermometer	184	Any Kit With No Details Mentioned [delivery Kit,
148	Cervical Collar	185	Examination Gloves
149	Splint	186	Kidney Tray
150	Diabetic Foot Wear	187	Mask
151	Knee Braces (Long/ Short/ Hinged)	188	Ounce Glass
152	Knee Immobilizer/shoulder Immobilizer	189	Outstation Consultant's/ Surgeon's Fees (not Payable, Except For Telemedicine Consultations If Covered By Policy)
153	Lumbo Sacral Belt (except For Cases Who Have Undergone Surgery Of Lumbar Spine)	190	Oxygen Mask
154	Nimbus Bed Or Water Or Air Bed Charges (except For Treatment Of Patients In Icu For More Than 6 Consecutive Days, Patients With Paraplegia/quadruplegia. Up To A Maximum Of Rs.200/- Per Day)	191	Paper Gloves
155	Ambulance Collar	192	Pelvic Traction Belt (payable In Case Of Pivd Requiring Traction)
156	Ambulance Equipment	193	Referral Doctor's Fees
157	Microsheild	194	Accu Check (Glucometry/ Strips)
158	Abdominal Binder (except For Post-surgery Patients Of Major Abdominal Surgery Including Tah, Lscs Incision Hernia Repair, Exploratory Laparotomy For Intestinal Obstructions , Liver Transplant Etc)	195	Pan Can
	ITEMS PAYABLE IF SUPPORTED BY A PRESCRIPTION	196	Sofnet
159	Betadine \ Hydrogen Peroxide\spirit\detto(payable When Prescribed For Patient, Not Payable For Hospital Use In Ot Or Ward Or For Dressings In Hospital)	197	Trolley Cover
160	Private Nurses Charges- Special Nursing Charges	198	Urometer, Urine Jug
161	Nutrition Planning Charges - Dietician Charges- (except Patient Diet Provided By Hospital)	199	Ambulance (except For Charges Incurred Ambulance From Home To Hospital Or Interhospital Shifts , Rta)
162	Alex Sugar Free	200	Tegaderm / Vasofix Safety (payable - Maximum Of 3 In 48 Hrs And Then 1 In 24 Hrs)
163	Creams Powders Lotions (toileteries Are Not Payable, Only Prescribed Medical Pharmaceuticals Payable)	201	Urine Bag (payable Where Medicaly Necessary Till A Reasonable Cost - Maximum 1 Per 24 Hrs)
164	Digene Gel/ Antacid Gel (payable When Prescribed)	202	Softovac
165	Ecg Electrodes (except Upto 5 Electrodes For Every Case Visiting Ot Or Icu. For Longer Stay In Icu, Least One Set Every Second Day Payable.	203	Stockings (except For Case Like Cabg Etc.)
166	Gloves (except For Sterilized Gloves)		
167	HIV Kit		
168	Listerine/ Antiseptic Mouthwash (except If Prescribed)		
169	Lozenges (except If Prescribed)		
170	Mouth Paint (except If Prescribed)		
171	Nebulisation Kit (except If Used During Hospitalization Is Payable Reasonably)		
172	Neosprin (except If Prescribed)		
173	Novarapid (except If Prescribed)		
174	Volini Gel/ Analgesic Gel ((except If Prescribed))		
175	Zytee Gel (except If Prescribed)		
176	Vaccination Charges (except For Post Bite Treatment)		
177	Ahd		
178	Alcohol Swabes		



SPC-16.04.15-50K-PO-005