

SUPER SURPLUS INSURANCE POLICY

Unique Identification No. : IRDA/NL-HLT/SHAI/P-H/V.I/170/13-14

The proposal, declaration and other documents if any given by the proposer form the basis of this policy of insurance

In consideration of the premium paid and subject to the terms and conditions as set out in the Schedule with all its Parts, the Company by this Policy agrees as under:

If the **Insured Person** shall contract any disease or suffer from any illness (hereinafter called DISEASE) or sustain any bodily injury through accident (hereinafter called INJURY) and if such disease or injury shall require any such **insured Person**, upon the advice of the duly **Qualified Physician/Medical Specialist /Medical Practitioner** (hereinafter called MEDICAL PRACTITIONER) or of duly Qualified Surgeon (hereinafter called SURGEON) to incur Hospitalization expenses for medical/surgical treatment at any **Nursing Home / Hospital** in India as herein defined (hereinafter called HOSPITAL) as an **inpatient** the Company will pay to the **Insured Person** the amount of such expenses in excess of a sum of Rs.3,00,000/- per **hospitalisation** (provided it is in one stretch) as are reasonably and necessarily incurred in respect by or on behalf such **Insured Person** up-to the limits indicated but not exceeding the sum insured during the period stated in the schedule hereto. In the event of any claims becoming admissible under this policy, the Company will pay to the **Insured Person** or the estate of the **Insured Person**

1.0

The amount of such expenses as would fall under different heads up to the limits mentioned and as are reasonably and necessarily incurred thereof by or on behalf of such **Insured Person** but not exceeding the Sum insured in aggregate mentioned in the schedule hereto.

- A) Room, Boarding Expenses as provided by the Hospital / Nursing Home subject to a maximum of Rs.4,000/- per day.
- B) Nursing expenses.
- C) Surgeon, Anaesthetist, Medical Practitioner, Consultants, Specialist Fees.
- D) Anaesthesia, Blood, Oxygen, Operation Theatre charges, Surgical Appliances, Medicines and Drugs, Diagnostic Materials and X-ray, cost of Pacemaker and similar expenses.
- E) **Post-Hospitalisation** expenses up-to a sum calculated @ 7% of the total admissible claim amount (excluding room rent) subject to a maximum of Rs.30,000/-.

For the purpose of calculation of the limit of Rs.300000/- per hospitalisation any expenses incurred on room and boarding, nursing expenses, surgeon's, anaesthetist, medical practitioner's, consultants', and specialists' fees, anaesthesia, Blood, Oxygen, Operation Theatre charges, Surgical Appliances, Medicines and Drugs, Diagnostic Materials and X-ray, cost of Pacemaker and similar expenses will be taken into account. However Pre hospitalisation expenses will not be taken into account.

Expenses on Hospitalization for minimum period of 24 hours only are admissible.

2.0 DEFINITIONS:

Accident /Accidental means a sudden, unforeseen and involuntary event caused by external, visible and violent means.

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

Company means Star Health and Allied Insurance Company Limited

Condition Precedent shall mean a policy term or condition upon which the insurer's liability under the policy is conditional upon

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

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

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

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

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

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

Disclosure to information norm means 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.

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.

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

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

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

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

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

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

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

Network Hospital means all such hospitals, day care centers or other providers that the Company has mutually agreed with, to provide services like cashless access to policyholders. The list is available with the Company and subject to amendment from time to time.

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

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

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

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

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

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

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

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

Reasonable and Customary Charges means the charges for services or supplies, which are the standard charges for the specific provider and consistent with the prevailing charges in the geographical area for identical or similar services, taking into account the nature of the illness / injury involved .

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

Sum Insured wherever it appears shall mean Basic Sum Insured only, except otherwise expressed

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

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

3.0 EXCLUSIONS:

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

1. Pre Existing Diseases as defined in the policy until 36 consecutive months of continuous coverage has elapsed, since inception of the first policy with any Indian Insurer. However the limit of the Company's liability in respect of claim for Preexisting Diseases under such Portability shall be limited to the Sum Insured under first policy with any Indian Insurance Company
2. Any disease contracted by the **Insured Person** during the first 30 days from the commencement date of the policy
3. During the first year of operation of the insurance cover the expenses on treatment of Benign Prostate Hypertrophy, Hemia, Hydrocele, Fistula in anus, Piles, Sinusitis and related disorders, treatment for gallstones and renal stone.
4. During the First two Years of continuous renewal of this Insurance, the expenses on treatment Knee Replacement Surgery (other than caused by an accident), Joint Replacement Surgery (other than caused by an accident), Prolapse of intervertebral disc (other than caused by an accident), varicose veins and varicose ulcers. If these diseases are **Pre-Existing** they will not be covered even during subsequent period of renewal too.

Note: The above condition number 2 and 3 shall not apply in case of the **Insured Person** has been covered under this scheme or any other Insurance scheme with any of the Indian Insurance companies for a continuous period of preceding 12 months without any break and for condition number 4 for a continuous period of preceding 24 months without any break.

5. Congenital diseases/condition whether internal or external.
6. The amount of claim indicated in the schedule to be borne by the **Insured Person**.
7. Injury /Disease directly or Indirectly caused by or arising from or attributable to War, Invasion, Act of Foreign Enemy, War Like operations (whether war be declared or not).
8. Circumcision unless necessary for treatment of a disease not excluded hereunder or as may be necessitated due to an accident, vaccination (except for post-bite treatment) or inoculation or change of life or cosmetic or aesthetic treatment of any description, plastic surgery other than as may be necessitated due to an accident or as a part of any illness.
9. Cost of spectacles and contact lens, hearing aids, walkers, crutches, wheel chairs and such other aids.
10. Dental treatment or surgery of any kind unless necessitated due to accidental injuries and requiring hospitalization.
11. Convalescence, mental disorders, general debility, run-down conditions, rest-cure, sterility, venereal disease, intentional self-injury and use of intoxicating drugs/alcohol.
12. All expenses arising out of any condition directly or indirectly caused due to or associated with human T-cell Lymph tropic Virus type III (HTLV-III) or Lymphadenopathy Associated Virus (LAV) or the Mutants Derivative or Variations Deficiency Syndrome or any Syndrome or condition of a similar kind commonly referred to as AIDS.
13. Charges incurred at Hospital or Nursing Home primarily for Diagnostic, X-ray or laboratory Examinations not consistent with or incidental to the diagnosis and treatment of the positive existence or presence of any ailment, sickness or injury, for which confinement is required at hospital / nursing home.
14. Expenses on vitamins and tonics unless forming part of treatment for injury or disease as certified by the attending Physician.
15. Injury or Disease directly or indirectly caused by or contributed to by nuclear weapons / materials.
16. Treatment arising from or traceable to pregnancy (other than ectopic pregnancy), childbirth, miscarriage, abortion or complications of any of these including caesarean section.
17. Naturopathy Treatment.
18. Hospital registration charges, record charges telephone charges and such other charges
19. Expenses incurred on Lasik Laser or Refractive Error Correction treatment
20. Expenses incurred on weight control services including surgical procedures for treatment of obesity, medical treatment for weight control/loss programs.
21. Expenses incurred for treatment of diseases / illness / accidental injuries by systems of medicines other than Allopathic.
22. Other expenses as detailed elsewhere in the policy.

4.0 CONDITIONS:

1. The premium payable under this policy shall be payable in advance. No receipt of premium shall be valid except on the official form of the company signed by a duly authorized official of the company. The due payment of premium and the observance of fulfilment of the terms, provision, conditions and endorsements of this policy by the **Insured Person**, in so far as they relate to anything to be done or complied with by the **Insured Person**, shall be a condition precedent to any liability of the Company to make any payment under this policy. No waiver of any terms, provisions, conditions, and endorsements of this policy shall be valid unless made in writing and signed by an authorized official of the Company.

2. Upon the happening of any event, which may give rise to a claim under this policy, notice with full particulars shall be sent to the Company within 48 hours from the time of Death, injury, Hospitalisation.

3. Claim must be filed within 15 days from the date of discharge from the Hospital.

Note: this is a condition precedent to admission of liability under the policy.

However the company will examine and relax the time limit mentioned in these conditions depending upon the merits of the case.

4. The Insured Person shall obtain and furnish the Company with all original bills, receipts and other documents upon which a claim is based and shall also give the Company such additional information and assistance as the Company may require in dealing with the claim

Documents to be submitted in support of claim are –

For reimbursement claims

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

For Cashless Treatment:

Prescriptions and receipts for Pre and Post-hospitalization

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

In case of delay in payment of any claim that has been admitted as payable under the Policy terms and conditions, beyond the time period as prescribed under IRDA (Protection of Policyholders Regulation), 2002, the Company shall be liable to pay interest at a rate which is 2% above the bank rate prevalent at the beginning of the financial year in which the claim is approved by the Company. For the purpose of this clause, 'bank rate' shall mean the existing bank rate as notified by Reserve Bank of India, unless the extent regulation requires payment based on some other prescribed interest rate.

5. Any medical practitioner authorized by the Company shall be allowed to examine the **Insured Person** in case of any alleged injury or diseases requiring Hospitalization when and as often as the same may reasonably be required on behalf of the Company at company's cost.

6. If at the time when any claim arises under this policy, there is in existence any other insurance whether it be effected by or on behalf of any Insured Person in respect of whom the claim may have arisen covering the same loss, liability, compensation, costs or expenses, the benefits under this Policy shall be only in excess of the benefits available under other insurance/s subject to the terms and conditions stated herein.

7. If the claim event falls within two policy periods, the claims shall be paid taking into consideration the available sum insured in the two policy periods, including the deductibles for each policy period. Such eligible claim amount to be payable to the insured shall be reduced to the extent of premium to be received for the renewal/due date of premium of health insurance policy, if not received earlier.

8. The Company shall not be liable to make any payment under the policy in respect of any claim if information furnished at the time of proposal is found to be incorrect or false or such claim is in any manner fraudulent or supported by any fraudulent means or device, misrepresentation whether by the Insured Person or by any other person acting on his behalf.

9. **Renewal:** The policy will be renewed except on grounds of misrepresentation / fraud committed. A grace period of 30 days from the date of expiry of the policy is available for renewal. If renewal is made within this 30 days period the continuity of benefits will be allowed. However the actual period of cover will start only from the date of payment of premium. In other words no protection is available between the policy expiry date and the date of payment of premium for renewal.

However in respect of disease / sickness / illness the sum insured will be restricted to that policy sum insured when the signs or symptoms was diagnosed / received medical advice / treatment.

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

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

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

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

Where the outcome of acceptance of portability is still waiting from the new insurer on the date of renewal, the existing policy will be extended on the request of the Insured person, for a period not less than one month on pro rata premium. Such extended cover will be cancelled only on

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

12. **Cancellation:** The company may at any time cancel this policy on grounds of misrepresentation, fraud, moral hazard, non disclosure of materials fact or non cooperation of the insured by sending the Insured 30 days notice by registered letter at the insured last known address .The insured may at any time cancel this Policy and in such event the Company shall allow refund after retaining Premium at Company's short period rate only (table given here below) provided no claim has occurred up to the date of cancellation.

PERIOD ON RISK	RATE OF PREMIUM TO BE RETAINED
Up to one-month	1/3 rd of the annual premium
Up to three months	½ of the annual premium
Up to six months	3/4 th of the annual premium
Exceeding six months	full annual premium

13. **Automatic Termination:** This policy shall terminate immediately on the earlier of the following events:

- ✓ Upon the death of the **Insured Person** in which case the Company will refund premium calculated on pro-rata basis for the unexpired period subject there being no claim under the policy.
- ✓ Upon exhaustion of the sum insured

14. If any dispute or difference shall arise as to the quantum to be paid under this Policy (liability being otherwise admitted) such difference shall independently of all other questions be referred to the decision of a sole arbitrator to be appointed in writing by the parties to the dispute/difference, or if they cannot agree upon a single arbitrator within 30 days of any party invoking arbitration, the same shall be referred to a panel of three arbitrators, comprising of two arbitrators, one to be appointed by each of the parties to the dispute/difference and the third arbitrator to be appointed by such two arbitrators. Arbitration shall be conducted under and in accordance with the provisions of the Arbitration and Conciliation Act, 1996.

It is clearly agreed and understood that no difference or dispute shall be referable to arbitration, as hereinbefore provided, if the Company has disputed or not accepted liability under or in respect of this Policy.

It is hereby expressly stipulated and declared that it shall be a condition precedent to any right of action or suit upon this Policy that the award by such arbitrator/ arbitrators of the amount of the loss or damage shall be first obtained.

It is also further expressly agreed and declared that if the Company shall disclaim liability to the Insured for any claim hereunder and such claim shall not, within three years from the date of such disclaimer have been made the subject matter of a suit in a Court of Law, then the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder.

15. All claims under this policy shall be payable in Indian currency. All medical/surgical treatments under this policy shall have to be taken in India.
16. **Package Charges** The Company's liability in respect of package charges will be restricted to 80% of such amount. Where package rates are charged the Post-Hospitalisation benefit will be calculated after taking the room and boarding charges at Rs4000 per day. (Package refers to charges that are not advertised in the Schedule of the hospital).
17. Relief under Section 80-D: **Insured Person** is eligible for relief under Section 80-D of the IT Act in respect of the premium paid by any mode other than cash.
18. **Policy Disputes** Any dispute concerning the interpretation of the terms, conditions, limitations and/or exclusions contained herein is understood and agreed to by both the Insured and the Company to be subject to Indian Law.
19. **IMPORTANT NOTE:** The Policy Schedule and any Endorsement are to be read together and any word or expression to which specific meaning has been attached in any one of the shall bear such meaning wherever it appears. The terms conditions and exceptions that appear in the Policy or in any Endorsement are part of the contract and must be complied with. Failure to comply may result in the claim being denied.

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

20. **Notices :** Any notice, direction or instruction given under this policy shall be in writing and delivered by hand, post, or facsimile/email to Star Health and Allied Insurance Company Limited, No 1, New Tank Street, Valluvar Kottam High Road, Nungambakkam, Chennai-600034. Fax no: 044-2831 9100, Toll free fax no: 1800 425 5522 Email: info@starhealth.in

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

21. **Customer Service** If at any time the **Insured Person** requires any clarification or assistance, the Insured may contact the offices of the Company at the address specified, during normal business hour

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

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

In the event of the following grievances:

- any partial or total repudiation of claims by an insurer;
- any dispute in regard to premium paid or payable in terms of the policy;
- any dispute on the legal construction of the policies in so far as such disputes relate to claims;
- delay in settlement of claims;
- Non-issuance of any insurance document to customer after receipt of the premium.

the Insured Person may approach the Insurance Ombudsman, within whose jurisdiction the branch or office of Star Health and Allied Insurance Company Limited is located. The Insurance Ombudsman's offices are located at Ahmadabad, Bhubaneswar, Bhopal, Chandigarh, Chennai, Gujarat, Kochi, Kolkatta, Lucknow, Hyderabad, Mumbai and Delhi.

List of Ombudsman	
Contact Details	Areas of Jurisdiction
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 Union Territory of Dadra & Nagar Haveli Daman and Diu
Office of the Insurance Ombudsman, Janak Vihar Complex, 2 nd 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
Office of the Insurance Ombudsman, 62, Forest Park, BHUBANESHWAR-751 009 . Tel.:- 0674-2596455 Email ioobbsr@dataone.in	Orissa
Office of the Insurance Ombudsman, 2nd Floor, Batra Building, S.C.O. No.101-103, Sector 17-D, CHANDIGARH-160 017 . Tel.:- 0172-2706468, Fax : 0172-2708274 Email ombchd@yahoo.co.in	Punjab , Haryana Himachal Pradesh, Jammu & Kashmir Union Territory of Chandigarh
Office of the Insurance Ombudsman, Fathima Akhtar Court, 4th Floor, 453 (old 312), Anna Salai, Teynampet, CHENNAI-600 018 Tel.:- 044-24333668 044-24333668 /5284 Fax : 044-24333664 Email chennaiinsuranceombudsman@gmail.com	Tamil Nadu Union Territory–Pondicherry Town and Karaikal (which are part of Union Territory of Pondicherry)
Insurance Ombudsman, Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Bldg., Asaf Ali Road, NEW DELHI-110 002 . Tel.:- 011-23239633 011-23239633 Fax : 011-23230858 Email iobdelraj@rediffmail.com	Delhi & Rajasthan
Insurance Ombudsman, Office of the Insurance Ombudsman, "Jeevan Nivesh", 5 th 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
Office of the Insurance Ombudsman, 6-2-46, 1 st Floor, Moin Court, A.C. Guards, Lakdi-Ka-Pool, HYDERABAD-500 004 . Tel : 040-65504123 040-65504123 Fax: 040-23376599 Email insombudhyd@gmail.com	Andhra Pradesh Karnataka and Union Territory of Yanam a part of the Union Territory of Pondicherry
Office of the Insurance Ombudsman, 2nd Floor, CC 27/2603, Pulinat Bldg., Opp. Cochin Shipyard, M.G. Road, ERNAKULAM-682 015 . Tel : 0484-2358759 / 0484-2358759 Fax : 0484-2359336 Email iokochi@asianetindia.com	Kerala , Union Territory of (a) Lakshadweep (b) Mahe – a part of Union Territory of Pondicherry
Insurance Ombudsman, Office of the Insurance Ombudsman, 4th Floor, Hindusthan Bldg. Annexe, 4, C.R.Avenue, Kolkatta – 700 072 . Tel: 033 22124346/(40) Fax: 033 22124341 Email: iombsbpa@bsnl.in	West Bengal , Bihar Jharkhand and Union Territory of Andaman & Nicobar Islands Sikkim
Office of the Insurance Ombudsman, Jeevan Bhawan, 6 th Floor, Phase-2, Nawal Kishore Road, Hazaratganj, LUCKNOW-226 001 . Tel : 0522 -2231331 / 0522 -2231331 Fax : 0522-2231310 Email insombudsman@rediffmail.com	Uttar Pradesh and Uttaranchal
Office of the Insurance Ombudsman, S.V. Road, Santacruz(W), MUMBAI-400 054 . Tel : 022-26106928 022-26106928 Fax : 022-26106052 Email ombudsmanmumbai@gmail.com	Maharashtra , Goa

Other Excluded Expenses

1	Anne French Charges	56	Gause Soft
2	Baby Charges (unless Specified/indicated)	57	Gauze
3	Baby Food	58	Hand Holder
4	Baby Utilites Charges	59	Hansaplast/ Adhesive Bandages
5	Baby Set	60	Lactogen/ Infant Food
6	Baby Bottles	61	Slings (Except For Upper Arm Fractures In Which Case, Cost Of One Sling Is Payable)
7	Bottle		
8	Brush		Items Specifically Excluded In The Policy
9	Cosy Towel	62	Weight Control Programs/ Supplies/ Services
10	Hand Wash	63	Cost Of Spectacles/ Contact Lenses/ Hearing Aids Etc.,
11	Moisturiser Paste Brush	64	Dental Treatment Expenses That Do Not Require Hospitalisation
12	Powder	65	Hormone Replacement Therapy
13	Razor	66	Home Visit Charges
14	Towel	67	Infertility/ Subfertility/ Assisted Conception Procedure
15	Shoe Cover	68	Obesity (including Morbid Obesity) Treatment
16	Beauty Services	69	Psychiatric & Psychosomatic Disorders
17	Belts/ Braces (Except For Cases Who Have Undergone Surgery Of Thoracic Or Lumbar Spine)	70	Corrective Surgery For Refractive Error
18	Buds	71	Treatment Of Sexually Transmitted Diseases
19	Barber Charges	72	Donor Screening Charges
20	Caps	73	Admission/registration Charges
21	Cold Pack/hot Pack	74	Hospitalisation For Evaluation/ Diagnostic Purpose
22	Carry Bags	75	Expenses For Investigation/ Treatment Irrelevant To The Disease For Which Admitted Or Diagnosed
23	Cradle Charges	76	Any Expenses When The Patient Is Diagnosed With Retro Virus + Or Suffering From /hiv/ Aids Etc Is Detected/ Directly Or Indirectly (however Please See Specific Exclusion For This Purpose)
24	Comb	77	Stem Cell Implantation/ Surgery
25	Disposables Razors Charges (For Site Preparations)		Items Which Form Part Of Hospital Services Where Separate Consumables Are Not Payable But The Service Is
26	Eau-de-cologne / Room Freshners	78	Ward And Theatre Booking Charges
27	Eye Pad	79	Arthroscopy & Endoscopy Instruments
28	Eye Sheild	80	Microscope Cover
29	Email / Internet Charges	81	Surgical Blades,harmonic Scalpel,shaver
30	Food Charges (other Than Patient's Diet Provided By Hospital)	82	Surgical Drill
31	Foot Cover	83	Eye Kit
32	Gown	84	Eye Drape
33	Leggings (except For Bariatric And Varicose Vein Surgery Where Surgery Itself Is Payable)	85	X-ray Film
34	Laundry Charges	86	Sputum Cup
35	Mineral Water	87	Boyles Apparatus Charges
36	Oil Charges	88	Blood Grouping And Cross Matching Of Donors Samples
37	Sanitary Pad	89	Savlon
38	Slippers	90	Band Aids, Bandages, Sterile Injections, Needles, Syringes
39	Telephone Charges	91	Cotton
40	Tissue Paper	92	Cotton Bandage
41	Tooth Paste	93	Micropore/ Surgical Tape
42	Tooth Brush	94	Blade
43	Guest Services	95	Apron
44	Bed Pan	96	Torniquet
45	Bed Under Pad Charges	97	Orthobundle, Gynaec Bundle
46	Camera Cover	98	Urine Container Elements Of Room Charge
47	Care Free	99	Luxury Tax
48	Cliniplast	100	Hvac
49	Crepe Bandage	101	House Keeping Charges
50	Curapore	102	Service Charges Where Nursing Charge Also Charged
51	Diaper Of Any Type	103	Television & Air Conditioner Charges
52	Dvd, Cd Charges (payable If Cd Is Specifically Sought For)	104	Surcharges
53	Eyelet Collar		
54	Face Mask		
55	Flexi Mask		

105	Attendant Charges	158	Abdominal Binder (except For Post-surgery Patients Of Major Abdominal Surgery Including Tah, Lscs Incision Hernia Repair, Exploratory Laparotomy For Intestinal Obstructions , Liver Transplant Etc)
106	Im Iv Injection Charges		
107	Clean Sheet		
108	Extra Diet Of Patient(other Than That Which Forms Part Of Bed Charge)		
109	Blanket/warmer Blanket		
	Administrative Or Non-medical Charges		
110	Admission Kit	159	Betadine \ Hydrogen Peroxide\spirit\dettol(payable When Prescribed For Patient, Not Payable For Hospital Use In Ot Or Ward Or For Dressings In Hospital)
111	Birth Certificate	160	Private Nurses Charges- Special Nursing Charges
112	Blood Reservation Charges And Ante Natal Booking Charges	161	Nutrition Planning Charges - Dietician Charges- (except Patient Diet Provided By Hospital)
113	Certificate Charges	162	Alex Sugar Free
114	Courier Charges	163	Creams Powders Lotions (toileteries Are Not Payable, Only Prescribed Medical Pharmaceuticals Payable)
115	Convenyance Charges	164	Digene Gel/ Antacid Gel (payable When Prescribed)
116	Diabetic Chart Charges	165	Ecg Electrodes (except Upto 5 Electrodes For Every Case Visiting Ot Or Icu. For Longer Stay In Icu, Least One Set Every Second Day Payable.
117	Documentation Charges / Administrative Expenses	166	Gloves (except For Sterilized Gloves)
118	Discharge Procedure Charges	167	Hiv Kit
119	Daily Chart Charges	168	Listerine/ Antiseptic Mouthwash (except If Prescribed)
120	Entrance Pass / Visitors Pass Charges	169	Lozenges (except If Prescribed)
121	Expenses Related To Prescription On Discharge (to Be Claimed Under Post Hospitalisation Where Admissible)	170	Mouth Paint (except If Prescribed)
122	File Opening Charges	171	Nebulisation Kit (except If Used During Hospitalization Is Payable Reasonably)
123	Incidental Expenses / Misc. Charges (not Explained)	172	Neosprin (except If Prescribed)
124	Medical Certificate	173	Novarapid (except If Prescribed)
125	Maintainance Charges	174	Volini Gel/ Analgesic Gel ((except If Prescribed))
126	Medical Records	175	Zytee Gel (except If Prescribed)
127	Preparation Charges	176	Vaccination Charges (except For Post Bite Treatment)
128	Photocopies Charges	177	Ahd
129	Patient Identification Band / Name Tag	178	Alcohol Swabes
130	Washing Charges	179	Scrub Solution/sterillium
131	Medicine Box	180	Vaccine Charges For Baby
132	Mortuary Charges Beyond 24 Hrs (shifting Charges Not Payable)	181	Aesthetic Treatment / Surgery
133	Medico Legal Case Charges (mlc Charges)	182	Tpa Charges
	External Durable Devices	183	Visco Belt Charges
134	Walking Aids Charges	184	Any Kit With No Details Mentioned [delivery Kit,
135	Bipap Machine	185	Examination Gloves
136	Commode	186	Kidney Tray
137	Cpap/ Capd Equipments	187	Mask
138	Infusion Pump - Cost	188	Ounce Glass
139	Oxygen Cylinder (for Usage Outside The Hospital)	189	Outstation Consultant's/ Surgeon's Fees (not Payable, Except For Telemedicine Consultations If Covered By Policy)
140	Pulseoxymeter Charges	190	Oxygen Mask
141	Spacer	191	Paper Gloves
142	Spirometre	192	Pelvic Traction Belt (payable In Case Of Pivd Requiring Traction)
143	Spo2 Probe	193	Referral Doctor's Fees
144	Nebulizer Kit	194	Accu Check (Glucometry/ Strips)
145	Steam Inhaler	195	Pan Can
146	Armsling	196	Sofnet
147	Thermometer	197	Trolley Cover
148	Cervical Collar	198	Urometer, Urine Jug
149	Splint	199	Ambulance (except For Charges Incurred Ambulance From Home To Hospital Or Interhospital Shifts , Rta)
150	Diabetic Foot Wear	200	Tegaderm / Vasofix Safety (payable - Maximum Of 3 In 48 Hrs And Then 1 In 24 Hrs)
151	Knee Braces (Long/ Short/ Hinged)	201	Urine Bag (payable Where Medically Necessary Till A Reasonable Cost Maximum 1 Per 24 Hrs)
152	Knee Immobilizer/shoulder Immobilizer	202	Softovac
153	Lumbo Sacral Belt (except For Cases Who Have Undergone Surgery Of Lumbar Spine)	203	Stockings (except For Case Like Cabg Etc.)
154	Nimbus Bed Or Water Or Air Bed Charges (except For Treatment Of Patients In Icu For More Than 6 Consecutive Days, Patients With Paralplegia /quadriplegia. Up To A Maximum Of Rs.200/- Per Day)		
155	Ambulance Collar		
156	Ambulance Equipment		
157	Microsheild		