

## HEALTH CONNECT SUPRA POLICY

### PREAMBLE & OPERATIVE CLAUSE

Liberty Videocon General Insurance Company (hereinafter called the “**Company**”, “**We, Our, or Us**”) will provide insurance cover to the person(s) (hereinafter called the “**Insured**”, “**You, Your, or Yourself**”) based on the Proposal made and agreed premium paid within such time, as may be prescribed under the provisions of the Insurance Act, 1938, for the Policy Period stated in the Schedule or during any further period for which the Company may accept payment for the Renewal or extension of this Policy and subject to the terms, conditions, provisos, exclusions contained herein or endorsed or otherwise expressed herein. This Policy records the agreement between the Company (We) and the Insured (You), and sets out the terms of insurance and obligations of each party.

### A. INTERPRETATIONS & DEFINITIONS

The words or expressions defined below have specific meanings ascribed to them wherever they appear in this Policy. For purposes of this Policy, please note that references to the singular or masculine include references to the plural or to the female.

1. **"Accident/Accidental"** is a sudden, unforeseen and involuntary event caused by external, visible and violent means.
2. **"Age"** means the completed age of the Insured Person as on his last birthday.
3. **"Alternative treatments"** Alternative treatments are forms of treatments other than treatment "Allopathy" or "modern medicine" and includes Ayurveda, Unani, Sidha and Homeopathy in the Indian context
4. **"Ambulance"** means a road vehicle operated by a licensed/authorized service provider and equipped for the transport and paramedical treatment of the person requiring medical attention
5. **"Any one illness"** will mean continuous period of illness and includes relapse within 45 days from the date of last consultation with the Hospital/Nursing Home where the treatment may have taken. Occurrence of the same Illness after a lapse of 45 days as stated above will be considered as a fresh Illness for the purpose of this Policy.
6. **"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 and exclusions, are directly made to the network provider by the Insurer to the extent pre-authorization approved
7. **"Condition Precedent"** Condition Precedent shall mean a policy term or condition upon which the Insurer's liability under the Policy is conditional upon.



8. **“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”** means which is not in the visible and accessible parts of the body.
  - b) **“External Congenital Anomaly”** means which is in the visible and accessible parts of the body.
9. **“Day Care Centre”** means any institution established for day care treatment of illness and /or injuries or a medical set up within a hospital and which has been registered with the local authorities, wherever applicable, and is under the supervision of a registered and qualified medical practitioner AND must comply with all minimum criteria as under-
- a) has qualified nursing staff under its employment;
  - b) has qualified medical practitioner/s in charge;
  - c) has a fully equipped operation theater 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
10. **“Day care Procedure/Treatment”** refers to medical treatment, and/or surgical procedure which is –
- a) undertaken under General or Local Anesthesia in a hospital/day care centre for less than 24 hours 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.

11. **“Deductible”** is a cost-sharing requirement under this policy that provides that the Company will not be liable for a specified rupee amount of the covered expenses, which will apply before any benefits are payable by the Company. A deductible does not reduce the Sum Insured

The deductible shall be applicable towards hospitalization expenses incurred during the policy period by insured (individual policy) or insured family (floater policy) on a per claim basis under “Top Up Plan” and on per Policy year basis under “Super Top Up Plan” as stated under “Schedule of Benefits” of the Policy Document.

12. **“Dental Treatment”** is treatment carried out by a dental practitioner including examinations, fillings (where appropriate), crowns, extractions and surgery excluding any form of cosmetic surgery/implants
13. **“Disclosure to information norm”** The Policy shall be void and all premium paid hereon shall be forfeited to the Company, in the event of misrepresentation, mis-description or non-disclosure of any material fact.
14. **“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.

15. **Emergency Care**

Emergency care means management for a severe illness or injury which results in symptoms which occur suddenly and unexpectedly, and requires immediate care by a *medical practitioner* to prevent death or serious long term impairment of the insured person's health

16. **"Endorsement"** means written evidence of change to the Policy including but not limited to increase or decrease in the period, extent and nature of the cover agreed by Us in writing.

17. **"Family/Family Member"** means the Primary Insured Person whose name forms the first Insured Person, his/her lawful spouse, child/children, parents/ parent-in-laws and such other persons who are specifically mentioned in the Schedule to this Policy.

18. **"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.

19. **"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 inpatient 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.

20. **"Hospitalization"** means admission in a Hospital for a minimum period of 24 In patient Care consecutive hours except for specified procedures/treatments, where such admission could be for a period of less than 24 consecutive hours.

21. **"Illness"** means a sickness or a disease or pathological condition leading to the impairment of normal physiological function which manifests itself during the Policy Period and requires medical treatment.

- a) **Acute Condition-** is a disease, illness or injury that is likely to respond quickly to treatment which aims to return the person to his or her state of health immediately before suffering the disease/illness/injury which leads to full recovery.
- b) **Chronic Condition-** is defined as a disease, illness or injury that has one or more of the following characteristics: it needs ongoing or long term monitoring through consultations, examinations, check-ups, and/or tests – it needs ongoing or long term control or relief of



symptoms- it requires your rehabilitations or for you to be specially trained to cope with it- it continues indefinitely – it comes back or is likely to come back.

22. **"Injury"** means accidental physical bodily harm excluding illness or disease solely and directly caused by external, violent and visible and evident means which is verified and certified by a registered Medical Practitioner.
23. **"Inpatient Care"** means treatment for which the Insured Person has to stay in a hospital for more than 24 hours for a covered event.
24. **"Insured/ You/ Your/ Yourself"** means an individual, who has proposed for Insurance and on whose name the Policy is issued.
25. **"Insured Person/s"** means the person/s named in the Schedule to the Policy, for whom the insurance is also proposed and appropriate premium paid.
26. **"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
27. **"Medical Advise"** means any consultation or advice from a Medical Practitioner including the issue of any prescription or repeat prescription.
28. **"Maternity expense/treatment"** 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.
29. **"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.
30. **"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 the scope and jurisdiction of his license provided that this person is not a member of the Insured Person's family.
31. **"Medically Necessary"** Medically necessary treatment is defined as 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
32. **Network Provider**” means hospitals or health care providers enlisted by an Insurer or by a TPA and Insurer together to provide medical services to an Insured on payment by a Cashless Facility.
33. **“Non-Network”** means any hospital, day care centre or other provider that is not a part of the Network
34. **“Nominee”** means the person named in the proposal or schedule to whom the benefits under the Policy is nominated by the Insured Person.
35. **“Notification of Claim”** is the process of notifying a claim to the insurer by specifying the timelines as well as the address / telephone number to which it should be notified.
36. **“OPD treatment”** is one in which the Insured visits a clinic / hospital or associated facility like a consultation room for diagnosis and treatment based on the advice of a Medical Practitioner. The Insured is not admitted as a day care or in-patient.
37. **"Policy"** means this document of Policy describing the terms and conditions of this contract of insurance including the Company’s covering letter to the Insured if any, the Schedule attached to and forming part of this Policy, the Insured’s Proposal form and any applicable endorsement attaching to and forming part thereof either at inception or during the period of insurance.
38. **“Policy period”** means the period between the inception date and the expiry date as specified in the Schedule to this Policy or the cancellation of this insurance, whichever is earlier.
39. **“Policy year”** means a year following the Commencement Date and its subsequent annual anniversary.
40. **“Portability”** means transfer by an individual health insurance policy holder (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.
41. **“Pre-existing Condition”** means any condition, ailment or Injury or related conditions for which the Insured Person had signs or symptoms, and/ or were diagnosed, and or received medical advice or treatment within 48 months prior to the first policy issued by the Insurer.
42. **“Proposal and Declaration Form”** means any initial or subsequent declaration made by the Insured/ Insured Person/s and is deemed to be attached and forming part of this Policy.
43. **“Pre-hospitalization”** means Medical Expenses incurred immediately before the Insured Person is Hospitalised, provided that:



- a. Such Medical Expenses are incurred for the same condition for which the Insured person's Hospitalisation was required, and
  - b. The In-patient Hospitalization claim for such Hospitalization is admissible by the Insurance Company.
44. **“Post-hospitalization Medical Expenses”** means Medical Expenses incurred immediately after the Insured Person is discharged from the hospital provided that:
- a) Such Medical Expenses are incurred for the same condition for which the Insured Person's Hospitalisation was required, and
  - b) The In-patient Hospitalization claim for such Hospitalization is admissible by the Insurance Company
45. **“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.
46. **“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
47. **“Renewal”** defines the terms on which the contract of insurance can be renewed on mutual consent with a provision of grace period for treating the renewal continuous for the purpose of all waiting periods.
48. **“Room rent”** means the amount charged by a hospital for occupancy of a bed on per day (24 hours) basis and shall include associated medical expenses
49. **“Service Provider”** means a Health care provider appointed by Insurer to provide services as enlisted under Section C.4 of the Policy
50. **“Schedule”** means Schedule attached to and forming part of this Policy mentioning the details of the Insured/ Insured Persons, the Sum Insured in respect of each Insured Person (s), the period, Coverage and the limits to which benefits under the Policy are subject to.
51. **“Subrogation”** shall mean the right of the insurer to assume the rights of the Insured Person to recover expenses paid out under the Policy that may be recovered from any other source
52. **“Surgery”** 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 and prolongation of life performed in a hospital or day care centre by a medical practitioner.
53. **“Sum Insured”** means the amount stated in the policy Schedule as such or limited to the specific insurance details in any Section of this Policy. The Sum Insured shall be subject at all times to the terms and conditions of the Policy, including but not limited to the exclusions and any additional limitations noted in the wording of each Section.



54. **“Third Party Administrator or TPA”** means any person who is licensed under the IRDA (Third Party Administrator- Health Services) Regulations, 2001 by the Authority, and is engaged , for a fee or remuneration by an Insurance Company, for the purpose of providing health Services
55. **“Unproven/Experimental treatment”** means treatment, including drug Experimental therapy, which is not based on established medical practice in India, is treatment experimental or unproven.
56. **“We/Our/Us”** means the Liberty Videocon General Insurance Company Limited
57. **“You/Your”** means the Insured named in the Schedule who has concluded this Policy with Us

## **B. SCOPE OF COVER**

The Company hereby agrees subject to the terms, conditions and exclusions herein contained or otherwise expressed to pay and/or reimburse actual expenses incurred in excess of the Deductible as specified in the Policy Schedule.

The company will pay for the Medical Expenses, in excess of deductible stated in the Policy Schedule either on per claim basis or when the aggregate of covered medical expenses exceeds the deductible applicable on policy per year basis depending upon the plan opted.

However, Our total liability under this Policy for payment of any and all Claims in aggregate during each Policy Year of the Policy Period shall not exceed the Sum Insured and Reload Sum Insured if any available to the Insured and stated in the Policy Schedule.

### **1. In-Patient Hospitalization Expenses**

The Company undertakes to indemnify Insured person against any disease or Any One Illness or any injury during the Policy Period and if such disease or injury shall require any such Insured Person, upon the advice of a duly qualified physician/ Medical Practitioner to incur in-patient care expenses for medical/surgical treatment at any Hospital/ Nursing Home in India, towards following expenses, subject to the terms, conditions, exclusions and definitions contained herein or endorsed.

- i. Room, Boarding expenses
- ii. Intensive Care Unit bed charges
- iii. Doctor's fees
- iv. Nursing Expenses
- v. Surgical Fees, Operation Theatre Charges, Anesthetist, Anesthesia, Blood, Oxygen and their administration, Physical Therapy
- vi. Prescribed Drugs and medicines consumed on the premises
- vii. Investigation Services such as Laboratory, X-Ray, Diagnostic tests
- viii. Dressing, Ordinary splints and plaster casts
- ix. Cost of Prosthetic and other devices- that are used intra operatively during a Surgical Procedure, if recommended by the attending Medical Practitioner

### **2. Pre-Hospitalisation Expenses**

The Medical Expenses incurred during the Policy Period, for the period as specified in the Schedule to this Policy immediately before the Insured Person was hospitalised, provided that:

- i. Such Medical Expenses were incurred for the same condition for which the Insured Person's subsequent Hospitalisation was required, and
- ii. There is a valid claim admissible under Part B 1 (In-patient Hospitalization Expenses) of the Policy.

### **3. Post-Hospitalisation Expenses**

The Medical Expenses incurred during the Policy Period, for the period as specified in the Schedule to this Policy, immediately after the Insured Person was discharged following Hospitalisation, provided that:



- i. Such Medical Expenses were incurred for the same condition for which the Insured Person's earlier Hospitalisation was required, and
- ii. There is a valid claim admissible under Part B 1 (In-patient Hospitalization Expenses) of the Policy.

#### **4. Day Care Procedure/Treatment**

The Company will indemnify medical expenses incurred on a treatment towards a Day Care procedure mentioned in the list of Day Care Procedures in the Policy and as available on the Company's web-site, where the procedure or surgery is taken by the Insured Person as an inpatient for less than 24 hours in a Hospital or standalone day care center but not in the Outpatient department of a Hospital.

#### **5. Loyalty Perk**

The Policy provides for auto increase in Sum Insured by 10% on the Sum Insured for every claim free Policy year up to a maximum of 100% of the Sum Insured if the policy is renewed with us without any break or within the Grace period as defined under the Policy.

- a. For a Family Floater policy, the loyalty perk shall be available only on floater basis and shall accrue only if no claim has been made in respect of any Insured Person during the expiring Policy Year. The loyalty perk which is accrued during the claim free Policy Year will only be available to those Insured Persons who were insured in such claim free Policy Year and continue to be insured in the subsequent Policy Year.
- b. If the Insured Person/s in the expiring Policy are covered on a Floater Basis and the Policy renewal for such Insured Person/s is done by splitting the floater Sum Insured into 2 or more floater / individual covers, then the Loyalty Perk of the expiring Policy shall be apportioned to such renewed Policy/ies in proportion to the Sum Insured under each of the renewed Policy/ies.
- c. If the Insured Person/s in the expiring Policy are covered on an Individual basis and thereby enjoy separate Loyalty Perk in the expiring Policy/ies, and such expiring Policy/ies is renewed with the Company on a Floater Basis, then the Loyalty Perk carried forward under such renewed floater Policy would be the least of the Loyalty Perk/s earned under the expiring Policy/ies..
- d. Entire loyalty perk will be forfeited if the Policy is not continued / renewed on or before Policy Period End Date or the expiry of the Grace period whichever is later.
- e. In case of a claim in the Policy, the renewal of such Policy would not qualify for any fresh Loyalty Perk as well as the existing and/or unutilized Loyalty Perk if any will get reduced by 10% at the time of renewal, in the renewed policy.

#### **6. Preventive Care**

The Company will provide below additional benefits which would help in preventing and/or bettering current Health condition/s.

The below services will be provided by Us/Our appointed service provider and can be availed anytime during the policy period and there are no restrictions on the number of times the facility can be utilized.

##### **A. First Medical Opinion:**

A First medical opinion service from our expert panel is available for all Insured Person/s seeking information that will give them confidence in their medical diagnosis and treatment plan. At the

request of the Insured Person/s, the company shall arrange for a First Opinion which is subject to the following:

- i. A First Medical Opinion service provides an unbiased opinion on simple medical queries that have not been taken to a medical expert as of yet.
- ii. This benefit can be availed only once during the policy Period by the Insured Person
- iii. The Insured Person is free to choose whether or not to obtain the First Opinion, and if obtained, whether or not to act on the same.
- iv. The Company does not assume any liability for and shall not be responsible for any actual or alleged errors, omissions or representations made by any Medical Practitioner or in any First Opinion or for any consequences of actions taken or not taken in reliance thereon
- v. Any First Opinion provided under the Benefit shall not be valid for any medico-legal purposes.

**B. Live Health Talk:**

A unique offering where the Insured Person(s) can log in through their unique login ID on the Portal and schedule a live chat with a practicing doctor to discuss health problem.

**C. Electronic Medical Record Management (EMRM):**

Our Portal provides storage for all your medical documents and reports centrally in one location. With EMRM you may retrieve your medical documents at your convenience through the internet. This facility provides you easy accessibility of the documents anytime and anywhere in a secured way.

**D. Fortnightly Newsletters:**

Relevant and Crisp Fortnightly Publication for Wellness Awareness would be available for you on the Portal.

**C. OPTIONAL COVER(S)**

The optional cover(s) shall be available only if the same is specifically mentioned in the Policy Schedule and available on payment of premium as applicable. The Insured has an option to select the cover/s either on individual /combination basis, along with the covers specified under Part B. Scope of Covers of the Policy.

The company will pay for the Medical Expenses, in excess of deductible stated in the Policy Schedule either on per claim basis or when the aggregate of covered medical expenses exceeds the deductible applicable on policy per year basis depending upon the plan opted.

However, Our total liability under this Policy for payment of any and all Claims in aggregate during each Policy Year of the Policy Period shall not exceed the Sum Insured and Reload Sum Insured if any available to the Insured and stated in the Policy Schedule.

**1. Reload of Sum Insured**

When the Sum Insured is exhausted due to claims made and paid during the Policy Year or made during the Policy Year and accepted as payable under Part B 1 (In-patient Hospitalization Expenses)



of the Policy; the Company agrees to automatically Reload the Sum Insured equivalent to the original Sum Insured specified in the Policy Schedule, for the particular policy year, provided that:

- a. The Reload Sum Insured will be triggered immediately after the original Sum Insured and Cumulative Bonus (if any) has been completely exhausted during that Policy Year;
- b. The Reload Sum Insured is available for the medical expenses incurred only in India
- c. The Reload Sum Insured can be used only for such claims as is admissible in terms of Part B 1 (In-patient Hospitalization Expenses) of the Policy and available for the Medical expenses incurred during In-patient hospitalization period only.
- d. The Reload Sum Insured will be available during the Policy Year till it is exhausted completely.
- e. Any unutilized Reload amount cannot be carried forward to any subsequent Policy Year/renewal of the Policy.
- f. In case of Portability, the credit for Sum Insured would be given only to the extent of the original Sum Insured.
- g. The deductible provision would apply to the Reload Sum Insured in the same manner as was applicable to the original Sum Insured i.e., on a per claim basis in case of "Top Up" and on per year basis in case of "Super Top Up" as stated under "Schedule of Benefits" of the Policy Document.

If the policy is a Family Floater, then the Reload Sum Insured will only be available in respect of claims made by those Insured Persons who were Insured Persons under the Policy before the Sum Insured was exhausted.

## **2. AYUSH Treatment**

The Company will indemnify up to the amount specified in the Policy Schedule, for the Medical Expenses incurred in excess of deductible stated in the Policy Schedule either on per claim basis or when the aggregate of covered medical expenses exceeds the deductible applicable on policy per year basis depending upon the plan opted, for the treatment taken under Ayurveda, Unani, Sidha and Homeopathy in a government hospital or in any institute recognized by government and/or accredited by Quality Council of India/National Accreditation Board on Health provided that the hospitalization is not for evaluation and/or investigation purpose only and treatment is availed in India only.

## **3. World-wide Coverage**

The Company will indemnify up to the amount specified in the Policy Schedule, as per the Sum Insured and plan chosen in excess of the Deductible as specified in the Policy Schedule, for the emergency care Medical Expenses incurred outside India, in respect of the Insured Person incurred during the Policy Year, provided that:

- i. The Insured person/s is/are outside India for the purpose other than undergoing medical treatment/procedure
- ii. The medical symptoms first originated whilst the Insured Person/s is/are outside India
- iii. The treatment is Medically Necessary and has been certified by a Medical Practitioner as an Emergency care which cannot be deferred till the date of Insured Person/s return/s to India.
- iv. The intimation of such hospitalization to the Company or our Service Provider is within 24 hours of admission
- v. The Emergency Care Medical Expenses incurred during In-patient Hospitalization only shall be covered.
- vi. Pre-existing diseases shall be excluded.



- vii. Any payments under this benefit will only be made in India, in Indian Rupees and on reimbursement basis. The payment of any claim will be based on the rate of exchange as on the date of payment to the Hospital published by Reserve Bank of India (RBI) and shall be used for conversion of foreign currency into Indian Rupees for payment of the claim under this benefit.
- viii. Waiting Periods of 30 days and Two Years as stated under Section D. Exclusions of the Policy shall be waived off under this cover.
- ix. We shall not be deemed to provide cover and shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose us to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.
- x. The cover is available for a maximum period of 180 consecutive days.

#### 4. **Wellness & Assistance Program-**

The below services will be available when the Insured/Insured member/s is/are more than 150 kilometers away, within Indian territory, from their residential address as provided in the Proposal Form. The services would be provided by Us /through our appointed Service provider, with prior intimation and acceptance by the Company and can be availed anytime during the policy period and there are no restrictions on the number of times the facility can be utilized.

- i. **Medical Consultation, Evaluation and Referral-** In case of any emergency situation, We/our Service Provider will evaluate, troubleshoot and make immediate recommendations including referrals to qualified doctors and/or hospitals. The company will only arrange for the medical consultant, the consultant fee will be borne by the policyholder.
- ii. **Medical Monitoring and Case Management-** A team of doctors, nurses, and other medically trained personnel would be in regular communication with the attending physician and hospital, monitors appropriate levels of care and relay necessary and legally permissible information to the members of the Family / employer.
- iii. **Emergency Medical Evacuation-** If the Insured / Insured member/s becomes ill or injured in an area where appropriate care is not available, the Company /via Service Provider at its expense will intervene and use available transportation equipment and personnel necessary to evacuate the Individual safely to the nearest facility for medical care. Such emergency medical evacuation would be done either by ground or air solely at the discretion of the Company.
- iv. **Compassionate Visit:** When an Insured Person/s is/are hospitalized for more than seven (7) consecutive days, The Company/ Service Provider will arrange for a family member or a personal friend to travel to visit the Insured Person/s, by providing an appropriate means of transportation.

## **D. EXCLUSIONS**

### **1. Waiting Period:**

The Company shall not be liable to make any payment under this Policy directly or indirectly caused by, based on, arising out of or howsoever attributable to any of the following as set out below. All these Waiting Periods shall be applicable individually for each Insured person and Claims shall be assessed accordingly

- a. **30 days Waiting Period Exclusion:** A waiting period of 30 days from the commencement date of the first Policy will apply to all disease/ illness contracted other than accidental bodily injury requiring hospitalization

This exclusion shall not apply for subsequent policy years and/or if the Insured person/s has any health insurance indemnity policy in India and accepted by the Company under Portability cover, provided that there is no break in the insurance cover for that Insured Person.

- b. **Two Year Waiting Period Exclusion:**

A waiting period of 24 months shall apply to the treatment, of the following, whether medical or surgical for all Medical Expenses along with their complications on treatment towards:

Cataract, Benign Prostatic Hypertrophy, Hernia, Hydrocele, Fistula in anus, piles, Sinusitis and related disorders, Fissure, Gastric and Duodenal ulcers, gout and rheumatism; internal tumors, cysts, nodules, polyps including breast lumps (each of any kind unless malignant); Hysterectomy/ myomectomy for menorrhagia or fibromyoma or prolapse of uterus, polycystic ovarian diseases; skin tumors unless malignant, benign ear, nose and throat (ENT) disorders and surgeries (including but not limited to adenoidectomy, mastoidectomy, tonsillectomy and tympanoplasty); dilatation and curettage (D&C); & Congenital Internal Diseases.

Calculus diseases of Gall bladder and Urogenital system, Hypertension and Diabetes and related complications, Joint Replacement due to Degenerative condition, Surgery for prolapsed inter vertebral disc unless arising from accident, Age related Osteoarthritis and Osteoporosis, Spondylosis / Spondylitis, Surgery of varicose veins and varicose ulcers.

This exclusion shall not apply after two policy year subsequent renewals with Us and/or if the Insured person/s has any health insurance indemnity policy in India at least for a period of two years and accepted by the Company under Portability cover, provided that there is no break in the insurance cover for that Insured Person.

If these diseases are pre-existing at the time of proposal or subsequently found to be pre-existing, the pre-existing waiting periods as mentioned in the Schedule to this Policy shall be applicable

- c. **Pre- Existing Condition Exclusion:**

Pre-existing Conditions and any complications arising from the same will not be covered until 36 months of continuous coverage have elapsed, since inception of your first Policy with Us.

This exclusion shall not apply after three policy year subsequent renewals with Us and/or if the Insured person/s has any health insurance indemnity policy in India at least for a period of three years and accepted by the Company under Portability cover, provided that there is no break in the insurance cover for that Insured Person.

2. We will not make any payment for any claim in respect of any Insured Person directly or indirectly for, caused by, arising from or in any way attributable to any of the following unless expressly stated to the contrary elsewhere in this Policy:



1. Any condition directly or indirectly caused by or associated with any sexually transmitted disease, including Genital Warts, Syphilis, Gonorrhoea, Genital Herpes, Chlamydia, Pubic Lice & Trichomoniasis, Acquired Immuno Deficiency Syndrome (AIDS) whether or not arising out of HIV, Human T Cell Lymphotropic Virus Type III (HTLV-III or HTLV-III) or Lymphadenopathy Associated Virus (LAV) or the mutants derivative or Variations Deficiency Syndrome or any Syndrome or condition of a similar kind.
2. Any treatment arising from or traceable to pregnancy (including voluntary termination), miscarriage (unless due to an Accident), childbirth, maternity (including caesarian section), abortion or complications of any of these. This exclusion will not apply to ectopic pregnancy.
3. Any treatment arising from or traceable to any fertility, infertility, sub fertility or assisted conception procedure or sterilization, birth control procedures, hormone replacement therapy, contraceptive supplies, or services including complications arising due to supplying services or Assisted Reproductive Technology.
4. Any dental treatment or surgery unless requiring hospitalization arising out of an accident.
5. Treatment taken from anyone who is not a Medical Practitioner or from a Medical Practitioner who is practicing outside the discipline for which he is licensed or any kind of self-medication.
6. Charges incurred in connection with cost of spectacles and contactlenses, hearing aids, routine eye and ear examinations, laser surgery for correction of refractory errors, dentures, artificial teeth and all other similar external appliances and /or devices whether for diagnosis or treatment.
7. Experimental, investigational or unproven treatments which are not consistent with or incidental to the diagnosis and treatment of the positive existence or presence of any Illness for which confinement is required at a Hospital. Any Illness or treatment which is a result or consequence of undergoing such experimental or unproven treatment.
8. Any expenses incurred on prosthesis, corrective devices, external durable medical equipment of any kind, like wheelchairs, walkers, belts, collars, caps, splints, braces, stockings of any kind, diabetic footwear, glucometer/thermometer, crutches, ambulatory devices, instruments used in treatment of sleep apnea syndrome (C.P.A.P) or continuous ambulatory peritoneal dialysis (C.P.A.D) and oxygen concentrator or asthmatic condition, cost of cochlear implants.
9. Any weight management services, procedures and treatment, services and supplies including those related to treatment of conditions and complication arising out of obesity (including morbid obesity)
10. Any procedure, investigation, treatment related to sleep disorder or sleep apnea syndrome, general debility, convalescence, cure, rest cure, health hydros, nature cure clinics, sanatorium treatment, rehabilitation measures, private duty nursing (unless covered under the Policy), respite care, long term nursing care, custodial care or any treatment in an establishment that is not a Hospital.
11. External Congenital Anomaly.
12. Treatment of mental illness, stress, psychiatric or psychological disorders.
13. Aesthetic treatment, cosmetic surgery/implants or plastic surgery or related treatment of any description, including any complication arising from these treatments, other than as may be necessitated due to an Injury or Burns.
14. Any treatment / surgery for change of sex or gender reassignments including any complication arising from these treatments.
15. Circumcision unless necessary for treatment of an Illness or as may be necessitated due to an Accident
16. All preventive care, vaccination including inoculation and immunizations (except in case of post-bite treatment or when it is medically necessary and part of the treatment), vitamins and tonics.



17. Artificial life maintenance, including life support machine use, where such treatment will not result in recovery or Reload of the previous state of health.
18. Non-allopathic treatment except for the 'Ayush Coverage' and unless specified in the Schedule to this Policy.
19. Domiciliary or any OPD treatment except pre and post – hospitalization as covered under Scope of the Policy.
20. Any Treatment received outside India other than in terms of the Add on 'World-wide coverage' if opted by the Insured and specified in the Schedule to this Policy.
21. Charges incurred at Hospital Primarily for diagnostic, X-ray or laboratory examinations not consistent with or incidental to the diagnosis and treatment of the positive existence or presence of any Illness or Injury for which Inpatient Care/Day Care Treatment is required
22. War or any act of war, invasion, act of foreign enemy, war like operations (whether war be declared or not or caused during service in the armed forces of any country), civil war, public defense, rebellion, revolution, insurrection, mutiny, military or usurped acts, seizure, capture, arrest, restraints and detainment of all kinds.
23. Any Illness or Injury arising from Insured Person committing any breach of law with criminal intent.
24. Act of self-destruction or self-inflicted, attempted suicide or suicide while sane or insane or Illness or Injury attributable to consumption, use, misuse or abuse of tobacco, intoxicating drugs and alcohol or hallucinogens.
25. Any charges incurred to procure any medical certificate, treatment or Illness related documents pertaining to any period of Hospitalization or Illness.
26. Personal comfort and convenience items or services including but not limited to TV(wherever specifically charged separately), charges for access to telephone and telephone calls (wherever specifically charged separately), foodstuffs, (except patient's diet), cosmetics, hygiene articles, body or baby care products and bath additive, barber or beauty service, guest service as well as similar incidental services and supplies.
27. Stem Cell implantation, harvesting, storage or any kind of treatment using stem cells
28. Expenses related to any kind of RMO charges, service charge, surcharge, admission fees, registration fees, night charges levied by the hospital under whatever head.
29. Any Hospitalisation primarily for investigation and / or diagnosis purpose.
30. 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 deathIn addition to the foregoing, any loss, claim or expense of whatsoever nature directly or indirectly arising out of, contributed to, caused by, resulting from, or in connection with any action taken in



controlling, preventing, suppressing, minimizing or in any way relating to the above shall also be excluded.

31. Impairment of an Insured Person's intellectual faculties by abuse of stimulants or depressants
32. Alopecia, wigs and/or toupee and all hair or hair fall treatment and products
33. Any treatment taken in a clinic, rest home, convalescent home for the addicted, detoxification center, sanatorium, home for the aged, mentally disturbed, remodeling clinic or similar institutions
34. EECF & Chelation Therapy, Rotational Field Quantum Magnetic Resonance (RFQMR) or Cytotron therapy.
35. Drugs or treatment and medical supplies not supported by a prescription from a Medical Practitioner.
36. Costs of donor screening and organ.
37. Any treatment/loss required arising from Insured Person's participation in any hazardous activity including but not limited to scuba diving, engaging in speed contest or racing of any kind (other than on foot), bungee jumping, parachuting, hang gliding, rock or mountain climbing, winter sports, mountaineering (where ropes or guides are customarily used), caving or potholing, hunting or equestrian, skin diving or other underwater activity, rafting or canoeing involving white water rapids, yachting or boating outside coastal waters (2 miles), polo, snow and ice sports ,professional sports or any other potentially dangerous sport.

## **E. CLAIM PROCESS AND MANAGEMENT**

### **a) Notification of Claim:**

Upon the happening of any event giving rise or likely to give rise to a claim under this Policy, the Insured Person/s shall give immediate notice to the TPA named in the Policy/Health Card or the Company by calling toll-free number as specified in the Policy/Health Card or in writing to the address shown in the Schedule with Particulars below:

- i. Policy Number / Health Card No
- ii. Name of the Insured / Insured Person availing treatment
- iii. Details of the disease/illness/injury
- iv. Name and address of the Hospital
- v. Any other relevant information

Intimation must be given atleast 48 hours prior to planned hospitalization and within 24 hours of hospitalization in case of emergency hospitalization.

All claim related documents needs to be submitted within 7 days from the date of completion of treatment -as mentioned in the policy schedule.

The Company may accept claims where documents have been provided after a delayed interval in case such delay is proved to be for reasons beyond the control of the Insured Person/s. The Insured Person/s shall tender to the Company all reasonable information, assistance and proofs in connection with any claim hereunder. The Company shall settle claims, including its rejection, within 30 working days of receipt of the last required documents

The notification of claim is mandatory, even for claims falling within the deductible

In case of covered Hospitalization, the costs of which were not initially estimated to exceed the Deductible but were subsequently found likely to exceed the Deductible, the intimation should be submitted along with details of intimation made to the other insurer/ reimbursement provider immediately on knowing that the Deductible is likely to be exceeded

#### **b) Claim Procedure**

- 1) **Cashless Facility:** (applicable where the Insured Person/s has opted for cashless facility in a Network Hospital) - The Insured Person must call the helpline and furnish membership number and Policy Number and take an eligibility number to confirm communication. The same has to be quoted in the claim form.

The call must be made 48 hours before admission to Hospital and details of hospitalization like diagnosis, name of Hospital, duration of stay in Hospital should be given. In case of emergency hospitalization the call should be made within 24 hours of admission.

- i. The company may provide Cashless facility for Hospitalisation expenses either directly or through the TPA if treatment is undergone at a Network Hospital by issuing Pre-Authorisation letter to the health care service provider.
  - ii. For the purpose of considering Pre-Authorisation and Cashless facility, the Insured Person/s shall submit to the TPA complete information of the disease, requiring treatment along with necessary certification from the Hospital/Medical Practitioner
  - iii. If the claim for treatment appears admissible, the Company either directly or through the TPA shall issue Pre-Authorisation to the Hospital concerned for cashless facility whereby hospitalization expenses shall be paid directly by the Company/ through the TPA as confirmed in the Pre-Authorisation.
  - iv. Cashless facility will not be available in Non-network Hospital and may be declined even for treatment at a network hospital where the information available does not conclusively establish that a claim in respect of the treatment would be admissible. In such cases, the Insured Person/s shall bear such expenses and claim reimbursement immediately after discharge from the Hospital.
  - v. The list of Network hospitals where we are having cash less arrangement would be made available to the Policy holder and subsequent amendments to the same would also be duly communicated by us/ the TPA service provider.
  - vi. In case where initial covered Medical expenses were not expected to exceed the deductible but subsequently found to be exceeding the opted deductible, notification must be done immediately along with the copy of intimation made to other Insurer( if covered under any other Health Insurance Policy).
- 2) **Reimbursement:** Notice of claim with particulars relating to Policy numbers, name of the Insured Person in respect of whom claim is made, nature of illness/ injury and name and address of the attending Medical Practitioner/ Hospital/ Nursing Home should be given to Us immediately on hospitalization/ injury/ death, failing which admission of claim would be based on the merits of the case at our discretion. The Insured Person/s shall after intimation as aforesaid, further submit at his/her own expense to the TPA within 15 days of discharge from the hospital the following:



- i. Claim form duly completed in all respects
- ii. Original Bills, Receipt and Discharge certificate / card from the Hospital.
- iii. Original Cash Memos from Hospital(s)/Chemist(s), supported by proper prescriptions.
- iv. Original Receipt and Pathological test reports from a Pathologist supported by the note from the attending Medical Practitioner / Surgeon demanding such Pathological tests.
- v. Surgeon's certificate stating nature of operation performed and Surgeons' original bill and receipt.
- vi. Attending Doctor's / Consultant's / Specialist's / - Anesthetist's original bill and receipt, and certificate regarding diagnosis.
- vii. Medical Case History / Summary.
- viii. Original bills & receipts for claiming Ambulance Charges

The Insured Person/s shall at any time as may be required authorize and permit the TPA and/or Company to obtain any further information or records from the Hospital, Medical Practitioner, Lab or other agency, in connection with the treatment relating to the claim. The Company may call for additional documents/ information and/or carry out verification on a case to case basis to ascertain the facts/collect additional information/documents of the case to determine the extent of loss. Verification carried out will be done by professional Investigators or a member of the Service Provider and costs for such investigations shall be borne by the Company.

The Company may accept claims where documents have been provided after a delayed interval in case such delay is proved to be for reasons beyond the control of the Insured/ Insured Person/s. The Insured shall tender to the Company all reasonable information, assistance and proofs in connection with any claim hereunder.

**c) Payment of Claim:**

- i. We shall be under no obligation to make any payment under this Policy unless We have received all the premium payments in full and all payments have been realized and We have been provided with the documentation and information. We have requested to establish the circumstances of the claim, its quantum or Our liability for it
- ii. We will only make payment to You under this Policy. In the event of Your death, We will make payment to the Nominee (as named in the Policy Schedule)/ legal heir as the case may be. No assignment of this Policy or the benefits there under shall be permitted.
- iii. Payments under this Policy shall only be made in Indian Rupees.
- iv. Our liability to make payment under this policy will only begin when the Deductible as mentioned in Schedule is exceeded.
- v. All admissible claims shall be assessed basis following order:

**i. Top Up**

- a) Basis of claim payment shall be Medical expenses incurred for each event/hospitalization incepting during each policy year payable under this Policy and which exceed the Deductible applicable per event/hospitalization basis mentioned in the Policy Schedule.
- b) Each event (hospitalization), if more than one, during the Policy period shall be separately assessed subject to the specified Deductible mentioned in the Policy Schedule except in case of relapse within 45 (Forty Five) days, as defined under Any One Illness, this will be applicable for Individual Policy as well as for Family Floater Policy



- c) We are not obliged to make payment for any claim or that part of any claim that could have been avoided or reduced if the Insured Person had taken reasonable care, or that is brought about or contributed to by the Insured Person failing to follow the directions, advice or guidance provided by a Medical Practitioner.

**ii. Super Top Up**

- a) Basis of claim payment shall be aggregate of Medical expenses incurred for all hospitalization (s) incepting during each policy year payable under this Policy and which exceeds the Deductible applicable per policy year basis as mentioned in the Policy Schedule
- b) Any claim under this Policy shall be payable by Us only if the sum of the amount of covered Medical Expenses in respect to Hospitalisation(s) of Insured Person (on Individual basis in case of Individual Policy and on Family Floater basis in case of Family Floater Policy) exceeds the Deductible applicable on per year basis and all limits of reimbursement under other Health Insurance policy (if available) to the insured person/s have been exhausted.
- c) We are not obliged to make payment for any claim or that part of any claim that could have been avoided or reduced if the Insured Person had taken reasonable care, or that is brought about or contributed to by the Insured Person failing to follow the directions, advice or guidance provided by a Medical Practitioner.

**d) INDICATIVE CHECK LIST OF ENCLOSURES FOR SUBMISSION OF CLAIM**

**In-patient Treatment/ Day Care Procedures**

- Duly filled and signed Claim Form
- Photocopy of ID card / Photocopy of current year policy
- Original Detailed Discharge Summary / Day care summary from the hospital. Original consolidated hospital bill with bill no. and break up of each Item, duly signed by the Insured
- Original payment Receipt of the hospital bill with receipt number
- First Consultation letter and subsequent Prescriptions. Original bills, original payment receipts and Reports for investigation supported by the note from attending Medical Practitioner / Surgeon demanding such test
- Surgeons certificate stating nature of Operation performed and Surgeons Bills and Receipts
- Attending Doctors/ Consultants/ Specialist's/ Anesthetist Bill and receipt and certificate regarding same
- Original medicine bills and receipts with corresponding Prescriptions.
- Original invoice/bills for Implants (viz. Stent /PHS Mesh/ IOL etc.) with original payment receipts.
- Hospital Registration Number and PAN details from the Hospital
- Doctors registration Number and Qualification from the doctor

**Road Traffic Accident**

In addition to the In-patient Treatment documents:

- Copy of the First Information Report from Police Department / Copy of the Medico-Legal Certificate.

In Non Medico legal cases

- Treating Doctor's Certificate giving details of injuries (How, when and where injury sustained)

In Accidental Death cases

- Copy of Post Mortem Report (if conducted) & Death Certificate

**For Death Cases**

In addition to the In-patient Treatment documents:

- Original Death Summary from the hospital.
- Copy of the Death certificate from treating doctor or the hospital authority.
- Copy of the Legal heir certificate (where nomination is not available )

**Pre and Post-hospitalisation expenses**

- Duly filled and signed Claim Form.
- Photocopy of ID card / Photocopy of current year policy.
- Original Medicine bills, original payment receipt with prescriptions.
- Original Investigations bills, original payment receipt with prescriptions and report.
- Original Consultation bills, original payment receipt with prescription.
- Copy of the Discharge Summary of the main claim.

We may call for additional documents/ information as relevant to the claim.

**Applicable to all claims under the Policy:**

- In the event of the original documents being provided to any other Insurance Company or to a reimbursement provider, We shall accept verified photocopies of such documents attested by such other Insurance Company/ reimbursement provider.
- If required, the Insured Person must give consent to obtain Medical opinion from any Medical Practitioner at Our expense.
- If required, the Insured person must agree to be examined by a medical practitioner of our choice at Our expenses.
- We are not obliged to make payment for any claim or that part of any claim that could have been avoided or reduced if the Insured Person had taken reasonable care, or that is brought about or contributed to by the Insured Person failing to follow the directions, advice or guidance provided by a Medical Practitioner
- The Policy excludes the Standard List of excluded items as attached in this Policy document.
- We shall make the payment of claim that has been admitted as payable by Us under the Policy terms and conditions within 30 days of submission of all necessary documents / information and any other additional information required for the settlement of the claim. All claims will be settled in accordance with the applicable regulatory guidelines, including IRDA (Protection of Policyholders Regulation), 2002. In case of delay in payment of any claim that has been admitted as payable by Us

under the Policy terms and condition, beyond the time period as prescribed under IRDA (Protection of Policyholders Regulation), 2002, we shall 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 reviewed by Us For the purpose of this clause, 'bank rate' shall mean the existing bank rate as notified by Reserve Bank of India, unless the extent regulation requires payment based on some other prescribed interest rate.

- No person other than the Insured /Insured Person(s) and/ or nominees named in the proposal can claim or sue us under this Policy

## **F. GENERAL TERMS AND CONDITIONS**

- 1. Disclosure of information norm** - The Policy shall be void and all premium paid hereon shall be forfeited to the Company, in the event of mis- representation, mis-description or non-disclosure of any material particulars in the proposal form, personal statement, declaration and connected documents, or any material information having been withheld, or a claim being fraudulent or any fraudulent means or device being used by the Insured/ Insured Person/s or any one acting on his/their behalf to obtain a benefit under this Policy.
- 2. Observance of Terms and Conditions** - The due observance and fulfillment of the terms, conditions and Endorsements, including the payment of premium of this Policy and compliance with specified claims procedure insofar as they relate to anything to be done or complied with by the Insured shall be a Condition Precedent to any liability of the Company to make any payment under this Policy.
- 3. Alterations to the Policy** - This Policy together with the Policy Schedule constitutes the complete contract of insurance. This Policy cannot be changed or varied by any one (including an insurance agent or broker) except the Company, and any change We make will be evidenced by a written Endorsement signed and stamped by the Company.
- 4. Material Change** - Material information to be disclosed includes every matter that the Insured/s are aware of, or could reasonably be expected to know, that relates to questions in the Proposal Form and which is relevant to the Company in order to accept the risk of insurance and if so on what terms. The Insured/s must exercise the same duty to disclose those matters to the Company before the Renewal, extension, variation, endorsement or reinstatement of the contract.
- 5. Records to be maintained** - The Insured Person/s shall keep an accurate record containing all relevant medical records and shall allow the Company to inspect such record. The Insured Person/s shall furnish such information to the Company as may be required under this Policy at any time during the Policy Period or until the final adjustment, if any and resolution of all Claims under this Policy.
- 6. Notice of charge** - The Company shall not be bound to take notice or be affected by any notice of any trust, charge, lien, assignment or other dealing with or relating to this Policy, but the payment by the Company to the Insured Person/s, his/her/their Nominees or legal representatives, as the case may be, of any Medical expenses or compensation or benefit under the Policy shall in all cases be complete and construe as an effectual discharge in favor of the Company.

7. **Multiple Policies** – If two or more policies are taken by you/insured person(s) during a period from one or more insurers to indemnify treatment costs, you/insured person(s) shall have the right to require a settlement of your claim in terms of any of your policies.
- a) In all such cases, the Insurer who has issued the chosen policy 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.
  - b) Claims under other policy/ies may be made after exhaustion of Sum Insured in the earlier chosen policy/ies.
  - c) If the amount to be claimed exceeds the Sum Insured under a single policy after considering the deductibles or co-pay, you/insured person(s) shall have the right to choose insurers by whom you/insured person(s) wants to claim the balance amount.
  - d) In cases where you/insured person(s) has/have policies from more than one insurer to cover the same risk on indemnity basis, you/insured person(s) shall only be indemnified the hospitalization costs in accordance with the terms and conditions of the policy
8. **Fraudulent Claims** - If any claim 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/Insured Person/s or any one acting on his / her behalf to obtain any benefit under this Policy, or if a claim is made and rejected and no Court action or suit is commenced within twelve months after such rejection all benefits under this Policy shall be forfeited.
9. **Renewal** - The Policy shall ordinarily be renewable except on the grounds of fraud, moral hazard or misrepresentation or non-cooperation by the Insured. Policy will automatically terminate at the end of the Policy Period. However Grace period of 30 days for renewing the Policy is provided under this Policy. Any claim/loss during the Grace period will not be covered.

We are under no obligation to give notice that it is due for Renewal or to renew it on the same terms whether as to premium or otherwise. All Renewal applications and requisite premium shall be given to us on or before the Policy Period end date and in any event before the expiry of the Grace Period. The Insured/s must exercise the same duty to disclose to the Company before the Renewal of any variation, Alterations like increase/ decrease in Sum Insured or Change in Plan, addition/deletion of members, medical condition of such additional members basis which the renewal premium can stand revised.

The Insured shall give the Company written notice along with Renewal Application, of any material changes to the risk insured under the Policy. If no such written notice is received by us along with Renewal application it shall be deemed that there is no material change to the risk. No Renewal receipt shall be valid unless it is on the printed form of the Company and signed by an authorized official of the Company.

Any revision or modification in a Policy which is approved by the Authority shall be notified to each policy holder at least three months prior to the date when such revision or modification comes into effect.

Insured Person/s could avail of policy renewal in terms of the applicable Portability norms governing such renewals and the same would be renewed in accordance with the Company's underwriting policy.

We are not under any obligation to Renew your Policy on same terms or premium as the expiring Policy. Any change in benefit or premium (other than due to change in Age) will be done with the approval of the IRDA and will be intimated to You

		Waiting period to be served with new insurer in number of days/years upon Portability		
Sl No	No of years of continuous insurance cover with previous insurer(s)	30 days waiting period	2 years waiting period	4 years waiting period for PED
1	1 Year	NIL	1 Year	3 Years
2	2 Years	NIL	NIL	2 Years
3	3 Years	NIL	NIL	1 Year
4	4 Years	NIL	NIL	NIL

#### 10. Entry Age –

Minimum entry Age: Adult –18 years and 91 days for children; Maximum entry Age: 65 Years  
Child/children below 25 years of age can be covered provided either of the parent is insured under the policy.

**11. Increase in Sum Insured or Reduction in Deductible or Change in Plan–** Sum Insured can be enhanced or deductible amount can be reduced or Policy Plan can be changed only at the time of renewal subject to no claim having been lodged/ paid under the earlier policy/ies and with the specific approval and acceptance subject to medical clearance called for analysing sub-standard risk, by the Company. In all such case of increase in the Sum Insured, waiting period will apply afresh in relation to the amount by which the Sum Insured has been enhanced

**12. Sub-standard Risk –** Proposals where the Health status is adverse, as revealed in the proposal form and/or followed by health check-up may be accepted at the sole discretion of the Company with an increased risk rating which shall not exceed 100% of normal slab premium per diagnosis / medical condition and not over 200% of normal slab premium per person. Applicable for all subsequent renewal(s) involving age slab changes and increase in Sum Insured.

If these diseases are pre-existing at the time of proposal or subsequently found to be pre-existing, then Pre-Existing Condition Exclusion (1.c) shall be applicable.

In all such cases, we would send a communication letter to the Proposer and obtain his/her consent before acceptance of the Proposal.

**13. Pre-Policy Health Check Up:** The Company may require Individuals with adverse Health status as declared on the Proposal Form, to undergo appropriate Pre-Policy health check-up at our network list of diagnostic centers as available on our website. The result of these tests will be valid for a period of 3 months from the date of tests performed.

The Company reserves its right to require any individual to undergo such medical tests or any further additional tests, at the sole discretion of the Company to determine the acceptance of a Proposal. If the proposal is accepted we shall refund 50% of the health check-up cost (on our pre agreed rates with the network provider).

**14. Cancellation/Termination**

This Policy will terminate at the expiration of the period for which premium has been paid or on the Expiration Date shown in Policy Schedule.

- **Cancellation by Insurer:**

The Policy shall be void and all premium paid hereon shall be forfeited to the Company, in the event of misrepresentation, mis-description or non-disclosure of any material fact. The Company may, in the event of non-cooperation of the Insured/ Insured person/s cancel this Policy, by giving 15 days' notice in writing by Registered Post Acknowledgment due to the Insured/ Insured Person/s at his / their last known address in which case the Company shall be liable to repay a rateable proportion of the premium for the unexpired term from the date of the cancellation subject to there being no claim made/ reported under the Policy.

- **Cancellation by Insured/ Insured Person:**

The Insured may elect to cancel the Policy by giving 15 days' notice in writing to the Company. If no claim has been made under the Policy then the Company shall from the date of receipt of notice cancel the Policy and refund the premium for the balance Policy period as per the Table below;

<b>Cancellation period</b>	<b>1 Year Policy</b>	<b>2 Year Policy</b>	<b>3 Year Policy</b>
Up to 1 Month	75%	87.50%	92.00%
Up to 3 Months	50%	75.00%	83.00%
Up to 6 Months	25%	62.50%	75.00%
Up to 9 Months	NIL	50.00%	67.00%
Up to 12 Months	NIL	42.00%	55.00%
Up to 15 Months	NIL	25.00%	50.00%
Up to 18 Months	NIL	12.50%	42.00%
Up to 24 Months	NIL	NIL	30.00%
Up to 30 Months	NIL	NIL	8.00%
Up to 36 Months	NIL	NIL	NIL

In the event of the death of the Insured Person/s during the currency of the Policy, due to any reason and subject to there being no claim reported under the Policy, the Policy would cease to operate and the Nominee/legal heir would be entitled to a refund in premium from the date of death to the expiry of Policy and such refund would be governed by the provisions relating to the

Cancellation by Insured/ Insured Person/s as specified above. In case of a Family cover, upon the death of the Policy holder, this Policy shall continue till the end of the Policy Period. If the other Insured Person/s wish to continue with the same Policy, the Company will renew the Policy subject to the appointment of an Insured.

#### **15. Withdrawal of Product**

In case the product is found to be financially unviable or is deficient in any manner, the Company shall, in terms of Insurance Regulatory & Development Authority (Health Insurance) Regulations 2013, have the option to withdraw this product from the market subject to prior approval of such withdrawal from the Regulatory Authority. Any withdrawal of the product would be duly intimated to existing customers, who on expiry of the existing Policy, will have an option to obtain Renewal under similar product/s available with Us. The Company shall allow the benefit of Portability in all such cases.

#### **16. Free Look Cancellation**

A period of 15 days from the date of receipt of Policy document is available to review the terms, conditions and exclusions of the Policy. The Insured has the option of cancelling the Policy stating the reasons for cancellation if he has any objections to any of the terms, conditions and exclusions. The company shall refund the premium paid after adjusting the amounts spent on medical examination of the Insured person/s, Stamp Duty Charges and proportionate risk premium in case the risk has already commenced. Cancellation will be allowed only if there are no claims reported under the Policy. All rights under this Policy shall immediately stand extinguished on the free look cancellation of the Policy. Free look provision is available only at the time of inception of the first Policy contract with us and not at the time of Renewal of the Policy.

#### **17. Continuity Benefits**

- a. **Portability:** If You are insured continuously and without interruption under any other similar health insurance indemnity policy issued by Indian General and/ or Standalone Health Insurer's individual insurance policy and you want to shift to us on renewal, the Company will consider such requests on proper evaluation allowed in terms of the Portability Guidelines issued by IRDA.
- b. **For Child/children:** covered with Us shall have the option to continue renewal by migrating to a suitable policy at the end of the specified age. Due credit for continuity in respect of the previous policy period will be allowed provided the earlier policies have been maintained without a break.

#### **18. Disclaimer**

It is being expressly agreed and declared that if the Company shall disclaim liability for any claim hereunder and such claim shall not within 12 calendar months from the date of the 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.

#### **19. Area of Validity**

The Policy shall provide for eligible medical treatment taken within India & all the benefits under the Policy shall be payable in Indian rupees only. This Clause is not applicable for the Add-on 'World-wide coverage' if opted by the Insured/s and specified so in the Schedule to this Policy.

## 20. Policy Disputes

The parties to this Policy expressly agree that the laws of the Republic of India shall govern the validity, construction, interpretation and effect of this Policy. Any dispute concerning the interpretation of the terms and 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. Each party agrees to be subject to the executive jurisdiction of the High Court of Mumbai and to comply with all requirements necessary to give such Court the jurisdiction. All matters arising hereunder shall be determined in accordance with the law and practice of such Court.

## 21. 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 thereto 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 the 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 dispute or difference 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 the award by such arbitrator/arbitrators of the amount of the loss or damage shall be first obtained.

## 22. Notice

Every notice and communication to the Company required by this Policy shall be in writing, within specified time and be addressed to the nearest office of the Company. In case the Policy is sold via voice log the notice to the Company may be placed via same mode.

## 23. Electronic Transaction

The Insured agrees to adhere to and comply with all such terms and conditions involving transactions effected by or through facilities for conducting remote transactions including the Internet, World Wide Web, electronic data interchange, call centers, tele service operations (whether voice, video, data or combination thereof) or by means of electronic, computer, automated machines network or through other means of telecommunication, established by or on behalf of the Company, for and in respect of this Policy or its terms.

**24. Notices:** Any notice, direction or instruction given under this policy shall be in writing and delivered by hand, post, or fax to:

**In case of Insured** - As mentioned in the schedule

**In case of the Company:**



Liberty Videocon General Insurance co.  
10<sup>th</sup> Floor, Tower A, Peninsula Business Park,  
Ganpatrao Kadam Marg,  
Lower Parel, Mumbai – 400013  
Tel: 02207001313  
Fax : 022 67001606

Notice and instruction will be deemed served 7 days after posting or immediately upon recipient in the case of hand delivery, fax or e-mail.

**25. Customer Service:** If at any time the Insured requires any clarification or assistance, the insured may contact the offices of the Company at the address specified during normal business hours.

### **G. DISCOUNT PARAMETERS**

The following discounts on the premium payable based on the declarations made in proposal form, health status of the insured and coverage sought:

1. Family Discount: A Family discount of 10% will be given if 2 or more family members are covered on Individual Sum Insured basis and is available to each member under the policy
2. Multi-year Policy Discount: A discount of 7.5% and 10% will be given on selection of 2 year or 3 year tenure policies respectively.
3. Loyalty Discount: 5% discount if the client already has our ongoing retail health insurance policy.
4. Employee Discount: 10% discount if the client is an employee of the Company. The discount will be given to each member insured under the Policy.
5. Direct Policy Purchase Discount- 10% discount will be given if you are purchasing this Policy through Our Website / direct channels.

### **H. GRIEVANCE REDRESSAL PROCEDURE**

We assure the best customer service from our end to our valued Insured/Insured Person(s) and request you to adopt following procedure in case of any service related query or grievance.

You may communicate your query or grievances by sending a letter to below mentioned address or to your nearest branch or email at below mentioned email ID or by calling at our below mentioned call center number.

#### **Customer Care Cell**

Liberty Videocon General Insurance Company Limited  
10<sup>th</sup> Floor, Tower A, Peninsula Business Park, Lower Parel, Mumbai  
E-mail : [care@libertyvideocon.com](mailto:care@libertyvideocon.com)  
Toll Free No. : 1800 266 5844

Please include your Policy number in all your communication with the Company. This will help us resolve the issue more efficiently.

The Company had a separate channel to address the grievances of Senior Citizens insured/ insured person(s)

If You are not satisfied with redressal of Your grievance, You may approach the nearest Insurance Ombudsman for resolution of Your grievance. The contact details of the Ombudsman offices are mentioned below;

Office of the Ombudsman	Contact Details	Areas of Jurisdiction
<b>AHMEDABAD</b>	Insurance Ombudsman, Office of the Insurance Ombudsman, 2nd Floor, Ambica House, Nr. C.U. Shah College, Ashram Road, <b>AHMEDABAD-380 014</b> . Tel.:- 079-27546840 Fax : 079-27546142 Email <a href="mailto:ins.omb@rediffmail.com">ins.omb@rediffmail.com</a>	Gujarat , UT of Dadra & Nagar Haveli, Daman and Diu
<b>BHOPAL</b>	Insurance Ombudsman, Office of the Insurance Ombudsman, Janak Vihar Complex, 2 <sup>nd</sup> Floor, 6, Malviya Nagar, Opp. Airtel, Near New Market, <b>BHOPAL(M.P.)-462 023</b> . Tel.:- 0755-2569201 Fax : 0755-2769203 Email <a href="mailto:bimalokpalbhopal@airtelmail.in">bimalokpalbhopal@airtelmail.in</a>	Madhya Pradesh & Chhattisgarh
<b>BHUBANESHWAR</b>	Insurance Ombudsman, Office of the Insurance Ombudsman, 62, Forest Park, <b>BHUBANESHWAR-751 009</b> . Tel.:- 0674-2596455 Fax : 0674-2596429 Email <a href="mailto:ioobbsr@dataone.in">ioobbsr@dataone.in</a>	Orissa
<b>CHANDIGARH</b>	Insurance Ombudsman, Office of the Insurance Ombudsman, S.C.O. No.101-103, 2nd Floor, Batra Building. Sector 17-D, <b>CHANDIGARH-160 017</b> . Tel.:- 0172-2706468 Fax : 0172-2708274 Email <a href="mailto:ombchd@yahoo.co.in">ombchd@yahoo.co.in</a>	Punjab , Haryana, Himachal Pradesh, Jammu & Kashmir , UT of Chandigarh
<b>CHENNAI</b>	Insurance Ombudsman, Office of the Insurance Ombudsman, Fathima Akhtar Court, 4th Floor, 453 (old 312), Anna Salai, Teynampet, <b>CHENNAI-600 018</b> . Tel.:- 044-24333668 /5284 Fax : 044-24333664 Email <a href="mailto:insombud@md4.vsnl.net.in">insombud@md4.vsnl.net.in</a>	Tamil Nadu, UT-Pondicherry Town and Karaikal (which are part of UT of Pondicherry)
<b>NEW DELHI</b>	Insurance Ombudsman, Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Bldg., Asaf Ali Road, <b>NEW DELHI-110 002</b> . Tel.:- 011-23239633 Fax : 011-23230858 Email <a href="mailto:iobdelraj@rediffmail.com">iobdelraj@rediffmail.com</a>	Delhi & Rajasthan
<b>GUWAHATI</b>	Insurance Ombudsman, Office of the Insurance Ombudsman, "Jeevan Nivesh", 5 <sup>th</sup> Floor, Near Panbazar Overbridge, S.S. Road, <b>GUWAHATI-781 001 (ASSAM)</b> . Tel.:- 0361-2132204/5 Fax : 0361-2732937. Email <a href="mailto:ombudsmanghy@rediffmail.com">ombudsmanghy@rediffmail.com</a>	Assam , Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura
<b>HYDERABAD</b>	Insurance Ombudsman, Office of the Insurance Ombudsman, 6-2-46, 1 <sup>st</sup> Floor, Moin Court, A.C. Guards, Lakdi-Ka-Pool, <b>HYDERABAD-500 004</b> . Tel : 040-65504123 Fax: 040-23376599, Email <a href="mailto:insombudhyd@gmail.com">insombudhyd@gmail.com</a>	Andhra Pradesh, Karnataka and UT of Yanam – a part of the UT of Pondicherry

<b>ERNAKULAM</b>	Insurance Ombudsman, Office of the Insurance Ombudsman, 2nd Floor, CC 27/2603, Pulinat Bldg., Opp. Cochin Shipyard, M.G. Road, <b>ERNAKULAM-682 015</b> . Tel: 0484-2358759 Fax : 0484-2359336. Email <a href="mailto:iokochi@asianetindia.com">iokochi@asianetindia.com</a>	Kerala , UT of (a) Lakshadweep , (b) Mahe – a part of UT of Pondicherry
<b>KOLKATA</b>	Insurance Ombudsman, Office of the Insurance Ombudsman, North British Bldg., 29, N.S. Road, 4 <sup>th</sup> Floor, <b>KOLKATA-700 001</b> . Tel : 033-22134866 Fax : 033-22134868. Email <a href="mailto:iombkol@vsnl.net">iombkol@vsnl.net</a>	West Bengal , Bihar , Jharkhand and UT of Andaman & Nicobar Islands , Sikkim
<b>LUCKNOW</b>	Insurance Ombudsman, Office of the Insurance Ombudsman, Jeevan Bhawan, Phase-2, 6 <sup>th</sup> Floor, Nawal Kishore Road, Hazaratganj, <b>LUCKNOW-226 001</b> . Tel : 0522 -2231331 Fax : 0522-2231310 Email <a href="mailto:insombudsman@rediffmail.com">insombudsman@rediffmail.com</a>	Uttar Pradesh and Uttaranchal
<b>MUMBAI</b>	Insurance Ombudsman, Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S.V. Road, Santacruz(W), <b>MUMBAI-400 054</b> . Tel : 022-26106928 Fax : 022-26106052 Email <a href="mailto:ombudsmanmumbai@gmail.com">ombudsmanmumbai@gmail.com</a>	Maharashtra , Goa

The updated grievances redressal procedure shall be provided on the website of the Company and is subject to change in compliance with guidelines/regulations issued by Insurance Regulatory and Development Authority.

## HEALTH CONNECT SUPRA POLICY BENEFIT SCHEDULE

GENERAL DETAILS	
<b>Age Group</b>	Minimum Age at Entry (Adult) - 18 Years, Children 91 days
	Maximum Age at Entry (Adult) - 65 Years
	Child/Children below 25 years can be insured provided either parent is getting insured under the Policy
<b>Renewal</b>	Life Long
<b>Tenure</b>	1/ 2/ 3 years
<b>Option</b>	Individual Sum Insured basis and Family Floater Sum Insured basis
<b>Family members</b>	<b>Individual Sum Insured-</b> Family members as stated in the Policy schedule can be covered in a single Policy on Individual Sum Insured basis
	<b>Family Floater Basis-</b> Self + Spouse+ max upto 3 dependent children can be covered under a single Sum Insured.

### SUM INSURED AND DEDUCTIBLE (APPLICABLE)

PLAN	TOP UP		SUPER TOP UP		
OPTIONS	SUM INSURED	DEDUCTIBLE PER CLAIM/HOSPITALIZATION/ANY ONE ILLNESS	OPTIONS	SUM INSURED	DEDUCTIBLE PER YEAR
I	INR 50000 1, 1.5, 2 LAKHS	INR 50000	I	3, 5, 7, 10,15,20 LAKHS	2,3,4,5,7.5,10 LAKHS
II	3, 5,7 LAKHS	2,3, 4, 5 LAKHS	II	10, 15, 20,30,50,100 LAKHS	10, 15,20,30, 40 LAKHS
III	10,15,20 LAKHS	5, 7.5, 10 LAKHS			

COVERAGE(S) DETAILS						
<u>PLAN</u>		TOP UP			SUPER TOP UP	
<u>OPTIONS</u>		I	II	III	I	II
<u>SUM INSURED</u>		INR 50000, 1 Lakh, 1.5 Lakhs, 2 Lakhs	3, 5, 7 Lakhs	10, 15,20 Lakhs	3, 5, 7, 10, 15, 20 Lakhs	10, 15, 20, 30, 50, 100 Lakhs
<u>DEDUCTIBLE</u>		INR 50000	2, 3, 4, 5 Lakhs	5, 7.5, 10 Lakhs	2, 3, 4, 5, 7.5,10 Lakhs	10, 15, 20, 30,40 Lakhs
In-patient Hospitalization	Minimum 24 Hrs hospitalisation as an In-patient	✓	✓	✓	✓	✓
Pre-Hospitalisation	Medical expenses incurred prior to the covered Hospitalization	30 DAYS	30 DAYS	60 DAYS	30 DAYS	60 DAYS
Post-Hospitalisation	Medical expenses incurred after the covered Hospitalization	60 DAYS	60 DAYS	90 DAYS	60 DAYS	90 DAYS
Day care Procedures	405 day care procedures undertaken in a hospital/day care centre in less than 24 hours due to Technological advancement	✓	✓	✓	✓	✓
Loyalty Perk	Auto increase in Sum Insured by 10% on Sum insured for every claim free year up to max. of 100%.	NA	NA	NA	✓	✓



Preventive Care	The Company will provide benefits which would help in preventing adverse Health condition/s.	✓	✓	✓	✓	✓
<b>OPTIONAL COVER(S)</b>						
Reload of Sum Insured	Reload Sum Insured available when the Sum Insured gets exhausted	NA	✓	✓	✓	✓
AYUSH Treatment	Medical expenses incurred for Ayurveda, Unani, Sidha and Homeopathy Treatment	NA	✓	✓	✓	✓
World-wide coverage	Emergency care Medical expenses incurred outside India	NA	NA	NA	✓	✓
Wellness & Assistance Program	Available on optional basis and serviced by Us/Through Our Service Provider	✓	✓	✓	✓	✓
<b>WAITING PERIOD(S)</b>						
30 days	Yes	✓	✓	✓	✓	<b>IN INDIA:</b> WAITING PERIODS AS PER OTHER PLANS ARE APPLICABLE <b>Optional Cover WORLD-WIDE COVERAGE:</b> NO WAITING PERIOD APPLICABLE
2 Years	Yes	✓	✓	✓	✓	<b>IN INDIA:</b> WAITING PERIODS AS PER OTHER PLANS ARE APPLICABLE <b>Optional Cover WORLD-WIDE COVERAGE:</b> NO WAITING PERIOD APPLICABLE
Pre- existing Diseases (PED)	Yes	3 YEARS	3 YEARS	3 YEARS	3 YEARS	<b>Applicable for all Plans including Optional Cover World wide coverage</b>

## LIST OF DAY CARE PROCEDURES

Day Care Procedures/Treatments include the following Day Care Surgeries & Day Care Treatments and can include other Day Care procedures or surgery or treatment undertaken by the Insured Person as an inpatient for less than 24 hours in a Hospital or standalone day care centre but not in the Outpatient department of a Hospital:

### ENT

- 1 Stapedotomy
- 2 Myringoplasty (Type I Tympanoplasty)
- 3 Revision stapedectomy
- 4 Labyrinthectomy for severe Vertigo
- 5 Stapedectomy under GA
- 6 Ossiculoplasty
- 7 Myringotomy with Grommet Insertion
- 8 Tympanoplasty (Type III)
- 9 Stapedectomy under LA
- 10 Revision of the fenestration of the inner ear.
- 11 Tympanoplasty (Type IV)
- 12 Endolymphatic Sac Surgery for Meniere's Disease
- 13 Turbinectomy
- 14 Removal of Tympanic Drain under LA
- 15 Endoscopic Stapedectomy
- 16 Fenestration of the inner ear
- 17 Incision and drainage of perichondritis
- 18 Septoplasty
- 19 Vestibular Nerve section
- 20 Thyroplasty Type I
- 21 Pseudocyst of the Pinna - Excision
- 22 Incision and drainage - Haematoma Auricle
- 23 Tympanoplasty (Type II)
- 24 Keratosis removal under GA
- 25 Reduction of fracture of Nasal Bone
- 26 Excision and destruction of lingual tonsils
- 27 Conchoplasty
- 28 Thyroplasty Type II
- 29 Tracheostomy
- 30 Excision of Angioma Septum
- 31 Turbinoplasty
- 32 Incision & Drainage of Retro Pharyngeal Abscess
- 33 Uvulo Palato Pharyngo Plasty
- 34 Palatoplasty
- 35 Tonsillectomy without adenoidectomy
- 36 Adenoidectomy with Grommet insertion

- 37 Adenoidectomy without Grommet insertion
- 38 Vocal Cord lateralisation Procedure
- 39 Incision & Drainage of Para Pharyngeal Abscess
- 40 Transoral incision and drainage of a pharyngeal abscess
- 41 Tonsillectomy with adenoidectomy
- 42 Tracheoplasty

### Ophthalmology

- 43 Incision of tear glands
- 44 Other operation on the tear ducts
- 45 Incision of diseased eyelids
- 46 Excision and destruction of the diseased tissue of the eyelid
- 47 Removal of foreign body from the lens of the eye.
- 48 Corrective surgery of the entropion and ectropion
- 49 Operations for pterygium
- 50 Corrective surgery of blepharoptosis
- 51 Removal of foreign body from conjunctiva
- 52 Biopsy of tear gland
- 53 Removal of Foreign body from cornea
- 54 Incision of the cornea
- 55 Other operations on the cornea
- 56 Operation on the canthus and epicanthus
- 57 Removal of foreign body from the orbit and the eye ball.
- 58 Surgery for cataract
- 59 Treatment of retinal lesion
- 60 Removal of foreign body from the posterior chamber of the eye

### Oncology

- 61 IV Push Chemotherapy
- 62 HBI-Hemibody Radiotherapy
- 63 Infusional Targeted therapy

64 SRT-Stereotactic Arc Therapy  
 65 SC administration of Growth Factors  
 66 Continuous Infusional Chemotherapy  
 67 Infusional Chemotherapy  
 68 CCRT-Concurrent Chemo + RT  
 69 2D Radiotherapy  
 70 3D Conformal Radiotherapy  
 71 IGRT- Image Guided Radiotherapy  
 72 IMRT- Step & Shoot  
 73 Infusional Bisphosphonates  
 74 IMRT- DMLC  
 75 Rotational Arc Therapy  
 76 Tele gamma therapy  
 77 FSRT-Fractionated SRT  
 78 VMAT-Volumetric Modulated Arc Therapy  
 79 SBRT-Stereotactic Body Radiotherapy  
 80 Helical Tomotherapy  
 81 SRS-Stereotactic Radiosurgery  
 82 X-Knife SRS  
 83 Gammaknife SRS  
 84 TBI- Total Body Radiotherapy  
 85 intraluminal Brachytherapy  
 86 Electron Therapy  
 87 TSET-Total Electron Skin Therapy  
 88 Extracorporeal Irradiation of Blood Products  
 89 Telecobalt Therapy  
 90 Telecesium Therapy  
 91 External mould Brachytherapy  
 92 Interstitial Brachytherapy  
 93 Intracavity Brachytherapy  
 94 3D Brachytherapy  
 95 Implant Brachytherapy  
 96 Intravesical Brachytherapy  
 97 Adjuvant Radiotherapy  
 98 Afterloading Catheter Brachytherapy  
 99 Conditioning Radiotherapy for BMT  
 100 Extracorporeal Irradiation to the Homologous Bone grafts  
 101 Radical chemotherapy  
 102 Neoadjuvant radiotherapy  
 103 LDR Brachytherapy  
 104 Palliative Radiotherapy  
 105 Radical Radiotherapy  
 106 Palliative chemotherapy  
 107 Template Brachytherapy  
 108 Neoadjuvant chemotherapy  
 109 Adjuvant chemotherapy

110 Induction chemotherapy  
 111 Consolidation chemotherapy  
 112 Maintenance chemotherapy  
 113 HDR Brachytherapy

### **Plastic Surgery**

114 Construction skin pedicle flap  
 115 Gluteal pressure ulcer-Excision  
 116 Muscle-skin graft, leg  
 117 Removal of bone for graft  
 118 Muscle-skin graft duct fistula  
 119 Removal cartilage graft  
 120 Myocutaneous flap  
 121 Fibro myocutaneous flap  
 122 Breast reconstruction surgery after mastectomy  
 123 Sling operation for facial palsy  
 124 Split Skin Grafting under RA  
 125 Wolfe skin graft  
 126 Plastic surgery to the floor of the mouth under GA

### **Urology**

127 AV fistula - wrist  
 128 URSL with stenting  
 129 URSL with lithotripsy  
 130 Cystoscopic Litholapaxy  
 131 ESWL  
 132 Haemodialysis  
 133 Bladder Neck Incision  
 134 Cystoscopy & Biopsy  
 135 Cystoscopy and removal of polyp  
 136 Suprapubic cystostomy  
 137 percutaneous nephrostomy  
 139 Cystoscopy and "SLING" procedure.  
 140 TUNA- prostate  
 141 Excision of urethral diverticulum  
 142 Removal of urethral Stone  
 143 Excision of urethral prolapse  
 144 Mega-ureter reconstruction  
 145 Kidney renoscopy and biopsy  
 146 Ureter endoscopy and treatment  
 147 Vesico ureteric reflux correction  
 148 Surgery for pelvi ureteric junction obstruction  
 149 Anderson hynes operation  
 150 Kidney endoscopy and biopsy

- 151 Paraphimosis surgery
- 152 injury prepuce- circumcision
- 153 Frenular tear repair
- 154 Meatotomy for meatal stenosis
- 155 surgery for fournier's gangrene scrotum
- 156 surgery filarial scrotum
- 157 surgery for watering can perineum
- 158 Repair of penile torsion
- 159 Drainage of prostate abscess
- 160 Orchiectomy
- 161 Cystoscopy and removal of FB

### Neurology

- 162 Facial nerve physiotherapy
- 163 Nerve biopsy
- 164 Muscle biopsy
- 165 Epidural steroid injection
- 166 Glycerol rhizotomy
- 167 Spinal cord stimulation
- 168 Motor cortex stimulation
- 169 Stereotactic Radiosurgery
- 170 Percutaneous Cordotomy
- 171 Intrathecal Baclofen therapy
- 172 Entrapment neuropathy Release
- 173 Diagnostic cerebral angiography
- 174 VP shunt
- 175 Ventriculoatrial shunt

### Thoracic surgery

- 176 Thoracoscopy and Lung Biopsy
- 177 Excision of cervical sympathetic Chain
- Thoracoscopic
- 178 Laser Ablation of Barrett's oesophagus
- 179 Pleurodesis
- 180 Thoracoscopy and pleural biopsy
- 181 EBUS + Biopsy
- 182 Thoracoscopy ligation thoracic duct
- 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
- 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 Microdochoectomy breast  
 270 Surgery for fracture Penis  
 271 Sentinel node biopsy

272 Parastomal hernia  
 273 Revision colostomy  
 274 Prolapsed colostomy- Correction  
 275 Testicular biopsy  
 276 laparoscopic cardiomyotomy( Hellers)  
 277 Sentinel node biopsy malignant melanoma  
 278 laparoscopic pyloromyotomy( Ramstedt)

### **Orthopedics**

279 Arthroscopic Repair of ACL tear knee  
 280 Closed reduction of minor Fractures  
 281 Arthroscopic repair of PCL tear knee  
 282 Tendon shortening  
 283 Arthroscopic Meniscectomy - Knee  
 284 Treatment of clavicle dislocation  
 285 Arthroscopic meniscus repair  
 286 Haemarthrosis knee- lavage  
 287 Abscess knee joint drainage  
 288 Carpal tunnel release  
 289 Closed reduction of minor dislocation  
 290 Repair of knee cap tendon  
 291 ORIF with K wire fixation- small bones  
 292 Release of midfoot joint  
 293 ORIF with plating- Small long bones  
 294 Implant removal minor  
 295 K wire removal  
 296 POP application  
 297 Closed reduction and external fixation  
 298 Arthrotomy Hip joint  
 299 Syme's amputation  
 300 Arthroplasty  
 301 Partial removal of rib  
 302 Treatment of sesamoid bone fracture  
 303 Shoulder arthroscopy / surgery  
 304 Elbow arthroscopy  
 305 Amputation of metacarpal bone  
 306 Release of thumb contracture  
 307 Incision of foot fascia  
 308 calcaneum spur hydrocort injection  
 309 Ganglion wrist hyalase injection  
 310 Partial removal of metatarsal  
 311 Repair / graft of foot tendon  
 312 Revision/Removal of Knee cap  
 313 Amputation follow-up surgery  
 314 Exploration of ankle joint  
 315 Remove/graft leg bone lesion  
 316 Repair/graft achilles tendon

- 317 Remove of tissue expander
- 318 Biopsy elbow joint lining
- 319 Removal of wrist prosthesis
- 320 Biopsy finger joint lining
- 321 Tendon lengthening
- 322 Treatment of shoulder dislocation
- 323 Lengthening of hand tendon
- 324 Removal of elbow bursa
- 325 Fixation of knee joint
- 326 Treatment of foot dislocation
- 327 Surgery of bunion
- 328 intra articular steroid injection
- 329 Tendon transfer procedure
- 330 Removal of knee cap bursa
- 331 Treatment of fracture of ulna
- 332 Treatment of scapula fracture
- 333 Removal of tumor of arm/ elbow under RA/GA
- 334 Repair of ruptured tendon
- 335 Decompress forearm space
- 336 Revision of neck muscle ( Torticollis release )
- 337 Lengthening of thigh tendons
- 338 Treatment fracture of radius & ulna
- 339 Repair of knee joint

### **Paediatric surgery**

- 340 Excision Juvenile polyps rectum
- 341 Vaginoplasty
- 342 Dilatation of accidental caustic stricture oesophageal
- 343 Presacral Teratomas Excision
- 344 Removal of vesical stone
- 345 Excision Sigmoid Polyp
- 346 Sternomastoid Tenotomy
- 347 Infantile Hypertrophic Pyloric Stenosis pyloromyotomy
- 348 Excision of soft tissue rhabdomyosarcoma
- 349 Mediastinal lymph node biopsy
- 350 High Orchiectomy for testis tumours
- 351 Excision of cervical teratoma
- 352 Rectal-Myomectomy
- 353 Rectal prolapse (Delorme's procedure)
- 354 Orchidopexy for undescended testis
- 355 Detorsion of torsion Testis
- 356 lap.Abdominal exploration in cryptorchidism

- 357 EUA + biopsy multiple fistula in ano
- 358 Cystic hygroma - Injection treatment
- 359 Excision of fistula-in-ano

### **Gynaecology**

- 360 Hysteroscopic removal of myoma
- 361 D&C
- 362 Hysteroscopic resection of septum
- 363 thermal Cauterisation of Cervix
- 364 MIRENA insertion
- 365 Hysteroscopic adhesiolysis
- 366 LEEP
- 367 Cryocauterisation of Cervix
- 368 Polypectomy Endometrium
- 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

Note: The standard exclusions and waiting periods are applicable to all of the above Day Care Procedures depending on the medical condition

**STANDARD LIST OF EXCLUDED ITEMS**

S.No	NAME OF THE NON MEDICAL ITEM	PAYABLE/NOT PAYABLE
	<b>TOILETRIES/ COSMETICS/ PERSONAL COMFORT OR CONVENIENCE ITEMS</b>	
1	<b>ANNE FRENCH CHARGES</b>	Not Payable
2	<b>BABY CHARGES (UNLESS SPECIFIED/INDICATED)</b>	Not Payable
3	<b>BABY FOOD</b>	Not Payable
4	<b>BABY UTILITES CHARGES</b>	Not Payable
5	<b>BABY SET</b>	Not Payable
6	<b>BABY BOTTLES</b>	Not Payable
7	<b>BOTTLE</b>	Not Payable
8	<b>BRUSH</b>	Not Payable
9	<b>COSY TOWEL</b>	Not Payable
10	<b>HAND WASH</b>	Not Payable
11	<b>MOISTURISER PASTE BRUSH</b>	Not Payable
12	<b>POWDER</b>	Not Payable
13	<b>RAZOR</b>	Payable
14	<b>TOWEL</b>	Not Payable
15	<b>SHOE COVER</b>	Not Payable
16	<b>BEAUTY SERVICES</b>	Not Payable
17	<b>BELTS/ BRACES</b>	Essential and should be paid at least specifically for cases who have undergone surgery of thoracic or lumbar spine.
18	<b>BUDS</b>	Not Payable
19	<b>BARBER CHARGES</b>	Not Payable
20	<b>CAPS</b>	Not Payable
21	<b>COLD PACK/HOT PACK</b>	Not Payable
22	<b>CARRY BAGS</b>	Not Payable



23	CRADLE CHARGES	Not Payable
24	COMB	Not Payable
25	DISPOSABLES RAZORS CHARGES ( for site preparations)	Payable
26	EAU-DE-COLOGNE / ROOM FRESHNERS	Not Payable
27	EYE PAD	Not Payable
28	EYE SHEILD	Not Payable
29	EMAIL / INTERNET CHARGES	Not Payable
30	FOOD CHARGES (OTHER THAN PATIENT's DIET PROVIDED BY HOSPITAL)	Not Payable
31	FOOT COVER	Not Payable
32	GOWN	Not Payable
33	LEGGINGS	Essential in bariatric and varicose vein surgery and may be considered for at least these conditions where surgery itself is payable.
34	LAUNDRY CHARGES	Not Payable
35	MINERAL WATER	Not Payable
36	OIL CHARGES	Not Payable
37	SANITARY PAD	Not Payable
38	SLIPPERS	Not Payable
39	TELEPHONE CHARGES	Not Payable
40	TISSUE PAPER	Not Payable
41	TOOTH PASTE	Not Payable
42	TOOTH BRUSH	Not Payable
43	GUEST SERVICES	Not Payable
44	BED PAN	Not Payable
45	BED UNDER PAD CHARGES	Not Payable
46	CAMERA COVER	Not Payable
47	CARE FREE	Not Payable
48	CLINIPLAST	Not Payable
49	CREPE BANDAGE	Not Payable
50	CURAPORE	Not Payable
51	DIAPER OF ANY TYPE	Not Payable
52	DVD, CD CHARGES	Not Payable ( However if CD is specifically sought by Insurer/TPA then payable)
53	EYELET COLLAR	Not Payable
54	FACE MASK	Not Payable
55	FLEXI MASK	Not Payable
56	GAUSE SOFT	Not Payable



57	<b>GAUZE</b>	<b>Not Payable</b>
58	<b>HAND HOLDER</b>	<b>Not Payable</b>
59	<b>HANSAPLAST/ ADHESIVE BANDAGES</b>	<b>Not Payable</b>
60	<b>LACTOGEN/ INFANT FOOD</b>	<b>Not Payable</b>
61	<b>SLINGS</b>	<b>Reasonable costs for one sling in case of upper arm fractures may be considered ITEMS SPECIFICALLY EXCLUDED IN THE POLICIES</b>
	<b>ITEMS SPECIFICALLY EXCLUDED IN THE POLICIES</b>	
62	<b>WEIGHT CONTROL PROGRAMS/ SUPPLIES/ SERVICES</b>	<b>Exclusion in policy unless otherwise specified</b>
63	<b>COST OF SPECTACLES/ CONTACT LENSES/ HEARING AIDS ETC.,</b>	<b>Not Payable</b>
64	<b>DENTAL TREATMENT EXPENSES THAT DO NOT REQUIRE HOSPITALISATION</b>	<b>Not Payable</b>
65	<b>HORMONE REPLACEMENT THERAPY</b>	<b>Exclusion in policy unless otherwise specified</b>
66	<b>HOME VISIT CHARGES</b>	<b>Exclusion in policy unless otherwise specified</b>
67	<b>INFERTILITY/ SUBFERTILITY/ ASSISTED CONCEPTION PROCEDURE</b>	<b>Exclusion in policy unless otherwise specified</b>
68	<b>OBESITY (INCLUDING MORBID OBESITY) TREATMENT</b>	<b>Exclusion in policy unless otherwise specified</b>
69	<b>PSYCHIATRIC &amp; PSYCHOSOMATIC DISORDERS</b>	<b>Exclusion in policy unless otherwise specified</b>
70	<b>CORRECTIVE SURGERY FOR REFRACTIVE ERROR</b>	<b>Exclusion in policy unless otherwise specified</b>
71	<b>TREATMENT OF SEXUALLY TRANSMITTED DISEASES</b>	<b>Exclusion in policy unless otherwise specified</b>
72	<b>DONOR SCREENING CHARGES</b>	<b>Exclusion in policy unless otherwise specified</b>
73	<b>ADMISSION/REGISTRATION CHARGES</b>	<b>Exclusion in policy unless otherwise specified</b>
74	<b>HOSPITALISATION FOR EVALUATION/ DIAGNOSTIC PURPOSE</b>	<b>Exclusion in policy unless otherwise specified</b>
75	<b>EXPENSES FOR INVESTIGATION/ TREATMENT IRRELEVANT TO THE DISEASE FOR WHICH ADMITTED OR DIAGNOSED</b>	<b>Not Payable - Exclusion in policy unless otherwise specified</b>
76	<b>ANY EXPENSES WHEN THE PATIENT IS DIAGNOSED WITH RETRO VIRUS + OR SUFFERING FROM /HIV/ AIDS ETC IS DETECTED/ DIRECTLY OR INDIRECTLY</b>	<b>Not payable as per HIV/AIDS exclusion</b>



77	<b>STEM CELL IMPLANTATION/ SURGERY</b>	Not Payable except Bone Marrow Transplantation where covered by policy
	<b>ITEMS WHICH FORM PART OF HOSPITAL SERVICES WHERE SEPARATE CONSUMABLES ARE NOT PAYABLE BUT THE SERVICE IS</b>	
78	<b>WARD AND THEATRE BOOKING CHARGES</b>	Payable under OT Charges, not payable separately
79	<b>ARTHROSCOPY &amp; ENDOSCOPY INSTRUMENTS</b>	Rental charged by the hospital payable. Purchase of Instruments not payable.
80	<b>MICROSCOPE COVER</b>	Payable under OT Charges, not separately
81	<b>SURGICAL BLADES,HARMONIC SCALPEL,SHAVER</b>	Payable under OT Charges, not separately
82	<b>SURGICAL DRILL</b>	Payable under OT Charges, not separately
83	<b>EYE KIT</b>	Payable under OT Charges, not separately
84	<b>EYE DRAPE</b>	Payable under OT Charges, not separately
85	<b>X-RAY FILM</b>	Payable under Radiology Charges, not as consumable
86	<b>SPUTUM CUP</b>	Payable under Investigation Charges, not as consumable
87	<b>BOYLES APPARATUS CHARGES</b>	Part of OT Charges, not seperately
88	<b>BLOOD GROUPING AND CROSS MATCHING OF DONORS SAMPLES</b>	Part of Cost of Blood, not payable
89	<b>SAVLON Not</b>	Payable-Part of Dressing Charges
90	<b>BAND AIDS, BANDAGES, STERLILE INJECTIONS, NEEDLES, SYRINGES</b>	Not Payable - Part of Dressing charges
91	<b>COTTON</b>	Not Payable-Part of Dressing Charges
92	<b>COTTON BANDAGE</b>	Not Payable- Part of Dressing Charges
93	<b>MICROPORE/ SURGICAL TAPE</b>	Not Payable-Payable by the patient when prescribed, otherwise included as Dressing Charges
94	<b>BLADE</b>	Not Payable
95	<b>APRON</b>	Not Payable -Part of Hospital Services/ Disposable linen to be part of OT/ICU chatges
96	<b>TORNIQUET</b>	Not Payable (service is charged by hospitals, consumables cannot be separately charged)
97	<b>ORTHOBUNDLE, GYNAEC BUNDLE</b>	Part of Dressing Charges
98	<b>URINE CONTAINER</b>	Not Payable
	<b>ELEMENTS OF ROOM CHARGE</b>	
99	<b>LUXURY TAX</b>	Actual tax levied by government is payable.Part of room charge for sub

		limits
100	HVAC	Part of room charge not payable separately
101	HOUSE KEEPING CHARGES	Part of room charge not payable separately
102	SERVICE CHARGES WHERE NURSING CHARGE ALSO CHARGED	Part of room charge not payable separately
103	TELEVISION & AIR CONDITIONER CHARGES	Payable under room charges not if separately levied
104	SURCHARGES	Part of Room Charge, Not payable separately
105	ATTENDANT CHARGES	Not Payable - Part of Room Charges
106	IM IV INJECTION CHARGES	Part of nursing charges, not payable
107	CLEAN SHEET	Part of Laundry/Housekeeping not payable separately
108	EXTRA DIET OF PATIENT(OTHER THAN THAT WHICH FORMS PART OF BED CHARGE)	Patient Diet provided by hospital is payable
109	BLANKET/WARMER BLANKET	Not Payable- part of room charges
	<b>ADMINISTRATIVE OR NON-MEDICAL CHARGES</b>	
110	ADMISSION KIT	Not Payable
111	BIRTH CERTIFICATE	Not Payable
112	BLOOD RESERVATION CHARGES AND ANTE NATAL BOOKING CHARGES	Not Payable
113	CERTIFICATE CHARGES	Not Payable
114	COURIER CHARGES	Not Payable
115	CONVENYANCE CHARGES	Not Payable
116	DIABETIC CHART CHARGES	Not Payable
117	DOCUMENTATION CHARGES / ADMINISTRATIVE EXPENSES	Not Payable
118	DISCHARGE PROCEDURE CHARGES	Not Payable
119	DAILY CHART CHARGES	Not Payable
120	ENTRANCE PASS / VISITORS PASS CHARGES	Not Payable
121	EXPENSES RELATED TO PRESCRIPTION ON DISCHARGE	To be claimed by patient under Post Hosp where admissible
122	FILE OPENING CHARGES	Not Payable
123	INCIDENTAL EXPENSES / MISC. CHARGES (NOT EXPLAINED)	Not Payable
124	MEDICAL CERTIFICATE	Not Payable
125	MAINTAINANCE CHARGES	Not Payable
126	MEDICAL RECORDS	Not Payable
127	PREPARATION CHARGES	Not Payable

128	<b>PHOTOCOPIES CHARGES</b>	Not Payable
129	<b>PATIENT IDENTIFICATION BAND / NAME TAG</b>	Not Payable
130	<b>WASHING CHARGES</b>	Not Payable
131	<b>MEDICINE BOX</b>	Not Payable
132	<b>MORTUARY CHARGES</b>	Payable upto 24 hrs, shifting charges not payable
133	<b>MEDICO LEGAL CASE CHARGES (MLC CHARGES)</b>	Not Payable
	<b>EXTERNAL DURABLE DEVICES</b>	
134	<b>WALKING AIDS CHARGES</b>	Not Payable
135	<b>BIPAP MACHINE</b>	Not Payable
136	<b>COMMODE</b>	Not Payable
137	<b>CPAP/ CAPD EQUIPMENTS</b>	Device not payable
138	<b>INFUSION PUMP - COST</b>	Device not payable
139	<b>OXYGEN CYLINDER (FOR USAGE OUTSIDE THE HOSPITAL)</b>	Not Payable
140	<b>PULSEOXYMETER CHARGES</b>	Device not payable
141	<b>SPACER</b>	Not Payable
142	<b>SPIROMETRE</b>	Device not payable
143	<b>SPO2 PROBE</b>	Not Payable
144	<b>NEBULIZER KIT</b>	Not Payable
145	<b>STEAM INHALER</b>	Not Payable
146	<b>ARMSLING</b>	Not Payable
147	<b>THERMOMETER</b>	Not Payable (paid by patient)
148	<b>CERVICAL COLLAR</b>	Not Payable
149	<b>SPLINT</b>	Not Payable
150	<b>DIABETIC FOOT WEAR</b>	Not Payable
151	<b>KNEE BRACES ( LONG/ SHORT/ HINGED)</b>	Not Payable
152	<b>KNEE IMMOBILIZER/SHOULDER IMMOBILIZER</b>	Not Payable
153	<b>LUMBO SACRAL BELT</b>	Essential and should be paid at least specifically for cases who have undergone surgery of lumbar spine.
154	<b>NIMBUS BED OR WATER OR AIR BED CHARGES</b>	Payable for any ICU patient requiring more than 3 days in ICU, all patients with paraplegia/quadruplegia for any reason and at reasonable cost of approximately Rs 200/ day
155	<b>AMBULANCE COLLAR</b>	Not Payable
156	<b>AMBULANCE EQUIPMENT</b>	Not Payable
157	<b>MICROSHEILD</b>	Not Payable



158	<b>ABDOMINAL BINDER</b>	Essential and should be paid at least in post surgery patients of major abdominal surgery including TAH, LSCS, incisional hernia repair, exploratory laparotomy for intestinal obstruction, liver transplant etc.
<b>ITEMS PAYABLE IF SUPPORTED BY A PRESCRIPTION</b>		
159	<b>BETADINE \ HYDROGEN PEROXIDE\SPIRIT\\DETTOL \SAVLON\ DISINFECTANTS ETC</b>	May be payable when prescribed for patient, not payable for hospital use in OT or ward or for dressings in hospital
160	<b>PRIVATE NURSES CHARGES- SPECIAL NURSING CHARGES</b>	Post hospitalization nursing charges not Payable
161	<b>NUTRITION PLANNING CHARGES - DIETICIAN CHARGES / DIET CHARGES</b>	Patient Diet provided by hospital is payable
162	<b>ALEX SUGAR FREE</b>	Payable -Sugar free variants of admissible medicines are not excluded
163	<b>CREAMS POWDERS LOTIONS (Toiletries are not payable,only prescribed medical pharmaceuticals payable)</b>	Payable when prescribed
164	<b>DIGENE GEL/ ANTACID GEL</b>	Payable when prescribed
165	<b>ECG ELECTRODES</b>	Upto 5 electrodes are required for every case visiting OT or ICU. For longer stay in ICU, may require a change and at least one set every second day must be payable.
166	<b>GLOVES</b>	Sterilized Gloves payable / unsterilized gloves not payable
167	<b>HIV KIT</b>	Payable - payable Pre operative screening
168	<b>LISTERINE/ ANTISEPTIC MOUTHWASH</b>	Payable when prescribed
169	<b>LOZENGES</b>	Payable when prescribed
170	<b>MOUTH PAINT</b>	Payable when prescribed
171	<b>NEBULISATION KIT</b>	If used during hospitalization is payable reasonably
172	<b>NEOSPRIN</b>	Payable when prescribed
173	<b>NOVARAPID</b>	Payable when prescribed
174	<b>17 VOLINI GEL/ ANALGESIC GEL</b>	Payable when prescribed
175	<b>ZYTEE GEL</b>	Payable when prescribed
176	<b>VACCINATION CHARGES</b>	Routine Vaccination not Payable / Post Bite Vaccination Payable
<b>PART OF HOSPITAL'S OWN COSTS AND NOT PAYABLE</b>		
177	<b>AHD</b>	Not Payable - Part of Hospital's internal Cost
178	<b>ALCOHOL SWABES</b>	Not Payable - Part of Hospital's internal



		Cost
179	SCRUB SOLUTION/STERILLIUM	Not Payable - Part of Hospital's internal Cost
	<b>OTHERS</b>	
180	VACCINE CHARGES FOR BABY	Not Payable
181	AESTHETIC TREATMENT / SURGERY	Not Payable
182	TPA CHARGES	Not Payable
183	VISCO BELT CHARGES	Not Payable
184	ANY KIT WITH NO DETAILS MENTIONED [DELIVERY KIT, ORTHOKIT, RECOVERY KIT, ETC]	Not Payable
185	EXAMINATION GLOVES	Not Payable
186	KIDNEY TRAY	Not Payable
187	MASK	Not Payable
188	OUNCE GLASS	Not Payable
189	OUTSTATION CONSULTANT'S/ SURGEON'S FEES	Not payable, except for telemedicine consultations where covered by policy
190	OXYGEN MASK	Not Payable
191	PAPER GLOVES	Not Payable
192	PELVIC TRACTION BELT	Should be payable in case of PIVD requiring traction as this is generally not reused
193	REFERAL DOCTOR'S FEES	Not Payable
194	ACCU CHECK ( Glucometry/ Strips)	Not payable pre hospitalisation or post hospitalisation / Reports and Charts required/ Device not payable
195	PAN CAN	Not Payable
196	SOFNET	Not Payable
197	TROLLY COVER	Not Payable
198	UROMETER, URINE JUG	Not Payable
199	AMBULANCE	Payable-Ambulance from home to hospital or interhospital shifts is payable/ RTA as specific requirement is payable
200	TEGADERM / VASOFIX SAFETY	Payable - maximum of 3 in 48 hrs and then 1 in 24 hrs
201	URINE BAG	Payable where medically necessary till a reasonable cost - maximum 1 per 24 hrs
202	SOFTOVAC	Not Payable
203	STOCKINGS	Essential for case like CABG etc. where it should be paid.