

1. Policy Document Terms & Conditions

The insurance cover provided under this Policy to the Insured Person up to the Sum Insured and within the Aggregate Sum Insured is and shall be subject to (a) the terms and conditions of this Policy and (b) the receipt of premium, and (c) Disclosure to Information Norm (including by way of the proposal form) for Yourself and on behalf of all persons to be insured. Please inform Us immediately of any change in the address, Primary Insured, state of health, or of any other changes affecting You and/or any Insured Person.

2. Benefits

The Policy covers Medical Expenses incurred towards medical treatment taken by an Insured Person during the Policy Period for an Illness, Accident or condition described below if this is contracted or sustained by an Insured Person during the Policy Period and subject always to the Sum Insured and within the Aggregate Sum Insured, any subsidiary limit specified in the Product Benefits Table, the terms, conditions, limitations and exclusions mentioned in the Policy and eligibility as per the insurance plan opted for in the Product Benefits Table and as shown in the Schedule:

2.1. In-patient Care

We will cover Medical Expenses for:

- (a) Medical Practitioner's fees
- (b) Diagnostics tests
- (c) Medicines, drugs and consumables
- (d) Intravenous fluids, blood transfusion, injection administration charges
- (e) Operation theatre charges
- (f) The cost of prosthetics and other devices or equipment if implanted internally during a Surgical Procedure.
- (g) Intensive Care Unit charges

2.2. Hospital Accommodation

We will cover Reasonable and Customary Charges for Room Rent for Hospitalaccommodation.

2.3. Pre-hospitalization Medical Expenses

We will cover Medical Expenses incurred due to Illness up to 7 days immediately before an Insured Person's admission to a Hospital for the same Illness as long as We have accepted an Inpatient Care Hospitalisation claim under Section 2.1 above. Pre-hospitalization Medical Expenses can be claimed as reimbursement only.

2.4 Post-hospitalization Medical Expenses

We will cover Medical Expenses incurred due to Illness up to 15 days immediately after an Insured person's discharge from Hospital for the same Illness as long as We have accepted an Inpatient Care Hospitalisation claim under Section 2.1 above. Post-hospitalization Medical Expenses can be claimed as reimbursement only.

2.5. Day-Care Treatment

We will cover Medical Expenses for Day-Care Treatment where such procedures/treatments are undertaken by an Insured Person in a Hospital/Day Care Center requiring stay for a continuous period of less than 24 hours. Any OPD treatment undertaken in a Hospital/Day Care Center will not be covered. The list of Day-Care Treatment covered under the Policy is as follows:-

- i. Haemo-Dialysis
- ii. Parenatal Chemotherapy
- iii. Radiotherapy
- iv. Eye surgery
- v. Lithotripsy (kidney stone removal)
- vi. Tonsillectomy
- vii. D&C
- viii. Surgery of Hydrocele
- ix. Surgery of prostate
- x. Gastrointestinal surgeries
- xi. Genital surgery
- xii. Surgery of nose
- xiii. Surgery of throat
- xiv. Surgery of ear
- xv. Surgery of urinary system
- xvi. Treatment of fractures / dislocation (excluding hair line fracture), Contracture releases and minor reconstructive procedures of limbs which otherwise require Hospitalization.
- xvii. Laparoscopic therapeutic surgeries that can be done through a Day Care Treatment.

3. Exclusions

We shall not be liable under this Policy for any claim in connection with or in respect of the following:

a. Pre-Existing Diseases

Benefits will not be available for Pre-existing Diseases until the completion of 48 months of continuous coverage from the date of commencement of coverage for the Insured Person.

b. 30 Days Waiting Period

We will not cover any treatment taken during the first 30 days from the date of commencement of coverage for the Insured Person, unless the treatment needed is the result of an Accident. This waiting period does not apply for any subsequent and continuous Renewals of coverage of the Insured Person.

c. Specific Waiting Periods

For all Insured Persons the conditions listed below will be subject to a waiting period of 24 months from the date of commencement of coverage for the Insured Person:

1. Migraine / Vascular headaches
2. Stones in the urinary system
3. Stones in biliary system
4. Surgery on tonsils / adenoids
5. Any type of cysts, nodules, polyps
6. Any type of breast lumps
7. Treatment of spondylosis/spondylitis - any type
8. IVDP & such other degenerative disorders
9. Benign Hypertrophic Prostatectomy
10. Hysterectomy / Myomectomy done due to Fibroids and/or Menorrhagia
11. Heart diseases
12. Any type of Carcinoma/sarcoma/blood cancer
13. Osteo Arthritis of any joint
14. Gastric and duodenal Ulcers
15. Thyroidectomy for nodule/multinodular goitre
16. Varicocele
17. Spermatocele
18. Rectal Prolapse
19. D&C
20. Vitrectomy & retinal detachment surgery for retinopathy
21. Amputation due to diabetes
22. Fistula in ano
23. Fissure in ano
24. Hernia
25. Hydrocele
26. Sinusitis
27. Knee / hip joint replacement
28. CRF or end stage renal failure
29. Cataract
30. Mastoidectomy (operation to remove piece of bone behind the ear)
31. Tympanoplasty (surgery to repair tympanic membrane aka eardrum)
32. Undescended testis
33. Surgery of genito urinary tract
34. Gout
35. Rheumatism
36. Hypertension
37. DM
38. Varicose veins & Varicose ulcers
39. Hemorrhoids (Piles)

d. Permanent Exclusions

We will not be liable under any circumstances, for any claim in connection with or with regard to any of the following permanent exclusions:-

i. Addictive conditions and disorders

Treatment related to Rehabilitation from addictive conditions and disorders/ Accident resulting from use/ consumption of drugs/ alcohol or any other intoxicating substance or from any kind of substance abuse or misuse.

ii. Ageing and puberty

Treatment to relieve symptoms caused by ageing, puberty, or other natural physiological cause, such as menopause and hearing loss caused by maturing or ageing.

iii. Artificial life maintenance

Artificial life maintenance, including life support machine use, where such treatment will not result in recovery or restoration of the previous state of health

iv. Circumcision

Circumcision unless necessary for the treatment of a disease or necessitated by an Accident.

v. Conflict and disaster

Treatment for any Illness or Injury resulting from nuclear or chemical contamination, war, riot, revolution, acts of Terrorism or any similar event (other than natural disaster or calamity), if one or more of the following conditions apply:

1. The Insured Person put himself in danger by entering a known area of conflict where active fighting or insurrections are taking place
2. The Insured Person was an active participant in the above mentioned acts or events of a similar nature.
3. The Insured Person displayed a blatant disregard for personal safety

Terrorism is an act or series of acts, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s) or government(s), or unlawful associations, recognized under Unlawful Activities (Prevention) Amendment Act, 2008 or any other related and applicable national or state legislation formulated to combat unlawful and terrorist activities in the nation for the time being in force, committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public or any section of the public in fear for such purposes.

vi. Congenital conditions

Treatment for any Congenital Anomaly.

vii. Convalescence and Rehabilitation

Hospital accommodation when it is used solely or primarily for any of the following purposes:

1. convalescence, Rehabilitation, supervision or any other purpose other than for receiving eligible treatment of a type that normally requires a stay in Hospital.

2. receiving general nursing care or any other services that do not require the Insured Person to be in Hospital and could be provided in another establishment that is not a Hospital
3. receiving services from a therapist or complementary medical practitioner or a practitioner of Alternative Treatment.

viii. Cosmetic surgery

Treatment undergone purely for cosmetic or psychological reasons to improve appearance including:

1. treatment related to or arising from the removal of non-diseased, or surplus or fat tissue, whether or not it is needed for medical or psychological reasons.
2. any treatment or procedure to change the shape or appearance of breast(s) whether or not it is needed for medical or psychological reasons, unless for reconstruction carried out within two years of surgery for breast cancer.

ix. Dental/oral treatment

Dental Treatment including Surgical Procedures for the treatment of bone disease when related to gum disease or damage, or treatment for, or treatment arising from, disorders of the tempromandibular joint.

EXCEPTION: We will pay for a Surgical Procedure undertaken as an Inpatient in a Hospital for a continuous minimum period of 24 hours carried out by a Medical Practitioner to:

1. put a natural tooth back into a jaw bone after it is knocked out or dislodged in an Accident
2. treat irreversible bone disease involving the jaw which cannot be treated in any other way, but not if it is related to gum disease or tooth disease or damage
3. surgically remove a complicated, buried or impacted tooth root, for example in the case of an impacted wisdom tooth.

x. Domiciliary Hospitalisation

We will not cover Medical Expenses for any Domiciliary Hospitalisation.

xi. Drugs and dressings for OPDTreatment or take-home use

Any drugs or surgical dressings that are provided or prescribed in the case of

OPDTreatment, or for an Insured Person to take home on leaving Hospital, for any condition, except as included in Post-hospitalization expenses under Section 2.4 above.

xii. Eyesight

Treatment to correct refractive errors, unless required as the result of an Accident. We will not pay for routine eye examinations, contact lenses, spectacles or laser eye sight correction.

xiii. Unproven/ Experimental treatment

Any Unproven/Experimental treatment,

xiv. Health hydros, nature cure, wellness clinics etc.

Treatment or services received in health hydros, nature cure clinics or any establishment that is not a Hospital.

xv. HIV and AIDS

Any treatment for, or treatment arising from, Human Immunodeficiency Virus (HIV) or Acquired Immuno Deficiency Syndrome (AIDS), including any condition that is related to HIV or AIDS.

xvi. Hereditary conditions

Treatment of abnormalities, deformities, illnesses present only because they have been passed down through the generations. Hereditary condition is a condition which is transmitted from parents to the off-spring through genes. However, this excludes conditions like asthma, diabetes, hypertension and obesity.known to be influenced by multiple factors including lifestyle and environmental factors.

xvii. Items of personal comfort and convenience, including but not limited to:

1. Telephone, television, diet charges, (unless included in Room Rent) personal attendant or barber or beauty services, baby food, cosmetics, napkins, toiletry items, guest services and similar incidental expenses or services.
2. Private nursing/attendant's charges incurred during Pre-hospitalization or Post-hospitalization.
3. Non-prescribed drugs and medical supplies.
4. Issue of medical certificate and examinations as to suitability for employment or travel or any other such purpose.
5. Any charges incurred to procure any treatment/illness related documents

pertaining to any period of Hospitalization/Illness.

6. External and/or durable medical/non medical equipment of any kind used for diagnosis and/or treatment including CPAP, CAPD, Infusion pump etc.
7. Ambulatory devices i.e. walker , crutches, belts ,collars ,caps, splints, slings, braces, stockings of any kind, diabetic foot wear, glucometer/thermometer and similar items and also any medical equipment which is subsequently used at home.
8. Nurses hired in addition to the Hospital's own staff.

xviii. Alternative Treatment

Any Alternative Treatment

xix. Neurological and Psychiatric Conditions

Treatment of any mental illness or sickness or disease including a psychiatric condition, disorganisation of personality or mind, or emotions or behaviour, Parkinsons or Alzheimer's disease even if caused or aggravated by or related to an Accident or Illness or general debility or exhaustion ("run-down condition");

xx. Obesity

Treatment for obesity where the body mass index (BMI) is greater than 29.

xxi. Organ Donor

Treatment for donating any organ or for harvesting of the donated organ.

xxii. OPD Treatment

OPD Treatment is not covered.

xxiii. Reproductive medicine - Birth control & Assisted reproduction

1. Any type of contraception, sterilization, termination of pregnancy or family planning.
2. Treatment to assist reproduction, including IVF treatment.

xxiv. Self-inflicted injuries

Treatment for, or arising from, an Injury that is intentionally self-inflicted, including attempted suicide.

xxv. Sexual problems and gender issues

Treatment of any sexual problem including impotence (irrespective of the cause) and sex changes or gender reassignments or erectile dysfunction.

xxvi. Sexually transmitted diseases

Treatment for any sexually transmitted disease, including Genital Warts, Syphilis, Gonorrhoea, Genital Herpes, Chlamydia, Pubic Lice and Trichomoniasis.

xxvii. Sleep disorders

Treatment for sleep apnea, snoring, or any other sleep-related breathing problem.

xxviii. Speech disorders

Treatment for speech disorders, including stammering unless occurring as a result of an Accident.

xxix. Treatment for developmental problems

Treatment for, or related to developmental problems, including:

1. learning difficulties, such as dyslexia;
2. behavioral problems, including attention deficit hyperactivity disorder (ADHD);

xxx. Treatment received outside India

Any treatment received outside India is not covered under this Policy.

xxxi. Unrecognised physician or Hospital:

1. Treatment provided by a Medical Practitioner who is not recognized by the Medical Council of India.
2. Treatment in any Hospital or by any Medical Practitioner or any other provider of services that We have blacklisted. Details of the same can be viewed on Our website.
3. Treatment provided by anyone with the same residence address as of the Insured Person or who is a relative of the Insured Person

xxxii. Unlawful Activity

Any condition as a result of an Insured Person committing or attempting to commit a breach of law with criminal intent.

- xxxiii.** Any costs or expenses specified in the List of Expenses Generally Excluded at Annexure I.

4. Standard Terms and Conditions

a. Reasonable Care

The Insured Person shall take all reasonable steps to safeguard against any Accident or Illnesses that may give rise to any claim under this Policy.

b. Observance of terms and conditions

The due observance and fulfillment of the terms, conditions and endorsements of this Policy in so far as they relate to anything to be done or complied with by the Insured Person, shall be a Condition Precedent to any liability to make payment under this Policy.

c. Subrogation

The Insured Person shall do and concur in doing and permit to be done all such acts and things as may be necessary or required by Us, before or after indemnification, in enforcing or endorsing any rights or remedies, or of obtaining relief or indemnity, to which We are or would become entitled or subrogated. Neither You nor any Insured Person shall do any acts or things that prejudice these Subrogation rights in any manner. Any recovery made by Us pursuant to this clause shall first be applied to the amounts paid or payable by Us under this Policy and the costs and expenses incurred by Us in effecting the recovery, whereafter We shall pay the balance amount to You. This clause shall not apply to Personal Accident- Death benefit, Out-patient benefits, Transport allowance, By-Stander Allowance, Meal Allowance and Wage Loss benefit to the extent that these benefits are available under the Policy.

d. Contribution

Contribution is essentially the right of an insurer to call upon other insurers liable to the same insured to share the cost of an indemnity claim on a rateable proportion of Sum Insured.

This clause shall not apply to any Benefit offered on fixed benefit basis.

e. Fraudulent claims

If a claim is in any way found to be fraudulent, or if any false statement or declaration or if any fraudulent means or devices are used by the Insured Person or any false or incorrect Disclosure to Information Norms are used by the Insured Person or anyone acting on behalf of the Insured Person to obtain any benefit under this Policy, then this Policy or the cover under any Certificate of Insurance may be declared void and all claims being processed shall be forfeited for all Insured Persons/ all Insured Persons covered under that Certificate of Insurance and all sums paid under

this Policy shall be repaid to Us by all Insured Persons who shall be jointly liable for such repayment.

f. Free Look Provision

You have a period of 15 days from the date of receipt of the Policy document to review the terms and conditions of this Policy. If You have any objections to any of the terms and conditions, You may cancel the Policy stating the reasons for cancellation and provided that no claims have been made under the Policy, We will refund the premium paid by You after deducting the amounts spent on stamp duty charges and proportionate risk premium for the period on cover. All rights and benefits under this Policy shall immediately stand extinguished on the free look cancellation of the Policy. The free look provision is not applicable and available at the time of Renewal of the Policy.

g. Cancellation/ Termination(other than Free Look cancellation)

1. Cancellation by Policyholder:

The Policyholder may terminate this Policy by giving 7 days" prior written notice to Us. We shall cancel the Policy and refund the premium for the period as mentioned herein below, provided that no claim has been reported under the Policy by or on behalf of any Insured Person till the termination date of the Policy. Further, We shall not be liable for any claim, if reported after the termination date of the Policy:

Length of time Policy in force	Refund of premium
up to 30 days	75%
up to 90 days	50%
up to 180 days	25%
exceeding 180 days	0%

The Policyholder shall be responsible for making refund of premium to the Primary Insured in proportion to premium, if any, paid by them.

2. Automatic Cancellation:

Termination:

The Policy shall automatically terminate in the case of death of all the Insured Persons.

3. Cancellation by Us:

Without prejudice to the above, We may terminate this Policy/ cover under Certificate of Insurance by sending 30 days prior written notice to Your address shown in the Schedule without

refund of premium if in Our opinion:

- i. You or any Insured Person or any person acting on behalf of either has acted in a dishonest or fraudulent manner, provided false or incorrect information, or suppressed any important information, under or in relation to this Policy/ cover under Certificate of Insurance; and/or
- ii. Continuance of the Policy/ cover under Certificate of Insurance poses a moral hazard;

h. Territorial Jurisdiction

All benefits are available in India only, and all claims shall be payable in India in Indian Rupees only.

i. Policy Disputes

Any dispute concerning the interpretation of the terms, conditions, limitations and/or exclusions contained herein shall be governed by Indian law and shall be subject to the jurisdiction of the Indian Courts.

j. Renewal of Policy

The Renewal premium is payable on or before the due date in the amount shown in the Schedule or at such altered rate as may be reviewed and notified by Us, with the approval of Authority. The amount of premium is dependent on the age of the Insured Person and the geographical locations. We are under no obligation to notify You of the renewal date of Your Policy. We will allow a Grace Period of 30 days from the due date of the Renewal premium for payment to Us.

If the Policy is not renewed before the Grace Period then We may issue a fresh Policy subject to Our underwriting criteria and no continuing benefits shall be available from the expired Policy.

Renewal of the Policy will not ordinarily be denied other than on grounds of moral hazard, misrepresentation or fraud or non-cooperation by You.

k. Notices

Any notice, direction or instruction given under this Policy shall be in writing and delivered by hand, post, or facsimile to

- i. You and/or the Insured Person at the address specified in the Schedule or at the changed address of which We must receive written notice.
- ii. Us at the following address.

Max Bupa Health Insurance Company Limited

D-1, 2nd Floor,

Salcon **Ras Vilas**,

District Centre, **Saket**,

New Delhi-110 017

Fax No.: 1800-3070-3333

In addition, We may send You other information through electronic and telecommunications means with respect to Your Policy from time to time.

I. Claims Procedure

(a) Cashless Facility for Network Providers:

(i) The health card We provide will enable an Insured Person to access treatment on a cashless basis only at any Network Provider on the production of the card to the Hospital prior to admission, provided that:

(1) The Insured Person has notified Us/ TPA in writing at least 72 Hours before a planned Hospitalization. In an Emergency the Insured Person (or person on behalf of the Insured Person) should notify Us/TPA in writing within 48 hours of Hospitalization; and

(2) We have pre-authorized the Inpatient Care or Day Care Treatment.

(ii) For Cashless Facility We/ TPA will make the payment of the amounts assessed to be due directly to the Network Provider. The treatment must take place within 15 days of the pre-authorization date and pre-authorization is only valid if all the details of the authorized treatment, including dates, diagnosis, treatment, clinical details, Hospital and locations, match with the details of the actual treatment received.

(iii) If pre-authorization is not obtained then the Cashless Facility will not be available and the claims procedure shall be as per (b)(ii) below.

(b) Non-Network Hospitals & All Other Claims for Reimbursement:

(i) In all Hospitalizations which have not been pre-authorized, We must be notified within 48 hours of admission to the Hospital or before discharge from the Hospital, whichever is earlier. The Notification of Claim should be ideally provided by the Policyholder/Insured Person. In the event Policyholder and Insured Person is unwell, then the Notification of Claim should be provided by any immediate adult member of the family.

The following information is mandated in the notification:

1. Policy number.

2. Name of Policyholder.
3. Name of Insured Person in respect of whom the claim has been notified.
4. Name of Hospital with address and contact number.
5. Diagnosis.
6. Treatment being/to be undergone (medical / surgical management with name of Surgical Procedure being/to be undergone, if applicable) and approximate amount being claimed for

(ii) For any Illness or Accident or medical condition that requires Hospitalization, the Insured Person shall deliver to Us/ TPA the necessary documents listed below, at his own expense, within 15 days of the Insured Person's discharge from Hospital (when the claim is only in respect of post-hospitalization, within 15 days of the completion of the post-hospitalization):

- (1) Duly filled claim form stamped by the group(main policy holder)
- (2) Cancelled Cheque
- (3) Self attested copy of valid age proof (Passport / Driving License / PAN card / class X certificate / Birth certificate)
- (4) Self attested copy of identity proof (Passport / Driving License / PAN card / Voters identity card)
- (5) Original discharge summary
- (6) Original final bill from Hospital with detailed break-up and paid receipt
- (7) Original bills,of medicines purchased, or of any other investigation done outside hospital with reports and requisite prescriptions.
- (8) Invoice of major accessories in case billed and utilized during treatment (if not included in the final hospital bill).
- (9) For Medicolegal cases (MLC/FIR copy attested by the concerned hospital / police station (if applicable)
- (10) Original self narration of incident in absence of MLC/FIR.
- (11) Original first consultation paper (in case disease is first time diagnosed).
- (12) Original laboratory investigation reports
- (13) Original X-Ray/ MRI / Ultrasound films and other Radiological investigations
- (14) Indoor case paper/OT notes (if required)

(C) In all cases:

(i) We/TPA reserve the right to call for:

- (1) Any other necessary documentation or information that We/ TPA believe may be required; and
- (2) A medical examination by Our/ TPA Medical Practitioner or for an investigation as often as We/ TPA believe this to be necessary. Any expenses related to such examinations or investigations shall be borne

by Us.

- (ii) In the event of the Insured Person's death, written notice accompanied by a copy of the post mortem report (if any) shall be given to Us/ TPA within 14 days regardless of whether any other notice has been given to Us/ TPA. We reserve the right to require an autopsy.
- (d) All claims are to be notified to Us within a reasonable timeline as per Clause 4(l)(b)(i). In case where the delay in intimation is proved to be genuine and for reasons beyond the control of the Insured Person or Nominee specified in the Schedule of Insurance Certificate, We may condone such delay and process the claim, We reserve a right to decline such requests for claim process where there is no merit for a delayed claim.
- (e) It is hereby agreed and understood that in providing pre-authorisation or accepting a claim for reimbursement under this Policy or making a payment under this Policy, We/ TPA make no representation and/or give no guarantee and/or assume no responsibility for the appropriateness, quality or effectiveness of the treatment sought or provided.
- (f) In case of all claims made under the Policy for treatment at Non-Network Hospitals, it is agreed that We will only pay 80% of any amount We assess for the reimbursement in respect of claim made by the Insured Person and the balance will be borne by that Insured Person.
- (g) Upon acceptance of a claim, the payment of the amount due shall be made within 30 days from the date of acceptance of the claim. In the case of delay in payment , We shall be liable to pay interest at a rate which is 2% above the bank rate prevalent at the beginning of the financial year in which the claim is reviewed by Us .

m. Alteration to the Policy

This Policy constitutes the complete contract of insurance. Any change in the Policy will only be evidenced by a written endorsement signed, stamped and communicated by Us. No one except Us can change or vary this Policy.

n. Nominee

The Primary Insured is mandatorily required at the inception of the Policy, to make a nomination for the purpose of payment of claims.

Any change of nomination shall be communicated to Us in writing and such change shall be effective only when an endorsement on the Schedule and Certificate of Insurance is made by Us.

In case of any Insured Person other than the Primary Insured under the Policy, for the purpose of payment of claims in the event of death, the default nominee would be the Primary Insured.

o. Obligations in case of a minor

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

p. Obligations of the Policyholder

You shall inform Us immediately about any proposals to delete an Insured Person. Any person may be added as an Insured Person during the Policy Period if his application for insurance cover has been accepted by Us, additional proportionate premium is paid and We have issued an endorsement to the Schedule and an endorsement or fresh Certificate of Insurance confirming the addition of this person as an Insured Person.

q. Disclosures on Continuity

If a Primary Insured ceases to be Your member/ borrower during the Policy Period, then cover under the Policy for that Primary Insured and his Dependents (who are named as Insured Persons in the Schedule) will immediately and automatically cease unless the Primary Insured gives Us a written request prior to or within 5 days of the date of cessation of employment, to issue a new health insurance policy to himself and his Dependents (who were named as Insured Persons in the Schedule) for cover up to his Sum Insured under the Policy, on payment of premium in full for the new policy. The Primary Insured understands and agrees that:

- a. the issue of a new policy shall be subject to Our underwriting requirements, as applicable from time to time, and We may obtain additional information before issuing a new policy;
- b. We are not bound to continue all terms and conditions of the present cover under the Policy of the Primary Insured and his Dependents under the new policy, however for calculation of waiting periods including for Pre-Existing Disease under the new policy the time spent by Primary Insured and his Dependents under this Policy may be taken into account, provided new policy is taken without any break from this Policy. Coverage under the new policy shall be available only for the period for which the premium has been received by Us;

r. Customer Service and Grievances Reddressal:

- i. In case of any query or complaint/grievance, You/ Insured Person may approach Our office at the following address:

Customer Services Department
Max Bupa Health Insurance Company Limited
D-1, 2nd Floor,
Salcon **Ras Vilas**,

District Centre, **Saket**,
New Delhi-110 017
Contact No: 1800-3010-3333
Fax No.: 1800-3070-3333
Email ID: customercare@maxbupa.com

- ii. In case You/ Insured Person are not satisfied with the decision of the above office, or have not received any response within 10 days, You/ Insured Person may contact the following official for resolution:

Head – Customer Services
Max Bupa Health Insurance Company Limited
D-1, 2nd Floor,
Salcon **Ras Vilas**,
District Centre, **Saket**,
New Delhi-110 017
Contact No: 1800-3010-
3333 Fax No.: 1800-3070-
3333

Email ID: customercare@maxbupa.com

- iii. In case You/ Insured Person are not satisfied with Our decision/resolution, You/ Insured Person may approach the Insurance Ombudsman at the addresses given in Annexure I.
- iv. The complaint should be made in writing duly signed by the complainant or by his/her legal heirs with full details of the complaint and the contact information of the complainant.
- v. As per provision 13(3) of the Redressal of Public Grievances Rules 1998, the complaint to the Ombudsman can be made
1. only if the grievance has been rejected by the Grievance Redressal Machinery of the Insurer;
 2. within a period of one year from the date of rejection by the insurer;
 3. if it is not simultaneously under any litigation.

5. Interpretations & Definitions

In this Policy the following words or phrases shall have the meanings attributed to them wherever they appear in this Policy and for this purpose the singular will be deemed to include the plural, the male gender includes the female where the context permits:

- Def. 1. **Accident** or **Accidental** means a sudden, unforeseen and involuntary event caused by external, visible and violent means.
- Def. 2. **Aggregate Sum Insured** means the sum shown in the Schedule which represents Our maximum, total and cumulative liability for any and all claims under the Policy during the Policy Period.
- Def. 3. **Alternative Treatments** are forms of treatments other than treatment "Allopathy" or "modern medicine" and includes Ayurveda, Unani, Sidha and Homeopathy in the Indian context.
- Def. 4. **Cashless Facility** means a facility extended by the insurer to the insured where the payments, of the costs of treatment undergone by the insured in accordance with the policy terms and conditions, are directly made to the Network Provider by the insurer to the extent pre-authorization approved.
- Def. 5. **Certificate of Insurance** means the certificate We issue to the Primary Insured to confirm his and his Dependents coverage under the Policy. Coverage in respect of an Insured Person shall commence from the date mentioned therein.
- Def. 6. **Condition Precedent** shall mean a policy term or condition upon which the Insurer's liability under the policy is conditional upon.
- Def. 7. **Congenital Anomaly** refers to a condition (s) which is present since birth, and which is abnormal with reference to form, structure or position.
- i) Internal Congenital Anomaly : Congenital anomaly which is not in the visible and accessible parts of the body
 - ii) External Congenital Anomaly: Congenital anomaly which is in the visible and accessible parts of the body.
- Def. 8. **Contribution** is essentially the right of an insurer to call upon other insurers, liable to the same insured, to share the cost of an indemnity claim on a ratable proportion.
- Def. 9. **Co-Payment** is a cost-sharing requirement under a health insurance policy that provides that the policyholder/insured will bear a specified percentage of the admissible claim amount. A co-payment does not reduce the Sum Insured.
- Def. 10. **Day Care Centre:** A. day care centre means any institution established for day care treatment of illness and/or injuries or a medical setup within a hospital and which has been registered with the local authorities, wherever applicable, and is under the supervision of a registered and qualified medical practitioner AND must comply with all minimum criteria as under —
- has qualified nursing staff under its employment;
 - has qualified medical practitioner/s in charge;

- has a fully equipped operation theatre of its own where surgical procedures are carried out;
- maintains daily records of patients and will make these accessible to the insurance company's authorized personnel

Def .11 **Day Care Treatment** refers to medical treatment, and/or surgical procedure which is:

- i) undertaken under General or Local Anaesthesia in a Hospital/Day Care Centre in less than 24 hrs because of technological advancement, and
 - ii) Which would have otherwise required a hospitalization of more than 24 hours.
- Treatment normally taken on an OPD basis is not included in the scope of this definition.

Def 12 **Deductible:** Deductible is a cost-sharing requirement under a health insurance policy that provides that the insurer will not be liable for a specified rupee amount in case of indemnity policies and for a specified number of days/hours in case of hospital cash policies which will apply before any benefits are payable by the insurer. A deductible does not reduce the Sum Insured.

Def 13 **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

Def 14 **Dependents** means the Primary Insured's family members listed below:

- i) Legally married spouse as long as he or she continues to be married to Primary Insured;
- ii) First three surviving, unmarried Dependent Child aged less than 18 years.

Def 15 **Dependent Child:** A Dependent Child refers to a child (natural or legally adopted), who is financially dependent on the primary insured proposer and does not have his/her independent sources of income.

Def 16 **Diagnostic Tests:** Investigations, such as X-Ray or blood tests, to find the cause of Insured Person's symptoms and medical condition.

Def 17 **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.

Def 18 **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:

- The condition of the patient is such that he/she is not in a condition to be removed to a hospital, or
- The patient takes treatment at home on account of non availability of room in a hospital.

Def 19 **Emergency** means 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.

Def 20 **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.

Def.21 **Family Floater Cover** means a cover in terms of which the Primary Insured and the Primary Insured's Dependents named in the Certificate of Insurance are covered under the Policy as Insured Persons.

Def 22 **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.

Def 23 **Hospital**

A hospital means any institution established for in-patient care and day care treatment of illness and/or injuries and which has been registered as a hospital with the local authorities under 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:

--has qualified nursing staff under its employment round the clock;

--has at least 10 in-patient beds in towns having a population of less than 10,00,000 and at least 15 in-patient beds in all other places;

--has qualified medical practitioner(s) in charge round the clock;

--has a fully equipped operation theatre of its own where surgical procedures are carried out;

--maintains daily records of patients and makes these accessible to the insurance company's authorized personnel

Def 24 **Hospitalisation** or **Hospitalised** means the 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.

Def 25 **Injury** means accidental physical bodily harm excluding illness or disease solely and directly caused by external, violent and visible and evident means which is verified and certified by a Medical Practitioner.

Def 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.

Def.27 **Illness** means sickness or a disease or a pathological condition leading to the impairment of normal physiological function which manifests itself during the Policy Period and requires medical treatment.

- i) **Acute condition-** Acute condition is a disease, illness or injury that is likely to respond quickly to treatment which aims to return the person to his or her state of health immediately before suffering the disease/illness/injury which leads to full recovery.
- ii) **Chronic condition-** A 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 rehabilitation or for you to be specifically trained to cope with it- it continues indefinitely – it comes back or is likely to come back.

Def 28 **Inpatient** means the Insured Person's admission to for treatment in a Hospital for more than 24 hours for a covered event.

Def 29 **Inpatient Care** Treatment for which the Insured Person has to stay in a Hospital for more than 24 hours for a covered event.

Def 30. **Insured Person** means the Primary Insured named in the Schedule and to whom We have issued a Certificate of Insurance and those of his Dependents named as insured in the Schedule and in the Certificate of Insurance.

Def 31 **Maternity expense:** Maternity expenses shall include—

- (a). medical treatment expenses traceable to childbirth (including complicated deliveries and caesarean sections incurred during hospitalization).
- (b). expenses towards lawful medical termination of pregnancy during the policy period.

Def 32 **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.

Def 33 **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 Person;
- 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; and
- d) must conform to the professional standards widely accepted in international medical practice or by the medical community in India.

Def 34 **Medical Practitioner** is a person who holds a valid registration from the Medical Council of any State or Medical Council of India or Council for Indian Medicine or for Homeopathy set up by the

Government of India or a State Government and is thereby entitled to practice medicine within its jurisdiction; and is acting within the scope and jurisdiction of license..

Def35 **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.

Def 36 **New Born Baby** means baby born during the Policy Period and is aged between 1 day and 90 days, both days inclusive.

Def 37 **Notification of Claim** is the process of notifying a claim to the insurer or TPA by specifying the timelines as well as the address / telephone number to which it should be notified.

Def. 38 **Non-Network** means any Hospital, day care centre or other provider that is not part of the Network.

Def. 39 **OPD Treatment** is one in which the Insured Person 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 Inpatient..

Def. 40 Policy means this master Policy along with the terms and conditions, any annexure thereto and the Schedule (as amended from time to time), the Certificates of Insurance, the information statements in the proposal form or and the policy wording (including endorsements, if any).

Def. 41 **Policy Period** means the period between the date of commencement and the expiry date specified shown in the Schedule.

Def 43 **Pre-existing Disease** means any condition, ailment or Injury or related condition(s) for which the Insured Person had signs or symptoms, and / or were diagnosed, and / or received medical advice/ treatment, within 48 months prior to the first Policy issued by Us.

Def 44 **Pre-hospitalization Medical Expenses**

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

- I. Such Medical Expenses are incurred for the same condition for which the Insured Person's Hospitalisation was required, and
- II. The Inpatient Hospitalization claim for such Hospitalization is admissible by the Insurance Company.

Def 45 **Post-hospitalization Medical Expenses**

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

- i) Such Medical Expenses are incurred for the same condition for which the insured person's hospitalization was required and

ii) The inpatient hospitalization claim for such hospitalization is admissible by the insurance company.

Def. 46 **Primary Insured** means any of the members of Your organisation / persons who have taken a loan for you who is named as an Insured Person in the Schedule.

Def. 47 **Product Benefits Table** means the Product Benefits Table issued by Us and accompanying this Policy and annexures thereto.

Def 48 **Qualified Nurse** is a person who holds a valid registration from the Nursing Council of India or the Nursing Council of any state in India.

Def 49 **Rehabilitation:** Treatment aimed at restoring health or mobility, or to allow a person to live an independent life, such as after a stroke.

Def 50 **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.

Def 51 **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.

Def 52. **Room Rent** Means the amount charged by a hospital for the occupancy of a bed on per day (24 hours) basis and shall include associated medical expenses..

Schedule means the schedule issued by Us, and, if more than one, then the latest in time

Def 53 **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.

Def 54 **Sum Insured** means the sum shown in the Schedule and the Certificate of Insurance for a Primary Insured which represents Our maximum, total and cumulative liability for any and all claims made by that Primary Insured and his Dependents under the Policy during the Policy Period.

Def 55 Surgery or **Surgical Procedure** means manual and / or operative procedure (s) required for treatment of an Illness or Injury, correction of deformities and defects, diagnosis and cure of diseases, relief of suffering or prolongation of life, performed in a Hospital or Day Care Centre by a Medical Practitioner.

Def. 56 **TPA** means Third Party Administrator duly licensed by IRDA, appointed by Us from time to time as specified in the Schedule.

Def. 57 **Unproven/Experimental treatment:** Treatment including drug experimental therapy which is not based on established medical practice in India, is treatment experimental or unproven

Def. 58 **We/Our/Us** means Max Bupa Health Insurance Company Limited

Def. 59 **You/Your/Policyholder** means the person named in the Schedule who has concluded this Policy with Us.

Any reference to any statute shall be deemed to refer to any replacement or amendment to that statute.

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Annexure I

List of Generally excluded in Hospitalisation Policy		
SNO	List of Expenses Generally Excluded ("Non-Medical") in Hospital Indemnity Policy -	SUGGESTIONS
TOILETRIES/COSMETICS/ PERSONAL COMFORT OR CONVENIENCE ITEMS		
1	HAIR REMOVAL CREAM	Not Payable
2	BABY CHARGES (UNLESS SPECIFIED/INDICATED)	Not Payable
3	BABY FOOD	Not Payable
4	BABY UTILITES CHARGES	Not Payable
5	BABY SET	Not Payable
6	BABY BOTTLES	Not Payable
7	BRUSH	Not Payable
8	COSY TOWEL	Not Payable
9	HAND WASH	Not Payable
10	MO1STUR1SER PASTE BRUSH	Not Payable
11	POWDER	Not Payable
12	RAZOR	Payable
13	SHOE COVER	Not Payable
14	BEAUTY SERVICES	Not Payable
15	BELTS/ BRACES	Essential and may be paid specifically for cases who have undergone surgery of thoracic or lumbar spine.
16	BUDS	Not Payable
17	BARBER CHARGES	Not Payable
18	CAPS	Not Payable
19	COLD PACK/HOT PACK	Not Payable
20	CARRY BAGS	Not Payable
21	CRADLE CHARGES	Not Payable
22	COMB	Not Payable
23	DISPOSABLES RAZORS CHARGES (for site preparations)	Payable
24	EAU-DE-COLOGNE / ROOM FRESHNERS	Not Payable
25	EYE PAD	Not Payable
26	EYE SHEILD	Not Payable
27	EMAIL / INTERNET CHARGES	Not Payable
28	FOOD CHARGES (OTHER THAN PATIENT'S DIET PROVIDED BY HOSPITAL)	Not Payable
29	FOOT COVER	Not Payable
30	GOWN	Not Payable

31	LEGGINGS	Essential in bariatric and varicose vein surgery and should be considered for these conditions where surgery itself is payable.
32	LAUNDRY CHARGES	Not Payable
33	MINERAL WATER	Not Payable
34	OIL CHARGES	Not Payable
35	SANITARY PAD	Not Payable
36	SLIPPERS	Not Payable
37	TELEPHONE CHARGES	Not Payable
38	TISSUE PAPER	Not Payable
39	TOOTH PASTE	Not Payable
40	TOOTH BRUSH	Not Payable
41	GUEST SERVICES	Not Payable
42	BED PAN	Not Payable
43	BED UNDER PAD CHARGES	Not Payable
44	CAMERA COVER	Not Payable
45	CLINIPLAST	Not Payable
46	CREPE BANDAGE	Not Payable/ Payable by the patient
47	CURAPORE	Not Payable
48	DIAPER OF ANY TYPE	Not Payable
49	DVD, CD CHARGES	Not Payable (However if CD is specifically sought by Insurer/TPA then payable)
50	EYELET COLLAR	Not Payable
51	FACE MASK	Not Payable
52	FLEXI MASK	Not Payable
53	GAUSE SOFT	Not Payable
54	GAUZE	Not Payable
55	HAND HOLDER	Not Payable
56	HANSAPLAST/ADHESIVE BANDAGES	Not Payable
57	INFANT FOOD	Not Payable
58	SLINGS	Reasonable costs for one sling in case of upper arm fractures should be considered
ITEMS SPECIFIC ALL Y EXCLUDED IN THE POLICIES		
59	WEIGHT CONTROL PROGRAMS/ SUPPLIES/ SERVICES	Exclusion in policy unless otherwise specified
60	COST OF SPECTACLES/ CONTACT LENSES/ HEARING AIDS ETC.,	Exclusion in policy unless otherwise specified
61	DENTAL TREATMENT EXPENSES THAT DO NOT REQUIRE HOSPITALISATION	Exclusion in policy unless otherwise specified
62	HORMONE REPLACEMENT THERAPY	Exclusion in policy unless otherwise specified
63	HOME VISIT CHARGES	Exclusion in policy unless otherwise specified
64	INFERTILITY/ SUBFERTILITY/ ASSISTED CONCEPTION PROCEDURE	Exclusion in policy unless otherwise specified

65	OBESITY (INCLUDING MORBID OBESITY) TREATMENT IF EXCLUDED IN POLICY	Exclusion in policy unless otherwise specified
66	PSYCHIATRIC & PSYCHOSOMATIC DISORDERS	Exclusion in policy unless otherwise specified
67	CORRECTIVE SURGERY FOR REFRACTIVE ERROR	Exclusion in policy unless otherwise specified
68	TREATMENT OF SEXUALLY TRANSMITTED DISEASES	Exclusion in policy unless otherwise specified
69	DONOR SCREENING CHARGES	Exclusion in policy unless otherwise specified
70	ADMISSION/REGISTRATION CHARGES	Exclusion in policy unless otherwise specified
71	HOSPITALISATION FOR EVALUATION/ DIAGNOSTIC PURPOSE	Exclusion in policy unless otherwise specified
72	EXPENSES FOR INVESTIGATION/ TREATMENT IRRELEVANT TO THE DISEASE FOR WHICH ADMITTED OR DIAGNOSED	Not payable - Exclusion in policy unless otherwise specified
73	ANY EXPENSES WHEN THE PATIENT IS DIAGNOSED WITH RETRO VIRUS + OR SUFFERING FROM /HIV/ AIDS ETC IS DETECTED/ DIRECTLY OR INDIRECTLY	Not payable as per HIV/AIDS exclusion
74	STEM CELL IMPLANTATION/ SURGERY and storage	Not Payable except Bone Marrow Transplantation where covered by policy
ITEMS WHICH FORM PART OF HOSPITAL SERVICES WHERE SEPARATE CONSUMABLES ARE NOT PAYABLE BUT THE SERVICE IS		
75	WARD AND THEATRE BOOKING CHARGES	Payable under OT Charges, not payable separately
76	ARTHROSCOPY & ENDOSCOPY INSTRUMENTS	Rental charged by the hospital payable. Purchase of Instruments not payable.
77	MICROSCOPE COVER	Payable under OT Charges, not payable separately
78	SURGICAL BLADES, HARMONIC SCALPEL, SHAVER	Payable under OT Charges, not payable separately
79	SURGICAL DRILL	Payable under OT Charges, not payable separately
80	EYE KIT	Payable under OT Charges, not payable separately
81	EYE DRAPE	Payable under OT Charges, not payable separately
82	X-RAY FILM	Payable under Radiology Charges, not as consumable
83	SPUTUM CUP	Payable under Investigation Charges, not as consumable
84	BOYLES APPARATUS CHARGES	Part of OT Charges, not separately

85	BLOOD GROUPING AND CROSS MATCHING OF DONORS SAMPLES	Part of Cost of Blood, not payable
86	Antiseptic or disinfectant lotions	Not Payable -Part of Dressing Charges
87	BAND AIDS, BANDAGES, STERILE INJECTIONS, NEEDLES,SYRINGES	Not Payable -Part of Dressing Charges
88	COTTON	Not Payable -Part of Dressing Charges
89	COTTON BANDAGE	Not Payable -Part of Dressing Charges
90	MICROPORE/ SURGICAL TAPE	Not Payable-Payable by the patient when prescribed , otherwise included as Dressing Charges
91	BLADE	Not Payable
92	APRON	Not Payable -Part of Hospital Services/Disposable linen to be part of OT/ICU charges
93	TORNIQUET	Not Payable (service is charged by hospitals,consumables can not be separately charged)
94	ORTHOBUNDLE, GYNAEC BUNDLE	Part of Dressing Charges
95	URINE CONTAINER	Not Payable
ELEMENTS OF ROOM CHARGE		
96	LUXURY TAX	Actual tax levied by government is payable .Part of room charge for sublimits
97	HVAC	Part of room charge not payable separately
98	HOUSE KEEPING CHARGES	Part of room charge not payable separately
99	SERVICE CHARGES WHERE NURSING CHARGE ALSO CHARGED	Part of room charge not payable separately
100	TELEVISION & AIR CONDITIONER CHARGES	Payable under room charges not if separately levied
101	SURCHARGES	Part of room charge not payable separately
102	ATTENDANT CHARGES	Not Payable - Part of Room Charges
103	IM IV INJECTION CHARGES	Part of nursing charges, not payable
104	CLEAN SHEET ^	Part of Laundry/Housekeeping not payable separately
105	EXTRA DIET OF PATIENT(OTHER THAN THAT WHICH FORMS PART OF BED CHARGE)	Patient Diet provided by hospital is payable
106	BLANKET/WARMER BLANKET ADMINISTRATIVE OR NON-MEDICAL CHARGES	Not Payable- part of room charges
107	ADMISSION KIT	Not Payable
108	BIRTH CERTIFICATE	Not Payable
109	BLOOD RESERVATION CHARGES AND ANTE NATAL BOOKING CHARGES	Not Payable
110	CERTIFICATE CHARGES	Not Payable

111	COURIER CHARGES	Not Payable
112	CONVENYANCE CHARGES	Not Payable
113	DIABETIC CHART CHARGES	Not Payable
114	DOCUMENTATION CHARGES / ADMINISTRATIVE EXPENSES	Not Payable
115	DISCHARGE PROCEDURE CHARGES	Not Payable
116	DAILY CHART CHARGES	Not Payable
117	ENTRANCE PASS / VISITORS PASS CHARGES	Not Payable
118	EXPENSES RELATED TO PRESCRIPTION ON DISCHARGE	To be claimed by patient under Post Hosp where admissible
119	FILE OPENING CHARGES	Not Payable
120	INCIDENTAL EXPENSES / MISC. CHARGES (NOT EXPLAINED)	Not Payable
121	MEDICAL CERTIFICATE	Not Payable
122	MAINTENANCE CHARGES	Not Payable
123	MEDICAL RECORDS	Not Payable
124	PREPARATION CHARGES	Not Payable
125	PHOTOCOPIES CHARGES	Not Payable
126	PATIENT IDENTIFICATION BAND / NAME TAG	Not Payable
127	WASHING CHARGES	Not Payable
128	MEDICINE BOX	Not Payable
129	MORTUARY CHARGES	Payable upto 24 hrs,shifting charges not payable
130	MEDICO LEGAL CASE CHARGES (MLC CHARGES)	Not Payable
EXTERNAL DURABLE DEVICES		
131	WALKING AIDS CHARGES	Not Payable
132	BIPAP MACHINE	Not Payable
133	COMMUNE	Not Payable
134	CPAP/ CAPD EQUIPMENTS Device	Not Payable
135	INFUSION PUMP - COST Device	Not Payable
136	OXYGEN CYLINDER (FOR USAGE OUTSIDE THE HOSPITAL)	Not Payable
137	PULSEOXYMETER CHARGES Device	Not Payable
138	SPACER	Not Payable
139	SPIROMETRE Device	Not Payable
140	SPO 2PROB E	Not Payable
141	NEBULIZER KIT	Not Payable
142	STEAM INHALER	Not Payable
143	ARMSLING	Not Payable
144	THERMOMETER	Not Payable (paid by patient)

145	CERVICAL COLLAR	Not Payable
146	SPLINT	Not Payable
147	DIABETIC FOOT WEAR	Not Payable
148	KNEE BRACES (LONG/ SHORT/ HINGED)	Not Payable
149	KNEE IMMOBILIZER/SHOULDER IMMOBILIZER	Not Payable
150	LUMBOSACRAL BELT	Essential and should be paid specifically for cases who have undergone surgery of lumbar spine.
151	NIMBUS BED OR WATER OR AIR BED CHARGES	Payable for any ICU patient requiring more than 3 days in ICU, all patients with paraplegia /quadriplegia for any reason and at reasonable cost of approximately Rs 200/ day
152	AMBULANCE COLLAR	Not Payable
153	AMBULANCE EQUIPMENT	Not Payable
154	MICROSHEILD	Not Payable
155	ABDOMINAL BINDER	Essential and should be paid in post surgery patients of major abdominal surgery including TAH, LSCS, incisional hernia repair, exploratory laparotomy for intestinal liver transplant etc.obstruction,
ITEMS PAYABLE IF SUPPORTED BY A PRESCRIPTION		
156	BETADINE \ HYDROGEN PEROXIDE \ SPIRIT \ DISINFECTANTS ETC	May be payable when prescribed for patient, not payable for hospital use in OT or ward or for dressings in hospital
157	PRIVATE NURSES CHARGES- SPECIAL NURSING CHARGES	Post hospitalization nursing charges not Payable
158	NUTRITION PLANNING CHARGES - DIETICIAN CHARGES DIET CHARGES	Patient Diet provided by hospital is payable
159	SUGAR FREE Tablets	Payable -Sugar free variants of admissible medicines are not excluded
160	CREAMS POWDERS LOTIONS (Toiletries are not payable, only prescribed medical pharmaceuticals payable)	Payable when prescribed
161	Digestion gels	Payable when prescribed
162	ECG ELECTRODES	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.
163	GLOVES Sterilized Gloves	payable /unsterilized gloves not payable
164	HIV KIT	Payable - payable Preoperative screening
165	LISTERINE/ ANTISEPTIC MOUTHWASH	Payable when prescribed

166	LOZENGES	Payable when prescribed
167	MOUTH PAINT	Payable when prescribed
168	NEBULISATION KIT	If used during hospitalization is payable reasonably
169	NOVARAPID	Payable when prescribed
170	VOLINI GEL/ ANALGESIC GEL	Payable when prescribed
171	ZYTEE GEL	Payable when prescribed
172	VACCINATION CHARGES	Routine Vaccination not Payable / Post Bite Vaccination Payable
PART OF HOSPITAL'S OWN COSTS AND NOT PAYABLE		
173	AHD	Not Payable - Part of Hospital's internal Cost
174	ALCOHOL SWABES	Not Payable - Part of Hospital's internal Cost
175	SCRUB SOLUTION/STERILLIUM	Not Payable - Part of Hospital's internal Cost
OTHERS		
176	VACCINE CHARGES FOR BABY	Not Payable
177	AESTHETIC TREATMENT / SURGERY	Not Payable
178	TPA CHARGES	Not Payable
179	VISCO BELT CHARGES	Not Payable
180	ANY KIT WITH NO DETAILS MENTIONED [DELIVERY KIT, ORTHOKIT, RECOVERY KIT, ETC]	Not Payable
181	EXAMINATION GLOVES	Not Payable
182	KIDNEY TRAY	Not Payable
183	MASK	Not Payable
184	OUNCE GLASS	Not Payable
185	OUTSTATION CONSULTANT'S/ SURGEON'S FEES	Not payable, except for telemedicine consultations where covered by policy
186	186 OXYGEN MASK	Not Payable
187	PAPER GLOVES	Not Payable
188	PELVIC TRACTION BELT	Should be payable in case of PIVI) requiring traction as this is generally not reused
189	REFERAL DOCTOR'S FEES	Not Payable
190	ACCU CHECK (Glucometry/ Strips)	Not payable prehospitalisation or post hospitalisation / Reports and Charts required / Device not payable
191	PAN CAN	Not Payable
192	SOFNET	Not Payable
193	TROLLY COVER	Not Payable
194	UROMETER, URINE JUG	Not Payable
195	AMBULANCE	Not Payable

196	TEGADERM / VASOFIX SAFETY	Payable - maximum of 3 in 48 hrs and then 1 in 24 hrs
197	URINE BAG P	Payable where medically necessary till a reasonable cost - maximum 1 per 24 hrs
198	SOFTOVAC	Not Payable
199	STOCKINGS	Essential for case like CABG etc. where it should be paid.

Annexure II

List of Insurance Ombudsmen

Office of the Ombudsman	Name of the Ombudsmen	Contact Details	Areas of Jurisdiction
AHMEDABAD	Shri Amitabh	Shri Amitabh, Insurance Ombudsman, Office of the Insurance Ombudsman, 2nd Floor, Ambica House, Nr. C.U. Shah College, Ashram Road, AHMEDABAD-380 014. Tel.:- 079-27546840 Fax : 079-27546142 Email ins.omb@rediffmail.com	Gujarat , UT of Dadra & Nagar Haveli, Daman and Diu
BHOPAL	Shri N.A.Khan	Shri N.A. Khan, Insurance Ombudsman, Office of the Insurance Ombudsman, Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel, Near New Market, BHOPAL(M.P.)-462 023. Tel.:- 0755-2569201 Fax : 0755-2769203 Email bimalokpalbhopal@airtelmail.in	Madhya Pradesh & Chhattisgarh
BHUBANESHWAR	Shri S.K.Dhal	Shri S.K. Dhal, Insurance Ombudsman, Office of the Insurance Ombudsman, 62, Forest Park, BHUBANESHWAR-751 009. Tel.:- 0674-2596455 Fax : 0674-2596429 Email ioobbsr@dataone.in	Orissa
CHANDIGARH	Shri K.M.Chadha	Insurance Ombudsman, Office of the Insurance Ombudsman, S.C.O. No.101-103, 2nd Floor, Batra Building. Sector 17-D, CHANDIGARH-160 017. Tel.:- 0172-2706468 Fax : 0172-2708274 Email ombchd@yahoo.co.in	Punjab , Haryana, Himachal Pradesh, Jammu & Kashmir , UT of Chandigarh
CHENNAI	Shri V. Ramasaamy	Shri V. Ramasaamy, Insurance Ombudsman, Office of the Insurance Ombudsman, Fathima Akhtar Court,	Tamil Nadu, UT- Pondicherry Town and Karaikal (which are part of

		4th Floor, 453 (old 312), Anna Salai, Teynampet, CHENNAI-600 018. Tel.:- 044-24333668 /5284 Fax : 044-24333664 Email insombud@md4.vsnl.net.in	UT of Pondicherry)
NEW DELHI		Insurance Ombudsman, Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Bldg.,	Delhi & Rajasthan
		Asaf Ali Road, NEW DELHI-110 002. Tel.:- 011-23239633 Fax : 011-23230858 Email iobdelraj@rediffmail.com	
GUWAHATI	Shri Sarat Chandra Sarma	Shri Sarat Chandra Sarma, Insurance Ombudsman, Office of the Insurance Ombudsman, “Jeevan Nivesh”, 5th Floor, Near Panbazar Overbridge, S.S. Road, GUWAHATI-781 001 (ASSAM). Tel.:- 0361-2132204/5 Fax : 0361-2732937 Email ombudsmanghy@rediffmail.com	Assam , Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura
HYDERABAD	Shri K. Chandrasah	Shri K Chandrasah Insurance Ombudsman, Office of the Insurance Ombudsman, 6-2-46, 1st Floor, Moin Court, A.C. Guards, Lakdi-Ka-Pool, HYDERABAD-500 004. Tel : 040-65504123 Fax: 040-23376599 Email insombudhyd@gmail.com	Andhra Pradesh, Karnataka and UT of Yanam – a part of the UT of Pondicherry
ERNAKULAM	Shri James Muricken	Shri James J. Muricken, Insurance Ombudsman, Office of the Insurance Ombudsman, 2nd Floor, CC 27/2603, Pulinat Bldg., Opp. Cochin Shipyard, M.G. Road, ERNAKULAM-682 015. Tel : 0484-2358759 Fax : 0484-2359336 Email iokochi@asianetindia.com	Kerala , UT of (a) Lakshadweep , (b) Mahe – a part of UT of Pondicherry
KOLKATA		Insurance Ombudsman, Office of the Insurance Ombudsman, North British Bldg., 29, N.S. Road, 4th Floor, KOLKATA-700 001. Tel : 033-22134866 Fax : 033-22134868 Email iombsbpa@bsnl.in	West Bengal , Bihar , Jharkhand and UT of Andaman & Nicobar Islands , Sikkim
LUCKNOW	Shri M.S.Pratap	Shri M.S. Pratap, Insurance Ombudsman, Office of the Insurance Ombudsman, Jeevan Bhawan, Phase-2, 6th Floor, Nawal Kishore Road, Hazaratganj, LUCKNOW-226 001. Tel : 0522 -2231331 Fax : 0522-2231310 Email insombudsman@rediffmail.com	Uttar Pradesh and Uttaranchal
MUMBAI	Shri S. Viswanathan	Shri S Viswanathan Insurance Ombudsman, Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe,	Maharashtra , Goa

	S.V. Road, Santacruz(W), MUMBAI-400 054. Tel : 022-26106928 Fax : 022-26106052 Email ombudsmanmumbai@gmail.com	
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