



**IFFCO-TOKIO GENERAL INSURANCE CO. LTD**  
Regd. Office: IFFCO Sadan, C-1, Distt. Centre, Saket, New Delhi-110017

**SWASTHYA RAKSHA BIMA**  
**(FAMILY HEALTH POLICY)**  
UIN: IFFHLIP21326V022021

#### **POLICY WORDING**

This Policy is evidence of the contract between You and Us. The Proposal along with any written statement(s), declaration(s) of Yours for purpose of this Policy forms part of this contract.

This Policy witnesses that in consideration of Your having paid the premium for the period stated in the Schedule or for any further period for which We may accept the payment for renewal of this Policy, We will insure the Insured Person(s) and accordingly We will pay to You or to Insured Person(s) or their legal representatives as the case may be, in respect of events occurring during the Period of Insurance in the manner and to the extent set forth in the Policy including endorsements, provided that all the terms, conditions, provisions, and exceptions of this Policy insofar as they relate to anything to be done or complied with by You and/or Insured Person(s) have been met.

The Schedule shall form part of this Policy and the term Policy whenever used shall be read as including the Schedule.

Any word or expression to which a specific meaning has been attached in any part of this Policy or Schedule shall bear such meaning whenever it may appear.

The Policy is based on information which have been given to Us about Insured Person(s) pertaining to risk insured under the Policy and the truth of this information shall be condition precedent to Your or the Insured Person's right to recover under this Policy.

#### **DEFINITION OF WORDS**

1. **Accident** is a sudden, unforeseen and involuntary event caused by external, visible and violent means.
2. **Age:** It means age of the Insured person on last birthday as on date of commencement of the Policy.
3. **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 was taken.
4. **Ayush Treatment** It refers to the medical and/or hospitalization treatments given under 'Ayurveda, Yoga and Naturopathy, Unani, Siddha and Homeopathy systems.
5. **AYUSH Hospital:** **An AYUSH Hospital** is a healthcare facility wherein medical/surgical/para-surgical treatment procedures and interventions are carried out by AYUSH Medical Practitioner(s) comprising of any of the following:
  - a. Central or State Government AYUSH Hospital or

- b. Teaching hospital attached to AYUSH College recognized by the Central Government/Central Council of Indian Medicine/Central Council for Homeopathy; or
  - c. AYUSH Hospital, standalone or co-located with in-patient healthcare facility of any recognized system of medicine, registered with the local authorities, wherever applicable, and is under the supervision of a qualified registered AYUSH Medical Practitioner and must comply with all the following criterion:
    - i. Having at least 5 in-patient beds;
    - ii. Having qualified AYUSH Medical Practitioner in charge round the clock;
    - iii. Having dedicated AYUSH therapy sections as required and/or has equipped operation theatre where surgical procedures are to be carried out;
    - iv. Maintaining daily records of the patients and making them accessible to Our authorized representative.
6. **AYUSH Day Care Centre** means and includes Community Health Centre (CHC), Primary Health Centre (PHC), Dispensary, Clinic, Polyclinic or any such health centre which is registered with the local authorities, wherever applicable and having facilities for carrying out treatment procedures and medical or surgical/para-surgical interventions or both under the supervision of registered AYUSH Medical Practitioner (s) on day care basis without in-patient services and must comply with all the following criterion:
- i. Having qualified registered AYUSH Medical Practitioner(s) in charge;
  - ii. Having dedicated AYUSH therapy sections as required and/or has equipped operation theatre where surgical procedures are to be carried out;
  - iii. Maintaining daily records of the patients and making them accessible to Our authorized representative.
7. **Break in Policy** Break in policy means the period of gap that occurs at the end of the existing policy term/instalment premium due date, when the premium due for renewal on a given policy or instalment premium due is not paid on or before the premium renewal date or grace period.
8. **Cashless facility** means a facility extended by Us to the insured where the payments, of the costs of treatment undergone by the insured in accordance with the policy terms and conditions, are directly made to the network provider by the insurer to the extent pre-authorization is approved.
9. **Condition Precedent** shall mean a policy term or condition upon which the Insurer's liability under the policy is conditional upon.
10. **Congenital Anomaly** refers to a condition(s) which is present since birth, and which is abnormal with reference to form, structure or position.
- a. **Internal Congenital Anomaly:** Anomaly which is not in the visible and accessible parts of the body
  - b. **External Congenital Anomaly:** Anomaly which is in the visible and accessible parts of the body.
11. **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 claims amount. A co-payment does not reduce the sum insured.

12. **Daycare centre** It means any institution established for day care treatment of illness and/or injuries or a medical setup with a hospital and which has been registered with the local authorities, wherever applicable, and is under supervision of a registered and qualified medical practitioner AND must comply with all minimum criterion as under:
- i. has qualified nursing staff under its employment;
  - ii. has qualified medical practitioner (s) in charge;
  - iii. has a fully equipped operation theatre of its own where surgical procedures are carried out
  - iv. maintains daily records of patients and shall make these accessible to Our authorized personnel.

13. **Day Care Treatment** means medical treatment, and/or *surgical procedure* which:
- I. Is undertaken under General or Local Anesthesia in a *hospital/day care centre* in less than 24 (twenty-four) hrs. because of technological advancement, and
  - II. which would have otherwise required a hospitalization of more than 24 (twenty four) hours.

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

14. **Dental Treatment** It means a treatment carried out by a dental practitioner including examinations, fillings (where appropriate), crowns, extractions and surgery.

15. **Domiciliary Hospitalization** 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:
- i. the condition of the patient is such that he/she is not in a condition to be removed to a hospital or
  - ii. the patient takes treatment at home on account of non-availability of room in a hospital.

16. **Emergency Assistance Service Provider** means the licensed entity which will provide identified Emergency Medical Assistance and Personal Services to people travelling more than 150 kilometres from their declared place of residence in India

17. **Emergency Hospitalization:** Hospitalization for an illness or injury which occur suddenly and unexpectedly and requires immediate treatment by a Medical practitioner to prevent death or serious long term impairment of the insured person's health.

18. **Geographical Zones:** For the purpose of this product the entire country has been divided into 2 zones namely Zone A and Zone B.

Zone A: Greater Mumbai, Delhi, Kolkata, Chennai, Bangalore, Hyderabad, Ahmedabad, Pune, Surat, Jaipur, Kanpur, Lucknow, Nagpur, Ghaziabad, Indore, Coimbatore, Kochi, Patna, Kozhikode, Bhopal, Thrissur, Vadodara, Agra, Visakhapatnam, Malappuram, Thiruvananthapuram, Kannur, Ludhiana, Nashik, Varanasi, Madurai, Meerut, Vijaywada, Faridabad, Rajkot, Jamshedpur, Jabalpur, Srinagar, Asansol, Vasai-Vihar, Dhanbad, Allahabad, Aurangabad, Amritsar, Jodhpur, Ranchi, Raipur, Kollam, Gwalior, Durg-Bhilainagar, Chandigarh, Tiruchirapalli, Secunderabad, Gurgaon, Noida, Greater Noida and Kota.

Zone B: All other cities other than those falling in Zone A

The place of treatment would determine the geographical zone of the policy.

19. **Grace Period** means the specified period of time, immediately following the premium due date during which premium payment can be made to renew or continue a policy in force without loss of continuity benefits (sum insured, cumulative bonus, specific waiting periods, waiting periods for pre-existing

diseases, moratorium periods etc.) accrued under the policy. The grace period for payment of the premium shall be:

- a) fifteen days for monthly installment modes, (wherever applicable)
- b) thirty days for any other installment modes (wherever applicable)
- c) thirty days for renewal.

Provided,

- a) the coverage shall be available during the grace period, wherever the premium payment is paid in installments. (wherever applicable)
- b) Coverage is not available during the period for which no premium is received after the expiry of the Policy.

20. **Hospital/ Nursing Home** It 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 Schedule of Section 56(1) of the said Act, OR complies with all minimum criteria as under:

- i. has qualified nursing staff under its employment round the clock;
- ii. has at least ten inpatient beds, in those towns having a population of less than ten lakhs and fifteen inpatient beds in all other places;
- iii. has qualified medical practitioner (s) in charge round the clock;
- iv. has a fully equipped operation theatre of its own where surgical procedures are carried out
- v. maintains daily records of patients and shall make these accessible to Our authorized personnel.

***\*Following are the enactments specified under the Schedule of section 56 of clinical Establishments (Registration and Regulation) Act, 2010 as of October 2013 or any amendments thereof.***

1. The Andhra Pradesh Private Medical Care Establishments (Registration and Regulation) Act, 2002.
2. The Bombay Nursing Homes Registration Act, 1949.
3. The Delhi Nursing Homes Registration Act, 1953.
4. The Madhya Pradesh Upcharya Griha Tatha Rujopchar Sanbabdu Sthapamaue (Ragistrakaran Tatha Anugyapan) Adhiniyam, 1973.
5. The Manipur Homes and Clinics Registration Act, 1992.
6. The Nagaland Health Care Establishments Act, 1997.
7. The Orissa Clinical Establishments (Control and Regulation) Act, 1990.
8. The Punjab State Nursing Home Registration Act, 1991.
9. The West Bengal Clinical Establishments Act, 1950.

Note: Any make-shift or temporary hospital permitted temporarily by Central/ State Government and allowed by the IRDAI under specific situations shall also be regarded as a hospital.

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

22. **Illness** It means a sickness or a disease or pathological condition leading to the impairment of normal physiological function and requires medical treatment.

- i. **Acute Condition** means a disease, illness or injury that is likely to response 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** means 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 rehabilitation for the patient or for the patient to be special trained to cope with it
  - it continues indefinitely
  - it recurs or is likely to recur
23. **Injury** means accidental physical bodily harm excluding illness or disease solely and directly caused by external, violent, visible and evident means which is verified and certified by a Medical Practitioner.
24. **Inpatient Care** means treatment for which the insured person has to stay in a *hospital* for more than 24 (twenty four) hours for a covered event.
25. **Insured Person** The Person(s) named as Insured Person(s) in the Schedule lodged with Us by You. Only You, Your spouse and Your dependent children) up to the age of 23 years can be included under the Policy as an Insured person. Your Parents are not covered.
26. **Intensive Care Unit** means an identified section, ward or wing of a *hospital* which is under the constant supervision of a dedicated *medical practitioner(s)*, and which is specially equipped for the continuous monitoring and treatment of patients who are in a critical condition, or require life support facilities and where the level of care and supervision is considerably more sophisticated and intensive than in the ordinary and other wards.
27. **Intensive Care Unit (ICU) Charges** means the amount charged by a hospital towards ICU expenses on a per day basis which shall include the expenses for ICU bed, general medical support services provided to any ICU patient including monitoring devices, critical care nursing and intensivist charges.
28. **Medical Advice** means any consultation or advice from a Medical Practitioner including the issuance of any prescription or follow-up prescription
29. **Medical expenses** means those expenses that an Insured Person has necessarily and actually incurred for medical treatment on account of Illness or Accident on the advice of a Medical Practitioner, as long as these are no more than would have been payable if the Insured Person had not been insured and no more than other hospitals or doctors in the same locality would have charged for the same medical treatment.
30. **Medically Necessary Treatment**—Medically necessary treatment is defined as 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.
31. **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. The registered Medical Practitioner should not be the Insured or close family member

32. **Medical Services:** means the stipulated medical services offered by Emergency Assistance Service Provider during a medical emergency situation while You are away from home, consisting of medical consultation and evaluation, medical referrals, medically supervised repatriation.
33. **Migration**  
Migration means a facility provided to policyholders (including all members under family cover and group policies), to transfer the credits gained to the extent of the Sum Insured, No Claim Bonus, specific waiting periods, waiting period for pre-existing diseases, moratorium period, etc. and from one health insurance policy to another with the same insurer.
34. **Network Provider** means hospitals enlisted by an insurer, TPA or jointly by an insurer and TPA to provide medical services to an insured by a cashless facility.  
The list of network hospitals is dynamic and hence may change from time to time. We suggest you to please check our website [www.iffcotokio.co.in](http://www.iffcotokio.co.in) or contact our call centre/ nearest office for updated list of such hospitals before admission.
35. **New Born Baby** means baby born during the Policy Period and is aged upto 90 days.
36. **Non- Network Provider** means any *hospital/* day care centre that is not part of the *network*.
37. **Notification of Claim** is the process of intimating a claim to Us or our TPA through any of the recognized modes of communication
38. **Out-Patient (OPD) treatment** means treatment in which the Insured visits a clinic / hospital or associated facility like a consultation room for diagnosis and treatment based on the advice of a Medical Practitioner. The Insured is not admitted as a day care or in-patient.
39. **Optional Extension** means optional coverage which is available to You apart from the Basic Cover under the Policy, which You can choose to take on payment of necessary additional premium.
40. **Personal Services** means the other emergency services offered by Emergency Assistance Service Provider during a medical emergency situation while You are away from home, consisting of message transmission, care of minor children left unattended due to medical incident, return of mortal remains, prescription assistance, and legal and interpreter referrals.
41. **Policy** It means these Policy wordings, the Policy Schedule and any applicable endorsements or extensions attaching to or forming part thereof. The Policy contains details of the extent of cover available to the Insured person, what is excluded from the cover and the terms & conditions on which the Policy is issued to The Insured person.
42. **Policy Period/ Period of Insurance** - It means period of one policy year as mentioned in the schedule for which the Policy is issued.
43. **Policy Schedule** - It means the Policy Schedule attached to and forming part of Policy.
44. **Policy year** - It means a period of twelve months beginning from the date of commencement of the policy period and ending on the last day of such twelve-month period. For the purpose of subsequent years, policy year shall mean a period of twelve months commencing from the end of the previous policy year

and lapsing on the last day of such twelve-month period, till the policy period, as mentioned in the schedule.

45. **Portability** means a facility provided to the health insurance policyholders (including all members under family cover), to transfer the credits gained to the extent of the Sum Insured, No Claim Bonus, specific waiting periods, waiting period for pre-existing diseases, moratorium period, etc. from the existing insurer to acquiring insurer.

46. **Post Hospitalization Medical Expenses**

It means Medical Expenses incurred during predefined number of days immediately after the insured person is discharged from the hospital, provided that:

- a. such Medical Expenses are incurred for the same condition for which the Insured Person's Hospitalization was required, and
  - b. the In-patient Hospitalization claim for such Hospitalization is admissible by the insurance company.
- Limits for Post Hospitalisation Medical Benefit: Relevant medical expenses up to 7% of Hospitalization expenses (excluding Room Rent) incurred during period up to 30 days after Hospitalization on Disease/illness/Injury sustained subject to maximum of Rs.7500/-, which will be part of Hospitalization expenses claim.

47. **Pre-existing Disease** It means any condition, ailment, injury or disease:

- a) that is/are diagnosed by a physician not more than 36 months prior to the date of commencement of the policy issued by the insurer; or
- b) for which medical advice or treatment was recommended by, or received from, a physician, not more than 36 months prior to the date of commencement of the policy.

It means any condition, ailment, injury or disease

- a) That is/are diagnosed by a physician within 36 months prior to the effective date of the policy issued by the insurer or its reinstatement or
- b) For which medical advice or treatment was recommended by, or received from, a physician within 36 months prior to the effective date of the policy issued by the insurer or its reinstatement.

48. **Preferred Provider Network** means hospitals or Network providers empaneled by ITGI on negotiated package rates to provide cashless facility to you.

49. **Pre-Hospitalization Medical Expenses** means Medical Expenses incurred during pre-defined number of days preceding the hospitalization of the Insured Person, 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.

50. **Proposal** means any signed proposal by filing up the questionnaires and declarations, written statements and any information in addition thereto supplied to Us by You.

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

52. **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.

53. **Renewal** means the terms on which the contract of insurance can be renewed on mutual consent with a provision of grace period for treating the renewal continuous for the purpose of gaining credit for sum insured, cumulative bonus, specific waiting periods, waiting periods for pre-existing diseases, moratorium periods etc.
54. **Room rent** It means the amount charged by a hospital towards room and boarding expenses and shall include the associated medical expenses.
55. **Sub-limit** It means a cost sharing requirement under a health insurance policy in which an insurer would not be liable to pay any amount in excess of the pre-defined limit.
56. **Sum Insured** means the monetary amount mentioned in the schedule as Sum Insured which is the limit of indemnity available to any of the Insured Persons severally or jointly and represents Our maximum liability under a claim and all claims in the aggregate in the Period of Insurance.
57. **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 from suffering and prolongation of life, performed in a hospital or day care centre by a *medical practitioner*.
58. **Third Party Administrator (TPA)** means a Company registered with the Authority, and engaged by an insurer, for a fee or by whatever name called and as may be mentioned in the health services agreement, for providing health services.
59. **Terrorism/Terrorist Incident** means any actual or threatened use of force or violence directed at or causing damage, injury, harm or disruption, or the commission of an act dangerous to human life or property, against any individual, property or government, with the stated or unstated objective of pursuing economic, ethnic, nationalistic, political, racial or religious interests, whether such interests are declared or not. Robberies or other criminal acts, primarily committed for personal gain and acts arising primarily from prior personal relationships between perpetrator(s) and victim(s) shall not be considered terrorist activity. Terrorism shall also include any act, which is verified or recognized by the relevant Government as an act of terrorism.
60. **Unproven/Experimental treatment** is treatment including drug experimental therapy which is not based on established medical practice in India, is treatment experimental or unproven.
61. **Waiting Period**  
It means a period from the inception of this Policy during which specified diseases/treatments are not covered. On completion of the period, diseases/treatments shall be covered provided the Policy has been continuously renewed without any break.
62. **We/Our/Us/Insurer** means **IFFCO-TOKIO GENERAL INSURANCE COMPANY LIMITED**.
63. **You/Your** means the Person(s) named as Insured in the Schedule, including all Insured Persons

#### Definitions of Critical Illnesses –

- Cancer of Specified Severity:**



- I. It means a malignant tumor characterized by the uncontrolled growth and spread of malignant cells with invasion and destruction of normal tissues. This diagnosis must be supported by histological evidence of malignancy. The term cancer includes leukemia, lymphoma and sarcoma.
  - II. The following are excluded –
    - i. All tumors which are histologically described as carcinoma in situ, benign, pre-malignant, borderline malignant, low malignant potential, neoplasm of unknown behavior, or non-invasive, including but not limited to: Carcinoma in situ of breasts, Cervical dysplasia CIN-1, CIN - 2 and CIN-3.
    - ii. Any non-melanoma skin carcinoma unless there is evidence of metastases to lymph nodes or beyond;
    - iii. Malignant melanoma that has not caused invasion beyond the epidermis;
    - iv. All tumors of the prostate unless histologically classified as having a Gleason score greater than 6 or having progressed to at least clinical TNM classification T2NOM0
    - v. All Thyroid cancers histologically classified as T1NOM0 (TNM Classification) or below;
    - vi. Chronic lymphocytic leukaemia less than RAI stage 3
    - vii. Non-invasive papillary cancer of the bladder histologically described as TaNOM0 or of a lesser classification,
    - viii. All Gastro-Intestinal Stromal Tumors histologically classified as T1NOM0 (TNM Classification) or below and with mitotic count of less than or equal to 5/50 HPFs;
- 2. Coma Of Specified Severity**
- I. A state of unconsciousness with no reaction or response to external stimuli or internal needs. This diagnosis must be supported by evidence of all of the following:
    - i. no response to external stimuli continuously for at least 96 hours;
    - ii. life support measures are necessary to sustain life; and
    - iii. permanent neurological deficit which must be assessed at least 30 days after the onset of the coma.
  - II. The condition has to be confirmed by a specialist medical practitioner. Coma resulting directly from alcohol or drug abuse is excluded.
- 3. End Stage Liver Failure**
- I. Permanent and irreversible failure of liver function that has resulted in all three of the following:
    - i. Permanent jaundice; and
    - ii. Ascites; and
    - iii. Hepatic encephalopathy.
  - II. Liver failure secondary to drug or alcohol abuse is excluded.
- 4. Kidney Failure Requiring Regular Dialysis**
- End stage renal disease presenting as chronic irreversible failure of both kidneys to function, as a result of which either regular renal dialysis (haemodialysis or peritoneal dialysis) is instituted or renal transplantation is carried out. Diagnosis has to be confirmed by a specialist medical practitioner.
- 5. Major Organ /Bone Marrow Transplant**
- I. The actual undergoing of a transplant of:
    - i. One of the following human organs: heart, lung, liver, kidney, pancreas, that resulted from irreversible end-stage failure of the relevant organ, or

- ii. Human bone marrow using haematopoietic stem cells. The undergoing of a transplant has to be confirmed by a specialist medical practitioner.

- II. The following are excluded:
  - i. Other stem-cell transplants
  - ii. Where only islets of langerhans are transplanted

**6. Multiple Sclerosis with Persisting Symptoms**

- I. The unequivocal diagnosis of Definite Multiple Sclerosis confirmed and evidenced by all of the following:
  - i. investigations including typical MRI findings which unequivocally confirm the diagnosis to be multiple sclerosis and
  - ii. there must be current clinical impairment of motor or sensory function, which must have persisted for a continuous period of at least 6 months.
- II. Other causes of neurological damage such as multiple sclerosis are excluded.

**7. Open Chest CABG**

- I. The actual undergoing of heart surgery to correct blockage or narrowing in one or more coronary artery(s), by coronary artery bypass grafting done via a sternotomy (cutting through the breast bone) or minimally invasive keyhole coronary artery bypass procedures. The diagnosis must be supported by a coronary angiography and the realization of surgery has to be confirmed by a cardiologist.
- II. The following are excluded:
  - i. Angioplasty and/or any other intra-arterial procedures

**8. Third Degree Burns**

There must be third-degree burns with scarring that cover at least 20% of the body’s surface area. The diagnosis must confirm the total area involved using standardized, clinically accepted, body surface area charts covering 20% of the body surface area.

**9. Stroke Resulting In Permanent Symptoms**

- I. Any cerebrovascular incident producing permanent neurological sequelae. This includes infarction of brain tissue, thrombosis in an intracranial vessel, haemorrhage and embolisation from an extracranial source. Diagnosis has to be confirmed by a specialist medical practitioner and evidenced by typical clinical symptoms as well as typical findings in CT Scan or MRI of the brain. Evidence of permanent neurological deficit lasting for at least 3 months has to be produced.
- II. The following are excluded:
  - i. Transient ischemic attacks (TIA)
  - ii. Traumatic injury of the brain
  - iii. Vascular disease affecting only the eye or optic nerve or vestibular functions.

**COVERAGE**

<b>WHAT IS COVERED</b>	<b>WHAT IS NOT COVERED</b>
If the Insured Person sustains any Injury or contracts any Disease and upon advice of a Medical Practitioner, he/she has to incur Hospitalization expenses, then We will pay	<b>WE will not pay for</b>  1. <b>Pre-Existing Diseases(Code- Excl01)</b>

Medically Necessary and Reasonable and Customary Charges of the following Hospitalization expenses:

1. Room, Boarding and Nursing Expense as provided in the Hospital/Nursing Home subject to following limits.

- a) Sub limit per day for normal Room expenses: 1% of the Sum Insured
- b) Sub limit per day for Intensive Care/Therapeutic Unit expenses: 2.0% of the Sum Insured
- c) Service Charges of Hospital/Nursing Home: Actual

2. Surgeon, Anesthetist, Medical Practitioner, Consultants, Specialist Fees (including consultation through telemedicine as per prevailing Telemedicine Practice Guideline) whether paid directly to the treating doctor / surgeon or to the hospital.

3. Expenses on Anesthesia, Blood, Oxygen, Operation Theatre, Surgical Appliances, Medicines and Drugs, Diagnostic Materials, diagnostic imaging modalities, Dialysis, Chemotherapy, Radiotherapy, Cost of Pacemaker, Artificial Limbs, Cost of Transplantation and similar expenses.

4. The above stated relevant expenses incurred for Domiciliary Hospitalization at Reasonable and Customary Charges up to a maximum aggregate sub-limit of 20% of the Sum Insured.

5. An additional Daily Allowance amount equivalent to Rs. 150/- per day, for the duration of Hospitalization towards defraying of miscellaneous expenses.

6. Ambulance charges in connection with any admissible claim limited to Rupees 750/- or actual whichever is less for each claim.

7. The below mentioned list of treatments has specified expenses limit per claim which is inclusive of all expenses as mentioned in (1), (2), (3), (4), (5) and (6) or actual amount, whichever is less.

LIST OF TREATMENTS

Serial No	Treatment List	Expense Limit Per Claim
A	Cataract	5% of the Sum Insured subject to maximum of Rs 15,000/-

- a) Expenses related to the treatment of a pre-existing Disease (PED) and its direct complications shall be excluded until the expiry of 36 months of continuous coverage after the date of inception of the first policy with us.
- b) In case of enhancement of sum insured the exclusion shall apply afresh to the extent of sum insured increase.
- c) If the Insured Person is continuously covered without any break as defined under the portability norms of the extant IRDAI (Health Insurance) Regulations, then waiting period for the same would be reduced to the extent of prior coverage.
- d) Coverage under the policy after the expiry of 36 months for any pre-existing disease is subject to the same being declared at the time of application and accepted by us.

2. **First Thirty Days Waiting Period (Code- Excl03)**

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

3. **Specific Waiting Period: (Code- Excl02)**

- a) Expenses related to the treatment of the following listed conditions, surgeries/treatments shall be excluded until the expiry of 12/ 24 months of continuous coverage, as

B	Piles, Fistula, Fissure, Tonsillitis, Sinusitis	8% of the Sum Insured subject to maximum of Rs 25,000/-
C	Benign Prostatic Hypertrophy, Hernia	8% of the Sum Insured subject to maximum of Rs 30,000/-
D	Knee/Hip Joint replacement, Cancer, renal failure	30% of the Sum Insured subject to maximum of Rs 1,00,000/-
E	Appendicitis, Gall Bladder stones and Hysterectomy	10% of the Sum Insured subject to maximum of Rs 25,000/-

8. AYUSH hospitalization expenses including Pre-Hospitalization and Post Hospitalization expenses Incurred in AYUSH Hospitals or AYUSH Day Care Centres.

**Note 1:**

1. The Hospitalization expenses incurred for treatment of any one illness under package charges of the Hospital/Nursing Home will be restricted to 80% of the package in hospitals outside the Preferred Provider Network.
2. Hospitalization expenses of person donating an organ during the course of organ transplant will also be payable subject to the above sub limits applicable to the Insured Person and within the Sum Insured. For the Donor, no payment will be made towards Ambulance charges, Pre and Post Hospitalization expenses and Daily Allowance.
3. Pre-Hospitalization and Post Hospitalization Expenses for 30 days respectively as defined under the Policy will also be reimbursed along with the aforesaid Hospitalization expenses subject to the overall Sum Insured limit of the Insured Person. Any Nursing expenses during Pre and Post Hospitalization will be considered only if Qualified Nurse is employed on the advice of the attending Medical Practitioner for the duration specified.
4. For the purpose of determining the sub-limits of expenses for Room/ Boarding/Nursing and Domiciliary Hospitalization, as detailed under Item (1), (4) and (7)

- may be the case after the date of inception of the first policy with Us. This exclusion shall not be applicable for claims arising due to an accident.
- b) In case of enhancement of sum insured the exclusion shall apply afresh to the extent of sum insured increase.
  - c) If any of the specified disease/procedure falls under the waiting period specified for pre-existing diseases, then the longer of the two waiting periods shall apply.
  - d) The waiting period for listed conditions shall apply even if contracted after the policy or declared and accepted without a specific exclusion.
  - e) If the Insured Person is continuously covered without any break as defined under the applicable norms on portability stipulated by IRDAI, then waiting period for the same would be reduced to the extent of prior coverage.
  - f) List of specific diseases/procedures
    - i. 12 Months waiting period**
      - (i) Tonsillitis/ Adenoids
      - (ii) Gastric or Duodenal Ulcer
      - (iii) Any type of Cyst/ Nodules/ Polyps
      - (iv) Any type of Breast lumps.
    - ii. 24 Months waiting period**
      - (i) Cataract, Benign Prostatic Hypertrophy,
      - (ii) Hysterectomy for Menorrhagia or Fibromyoma
      - (iii) Hernia, Hydrocele
      - (iv) Fistula in anus, Piles, Sinusitis
      - (v) Cholelithiasis and Cholecystectomy
      - (vi) Spondylosis / Spondylitis – any type
      - (vii) Inter- vertebral Disc Prolapse (other than caused by an accident)

<p>above, the specified percentages will be applied on the Sum Insured.</p> <p>5. The amounts payable under item (2) and (3) shall be at the rate applicable to the entitled room category. In case You opt for a room with expenses higher than the entitled category as under 1(a), the associated medical expenses payable under (2) and (3) (except costs of pharmacy &amp; covered consumables, implants &amp; medical devices and cost of diagnostics provided by the Hospital) shall be limited to the charges applicable to the entitled category.</p> <p>6. 35% copay if the Insured person takes treatment in a Zone A city (Please refer Definition no. 17 – Geographical Zones under “Definition of words”).</p> <p>Note 2: The expenses that are not covered in this policy are placed under List-I of Annexure-A. The list of expenses that are to be subsumed into room charges, or procedure charges or costs of treatment are placed under List-II, List-III and List-IV of Annexure-A respectively.</p>	<p>(viii) Knee replacement/ Joint Replacement/ Hip replacement (other than caused by an accident)</p> <p>(ix) Osteoarthritis</p> <p>(x) Varicose Veins / Varicose Ulcers</p> <p>4. War (whether declared or not) and war like occurrence or invasion, acts of foreign enemies, hostilities, civil war, rebellion, revolutions, insurrections, mutiny, military or usurped power, seizure, capture, arrest, restraints and detainment of all kinds</p> <p>5. Circumcision, unless necessary for the treatment of a disease not otherwise excluded or required as a result of accidental bodily Injury, vaccination unless forming part of post-bite treatment, inoculation.</p> <p>6. <b>Cosmetic or plastic Surgery: Code- Excl08</b> Expenses for cosmetic or plastic surgery or any treatment to change appearance unless for reconstruction following an Accident, Burn(s) or Cancer or as part of medically necessary treatment to remove a direct and immediate health risk to the insured. For this to be considered a medical necessity, it must be certified by the attending Medical Practitioner.</p> <p>7. Cost of spectacles and contact lens or hearing aids.</p> <p>8. Dental treatment or surgery of any kind, unless requiring Hospitalization.</p> <p>9. <b>Rest Cure, rehabilitation and respite care- Code- Excl05</b></p> <p>a) Expenses related to any admission primarily for enforced bed rest and not for receiving treatment. This also includes:</p> <p>i. Custodial care either at home or in a nursing facility for personal</p>
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	<p>care such as help with activities of daily living such as bathing, dressing, moving around either by skilled nurses or assistant or non-skilled persons.</p> <p>ii. Any services for people who are terminally ill to address physical, social, emotional and spiritual needs.</p> <p><b>10. Treatment for, Alcoholism, drug or substance abuse or any addictive condition and consequences thereof. Code- Excl12</b></p> <p><b>11. Breach of law: Code- Excl10</b> Expenses for treatment directly arising from or consequent upon any Insured Person committing or attempting to commit a breach of law with criminal intent</p> <p><b>12. Treatment of, external congenital Disease or defects or anomalies, venereal Disease or intentional self-Injury</b></p> <p><b>13. Investigation &amp; Evaluation(Code- Excl04)</b></p> <p>a) Expenses related to any admission primarily for diagnostics and evaluation purposes.</p> <p>b) Any diagnostic expenses which are not related or not incidental to the current diagnosis and treatment.</p> <p><b>14. Maternity Expenses (Code - Excl 18):</b></p> <p>i. Medical treatment expenses traceable to childbirth (including complicated deliveries and caesarean sections incurred during hospitalization) except ectopic pregnancy;</p> <p>ii. expenses towards miscarriage (unless due to an accident) and lawful medical termination of pregnancy during the policy period</p> <p><b>15. Sterility and Infertility: (Code- Excl17)</b></p>
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	<p>Expenses related to sterility and infertility. This includes:</p> <ol style="list-style-type: none"> <li>i. Any type of contraception, sterilization</li> <li>ii. Assisted Reproduction services including artificial insemination and advanced reproductive technologies such as IVF, ZIFT, GIFT, ICSI</li> <li>iii. Gestational Surrogacy</li> <li>iv. Reversal of sterilization</li> </ol> <p>16. Nuclear attack or weapons, contributed to, caused by, resulting from or from any other cause or event contributing concurrently or in any other sequence to the loss, claim or expense. For the purpose of this exclusion:</p> <ol style="list-style-type: none"> <li>a) Nuclear attack or weapons means the use of any nuclear weapon or device or waste or combustion of nuclear fuel or the emission, discharge, dispersal, release or escape of fissile/ fusion material emitting a level of radioactivity capable of causing any illness, incapacitating disablement or death.</li> </ol> <p>17. Any expense on treatment of Insured Person as outpatient in a Hospital.</p> <p><b>18. Unproven Treatments: Code- Excl16</b> Expenses related to any unproven treatment, services and supplies for or in connection with any treatment. Unproven treatments are treatments, procedures or supplies that lack significant medical documentation to support their effectiveness</p> <p>19. Any expense on procedure and treatment including acupressure, acupuncture and magnetic therapies.</p> <p><b>20. Hazardous or Adventure sports: Code- Excl09</b> Expenses related to any treatment necessitated due to participation as a</p>
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	<p>professional in hazardous or adventure sports, including but not limited to, para-jumping, rock climbing, mountaineering, rafting, motor racing, horse racing or scuba diving, hand gliding, sky diving, deep-sea diving</p> <p>21. Expenses related to any treatment necessitated due to participation as a non-professional in hazardous or adventure sports, including but not limited to, para-jumping, rock climbing, mountaineering, rafting, motor racing, horse racing or scuba diving, hand gliding, sky diving, deep-sea diving.</p> <p>22. External/Durable medical/non-medical equipment of any kind which can be used at home subsequently except the medicines or the solutions required for the treatment.</p> <p>23. All non-medical expenses including personal comfort and convenience items or services and similar incidental expenses or servicing including ayah/ barber, cosmetics and napkins..</p> <p><b>24. Obesity/ Weight Control: Code- Excl06</b>  Expenses related to the surgical treatment of obesity that does not fulfil all the below conditions:</p> <ol style="list-style-type: none"> <li>1) Surgery to be conducted is upon the advice of the Doctor</li> <li>2) The surgery/Procedure conducted should be supported by clinical protocols</li> <li>3) The member has to be 18 years of age or older and</li> <li>4) Body Mass Index (BMI); <ol style="list-style-type: none"> <li>a) greater than or equal to 40 or</li> <li>b) greater than or equal to 35 in conjunction with any of the following severe co-morbidities following failure of less invasive methods of weight loss:</li> </ol> </li> </ol>
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	<ul style="list-style-type: none"> <li>i. Obesity-related cardiomyopathy</li> <li>ii. Coronary heart disease</li> <li>iii. Severe Sleep Apnea</li> <li>iv. Uncontrolled Type2 Diabetes</li> </ul> <p><b>25. Change-of-Gender treatments: Code-Excl07</b> Expenses related to any treatment, including surgical management, to change characteristics of the body to those of the opposite sex</p> <p>26. Travel or transportation expenses, other than Ambulance service charges.</p> <p>27. Pre-natal and post-natal expenses.</p> <p>28. Any consequential or indirect loss or expenses arising out of or related to the Hospitalization.</p> <p>29. Any treatment charges or fees charged by any Medical Practitioner acting outside the scope of license or registration granted to him by any medical Council.</p> <p>30. Any expense under Domiciliary Hospitalization for Treatment of following Diseases:</p> <ul style="list-style-type: none"> <li>(i) Asthma</li> <li>(ii) Bronchitis</li> <li>(iii) Chronic Nephritis and Nephritic Syndrome</li> <li>(iv) Diarrhea and all type of Dysenteries including Gastro-enteritis</li> <li>(v) Diabetes Mellitus</li> <li>(vi) Epilepsy</li> <li>(vii) Hypertension</li> <li>(viii) Influenza, Cough and Cold</li> <li>(ix) Pyrexia of unknown origin for less than 15 days</li> <li>(x) Tonsillitis and Upper Respiratory Tract infection including Laryngitis and Pharyngitis</li> <li>(xi) Arthritis, Gout and Rheumatism</li> <li>(xii) Dental Treatment or Surgery</li> </ul>
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	<p><b>31. Excluded Providers: Code- Excl11</b>  Expenses incurred towards treatment in any hospital or by any Medical Practitioner or any other provider specifically excluded by Us and disclosed in Our website / notified to the policyholders are not admissible. However, in case of life threatening situations or following an accident, expenses up to the stage of stabilization are payable but not the complete claim. (Note: The list of such excluded provider(s) is dynamic and hence may change from time to time. Hence we suggest you to please check our website or contact our call centre/nearest office for updated list of such excluded hospitals before admission.)</p> <p><b>32. Refractive Error: Code- Excl15:</b>  Expenses related to the treatment for correction of eye sight due to refractive error less than 7.5 dioptries</p> <p>33. Any other type of Laser treatments / surgeries for EYE which can be performed on OPD basis</p> <p>34. Cytotron Therapy, Rotational Field Quantum Magnetic Resonance (RFQMR), EECF (Enhanced External Counter Pulsation) Therapy, Chelation Therapy, Hyperberic Oxygen Therapy</p> <p>35. Intra-articular injections.</p> <p>36. Treatments received in health hydros, nature cure clinics, spas or similar establishments or private beds registered as a nursing home attached to such establishments or where admission is arranged wholly or partly for domestic reasons. <b>Code- Excl13</b></p> <p>37. Dietary supplements and substances that can be purchased without prescription, including but not limited to Vitamins,</p>
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	minerals and organic substances unless prescribed by a medical practitioner as part of hospitalization claim or day care procedure. <b>Code- Excl14</b>
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**REINSTATEMENT OF SUM INSURED**

If the Insured person gets hospitalized and the claim is payable, the sum insured gets reduced by the payable amount. Hence, in case insured wants to reinstate the sum insured, he may opt for the same at the time of claim.

After occurrence of a claim under the policy, the basic sum insured under the policy will be reinstated by the amount of the claim after charging appropriate premium as per the following method for reinstatement of the basic sum insured so that full basic sum insured is available for the policy period:

- a) Reinstatement of basic sum insured will be to the extent of claim amount paid.
- b) Reinstatement premium will be deducted from the claim amount.
- c) Reinstatement will be effected for the period from the first date of Hospitalization up to the expiry date of the policy.
- d) This reinstated basic sum insured will not be available for the Hospitalization treatment expenses of the illness, disease, injury for which the insured person(s) was/were hospitalized. It will be available for treatment including that for the same illness or any other disease, illness (other than chronic diseases listed below under point g) which are not cases of relapse within 45(forty-five) days of first Hospitalization for which Insured person(s) was/were hospitalised. Further even in the first Hospitalization period, if the insured person(s) sustain any injury or contract(s) any disease other than injury, disease for which he/she was hospitalised, then the reinstated basic sum insured will be available for payment of claim for subsequent disease/injury/illness which insured person(s) has/have sustained whilst being in the hospital for the other disease/injury.
- e) Though the basic sum insured will be reinstated as soon as Hospitalization of the insured person(s) take place, the premium for the same shall be recovered from the claim settlement amount.
- f) Premium will be computed on pro-rata on the proportion of claimed amount to basic sum insured and the annual premium as per the following calculation:

$$\text{Reinstatement Premium} = \frac{(\text{Annual Premium} \times \text{Claim Amount})}{\text{Total Basic Sum Insured}} \times \frac{\text{Remaining number of days of the policy (calculated from the date of admission in the hospital)}}{365}$$

- g) The reinstated basic sum insured will not be available for the following chronic disease where the initial claim under the same policy period has been lodged for:
  - a) Cancer of specified severity
  - b) Coma of Specified Severity
  - c) End Stage Liver Disease
  - d) Kidney Failure Requiring Regular Dialysis
  - e) Major Injuries
  - f) Major Organ /Bone Marrow Transplant

- g) Multiple Sclerosis with Persisting Symptoms
- h) Open Chest CABG
- i) Third Degree Burns
- j) Stroke Resulting in Permanent Symptoms

h) The reinstatement of sum insured will not be available for Domiciliary Hospitalization.

#### ADDITIONAL BENEFITS

##### 1. **MODERN TREATMENT METHODS AND ADVANCEMENT IN TECHNOLOGIES:**

The following procedures will be covered (wherever medically indicated) either as in patient or as part of Domiciliary Hospitalization or as part of day care treatment in a hospital upto 50% of Sum Insured, during the policy period:

- A. Uterine Artery Embolization and HIFU (High intensity focused ultrasound)
- B. Balloon Sinuplasty
- C. Deep Brain stimulation
- D. Oral chemotherapy
- E. Immunotherapy- Monoclonal Antibody to be given as injection
- F. Intra vitreal injections
- G. Robotic surgeries
- H. Stereotactic radio surgeries
- I. Bronchial Thermoplasty
- J. Vaporisation of the prostate (Green laser treatment or holmium laser treatment)
- K. IONM - (Intra Operative Neuro Monitoring)
- L. Stem cell therapy: Hematopoietic stem cells for bone marrow transplant for haematological conditions to be covered.

2. **DAY CARE TREATMENT:** Day care medical treatments listed in Annexure B – “List of Day Care Procedures” of the policy document, will be payable even if the duration of hospitalization is less than 24 (Twenty-four) hours. (Note: The list of such treatments is dynamic and hence may change from time to time. Hence, we suggest you to please check our website/ contact our nearest office for updated list of such treatments.)

##### 3. **EMERGENCY ASSISTANCE SERVICES**

This Policy provides You, at no additional cost, whatsoever, a host of value added Emergency Medical Assistance and Emergency Personal Services as described below. The services are provided by Emergency Assistance Service Provider when You are traveling within India 150 kilometers or more away from Your residential address as mentioned in the Policy Schedule for less than 90 days. **All services will be arranged by Emergency Assistance Service Provider only. No claims for reimbursement of expenses incurred for services arranged by You will be entertained.**

- 1. **Medical Consultation, Evaluation and Referral:** You have access to an Operations Center with multilingual medical staff on duty 24 hours a day, 365 days a year. Medical personnel are available for medical consultation, evaluation and referrals to qualified physicians.
- 2. **Emergency Medical Evacuation:** If You have a medical emergency and an adequate medical facility is not available (as determined by the **Emergency Assistance Service Provider’s** Physician and the Consulting Physician) proximate to where You are located, **Emergency Assistance Service Provider** will

arrange an emergency evacuation, with medical supervision, by an appropriate means to the nearest medical facility capable of providing the required care.

3. **Medical Repatriation:** When medically necessary, as determined by the **Emergency Assistance Service Provider's** Physician and the Consulting Physician, repatriation under medical supervision to Your address as mentioned in the Policy Schedule at such time as You are medically cleared for travel via commercial carrier, provided the repatriation can be accomplished without compromising Your medical condition. If the time period to receive medical clearance to travel by common carrier exceeds fourteen days from the date of discharge from the hospital, an appropriate mode of transportation may be arranged, such as an air ambulance. Medical or non-medical escorts may be provided as necessary.
4. **Transportation to Join Patient:** Provide a designated family member or personal friend with an economy, round-trip, common carrier transportation to the major airport closest to the place of hospitalization, provided You have travelled alone and You are required to be hospitalized for more than seven consecutive days. At Your request, **Emergency Assistance Service Provider** will also provide assistance with arrangements for the family member or the friend's accommodation. It is the responsibility of the family member or the friend to meet all documentary requirements for the travel and accommodation costs.
5. **Care and/or Transportation of Minor Children:** When Your minor child(ren) is left unattended as a result of Your medical situation, **Emergency Assistance Service Provider** will provide the child with transportation to home or to the home of a person designated by You living in the same city as Your address. If appropriate, an attendant will escort the child.
6. **Emergency Message Transmission:** **Emergency Assistance Service Provider** will receive and transmit emergency messages to/from home.
7. **Return of Mortal Remains:** In the event of death of Insured Person, **Emergency Assistance Service Provider** will arrange and pay for the return of mortal remains. **Emergency Assistance Service Provider** will render any assistance necessary in the transport including locating a local, Emergency Assistance funeral home, mortuary or direct disposition facility to prepare the body for transport, completing all documentation, obtaining all legal clearances, providing death certificates, purchasing the minimally necessary casket or air transport container, as well as transporting the remains, including retrieval from site of death and delivery to receiving funeral home.
8. **Emergency Cash Coordination:** **Emergency Assistance Service Provider** will assist in coordinating the transfer of emergency cash. Source of funds is solely Your responsibility

**Conditions:**

1. The Emergency Assistance Services-Medical and Personal are not available on reimbursement basis.
2. The provision of the Emergency Medical or Personal Assistance Services to You during the Period of Insurance by **Emergency Assistance Service Provider** does not necessarily mean that the Hospitalization claim is admissible under the Policy.

**Exclusions:** The Emergency Assistance Services are available subject to certain limited exclusions as set forth below:

Emergency Assistance Service Provider **will not provide services in the following instances:**

- (i) Travel undertaken specifically for securing medical treatment
- (ii) Services sought outside India.
- (iii) Injuries resulting from participation in acts of war or insurrection
- (iv) Commission of unlawful act(s) with malafide intent.
- (v) Attempt at suicide /self-inflicted injuries
- (vi) Incidents involving the use of drugs, unless prescribed by a physician
- (vii) Transfer of the Insured Person from one medical facility to another medical facility of similar capabilities and providing a similar level of care

**Emergency Assistance Service Provider will not evacuate or repatriate an Insured Person in the following instances:**

- (i) Without medical authorization
- (ii) With mild lesions, simple injuries such as sprains, simple fractures, or mild sickness which can be treated by local doctors and do not prevent You from continuing Your trip or returning home
- (iii) With a pregnancy term of over six months
- (iv) With mental or nervous disorders unless hospitalized

**Specific Exclusions:**

- (i) Trips exceeding 90 days from declared residence without prior notification to Emergency Assistance Service Provider.
- (ii) Students at home/school campus address (as they are not considered to be in travel status)

Legal actions arising hereunder shall be barred unless written notice thereof is received by Us / **Emergency Assistance Service Provider** within one (1) year from the date of event giving rise to such legal action.

While assistance services are available all over India, transportation response time is directly related to the location/jurisdiction where an event occurs. We/ **Emergency Assistance Service Provider** are not responsible for failing to provide services or for delays in the delivery of services caused by strikes or conditions beyond our / their control, including by way of example and not by limitation, weather conditions, availability of airports, flight conditions, availability of hyperbaric chambers, communications systems or where rendering of service is limited or prohibited by local law or edict.

All consulting physicians and attorneys are independent contractors and not under Our control or of **Emergency Assistance Service Provider**. We/ **Emergency Assistance Service Provider** are not responsible or liable for any malpractice committed by professionals rendering services to You.

You must reimburse **Emergency Assistance Service Provider** for any service rendered upon request, that is beyond the scope of this Policy. The liability to pay for such service and the charge applicable will be informed to You prior to provision of such service.

We shall not be held liable or responsible for any acts or omissions by **Emergency Assistance Service**

**Provider** in connection with or arising from the rendering of services described above.

FOR EMERGENCY SERVICE PROVIDER: Remote Healthcare Technologies Private Limited (Second Medic) : Toll Free : 9700001298

**CLAIM PROCEDURE AND REQUIREMENTS:**

**(a) Notification of Claim:** An event which might become a claim under the Policy must be reported to Us as soon as possible, but not later than 7 days from the date of Hospitalization. A written statement of the claim will be required and a Claim Form will be completed and the claim must be filed within 30 days from the date of discharge from the Hospital or completion of treatment, except in extreme cases of hardship where it is proved to Our satisfaction that under the circumstances in which You / Insured Person or his/her personal representative were placed, it was not possible for any one of You to give notice or file claim within the prescribed time limit.

For all claims (cashless/reimbursement) the following documents are required:

- i. Claim Form duly filled in and signed – As per prescribed format (Form B to be filled in and signed by the Hospital authorities under seal)
- ii. Copy of Photo ID / Proof
- iii. Discharge Summary (Photo Copy in case of claim for Pre/Post Hospitalization only)
- iv. Hospital Bill (Original Only)
- v. Hospital Receipt (Original Only)
- vi. Investigation Reports with supporting prescriptions
- vii. Investigation Bills (Original Only)
- viii. Pharmacy Bills (Original Only)with supporting prescriptions
- ix. Bills including the relevant stickers for Implants
- x. All previous treatment papers related to Ailment of last 4 years. (In some cases, we may ask for more than 4 years record if required)
- xi. Copy/Copies of previous insurance policies if required (in case not provided earlier)
- xii. Registration Certificate of the Hospital under Clinical Establishment Act or similar state act for medical establishments. Please note registration under Shops and Establishment Act, Registration with CMO etc. are not sufficient to meet the requirements of policy.
- xiii. KYC (know your customer) form, if claim is more than 1(One) lakh
- xiv. Any other document if insured wants to furnish in support of the claim (PI Specify)

Our representative shall be allowed to carry out examination and obtain information on any alleged Injury or Disease requiring Hospitalization if and when We may reasonably require at Our cost.

**(b) Claim Settlement (provision for Penal Interest)**

- i. We shall settle or reject a claim, as the case may be, within 30 days from the date of receipt of last necessary document.
- ii. In the case of delay in the payment of a claim, We shall be liable to pay interest to You/the policyholder from the date of receipt of last necessary document to the date of payment of claim at a rate 2% above the bank rate\*\*
- iii. However, where the circumstances of a claim warrant an investigation in Our opinion, We shall initiate and complete such investigation at the earliest, in any case not later than 30 days from the date of receipt of last necessary document- In such cases, We shall settle or reject the claim

within 45 days from the date of receipt of last necessary document.

- iv. In case of delay beyond stipulated 45 days, the Company shall be liable to pay interest to the policyholder at a rate 2% above the bank rate\*\* from the date of receipt of last necessary document to the date of payment of claim.

\*\*"Bank rate" shall mean the rate fixed by the Reserve Bank of India (RBI) at the beginning of the financial year in which claim has fallen due)

Note : This Clause shall always correspond with the amendment(s), if any, to the relevant provisions of Protection of Policyholder's Interests Regulations, 2017.

## General Conditions

### 1. Disclosure of Information

The Policy shall be void and all premium paid thereon shall be forfeited to us, in the event of misrepresentation, mis-description or non-disclosure of any material fact\* by you/policyholder.

\*Material facts for the purpose of this policy shall mean all relevant information sought by Us in the proposal form and other connected documents to enable it to take informed decision in the context of underwriting the risk.

(Note: We, at our discretion, might choose to continue the policy by imposing a waiting period or by taking any other measures in such an event of non-declaration/ mis-representation of material facts that surface during the course of the policy contract.)

### 2. Condition Precedent to Admission of Liability

The terms and conditions of the policy must be fulfilled by You /the insured person for Us to make any payment for claim(s) arising under the policy.

### 3. Records to be Maintained

The Insured Person shall keep an accurate record containing all relevant medical records and shall allow Us or Our representatives to inspect such records. You/ Insured Person shall furnish such information as We may require for settlement of any claim under the Policy, within reasonable time limit and within the time limit specified in the Policy.

### 4. Complete Discharge

Any payment to You/the policyholder/insured person or your/his/ her nominees or his/ her legal representative or assignee or to the Hospital, as the case may be, for any benefit under the policy shall be a valid discharge towards payment of claim by Us to the extent of that amount for the particular claim.

### 5. Multiple Policies

a)For Indemnity Coverages-In case of multiple policies taken by You/ insured person during a period from one or more insurers to indemnify treatment costs, the insured person shall have the right to require a settlement of his/her claim in terms of any of his/her policies. In case, the available coverage under the said policy is less than the admissible claim amount, the insurer chosen by the insured person shall seek the details of other available policies of the Insured Person and shall coordinate with other Insurers to ensure settlement of the balance amount as per the respective policy conditions.

b)For Benefit Coverage-On occurrence of the Insured event, You can claim from all Insurers under the Policy.



6. **Fraud**

If any claim made by the insured person, is in any respect fraudulent, or if any false statement, or declaration is made or used in support thereof, or if any fraudulent means or devices are used by the insured person or anyone acting on his/her behalf to obtain any benefit under this policy, all benefits under this policy and the premium paid shall be forfeited.

Any amount already paid against claims made under this policy but which are found fraudulent later shall be repaid by all recipient(s)/policyholder(s), who has made that particular claim, who shall be jointly and severally liable for such repayment to Us.

For the purpose of this clause, the expression "fraud" means any of the following acts committed by You/the insured person or by your/his agent or the hospital/doctor/any other party acting on behalf of the insured person, with intent to deceive Us or to induce Us to issue an insurance policy:

- a) the suggestion, as a fact of that which is not true and which You/the insured person do/does not believe to be true;
- b) the active concealment of a fact by the insured person having knowledge or belief of the fact;
- c) any other act fitted to deceive; and
- d) any such act or omission as the law specially declares to be fraudulent

We shall not repudiate the claim and / or forfeit the policy benefits on the ground of Fraud, if the insured person / beneficiary can prove that the misstatement was true to the best of his knowledge and there was no deliberate intention to suppress the fact or that such misstatement of or suppression of material fact are within the knowledge of the insurer.

7. **Cancellation** The policyholder may cancel his/her policy at any time during the term, by giving 7 days notice in writing. The Insurer shall

- a. refund proportionate premium for unexpired policy period, if the term of policy upto one year and there is no claim (s) made during the policy period.
- b. refund premium for the unexpired policy period, in respect of policies with term more than 1 year and risk coverage for such policy years has not commenced.

We may cancel the Policy at any time on grounds of mis-representation, non-disclosure of material facts, fraud by the Insured Person, by giving 15 days' written notice. There would be no refund of premium on cancellation on grounds of mis-representation, non-disclosure of material facts or fraud.

8. **Migration:** You/the Insured Person will have the option to migrate the Policy to other health insurance products/plans offered by Us by applying for migration of the Policy atleast 30 days before the policy renewal date.. If You/insured Persons is presently covered and has been continuously covered without any lapses under any health insurance product/plan offered by Us , You will get all the accrued continuity benefits as per below:

- i. The waiting periods specified in Section coverage under the table "what is not covered" of point no1 ,2 and 3 shall be reduced by the number of continuous preceding years of coverage of the Insured Person under the previous health insurance Policy.
- ii. Migration benefit will be offered to the extent of sum of previous insured and accrued bonus(as part of the sum insured), migration benefit shall not apply to any other additional increased Sum Insured.
- iii. Moratorium Period

We may underwrite your migration proposal, in case You are not continuously covered for 36 months

#### 9. Portability

You/the Insured Person will have the option to port the Policy to same product of other insurers by applying to such insurer to port the entire policy along with all the members of the family, if any, at least 45 days before, but not earlier than 60 days. If You/ Insured person is presently covered and has been continuously covered without any lapses under this health insurance plan with an Indian General/Health insurer, the proposed Insured Person will get all the accrued continuity benefits as under:

- i. The waiting periods specified in Section coverage under the table “what is not covered” of point no1, 2 and 3 shall be reduced by the number of continuous preceding years of coverage of the Insured Person under the previous health insurance Policy.
- ii. Portability benefit will be offered to the extent of sum of previous sum insured and accrued bonus (as part of the sum insured), portability benefit shall not apply to any other additional increased Sum Insured.
- iii. Moratorium Period

10. Renewal of Policy The policy shall be renewable, except in case of established fraud or non-disclosure or misrepresentation by You/ the Insured person, provided the product is not withdrawn and also subject to the following conditions;

- i. The Company shall send renewal notices to the Policyholder, at least 30 days in advance from Policy due date.
- ii. Renewal shall not be denied on the ground that the insured person had made a claim or claims in the preceding policy years
- iii. Request for renewal along with requisite premium shall be received by the Company before the end of the policy period
- iv. At the end of the policy period, the policy shall terminate and can be renewed within the Grace Period of 30 days to maintain continuity of benefits without break in policy. Coverage is not available during the grace period.
- v. Sum Insured can be enhanced at the time of renewal for which fresh proposal form and medical reports will be required to be submitted. However the waiting periods will apply afresh for the enhanced sum insured. In case increase in Sum Insured is requested by You, We may underwrite to the extent of increased Sum Insured.

#### 11. Withdrawal of Policy

The policy terms

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

#### 12. Moratorium Period

After completion of sixty continuous months of coverage (including portability and migration) in health insurance policy, no policy and claim shall be contestable by Us on grounds of non-disclosure, misrepresentation, except on grounds of established fraud. This period of sixty continuous months is called as moratorium period. The moratorium would be applicable for the sums insured of the first policy. Wherever, the sum insured is enhanced, completion of sixty continuous months would be applicable from the date of enhancement of sums insured only on the enhanced limits.

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

13. **Possibility of Revision of Terms of the Policy Including the Premium Rates**

We, may revise or modify the terms of the policy including the premium rates. You shall be notified three months before the changes are affected

14. **Free look period**

The Free Look Period shall be applicable at the inception of the Policy and not on renewals or at the time of porting/ migrating the policy.

You/the insured shall be allowed a period of thirty days from date of receipt of the Policy document to review the terms and conditions of the Policy, and to return the same if not acceptable.

If the insured has not made any claim during the Free Look Period, the insured shall be entitled to

- i. A refund of the premium paid less any expenses incurred by Us on medical examination of the insured person and the stamp duty charges; or
- ii. Where the risk has already commenced and the option of return of the Policy is exercised by the insured person, a deduction towards the proportionate risk premium for period of cover or
- iii. Where only a part of the insurance coverage has commenced, such proportionate premium commensurate with the insurance coverage during such period.

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

16. **Notice & Communication**

Any notice, direction, instruction or any other communication related to the Policy should be made in writing.

- i. Such communication shall be sent to Our address or through any other electronic modes specified in the Policy Schedule.
- ii. We shall communicate with You/ Insured person at the address or through any other electronic mode mentioned in the schedule.

17. **No Constructive Notice**

Any knowledge or information of any circumstance(s) or condition in connection with you / insured person(s), in possession of any of our official shall not be the notice to or be held to bind or prejudicially affect us notwithstanding subsequent acceptance of the premium.

18. **Notice of Charge** We will not be bound to take cognizance or be affected by any notice of trust, charge, lien, assignment or other dealings with or relating to this policy. Your receipt or receipt of insured person shall in all cases be an effective discharge to us.
19. **Territorial Limit** All medical treatment for the purpose of this insurance will have to be taken in India only and all claims shall be payable in Indian currency.
20. **Territorial Jurisdiction** All disputes or differences under or in relation to the interpretation of the terms, conditions, validity, construct, limitations and/or exclusions contained in the Policy shall be determined by the Indian court and according to Indian law.
21. **Automatic change in Coverage under the policy** The coverage for the Insured Person(s) shall automatically terminate:
  - a) In the case of his/ her (Insured Person) demise. However the cover shall continue for the remaining Insured Persons till the end of Policy Period. The other insured persons may also apply to renew the policy. In case, the other insured person is minor, the policy shall be renewed only through any one of his/her natural guardian or guardian appointed by court. All relevant particulars in respect of such person (including his/her relationship with the insured person) must be submitted to Us along with the application. Provided no claim has been made, and termination takes place on account of death of the insured person, pro-rata refund of premium of the deceased insured person for the balance period of the policy will be effective.
  - b) Upon exhaustion of sum insured and cumulative bonus, for the policy year. However, the policy is subject to renewal on the due date as per the applicable terms and conditions.
22. **Changes in Circumstances** You must inform us, as soon as reasonably possible of any change in information you have provided to us about insured person(s) which may affect the insurance cover provided.
23. **Terms and conditions of the Policy** The terms and conditions contained herein and in the Policy Schedule shall be deemed to form part of the Policy and shall be read together as one document.
24. **Payment of Premium:** The premium payable shall be paid in advance before commencement of risk.
25. **Electronic Transaction** You /insured person(s) agree(s) to adhere to and comply with all such terms and conditions as we may prescribe from time to time and hereby agree(s) and confirm(s) that all transactions effected by or through facilities for conducting remote transactions including the internet, world wide web, electronic data interchange, call centers, teleservice operations (whether voice, video, data or combination thereof) or by means of electronic, computer, automated machines network or through other means of telecommunication established by or on behalf of us for and in respect of the policy or its terms or our other products and services, shall constitute legally binding and valid transactions when done in adherence to and in compliance with our terms and conditions for such facilities, as may be prescribed from time to time. However, the terms of the condition shall not override provisions of any law(s) or statutory regulations including provisions of IRDA regulations for protection of policy holder's interests.
26. **Reasonable Precaution** You/insured person(s) shall take all reasonable precaution to prevent injury, illness, and disease in order to minimize claims.
27. **Disclaimer Clause** If we shall disclaim our liability for any claim and such claim shall not have been made subject matter of suit in a court of law within 12(twelve) months from date of disclaimer, then the claim shall for all purpose be deemed to have been abandoned and shall not thereafter be recoverable under this policy.
28. **Arbitration**
  - i. If any dispute or difference shall arise as to the quantum to be paid by the Policy, (liability being otherwise admitted) such difference shall independently of all other questions, be referred to the decision of a sole arbitrator to be appointed in writing by the parties here to or if they cannot agree upon a single arbitrator

within thirty days of any party invoking arbitration, the same shall be referred to a panel of three arbitrators, comprising two arbitrators, one to be appointed by each of the parties to the dispute/difference and the third arbitrator to be appointed by such two arbitrators and arbitration shall be conducted under and in accordance with the provisions of the Arbitration and Conciliation Act 1996, as amended by Arbitration and Conciliation (Amendment) Act, 2015 (No. 3 of 2016).

ii. It is clearly agreed and understood that no difference or dispute shall be preferable to arbitration as herein before provided, if the Company has disputed or not accepted liability under or in respect of the policy.

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

#### 29. Provision for Senior Citizens

Separate channel to address the related claims and grievances of senior citizen are mentioned below:

Claims/ Grievance: [seniorcitizengrievance@iffcotokio.co.in](mailto:seniorcitizengrievance@iffcotokio.co.in)

Courier: Chief Grievance Officer  
IFFCO-Tokio General Insurance Co Ltd  
IFFCO Tower, Plot no. 3  
Sector -29, Gurgaon - 122001

#### 30. Get in touch with us

In case of any query, the You may contact Us through:

Company Website: [www.iffcotokio.co.in](http://www.iffcotokio.co.in)

Toll free: 1800-103-5499

E-mail: [support@iffcotokio.co.in](mailto:support@iffcotokio.co.in)

Address: IFFCO-Tokio General Insurance Co Ltd  
IFFCO Tower, Plot no. 3  
Sector -29, Gurgaon – 122001

#### 31. Redressal Of Grievance

In case of any grievance, You may contact Us through:

Website: <https://www.iffcotokio.co.in/customer-services/grievance-redressal>

Toll free: 1800-103-5499

E-mail: [support@iffcotokio.co.in](mailto:support@iffcotokio.co.in)

Address: IFFCO-Tokio General Insurance Co Ltd  
IFFCO Tower, Plot no. 3  
Sector -29, Gurgaon – 122001

Insured person may also approach the grievance cell at any of the company's branches with the details of grievance. The list of branches with addresses are available at <https://www.iffcotokio.co.in/contact-us>

If Insured person is not satisfied with the redressal of grievance through one of the above methods, insured person may contact the grievance officer at [chiefgrievanceofficer@iffcotokio.co.in](mailto:chiefgrievanceofficer@iffcotokio.co.in)

For updated details of grievance officer, kindly refer the link

<https://www.iffcotokio.co.in/contact-us/customer-services/grievance-redressal>

If insured person is not satisfied with the redressal of grievance through above methods, the insured person may also approach the office of Insurance Ombudsman of the respective area/region for redressal of grievance as per Insurance Ombudsman Rules 2017.

We shall comply with the award of the Insurance Ombudsman within 30 days of its receipt by Us. We shall be liable for a penalty of Rs 5,000/- per day in case of non-compliance in addition to the penal interest liable to be paid by Us under The Insurance Ombudsman Rules, 2017.

**Grievance may also be lodged at Grievance Portal of IRDAI- 'Bima Bharosa' and tracked through your mobile number.**

- <https://bimabharosa.irdai.gov.in/Home/Home>

**For Updated List of Ombudsman Address, Please visit:**

- <https://www.cioins.co.in/Ombudsman>

The contact details of the Insurance Ombudsman offices have been provided as below:

Office Details	Jurisdiction of Office Union Territory, District)
<p><b>AHMEDABAD - Shri Collu Vikas Rao</b> Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, Ahmedabad – 380 001. Tel.: 079 - 25501201/02/05/06 Email: <a href="mailto:bimalokpal.ahmedabad@cioins.co.in">bimalokpal.ahmedabad@cioins.co.in</a></p>	<p>Gujarat, Dadra &amp; Nagar Haveli, Daman and Diu.</p>
<p><b>BENGALURU – Mr Vipin Anand</b> Office of the Insurance Ombudsman, Jeevan Soudha Building, PID No. 57-27-N-19 Ground Floor, 19/19, 24th Main Road, JP Nagar, 1st Phase, Bengaluru – 560 078. Tel.: 080 - 26652048 / 26652049 Email: <a href="mailto:bimalokpal.bengaluru@cioins.co.in">bimalokpal.bengaluru@cioins.co.in</a></p>	<p>Karnataka.</p>
<p><b>BHOPAL - Shri R. M. Singh</b> Office of the Insurance Ombudsman, 1st floor,"Jeevan Shikha", 60-B,Hoshangabad Road, Opp. Gayatri Mandir, Bhopal – 462 011. Tel.: 0755 - 2769201 / 2769202 Email: <a href="mailto:bimalokpal.bhopal@cioins.co.in">bimalokpal.bhopal@cioins.co.in</a></p>	<p>Madhya Pradesh Chattisgarh.</p>
<p><b>BHUBANESHWAR - Shri Manoj Kumar Parida</b> Office of the Insurance Ombudsman, 62, Forest park, Bhubneshwar – 751 009. Tel.: 0674 - 2596461 /2596455. Email: <a href="mailto:bimalokpal.bhubaneswar@cioins.co.in">bimalokpal.bhubaneswar@cioins.co.in</a></p>	<p>Orissa.</p>
<p><b>CHANDIGARH – Mr Atul Jerath</b> Office of the Insurance Ombudsman, Jeevan Deep Building SCO 20-27, Ground Floor Sector- 17 A,</p>	<p>Punjab, Haryana (excluding Gurugram, Faridabad, Sonapat and Bahadurgarh), Himachal Pradesh, Union Territories of Jammu &amp; Kashmir,Ladakh &amp; Chandigarh.</p>

Office Details	Jurisdiction of Office (Union Territory, District)
<p>Chandigarh – 160 017. Tel.: 0172 - 4646394 / 2706468</p> <p>Email: <a href="mailto:bimalokpal.chandigarh@cioins.co.in">bimalokpal.chandigarh@cioins.co.in</a></p> <p><b>CHENNAI - Shri Somnath Ghosh</b> Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI – 600 018. Tel.: 044 - 24333668 / 24335284 Email: <a href="mailto:bimalokpal.chennai@cioins.co.in">bimalokpal.chennai@cioins.co.in</a></p> <p><b>DELHI – Ms. Sunita Sharma</b> Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002. Tel.: 011 - 23237539 Email: <a href="mailto:bimalokpal.delhi@cioins.co.in">bimalokpal.delhi@cioins.co.in</a></p> <p><b>GUWAHATI - Shri Somnath Ghosh</b> Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati – 781001(ASSAM). Tel.: 0361 - 2632204 / 2602205 Email: <a href="mailto:bimalokpal.guwahati@cioins.co.in">bimalokpal.guwahati@cioins.co.in</a></p>	<p>Tamil Nadu, Pondicherry Town and Karaikal (which are part of Pondicherry).</p> <p>Delhi &amp; following Districts of Haryana - Gurugram, Faridabad, Sonapat &amp; Bahadurgarh.</p> <p>Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.</p>
<p><b>HYDERABAD - Shri N Sankaran</b> Office of the Insurance Ombudsman, 6-2-46, 1st floor, "Moin Court", Lane Opp. Saleem Function Palace, A. C. Guards, Lakdi-Ka-Pool, Hyderabad - 500 004. Tel.: 040 - 23312122 Email: <a href="mailto:bimalokpal.hyderabad@cioins.co.in">bimalokpal.hyderabad@cioins.co.in</a></p>	<p>Andhra Pradesh, Telangana, Yanam and part of Territory of Pondicherry.</p>
<p><b>JAIPUR – Shri Rajiv Dutt Sharma</b> Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141 – 2740363/2740798 Email: <a href="mailto:bimalokpal.jaipur@cioins.co.in">bimalokpal.jaipur@cioins.co.in</a></p> <p><b>KOCHI – Shri G. Radhakrishnan</b> Office of the Insurance Ombudsman,  10th Floor, Jeevan Prakash, LIC Building, Opp to Maharaja's College Ground, M.G. Road, Kochi - 682 011. Tel.: 0484 - 2358759 Email: <a href="mailto:bimalokpal.ernakulam@cioins.co.in">bimalokpal.ernakulam@cioins.co.in</a></p>	<p>Rajasthan</p> <p>Kerala, Lakshadweep, Mahe-a part of Pondicherry.</p>

Office Details	Jurisdiction of Office (Union Territory, District)
<p><b>KOLKATA - Ms Kiran Sahdev</b> Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 4th Floor, 4, C.R. Avenue, KOLKATA - 700 072. Tel.: 033 - 22124339 / 22124341, Email: <a href="mailto:bimalokpal.kolkata@cioins.co.in">bimalokpal.kolkata@cioins.co.in</a></p>	<p>West Bengal, Sikkim, Andaman &amp; Nicobar Islands.</p>
<p><b>LUCKNOW - Shri. Atul Sahai</b> Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 4002082 / 3500613 Email: <a href="mailto:bimalokpal.lucknow@cioins.co.in">bimalokpal.lucknow@cioins.co.in</a></p>	<p>Districts of Uttar Pradesh : Lalitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabimagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar.</p>
<p><b>MUMBAI – Mr Vipin Anand</b> Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 022 - 69038800/27/29/31/32/33 Email: <a href="mailto:bimalokpal.mumbai@cioins.co.in">bimalokpal.mumbai@cioins.co.in</a></p>	<p>Goa, Mumbai Metropolitan Region (excluding Navi Mumbai &amp; Thane).</p>
<p><b>NOIDA - Shri Bimbadhar Pradhan</b> Office of the Insurance Ombudsman, Bhagwan Sahai Palace, 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddh Nagar, U.P-201301. Tel.: 0120-2514252 / 2514253 Email: <a href="mailto:bimalokpal.noida@cioins.co.in">bimalokpal.noida@cioins.co.in</a></p>	<p>State of Uttarakhand and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshihar, Etah, Kannauj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautam Buddh nagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.</p>
<p><b>PATNA - Ms Susmita Mukherjee</b> Office of the Insurance Ombudsman, 2nd Floor, Lalit Bhawan, Bailey Road, Patna 800 001. Tel.: 0612-2547068 Email: <a href="mailto:bimalokpal.patna@cioins.co.in">bimalokpal.patna@cioins.co.in</a></p>	<p>Bihar, Jharkhand.</p>
<p><b>PUNE – Shri Sunil Jain</b> Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 3rd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune – 411 030. Tel.: 020-24471175 Email: <a href="mailto:bimalokpal.pune@cioins.co.in">bimalokpal.pune@cioins.co.in</a></p>	<p>Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region.</p>

Address of Insurance Regulatory and Development Authority of India is also mentioned below –  
Insurance Regulatory and Development Authority of India  
Sy. No 115/1, Financial District, Nanakramguda, Gachibowli,  
HYDERABAD 500 032



\*Insurance is the subject matter of solicitation

Annexure - A

List I – List of non-payable Items

Sl. No	Item
1	BABY FOOD
2	BABY UTILITIES CHARGES
3	BEAUTY SERVICES
4	BELTS/ BRACES
5	BUDS
6	COLD PACK/HOT PACK
7	CARRY BAGS
8	EMAIL / INTERNET CHARGES
9	FOOD CHARGES (OTHER THAN PATIENT'S DIET PROVIDED BY HOSPITAL)
10	LEGGINGS
11	LAUNDRY CHARGES
12	MINERAL WATER
13	SANITARY PAD
14	TELEPHONE CHARGES
15	GUEST SERVICES
16	CREPE BANDAGE
17	DIAPER OF ANY TYPE
18	EYELET COLLAR
19	SLINGS
20	BLOOD GROUPING AND CROSS MATCHING OF DONORS SAMPLES
21	SERVICE CHARGES WHERE NURSING CHARGE ALSO CHARGED
22	Television Charges
23	SURCHARGES
24	ATTENDANT CHARGES
25	EXTRA DIET OF PATIENT (OTHER THAN THAT WHICH FORMS PART OF BED CHARGE)
26	BIRTH CERTIFICATE
27	CERTIFICATE CHARGES
28	COURIER CHARGES
29	CONVEYANCE CHARGES
30	MEDICAL CERTIFICATE
31	MEDICAL RECORDS
32	PHOTOCOPIES CHARGES
33	MORTUARY CHARGES
34	WALKING AIDS CHARGES
35	OXYGEN CYLINDER (FOR USAGE OUTSIDE THE HOSPITAL)
36	SPACER
37	SPIROMETRE
38	NEBULIZER KIT
39	STEAM INHALER
40	ARMSLING

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

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

Sl No.	Item
1	BABY CHARGES (UNLESS SPECIFIED/INDICATED)
2	HAND WASH
3	SHOE COVER
4	CAPS
5	CRADLE CHARGES
6	COMB
7	EAU-DE-COLOGNE / ROOM FRESHNERS
8	FOOT COVER
9	GOWN
10	SLIPPERS
11	TISSUE PAPER
12	TOOTH PASTE

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

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

Sl No.	Item
1	HAIR REMOVAL CREAM
2	DISPOSABLES RAZORS CHARGES (for site preparations)
3	EYE PAD
4	EYE SHEILD
5	CAMERA COVER
6	DVD, CD CHARGES
7	GAUSE SOFT
8	GAUZE
9	WARD AND THEATRE BOOKING CHARGES
10	ARTHROSCOPY AND ENDOSCOPY INSTRUMENTS
11	MICROSCOPE COVER
12	SURGICAL BLADES, HARMONICSCALPEL,SHAVER
13	SURGICAL DRILL
14	EYE KIT
15	EYE DRAPE
16	X-RAY FILM

17	BOYLES APPARATUS CHARGES
18	COTTON
19	COTTON BANDAGE
20	SURGICAL TAPE
21	APRON
22	TORNIQUET
23	ORTHOBUNDLE, GYNAEC BUNDLE

List IV – Items that are to be subsumed into costs of treatment

Sl No.	Item
1	ADMISSION/REGISTRATION CHARGES
2	HOSPITALISATION FOR EVALUATION/ DIAGNOSTIC PURPOSE
3	URINE CONTAINER
4	BLOOD RESERVATION CHARGES AND ANTE NATAL BOOKING CHARGES
5	BIPAP MACHINE
6	CPAP/ CAPD EQUIPMENTS
7	INFUSION PUMP– COST
8	HYDROGEN PEROXIDE\SPIRIT\ DISINFECTANTS ETC
9	NUTRITION PLANNING CHARGES - DIETICIAN CHARGES- DIET CHARGES
10	HIV KIT
11	ANTISEPTIC MOUTHWASH
12	LOZENGES
13	MOUTH PAINT
14	VACCINATION CHARGES
15	ALCOHOL SWABES
16	SCRUB SOLUTION\STERILLIUM
17	Glucometer & Strips
18	URINE BAG

Annexure - B

<b>ITGI "List of Day Care Procedures"</b>	
	<b>Note: The list of such treatments is dynamic and hence may change from time to time. Hence we suggest you to please check our website/ contact our nearest office for updated list of such treatments</b>
<b>S.no</b>	<b>ENT: Operations of the ear</b>
1	Stapedotomy to Treat Various Lesions in Middle Ear under LA
2	Revision of Stapedectomy
3	Endoscopic Stapedectomy
4	Middle ear polypectomy
5	Myringoplasty
6	Tympanoplasty type I
7	Tympanoplasty type II
8	Tympanoplasty type III
9	Tympanoplasty type IV
10	Revision of a Tympanoplasty
11	Other Operations on the Auditory Ossicles
12	Myringotomy with Grommet insertion
13	Removal of Tympanic Drain
14	Mastoidectomy
15	Reconstruction of the Middle Ear
16	Fenestration of the Inner Ear
17	Destruction (elimination) of the Inner Ear
18	Revision of a Fenestration of the Inner Ear
19	Incision of the Mastoid Process and Middle Ear
20	Incision & destruction of the Inner Ear
21	Endolymphatic Sac Surgery for Meniere's Disease
	<b>ENT: Procedures on the nose &amp; the nasal sinuses</b>
22	Excision and Destruction of Diseased Tissue of the Nose
23	Excision of lesion of Internal nose
24	Operations on the Turbinates (nasal Concha)
25	Turbinectomy
26	Turbinoplasty
27	Foreign body removal from Nose under GA
28	Septoplasty
29	Nasal Sinus Aspiration
30	Reduction of Fracture of Nasal Bone
	<b>ENT: Procedures on the tonsils &amp; adenoids</b>
31	Transoral Incision and Drainage of a Pharyngeal Abscess
32	Incision & Drainage of Retropharyngeal Abscess

33	Incision & Drainage of Parapharyngeal Abscess
34	Tonsillectomy without Adenoidectomy
35	Tonsillectomy with Adenoidectomy
36	Adenoidectomy
37	Adenoidectomy with Grommet Insertion
38	Palatoplasty

39	Tracheoplasty
40	Excision and Destruction of a Lingual Tonsil
41	Quinsy drainage

<b>OPHTHALMOLOGY: Procedures on the eyes</b>	
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42	Biopsy of Tear Glands
43	Incision of Tear Glands
44	Incision of Diseased Eyelids
45	Excision and Destruction of Diseased Tissue of the Eyelid
46	Operations on the Canthus and Epicanthus
47	Corrective Surgery for Entropion
48	Corrective Surgery for Ectropion
49	Corrective Surgery for Blepharoptosis
50	Removal of a Foreign Body from the Conjunctiva
51	Removal of a Foreign Body from the Cornea
52	Incision & other operations of the Cornea
53	Procedures for pterygium
54	Removal of a Foreign Body from the Lens of the Eye
55	Removal of a Foreign Body from the Posterior Chamber of the Eye
56	Removal of a Foreign Body from the Orbit and Eyeball
57	Surgery for Cataract
58	Chalazion removal
59	Dacryocystorhinostomy
60	Correction of eyelid tear
61	Glaucoma Surgery
62	Surgery for Retinal Detachment
63	Vitrectomy

<b>Oncology Related procedures</b>	
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64	Radiotherapy for Cancer
65	Conditioning Radiotherapy for BMT
66	HBI- hemibody Radiotherapy
67	IGRT- Image Guided Radiotherapy
68	SBRT- Stereotactic Body Radiotherapy
69	TBI- Total Body Radiotherapy
70	Adjuvant Radiotherapy
71	Neoadjuvant Radiotherapy

72	Palliative Radiotherapy
73	Radical Radiotherapy
74	Intraluminal Brachytherapy
75	External Mould Brachytherapy
76	Interstitial Brachytherapy
77	Intracavity Brachytherapy
78	Implant Brachytherapy
79	Intravesical Brachytherapy
80	Afterloading Catheter Brachytherapy
81	LDR Brachytherapy

82	Template Brachytherapy
83	HDR Brachytherapy
84	Cancer Chemotherapy
85	IV Push Chemotherapy
86	Continuous Infusional Chemotherapy
87	Infusional Chemotherapy
88	Radical Chemotherapy
89	Palliative Chemotherapy
90	Neoadjuvant Chemotherapy
91	Adjuvant Chemotherapy
92	Induction Chemotherapy
93	Consolidation Chemotherapy
94	Maintenance Chemotherapy
95	Rotational Arc Therapy
96	FSRT-Fractionated SRT
97	VMAT-Volumetric Modulated Arc Therapy
98	Extracorporeal Irradiation of blood products
99	Helical Tomo therapy
100	SRS- Stereotactic Radiosurgery
101	X-knife SRS
102	Gamma knife SRS
103	Electron Therapy
104	Tele cobalt Therapy
105	Tele Caesium Therapy
106	Tele Gamma Therapy
107	Immunotherapy (Monoclonal Antibody-to be given as injection)
108	Oral Chemotherapy
	<b>Procedures of Heart and Blood vessels</b>
109	Coronary Angiography
110	Insertion of filter in inferior vena cava
111	Tips Procedure for Portal Hypertension
112	Blood transfusion for recipient

113	Therapeutic Phlebotomy
114	Pericardiocentesis
115	Insertion of gel foam in artery or vein
116	Carotid angioplasty
117	Renal angioplasty
118	Varicose vein stripping or ligation
	<b>Procedures of Respiratory System</b>
119	Bronchoscopic treatment of bleeding lesion
120	Bronchoscopic treatment of fistula /stenting
121	Operations for drainage of pleural cavity
122	Therapeutic Pleural Tapping
	<b>Procedures on the breast</b>

123	Procedures on the nipple
124	Excision of Single Breast Lump
125	Fibroadenoma Breast- Excision
126	Breast Abscess I& D
	<b>Gastroenterology Related procedures</b>
127	Incision and Excision of Tissue in the Perianal Region
128	Other Operations on the Anus
129	Perianal Abscess I&d
130	Perianal Hematoma Evacuation
131	Surgical Treatment of Anal Fistulae
132	EUA + Biopsy Multiple Fistulae in Ano
133	Surgical Treatment of Hemorrhoids
134	Division of the Anal Sphincter (sphincterotomy)
135	Ultrasound Guided Aspirations
136	Sclerotherapy for Esophageal varices
137	Therapeutic Ascitic Tapping
138	Piles Banding
139	Dilatation of digestive tract strictures
140	Esophagoscopy
141	EUS + Submucosal Resection
142	EUS + Aspiration Pancreatic Cyst
143	Small Bowel Endoscopy (therapeutic)
144	Colonoscopy, Biopsy of the Lesion
145	Esophageal Stent Placement
146	Sigmoidoscopy with Stent
147	EUS + Coeliac Node Biopsy
148	ERCP and Choledochoscopy
149	ERCP + Placement of Biliary Stents



150	Fissure in Ano Sphincterotomy
151	Revision Colostomy
152	Prolapsed Colostomy- Correction
153	Laparoscopic Pyloromyotomy (Ramstedt)
154	Exploration of Common Bile Duct
155	Gastrostomy
156	Duodenostomy
157	Choledocho-jejunostomy
158	Duodenoscopy with polypectomy
159	Polypectomy Colon
160	Construction of Gastrostomy Tube
161	Endoscopic decompression of colon
162	ERCP and Papillotomy
163	ERCP
164	ERCP and Sphincterotomy
165	ERCP - Pancreatic Duct Stone Removal
166	ERCP - Bile Duct Stone Removal
167	Nissen fundoplication for Hiatus Hernia /Gastro esophageal reflux Disease

168	Percutaneous Endoscopic Gastrostomy
169	Therapeutic Laparoscopy with Laser
170	Pancreatic Pseudocyst EUS & Drainage
171	EUS and Pancreatic Pseudo Cyst Drainage
172	Parastomal Hernia repair
173	RF ablation for Barrett's Oesophagus
174	Ileostomy closure
175	Colostomy closure
176	Esophagoscopy and sclerosant injection
177	Hernia Repair (Herniotomy / herniorrhaphy / hernioplasty)
178	Liver Abscess- Catheter Drainage
179	Tru Cut Liver Biopsy
180	Rigid Esophagoscopy for FB Removal


<b>Procedures on the Female Genitourinary Tract</b>	
181	Incision of the Ovary
182	Repair of Vagina (for Vaginal atresia)
183	Insufflations of the Fallopian Tubes
184	Dilatation of the Cervical Canal
185	Conisation of the Uterine Cervix
186	Incision of the Uterus (hysterotomy)
187	Therapeutic curettage
188	Culdotomy

189	Local Excision and Destruction of Diseased Tissue of the Vagina and the Pouch of Douglas
190	Vaginal Wall Cyst Excision
191	Operations on Bartholin's Glands (cyst)
192	Endoscopic Polypectomy
193	Polypectomy Endometrium
194	Uterine artery embolization
195	Polypectomy Cervix
196	Hysteroscopic Removal of Myoma
197	Hysteroscopic Resection of Endometrial Polyp
198	Laparoscopic Myomectomy
199	Hysteroscopic adhesiolysis
200	Laparoscopic Oophorectomy
201	Rectal-myomectomy
202	Hymenectomy
203	Operation on Bartholin's glands
204	Cryocauterisation of cervix
205	Hysteroscopic resection of Septum
206	Salpingo-oophorectomy via Laparoscopy
207	Laparoscopic Cystectomy (Ovary)
	<b>Procedures on the mouth &amp; face</b>
208	External incision and drainage in the region of the mouth, jaw and face
209	Incision of the Hard and Soft Palate
210	Excision and Destruction of Diseased Hard and Soft Palate
211	Incision, Excision and Destruction in the Mouth
212	Plastic surgery to the floor of the mouth
213	Palatoplasty
214	External Incision and Drainage in the Region of the Jaw
215	External Incision and Drainage in the Region of the Face
	<b>Procedures on the penis</b>
216	Procedures on the foreskin
217	Local Excision and Destruction of Diseased Tissue of the Penis
218	Amputation of the Penis
219	Meatotomy for meatal stenosis
220	Surgery for Fracture Penis
	<b>Procedures on the prostate &amp; seminal vesicles</b>
221	Incision of the Prostate
222	Transurethral Excision and Destruction of Prostate Tissue
223	Transurethral and Percutaneous Destruction of Prostate Tissue
224	Open Surgical Excision and Destruction of Prostate Tissue

225	Operations on seminal vesicles
226	Other Excision and Destruction of Prostate Tissue
227	Incision and Excision of Periprostatic Tissue
	<b>Procedures on the salivary glands &amp; salivary ducts</b>
228	Incision and Lancing of Salivary Gland and Salivary Duct
229	Submandibular Salivary Duct Stone Removal
230	Excision of Diseased Tissue of a Salivary Gland and a Salivary Duct
231	Resection of a Salivary Gland
232	Excision of Ranula under GA
233	Open extraction of calculus from Parotid duct
234	Reconstruction of Salivary Gland and Salivary Duct
	<b>Procedures on the scrotum &amp; tunica vaginalis testis</b>
235	Incision of the Scrotum and Tunica Vaginalis Testis
236	Operation on a Testicular Hydrocele
237	Excision and Destruction of Diseased Scrotal Tissue
238	Jaboulay's procedure
239	Surgery Filarial Scrotum
240	Plastic reconstruction of the scrotum and tunica vaginalis testis
	<b>Procedures on the skin &amp; subcutaneous tissue</b>
241	Excision of a Pilonidal Sinus / Abscess
242	Other Incisions of the Skin and Subcutaneous Tissue
243	Wound Debridement and Cover
244	Surgical Wound Toilet (wound Debridement) and Removal of Diseased Tissue of the Skin and Subcutaneous Tissues
245	Local Excision of Diseased Tissue of the Skin and Subcutaneous Tissue
246	Other Excisions of the Skin and Subcutaneous Tissue
247	Destruction of Diseased Tissue in the Skin and Subcutaneous Tissue
248	Simple Restoration of Surface Continuity of the Skin and Subcutaneous Tissue
249	Free Skin Transplantation, Donor Site
250	Free Skin Transplantation, Recipient Site
251	Revision Of Skin Plasty
252	Other Restoration and Reconstruction of the Skin and Subcutaneous Tissue
253	Chemosurgery to the Skin
254	Excision of Granuloma
255	Infected Keloid Excision
256	Abscess- decompression
257	Incision and Drainage of Abscess
	<b>Procedures on the spermatic cord, epididymis and Ductus Deferens</b>
258	Surgical Treatment of a Varicocele and a Hydrocele of the Spermatic Cord

259	Excision in the Area of the Epididymis
260	Epididymectomy
261	Reconstruction of the spermatic cord
262	Reconstruction of the ductus deferens and epididymis
	<b>Procedures on the testes</b>
263	Incision of the Testes
264	Excision and Destruction of Diseased Tissue of the Testes
265	High Orchidectomy for Testis Tumours
266	Unilateral Orchidectomy
267	Bilateral Orchidectomy
268	Orchidopexy
269	Abdominal Exploration in Cryptorchidism
270	Surgical Repositioning of an Abdominal Testis
271	Reconstruction of the Testis
272	Implantation, Exchange and Removal of a Testicular Prosthesis
273	Testicular Biopsy
	<b>Procedures on the tongue</b>
274	Incision, Excision and Destruction of Diseased Tissue of the Tongue
275	Partial Glossectomy
276	Glossectomy
277	Reconstruction of the Tongue
	<b>Procedures on the urinary system</b>
278	Cystoscopical Removal of Stones
279	Ureteroscopy with laser lithotripsy
280	Lithotripsy for Renal Calculus removal
281	URSL with Stenting
282	URSL with Lithotripsy
283	ESWL
284	Haemodialysis
285	Percutaneous Nephrostomy
286	PCNL (Percutaneous Nephro Lithotomy)
287	Tran urethral resection of bladder tumor
288	Cystoscopy & Biopsy
289	Cystoscopy & Polyp removal
290	Suprapubic cystostomy
291	Kidney Renoscopy and Biopsy
292	Ureter Endoscopy and Biopsy
293	AV Fistula - Wrist
294	Nephrolithotomy for Renal Calculus

	<b>Trauma surgery and Orthopaedics</b>
295	Incision on Bone, Septic and Aseptic
296	Epiphyseolysis with Osteosynthesis
297	Suture and Other Operations on Tendons and Tendon Sheath
298	Tendon Shortening
299	Repair of Knee Cap Tendon
300	Repair / Graft of Foot Tendon
301	Repair/graft Achilles Tendon
302	Removal of Elbow bursa
303	Removal of Knee cap bursa
304	Tendon Lengthening
305	Lengthening of Hand Tendon
306	Tendon Transfer Procedure
307	Repair of Ruptured Tendon
308	Lengthening of Thigh Tendons
309	Reduction of Dislocation Under GA
310	Treatment of Shoulder Dislocation
311	Aspiration of hematoma
312	Excision of dupuytren's contracture
313	Carpal Tunnel Release
314	Haemarthrosis Knee- Lavage
315	Removal of Fracture Pins/nails
316	Tumorembolisation
317	Implant Removal- Minor
318	Removal of Metal Wire
319	K Wire Removal
320	Joint Aspiration - Diagnostic / therapeutic
321	Abscess Knee Joint Drainage
322	Arthroscopic Knee Aspiration
323	Arthroscopic Repair of ACL Tear Knee
324	Arthroscopic Repair of PCL Tear Knee
325	Surgery for Ligament Tear
326	Surgery for Meniscus Tear
327	Surgery for Hemoarthrosis/pyoarthrosis
328	Closed Reduction on Fracture, Luxation or Epiphyseolysis with Osteosynthesis
329	Closed Reduction on Fracture, Luxation
330	Closed Reduction of Minor Fractures
331	Closed Reduction of Minor Dislocation
332	Closed Reduction and External Fixation
333	Closed reduction of Fracture of Foot
334	Closed reduction of Fracture of Hand
335	Closed reduction of Fracture of Wrist
336	Closed reduction of Fracture of Ankle

337	Closed reduction of Fracture of Clavicle
338	Closed reduction of minor fractures
339	Closed reduction of minor dislocation
340	Closed reduction of sesamoid bone fracture
341	Treatment of Clavicle dislocation
342	Excision of various lesions in Coccyx
343	Treatment of Sesamoid bone fracture
344	Carpal Tunnel Release
345	Removal of Knee cap
346	Incision of foot fascia
347	Elbow arthroscopy
348	Partial removal of Rib
	<b>Pediatric Surgery Related</b>
349	Excision Juvenile Polyps Rectum
350	Vaginoplasty
351	Dilatation of Accidental Caustic Stricture (Oesophageal)
352	Presacral Teratoma Excision
353	Removal of Vesical Stone
354	Excision- Sigmoid Polyp
355	Sternomastoid Tenotomy
356	Excision of Soft Tissue Rhabdomyosarcoma
357	Excision of Cervical Teratoma
	<b>Plastic Surgery Related</b>
358	Gluteal Pressure Ulcer-excision
359	Muscle-skin Graft, Leg
360	Removal Cartilage Graft
361	Myocutaneous Flap
362	Sling Operation for Facial Palsy
363	Plastic Surgery of the Floor of the Mouth Under GA
	<b>Thoracic Surgery Related</b>
364	Laser Ablation of Barrett's Oesophagus
365	Pleurodesis
366	EBUS + Biopsy
	<b>Neurology Related</b>
367	Diagnostic Cerebral Angiography
368	VP Shunt
369	Ventriculoatrial Shunt
	<b>General Surgery Related</b>

370	Ultrasound Guided Aspirations
371	Cervical Lymphadenectomy
372	Infected Sebaceous Cyst- Excision
373	Inguinal Lymphadenectomy
374	Suturing of Lacerations
375	Scalp Suturing
376	Infected Lipoma Excision
377	Zadek's Nail Bed Excision
378	Tips Procedure for Portal Hypertension
379	Laparoscopic Reduction of Intussusception
380	Sentinel Node Biopsy
381	Prolapsed Colostomy- Correction
382	Suturing- Lacerated Lip
383	Suturing- Oral Mucosa