

**Group Activ Health - Product Benefit Table for Medikoe's Group Health Insurance Policy. (Master Policy number 61-17-00003-00-00)**

<b>Plan Type</b>	Individual/ Floater (Self+ Spouse +up to 2 kids )
<b>Basic Covers</b>	
<b>Sum Insured</b>	Rs, 3 Lac, 5 Lac, 7 Lac, 10 Lacs , 15 lacs
<b>Pre-Existing Disease waiting Period</b>	24 months
<b>Initial Waiting period</b>	30 Days
<b>Two year waiting period for specified diseases</b>	Applicable
<b>In-patient Hospitalization</b>	Covered up to Single Private Room
<b>Pre-hospitalization Medical Expenses</b>	30 days
<b>Post-hospitalization Medical Expenses</b>	60 days
<b>Day Care Treatment</b>	Available
<b>Domiciliary Hospitalization</b>	Available
<b>Road Ambulance Cover</b>	Covered up to max of Rs 2500 per hospitalization
<b>Organ Donor Expenses</b>	Available
<b>Reload of Sum Insured</b>	Up to 100% SI
<b>Co-payment</b>	NA
<b>Second E-Opinion on Critical Illnesses</b>	Available
<b>Worldwide Emergency Assistance Services</b>	Available
<b>Maximum Entry Age</b>	45 Yrs
<b>Annual Health Check-up</b>	Full Medical Examination, Fasting Blood Glucose, ECG, CBC including Differential count, Serum Cholesterol, PPBS, HDL Cholesterol, Serum Triglycerides, SGOT, SGPT, X-Ray Chest PA View
<b>OPD Cover</b>	OPD covered of Rs.3000/- per family for 3L SI, Rs.5000/- per family for 5L SI, Rs.7000/- per family for 7L SI, Rs.10,000/- per family for 10L SI., Rs.15,000/- per family for 15L SI. OPD claim can be made only twice in policy year on reimbursement basis.

## Policy Wordings - Group Activ Health

### **I. Preamble**

This is a legal contract between the Policyholder and Us subject to the receipt of full premium, Disclosure to information norm including the information provided by the Policyholder in the Proposal Form and the terms, conditions and exclusions of this Policy.

If any claim arising as a result of an Injury or Illness that occurs during the Policy Period becomes payable, then We shall pay the Benefits specified below in accordance with the terms, conditions and exclusions of the Policy.

### **II. Base Covers**

The Benefits listed below shall be available to all Insured Persons as specified in the Policy Schedule or Certificate of Insurance.

We will indemnify the Reasonable and Customary Charges incurred towards Necessary Medical Treatment taken by the Insured Person during the Policy Period for an Illness, Injury or the conditions described in the Benefits below if it is contracted or sustained by an Insured Person during the Policy Period.

Benefits under this Section are subject to the terms, conditions and exclusions of this Policy and the availability of the Sum Insured and subject always to any sub-limits for the Benefit as specified in the Policy Schedule or Certificate of Insurance.

All claims must be made in accordance with the procedure set out in Section VI.

#### **1. In-patient Hospitalization**

##### **1.1 In-patient Hospitalization**

We will cover the Medical Expenses incurred towards one or more of the following arising out of an Insured Person's Hospitalization during the Policy Period following an Illness or Injury that occurs during the Policy Period provided that:

- (i) The Hospitalization is for Medically Necessary Treatment and follows written Medical Advice;
- (ii) The Medical Expenses incurred are Reasonable and Customary Charges for one or more of the following:
  - (1) Room Rent and other boarding charges;
  - (2) ICU Charges;
  - (3) Operation theatre expenses;
  - (4) Medical Practitioner's fees including fees of specialists and anaesthetists treating the Insured Person;
  - (5) Qualified Nurses' charges;
  - (6) Medicines, drugs and other allowable consumables prescribed by the treating Medical Practitioner;
  - (7) Investigative tests or diagnostic procedures directly related to the Injury/Illness for which the Insured Person is Hospitalized and conducted within the same Hospital where the Insured Person is admitted;
  - (8) Anaesthesia, blood, oxygen and blood transfusion charges;
  - (9) Surgical appliances and prosthetic devices recommended by the attending Medical Practitioner that are used intra operatively during a Surgical Procedure.

(iii) If the Insured Person is admitted in the Hospital in a room category/Room Rent higher than the eligibility as specified in the Policy Schedule/Certificate of Insurance, then We shall be liable to pay only a pro-rated proportion of the total Associated Medical Expenses (including surcharge or taxes thereon) in the proportion of the difference between the Room Rent actually incurred and the entitled room category/eligible Room Rent to the Room Rent actually incurred.

### **1.2 Day Care Treatment**

We will cover the Medical Expenses incurred on the Insured Person's Day Care Treatment during the Policy Period following an Illness or Injury that occurs during the Policy Period provided that:

- (i) The Medical Expenses are incurred, including for any procedure which requires a period of specialized observation or care after completion of the procedure undertaken by an Insured Person as Day Care Treatment and such list of Day Care Treatment is listed in Annexure I;
- (ii) The Day Care Treatment is for Medically Necessary Treatment and follows the written Medical Advice;
- (iii) We will not cover any OPD Treatment under this Benefit.

### **1.3 Domiciliary Hospitalization**

We will cover Medical Expenses incurred for the Insured Person's Domiciliary Hospitalization during the Policy Period following an Illness or Injury that occurs during the Policy Period provided that:

- (i) The Domiciliary Hospitalisation continues for at least 3 consecutive days in which case We will make payment under this Benefit in respect of Medical Expenses incurred from the first day of Domiciliary Hospitalisation;
- (ii) The treating Medical Practitioner confirms in writing that Domiciliary Hospitalization was medically required and the Insured Person's condition was such that the Insured Person could not be transferred to a Hospital or the Insured Person satisfies Us that a Hospital bed was unavailable;
- (iii) If a claim is accepted under this Benefit then We shall not pay any Post-hospitalization Medical Expenses, but We will accept a claim for Pre-hospitalization Medical Expenses subject to the terms and conditions of Section <<1.4.>> below;
- (iv) We shall not be liable to pay for any claim in connection with:
  - (1) Asthma, bronchitis, tonsillitis and upper respiratory tract infection including laryngitis and pharyngitis, cough and cold, influenza;
  - (2) Arthritis, gout and rheumatism;
  - (3) Chronic nephritis and nephritic syndrome;
  - (4) Diarrhea and all type of dysenteries, including gastroenteritis;
  - (5) Diabetes mellitus and insipidus;
  - (6) Epilepsy;
  - (7) Hypertension;
  - (8) Psychiatric or psychosomatic disorders of all kinds;
  - (9) Pyrexia of unknown origin.

### **1.4 Pre – hospitalization Medical Expenses**

We will cover, on a reimbursement basis, the Insured Person's Pre-hospitalization Medical Expenses incurred in respect of an Illness or Injury that occurs during the Policy Period upto the number of days as specified in the Policy Schedule or Certificate of Insurance, provided that:

- (i) We have accepted a claim for In-patient Hospitalization under Section 1.1 above;
- (ii) The date of admission to the Hospital for the purpose of this Benefit shall be the date of the Insured Person's first admission to the Hospital in relation to the same Illness for which We have accepted an In-patient Hospitalization claim under Section 1.1 above.

### **1.5 Post – hospitalization Medical Expenses**

We will cover, on a reimbursement basis, the Insured Person's Post-hospitalization Medical Expenses incurred following an Illness or Injury that occurs during the Policy Period upto the number of days as specified in the Policy Schedule or Certificate of Insurance, provided that:

- (i) We have accepted a claim for In-patient Hospitalization under Section 1.1 above;
- (ii) The date of discharge from the Hospital for the purpose of this Benefit shall be the date of the Insured Person's last discharge from the Hospital in relation to the same Illness for which We have accepted an In-patient Hospitalization claim under Section 1.1 above.

### **1.6 Organ Donor Expenses**

We will cover the Medical Expenses incurred for an organ donor's treatment for the harvesting of the organ donated up to the limit as specified in the Policy Schedule or Certificate of Insurance provided that:

- (i) The donation conforms to The Transplantation of Human Organs Act 1994 and the organ is for the use of the Insured Person;
- (ii) The organ transplant is medically required for the Insured Person as certified in writing by a Medical Practitioner;
- (iii) We will not cover:
  - (1) Pre-hospitalization Medical Expenses or Post-hospitalization Medical Expenses of the organ donor;
  - (2) Screening expenses of the organ donor;
  - (3) Any other Medical Expenses as a result of the harvesting from the organ donor;
  - (4) Costs directly or indirectly associated with the acquisition of the donor's organ;
  - (5) Transplant of any organ/tissue where the transplant is experimental or investigational;
  - (6) Expenses related to organ transportation or preservation;
  - (7) Any other medical treatment or complication in respect of the donor, consequent to harvesting.

### **1.7 Road Ambulance Expenses**

We will cover the costs incurred up to the limit as specified in the Policy Schedule or Certificate of Insurance on transportation of the Insured Person by road Ambulance to a Hospital for treatment in an Emergency following an Illness or Injury which occurs during the Policy Period. We will also cover the costs incurred on transportation of the Insured Person by road Ambulance in the following circumstances up to the limits specified in the Policy Schedule or Certificate of Insurance:

- (i) it is medically required to transfer the Insured Person to another Hospital or diagnostic centre during the course of Hospitalization for advanced diagnostic treatment in circumstances where such facility is not available in the existing Hospital;
- (ii) it is medically required to transfer the Insured Person to another Hospital during the course of Hospitalization due to lack of super speciality treatment in the existing Hospital.

## **2. Accidental Hospitalization**

If an Insured Person suffers an Injury due to an Accident and such Injury requires the Insured Person to be Hospitalized as an In-patient then We will cover the costs incurred on Medical Expenses up to the limit specified in the Policy Schedule or Certificate of Insurance provided that:

- a) The Insured Person is Hospitalized in India;
- b) The Hospitalization is for Medically Necessary Treatment and is on the written advice of a Medical Practitioner.
- c) The Insured Person is admitted to Hospital within 7 days of the occurrence of the Accident.

## **III. Add-on Covers**

Benefits under this Section are subject to the terms, conditions and exclusions of this Policy.

We will indemnify the Reasonable and Customary Charges incurred towards Medically Necessary Treatment taken by the Insured Person during the Policy Period for an Illness, Injury or conditions described in the Benefits below if it is contracted or sustained by an Insured Person during the Policy Period.

### **3. OPD Expenses**

We will cover the Reasonable and Customary Charges incurred for medically required consultations, visit(s) to a doctor, diagnostic tests and pharmacy expenses which are incurred on an out-patient basis up to the limits as specified in the Policy Schedule or Certificate of Insurance.

Alternative Treatments shall also be covered under this Benefit.

### **4. Health Check-up Program**

We will provide coverage for a Health Check-up Program as prescribed in the Policy Schedule or Certificate of Insurance.

- (i) Where this Benefit is availed on a reimbursement basis, We will provide cover up to the limits as specified in the Policy Schedule or Certificate of Insurance;
- (ii) Where the health check-ups are arranged by Us at Our Network Providers, We shall not assume any liability towards any loss or damage arising out of or in relation to any opinion, actual or alleged errors, omissions and representations made by the Network Provider in relation to the health check-up.

### **5. Second E - Opinion**

We will cover charges for second E - opinion to be provided in respect of an Insured Person for a defined Critical Illness and/ or a medical condition occurring during the Policy Period and as per the frequency provided in the Policy Schedule or Certificate of Insurance provided that:

- (i) It is agreed and understood that the Insured Person is free to choose whether or not to obtain the expert opinion, and if obtained then whether or not to act on it;
- (ii) Under this Benefit, We are only providing the Insured Person with access to an E-opinion and We shall not be deemed to substitute the Insured Person's visit or consultation to an independent Medical Practitioner;
- (iii) We do not assume any liability towards any loss or damage arising out of or in relation to any opinion, advice, prescription, actual or alleged errors, omissions and representations made by the Medical Practitioner.

## **6. Domestic Emergency Medical assistance**

We will provide Emergency Medical Assistance in India as described below when an Insured Person, during the Policy Period, is travelling 150 (one hundred and fifty) kilometres or more away from his/her residential address as mentioned in the Policy Schedule or Certificate of Insurance for a period of less than 90 (ninety) days.

- a. Emergency Medical Evacuation: When an adequate medical facility is not available in the proximity of the Insured Person, as determined by the Emergency service provider, the consulting Medical Practitioner and the Medical Practitioner attending to the Insured Person, transportation under appropriate medical supervision will be arranged, through an appropriate mode of transport to the nearest medical facility which is able to provide the required care.
- b. Medical Repatriation (Transportation): When medically required, as determined by Us and the consulting Medical Practitioner, transportation under medical supervision shall be provided in respect of the Insured Person to the residential address as mentioned in the Policy Schedule or Certificate of Insurance, provided that the Insured Person is medically cleared for travel via commercial carrier, and provided further that the transportation can be accomplished without compromising the Insured Person's medical condition.
  - (i) No claims for reimbursement of Medical Expenses incurred for services arranged by Insured Person will be allowed unless agreed by Us or Our authorized representative.
  - (ii) Please call Our call centre with details of the name of the Insured Person and/ or Policyholder and Policy number, on the toll free number specified in the Policy Schedule or Certificate of Insurance for availing this Benefit.

We will not provide services in the following instances:

- (1) Travel undertaken specifically for securing medical treatment.
- (2) Injuries resulting from participation in acts of war or insurrection.
- (3) Commission of unlawful act(s).
- (4) Attempt at suicide.
- (5) Incidents involving the use of drugs unless prescribed by a Medical Practitioner.
- (6) Transfer of the Insured Person from one medical facility to another medical facility of similar capabilities which provides a similar level of care.
- (7) Trips exceeding 90 days from residential address without prior notification to Us.

We will not evacuate or repatriate an Insured Person in the following instances:

- (1) Without medical authorization.
- (2) With mild lesions, simple Injuries such as sprains, simple fractures, or mild sickness which can be treated by local Medical Practitioner and do not prevent the Insured Person from continuing his/her trip or returning home.
- (3) With a pregnancy beyond the end of the 28th week and will not evacuate or repatriate a child born while the Insured Person was traveling beyond the 28th week.
- (4) With mental or nervous disorders unless Hospitalized.

## **7. International Emergency Medical assistance**

We will provide Emergency Medical Assistance worldwide as described below when an Insured Person, during the Policy Period, is travelling 150 (one hundred and fifty) kilometres or more away from his/her residential address as mentioned in the Policy Schedule or Certificate of Insurance for a period of less than 90(ninety) days.

- c. Emergency Medical Evacuation: When an adequate medical facility is not available in the proximity of the Insured Person, as determined by the Emergency service provider, the consulting Medical Practitioner and the Medical Practitioner attending to the Insured Person, transportation under appropriate medical supervision will be arranged, through an appropriate mode of transport to the nearest medical facility which is able to provide the required care.
- d. Medical Repatriation (Transportation): When medically required, as determined by Us and the consulting Medical Practitioner, transportation under medical supervision shall be provided in respect of the Insured Person to the residential address as mentioned in the Policy Schedule or Certificate of Insurance, provided that the Insured Person is medically cleared for travel via commercial carrier, and provided further that the transportation can be accomplished without compromising the Insured Person's medical condition.
- (i) No claims for reimbursement of Medical Expenses incurred for services arranged by Insured Person will be allowed unless agreed by Us or Our authorized representative.
  - (ii) Please call Our call centre with details of the name of the Insured Person and/ or Policyholder and Policy number, on the toll free number specified in the Policy Schedule or Certificate of Insurance for availing this Benefit.

We will not provide services in the following instances:

- (1) Travel undertaken specifically for securing medical treatment.
- (2) Injuries resulting from participation in acts of war or insurrection.
- (3) Commission of unlawful act(s).
- (4) Attempt at suicide.
- (5) Incidents involving the use of drugs unless prescribed by a Medical Practitioner.
- (6) Transfer of the Insured Person from one medical facility to another medical facility of similar capabilities which provides a similar level of care.
- (7) Trips exceeding 90 days from residential address without prior notification to Us.

We will not evacuate or repatriate an Insured Person in the following instances:

- (5) Without medical authorization.
- (6) With mild lesions, simple Injuries such as sprains, simple fractures, or mild sickness which can be treated by local Medical Practitioner and do not prevent the Insured Person from continuing his/her trip or returning home.
- (7) With a pregnancy beyond the end of the 28th week and will not evacuate or repatriate a child born while the Insured Person was traveling beyond the 28th week.
- (8) With mental or nervous disorders unless Hospitalized.

## **8. Reload of Sum Insured**

Once in the Policy Year, We will provide for a 100% reload of the Sum Insured specified in the Policy Schedule or Certificate of Insurance, in case the available Sum Insured is insufficient as a result of previous claims or current claims in that Policy Year provided that:

- (i) This Benefit will be available for those Sum Insured categories as specified in the Policy Schedule or Certificate of Insurance;
- (ii) A claim will be admissible under this Benefit only if the claim is admissible under 'In-patient Hospitalization' or 'Day Care Treatment';
- (iii) The Reload of Sum Insured shall not apply to the first claim in the Policy Year unless it is related to an Injury due to a road traffic Accident where the claim amount exceeds the Sum Insured;

- (iv) The Reload of Sum Insured shall not be available for claims relating to an Illness/ Injury (including its complications) for which a claim has been paid in the current Policy Year for the same Insured Person;
- (v) In case of an Individual Policy, reload of Sum Insured is available to each Insured Person and can be utilised by the Insured Person who is covered under the Policy before the Sum Insured was exhausted;
- (vi) In case of a Family Floater Policy, the Reloaded Sum Insured will be available on a floater basis.
- (vii) If the Reloaded Sum Insured is not utilised in a Policy Year, it shall not be carried forward to the subsequent Policy Year.

#### **IV. Waivers and Discounts available for Customization for the Coverage Number Mentioned**

##### **9. Pre-Existing Disease Waiting Period**

We will not make any payment for any claim in respect of any Insured Person directly or indirectly caused by, based on, arising out of, relating to or howsoever attributable to any Pre-Existing Diseases or any complication arising from the same, until the time period specified in the Policy Schedule or Certificate of Insurance in this regard has elapsed since the Start Date of the first Policy with Us.

##### **10. Two Year Waiting Period**

A waiting period of 24 months from the Start Date shall apply to the treatment, whether medical or surgical and of the Illness/conditions and their complications mentioned below.

	<b>Body System</b>	<b>Illness</b>	<b>Treatment/ Surgery</b>
1	Eye	Cataract	Cataract Surgery
		Glaucoma	Glaucoma Surgery
2	Ear Nose Throat	Serous Otitis Media	
		Sinusitis	Sinus Surgery
		Rhinitis	Surgery for the nose
		Tonsillitis	Tonsillectomy
		Tympanitis	Tympanoplasty
		Deviated Nasal Septum	Surgery for Deviated Nasal Septum
		Otitis Media	Surgery or Treatment for Otitis Media
		Adenoiditis	Adenoidectomy
		Mastoiditis	Mastoidectomy
		Cholesteatoma	Resection of the Nasal Concha
3	Gynecology	All Cysts & Polyps of the female genito urinary system	Dilatation & Curettage
		Polycystic Ovarian Disease	Myomectomy
		Uterine Prolapse	Uterine prolapsed Surgery
		Fibroids (Fibromyoma)	Hysterectomy unless necessitated by malignancy
		Breast lumps	



		Prolapse of the uterus	Any treatment for Menorrhagia
		Dysfunctional Uterine Bleeding (DUB)	
		Endometriosis	
		Menorrhagia	
		Pelvic Inflammatory Disease	
4	Orthopedic / Rheumatological	Gout	Joint replacement Surgery Surgery for Prolapse of the intervertebral disc
		Rheumatism, Rheumatoid Arthritis	
		Non infective arthritis	
		Osteoarthritis	
		Osteoporosis	
		Prolapse of the intervertebral disc	
		Spondylopathies	
5	Gastroenterology (Alimentary Canal and related Organs)	Stone in Gall Bladder and Bile duct	Cholecystectomy / Surgery for Gall Bladder
		Cholecystitis	Surgery for Ulcers (Gastric / Duodenal)
		Pancreatitis	
		Fissure, Fistula in ano, hemorrhoids (piles), Pilonidal Sinus, Ano-rectal & Perianal Abscess	
		Rectal Prolapse	
		Gastric or Duodenal Erosions or Ulcers + Gastritis & Duodenitis	
		Gastro Esophageal Reflux Disease (GERD)	
		Cirrhosis	
6	Urogenital (Urinary and Reproductive system)	Stones in Urinary system (Stone in the Kidney, Ureter, Urinary Bladder)	Prostate Surgery
		Benign Hypertrophy / Enlargement of Prostate (BHP / BEP)	
		Hernia, Hydrocele,	Surgery for Hydrocele, Rectocele and Hernia
		Varicocoele / Spermatocele	Surgery for Varicocoele / Spermatocele
7	Skin	skin tumour (unless malignant)	Removal of such tumour unless malignant
		All skin diseases	
8	General Surgery	Any swelling, tumour, cyst, nodule, ulcer, polyp anywhere in the body (unless malignant)	Surgery for cyst, tumour, nodule, polyp unless malignant
		Varicose veins, Varicose ulcers	Surgery for Varicose veins and Varicose ulcers
		Congenital Internal Diseases or Anomalies	

If any of the Illness/conditions listed above are Pre-Existing Diseases, then they will be covered only after the completion of the Pre-Existing Disease Waiting Period described under Section <<42>>.

### **11. First 30 Days waiting Period**

Any treatment taken during the first 30 days of the Start Date shall not be covered under the Policy, unless the treatment is required as a result of an Accident that occurs during the Policy Period.

## **V. Permanent Exclusions**

We shall not be liable to make any payment for any claim under any Benefit in respect of any Insured Person directly or indirectly caused by, based on, arising out of, relating to or howsoever attributable to any of the following:

1. Treatment directly or indirectly arising from or consequent upon war or any act of war, invasion, act of foreign enemy, war like operations (whether war be declared or not or caused during service in the armed forces of any country), civil war, public defense, rebellion, uprising, revolution, insurrection, military or usurped acts, nuclear weapons / materials, chemical and biological weapons, ionizing radiation, contamination by radioactive material or radiation of any kind, nuclear fuel, nuclear waste.
2. Committing or attempting to commit a breach of law with criminal intent, intentional self- Injury or attempted suicide while Insured Person is sane or insane.
3. Willful or deliberate exposure to danger, intentional self- Injury, non- adherence to Medical Advice, participation or involvement in naval, military or air force operation, circus personnel, racing in wheels or horseback, diving, aviation, scuba diving, parachuting, hang-gliding, rock or mountain climbing, bungee jumping, parasailing, ballooning, skydiving, river rafting, polo, snow and ice sports in a professional or semi-professional nature.
4. Abuse or the consequences of the abuse of intoxicants or hallucinogenic substances such as intoxicating drugs and alcohol, including smoking cessation programs and the treatment of nicotine addiction or any other substance abuse treatment or services, or supplies.
5. Weight management programs or treatment in relation to the same including vitamins and tonics, treatment of obesity (including morbid obesity).
6. Treatment for correction of eye sight due to refractive error including routine examination.
7. All routine examinations and preventive health check-ups.
8. Cosmetic, aesthetic and re-shaping treatments and Surgeries:  
Plastic Surgery or cosmetic Surgery or treatments to change appearance unless medically required and certified by the attending Medical Practitioner for reconstruction following an Accident, cancer or burns.
9. Circumcisions (unless necessitated by Illness or Injury and forming part of treatment); aesthetic or change-of-life treatments of any description such as sex transformation operations.
10. Non- allopathic treatment, except as per coverage of AYUSH Treatment.
11. Conditions for which treatment could have been done on an out-patient basis without any Hospitalization.
12. Unproven/Experimental treatment, investigational treatment, devices and pharmacological regimens.

13. Admission primarily for diagnostic purposes not related to Illness for which Hospitalization has been done.
14. Convalescence (except as per the coverage as coverage defined in Section 11 - Recovery Benefit), cure, rest cure, sanatorium treatment, rehabilitation measures, private duty nursing, respite care, long-term nursing care or custodial care.
15. Preventive care, vaccination including inoculation and immunizations (except in case of post-bite treatment); any physical, psychiatric or psychological examinations or testing
16. Admission for enteral feedings (infusion formulas via a tube into the upper gastrointestinal tract) and other nutritional and electrolyte supplements unless certified to be required by the attending Medical Practitioner as a direct consequence of an otherwise covered claim.
17. Hearing aids, spectacles or contact lenses including optometric therapy, multifocal lens.
18. Treatment for alopecia, baldness, wigs, or toupees, and all treatment related to the same.
19. Medical supplies including elastic stockings, diabetic test strips, and similar products.
20. Any expenses incurred on prosthesis, corrective devices external durable medical equipment of any kind, like wheelchairs crutches, instruments used in treatment of sleep apnea syndrome or continuous ambulatory peritoneal dialysis (C.A.P.D.) and oxygen concentrator for bronchial asthmatic condition, cost of cochlear implant(s) unless necessitated by an Accident or required intra-operatively. Cost of artificial limbs, crutches or any other external appliance and/or device used for diagnosis or treatment (except when used intra-operatively).
21. Psychiatric or psychological disorders, mental disorders (including mental health treatments), Parkinson and Alzheimer's disease, general debility or exhaustion ("rundown condition"), sleep-apnea, stress.
22. External Congenital Anomalies, diseases or defects, genetic disorders.
23. Stem cell therapy or surgery, or growth hormone therapy
24. Venereal disease, all sexually transmitted disease or Illness including but not limited to genital warts, Syphilis, Gonorrhea, Genital Herpes, Chlamydia, Pubic Lice and Trichomoniasis.
25. "AIDS" (Acquired Immune Deficiency Syndrome) and/or infection with HIV (Human Immunodeficiency Virus) including but not limited to conditions related to or arising out of HIV/AIDS such as ARC (AIDS Related Complex), Lymphomas in brain, Kaposi's sarcoma, tuberculosis.
26. Complications arising out of pregnancy (including voluntary termination), miscarriage (except as a result of an Accident or Illness), maternity or birth (including caesarean section) except in the case of ectopic pregnancy for In-patient only.
27. Treatment for sterility, infertility, sub-fertility or other related conditions and complications arising out of the same, assisted conception, surrogate or vicarious pregnancy, birth control, and similar procedures contraceptive supplies or services including complications arising due to supplying services.
28. Expenses for organ donor screening, or save as and to the extent provided for in the treatment of the donor (including Surgery to remove organs from a donor in the case of transplant Surgery).
29. Admission for Organ Transplant but not compliant under the Transplantation of Human Organs Act, 1994 (amended).
30. Treatment and supplies for analysis and adjustments of spinal subluxation, diagnosis and treatment by manipulation of the skeletal structure; muscle stimulation by any means except treatment of fractures (excluding hairline fractures) and dislocations of the mandible and extremities.

31. Dentures and artificial teeth, Dental Treatment and Surgery of any kind, unless requiring Hospitalization due to an Accident.
32. Cost incurred for any health check-up or for the purpose of issuance of medical certificates and examinations required for employment or travel or any other such purpose.
33. Artificial life maintenance, including life support machine used to sustain a person, who has been declared brain dead, as demonstrated by:
  1. Deep coma and unresponsiveness to all forms of stimulation; or
  2. Absent pupillary light reaction; or
  3. Absent oculovestibular and corneal reflexes; or
  4. Complete apnea.
34. Treatment for developmental problems, learning difficulties eg. Dyslexia, behavioral problems including attention deficit hyperactivity disorder (ADHD).
35. Treatment for Age Related Macular Degeneration (ARMD) , treatments such as Rotational Field Quantum Magnetic Resonance (RFQMR), External Counter Pulsation (ECP), Enhanced External Counter Pulsation (EECP), Hyperbaric Oxygen Therapy.
36. Expenses which are medically not required such as items of personal comfort and convenience including but not limited to television (if specifically charged), charges for access to telephone and telephone calls (if specifically charged), food stuffs (save for patient's diet), cosmetics, hygiene articles, body care products and bath additives, barber expenses, beauty service, guest service as well as similar incidental services and supplies, vitamins and tonics unless certified to be required by the attending Medical Practitioner as a direct consequence of an otherwise covered claim.
37. Treatment taken from a person not falling within the scope of definition of Medical Practitioner.
38. Treatment charges or fees charged by any Medical Practitioner acting outside the scope of license or registration granted to him by any medical council.
39. Treatments rendered by a Medical Practitioner who is a member of the Insured Person's family or stays with him, save for the proven material costs are eligible for reimbursement as per the applicable cover.
40. Any treatment or part of a treatment that is not of a reasonable charge, is not a Medically Necessary Treatment; drugs or treatments which are not supported by a prescription.
41. Charges related to a Hospital stay not expressly mentioned as being covered, including but not limited to charges for admission, discharge, administration, registration, documentation and filing, including MRD charges (medical records department charges).
42. Non-medical expenses including but not limited to RMO charges, surcharges, night charges, service charges levied by the Hospital under any head and as specified in the Annexure V for non- medical expenses.
43. Treatment taken outside India.
44. Insured Person whilst flying or taking part in aerial activities except as a fare-paying passenger in a regular scheduled airline or air charter company.

## **VI. Claims Process**

### **A. Claims Administration & Process**

The fulfillment of the terms and conditions of this Policy (including payment of premium in full and on time) insofar as they relate to anything to be done or complied with by You or any Insured Person, including complying with the following in relation to claims, shall be Conditions Precedent to admission of Our liability under this Policy:

- (1) On the occurrence or discovery of any Illness or Injury that may give rise to a Claim under this Policy, the Claims Procedure set out below shall be followed.
- (2) The directions, advice and guidance of the treating Medical Practitioner shall be strictly followed. We shall not be obliged to make any payments that are brought about or contributed to as a consequence of or failure to follow such directions, Medical advice or guidance.
- (3) If requested by Us and at Our cost, the Insured Person must submit to medical examination by Our Medical Practitioner as often as We consider reasonable and necessary and We/Our representatives must be permitted to inspect the medical and Hospitalisation records pertaining to the Insured Person's treatment and to investigate the circumstances pertaining to the claim.
- (4) We and Our representatives must be given all reasonable co-operation in investigating the claim in order to assess Our liability and quantum in respect of the claim.

## **I. Claims Procedure**

On the occurrence or the discovery of any Illness or Injury that may give rise to a claim under this Policy, then as a Condition Precedent to Our liability under the Policy the following procedure shall be complied with:

### **a. For Availing Cashless Facility**

- i. Cashless Facilities can be availed only at Our Network Providers.
- ii. We reserve the right to modify, add or restrict any Network Provider for Cashless Facilities at Our sole discretion. Before availing Cashless Facilities, please check the applicable updated list of Network Providers.

### **b. Process for Obtaining Pre-Authorisation for Planned Treatment:**

- (i) We/TPA must be contacted to pre-authorise Cashless Facility for planned treatment at least 72 hours prior to the proposed treatment. Each request for pre-authorisation must be accompanied with all the following details:
  - (1) The health card which We or the associated TPA has issued to the Insured Person supported with the Insured Person's KYC documents.
  - (2) The Policy number;
  - (3) Name of the Policyholder/Employer;
  - (4) Name and address of Insured Person/Employee/member in respect of whom the request is being made;
  - (5) Nature of the Illness/Injury and the treatment/Surgery required;
  - (6) Name and address of the attending Medical Practitioner;
  - (7) Hospital where treatment/Surgery is proposed to be taken;
  - (8) Proposed date of admission.
- (ii) If these details are not provided in full or are insufficient for Us or the associated TPA to consider the request, We or the associated TPA will request additional information or documentation in respect of that request.
- (iii) When We or the associated TPA have obtained sufficient details to assess the request, We or the associated TPA will issue the authorization letter specifying the sanctioned amount, any specific limitation on the claim, applicable Deductibles and non-payable items, if applicable, or We may reject the request for pre-authorisation specifying reasons for the rejection.
- (iv) The authorization letter shall be issued to the Network Provider within 24 hours of receiving the complete information.

- (v) Once the request for pre-authorisation has been granted, the treatment must take place within 15 days of the pre-authorization date at a Network Provider and pre-authorization shall be valid only if all the details of the authorized treatment, including dates, Hospital and locations, match with the details of the actual treatment received. For Hospitalization where Cashless Facility is pre-authorized by Us or the associated TPA, We or the associated TPA will make the payment of the amounts assessed to be due directly to the Network Provider.

**c. Process to be followed for Availing Cashless Facilities in Emergencies:**

We or the associated TPA must be contacted to pre-authorise Cashless Facility within 24 hours of the Insured Person's Hospitalization if the Insured Person has been Hospitalized in an Emergency. Each request for pre-authorisation must be accompanied with all the following details:

- (1) The health card We have issued to the Insured Person supported with the Insured Person's KYC documents.
  - (2) The Policy number;
  - (3) Name of the Policyholder/Employer;
  - (4) Name and address of Insured Person/Employee/member in respect of whom the request is being made;
  - (5) Nature of the Illness/Injury and the treatment/Surgery required;
  - (6) Name and address of the attending Medical Practitioner;
  - (7) Hospital where treatment/Surgery is proposed to be taken;
  - (8) Proposed date of admission.
  - (9) Duly completed claim form / pre-authorization form.
- (ii) If these details are not provided in full or are insufficient for Us to consider the request, We will request additional information or documentation in respect of that request.
  - (iii) When we have obtained sufficient details to assess the request, We will issue the authorization letter specifying the sanctioned amount, any specific limitation on the claim, applicable Deductibles and non-payable items, if applicable, or reject the request for pre-authorisation specifying reasons for the rejection.
  - (iv) The authorization letter shall be issued to the Network Provider within 24 hours of receiving the complete information.
  - (v) Once the request for pre-authorisation has been granted, the treatment must take place within 15 days of the pre-authorization date at a Network Provider and pre-authorization shall be valid only if all the details of the authorized treatment, including dates, Hospital and locations, match with the details of the actual treatment received. For Hospitalization where Cashless Facility is pre-authorized by Us, We will make the payment of the amounts assessed to be due directly to the Network Provider.

**d. For Reimbursement Claims:**

- (i) For all claims for which Cashless Facilities have not been pre-authorized or for which treatment has not been taken at a Network Provider, We shall be given written notice of the claim along with the following details within 48 hours of admission to the Hospital or before discharge from the Hospital, whichever is earlier:
  - (1) The Policy number;
  - (2) Name of the Policyholder/Employer;

- (3) Name and address of the Insured Person/Employee/member in respect of whom the request is being made;
- (4) Health Card, photo ID, KYC documents;
- (5) Nature of Illness or Injury and the treatment/Surgery taken;
- (6) Name and address of the attending Medical Practitioner;
- (7) Hospital where treatment/Surgery was taken;
- (8) Date of admission and date of discharge;
- (9) Any other information that may be relevant to the Illness/ Injury/ Hospitalization;
- (10) Duly completed claim form.

- (ii) If the claim is not notified to Us within the earlier of 48 hours of the Insured Person's admission to the Hospital or before the Insured Person's discharge from the Hospital, then We shall be provided the reasons for the delay in writing. We will condone such delay on merits where the delay has been proved to be for reasons beyond the claimant's control.

## **II. Claims Documentation:**

We or the associated TPA shall be provided the following necessary information and documentation in respect of all claims at the Insured Person's expense within 30 days of the Insured Person's discharge from the Hospital:

- (i) Claims for Pre-hospitalization Medical Expenses and Post- hospitalization Medical Expenses to be submitted to us within 30 days of the completion of the post-Hospitalisation treatment
- (ii) For those claims for which the use of Cashless Facility has been authorised, We will be provided these documents by the Network Provider immediately following the Insured Person's discharge from the Hospital:
  - (1) Duly completed claim form;
  - (2) Photo ID and Age proof;
  - (3) Health Card, policy copy, photo ID, KYC documents;
  - (4) Original discharge card / day care summary / transfer summary;
  - (5) Original final Hospital bill with all original deposit and final payment receipt;
  - (6) Original invoice with payment receipt and implant stickers for all implants used during Surgeries i.e. lens sticker and Invoice in cataract Surgery, stent invoice and sticker in Angioplasty Surgery;
  - (7) Letter from treating Medical Practitioner stating:
    - a) Presenting complaints with duration and past history;
    - b) Medical history of co-morbidities e.g. Hypertension, heart ailment etc.;
    - c) Treatment detail with name of drugs and route of administration;
  - (8) All previous consultation papers indicating history and treatment details for current ailment;
  - (9) All original diagnostic reports (including imaging and laboratory) along with Medical Practitioner's prescription and invoice / bill with receipt from diagnostic center;
  - (10) All original medicine / pharmacy bills along with the Medical Practitioner's prescription;
  - (11) MLC / FIR copy – in Accidental cases only;

- (12) Copy of death summary and copy of death certificate (in death claims only);
- (13) Letter of treating Medical Practitioner stating – in Accidental cases only:
  - a) Details of Accident/trauma;
  - b) Whether Insured Person was under the influence of alcohol or any intoxicating substance during incident / Accident;
- (14) Pre and post-operative imaging reports – in Accidental cases only;
- (15) Copy of indoor case papers with nursing sheet detailing medical history of the Insured Person, treatment details and the Insured Person's progress;
- (16) KYC documents

*Additional documents in case of below covers*

***In case of Contribution claims:***

- Photocopy of entire claim document duly attested by previous Insurer or TPA;
- Original payment receipts for expenses not claimed/settled by previous insurer;
- Discharge voucher/settlement letter by previous insurer.

**III. Claims Assessment & Repudiation:**

- (i) At Our discretion, We may investigate claims to determine the validity of a claim. This investigation will be conducted within 15 days of the date of assigning the claim for investigation and not later than 6 months from the date of receipt of claim intimation. All costs of investigation will be borne by Us and all investigations will be carried out by those individuals/entities that are authorised by Us in writing.  
If there are any deficiencies in the necessary claim documents which are not met or are partially met. We will send a maximum of 3 (three) reminders following which We will send a rejection letter or make a part-payment if we have not received the deficiency documents after 45 days from the date of the initial request for such documents.
- (ii) We may decide to deduct the amount of claim for which deficiency is intimated to the Insured Person and settle the claim if We observe that such a claim is otherwise valid under the Policy. However documents/ details received beyond such period shall be considered if there are valid reasons for any delay.
- (iii) We shall settle or repudiate a claim within 30 days of the receipt of the last necessary information and documentation set out above. In case of any suspected fraud, the last "necessary" document shall include the receipt of the investigation report from Our investigator/representatives.
- (iv) Payment for reimbursement claims will be made to the Insured Person. In the unfortunate event of the Insured Person's death, We will pay the nominee named in the Policy Schedule or Certificate of Insurance, or to the Insured Person's legal heirs or legal representatives holding a valid succession certificate.
- (v) In case of delay in payment, We shall be liable to pay interest at a rate which is 2% above the bank rate prevalent at the beginning of the financial year in which the claim is reviewed by Us.

For details on the claims process or assistance during the process, the claimant may contact Us at Our call centre on the toll free number specified in the Policy Schedule or Certificate of Insurance or through Our website. In addition, We will keep the claimant informed of the claim status and explain requirement of documents. Such means of communication shall include but not be limited to mediums such as letters, email, SMS messages, and information on Our Website.

**VII. Terms and Conditions**



**B. Material Change**

Material information to be disclosed includes every matter that the Policyholder/Insured Person is aware of, or could reasonably be expected to know, that relates to questions in the Proposal Form and which is relevant to Us in order to accept the risk of insurance. The Policyholder/Insured Person must exercise the same duty to disclose those matters to Us before the Renewal, extension, variation, endorsement of the contract. The Policy terms and conditions will not be altered.

**C. Alterations in the Policy**

This Policy constitutes the complete contract of insurance. No change or alteration will be effective or valid unless approved in writing which will be evidenced by a written endorsement, signed and stamped by Us.

**D. No Constructive Notice**

Any knowledge or information of any circumstance or condition in relation to the Policyholder/Insured Person which is in Our possession and not specifically informed by the Policyholder / Insured Person shall not be held to bind or prejudicially affect Us notwithstanding subsequent acceptance of any premium.

**E. Eligibility**

Minimum Entry Age (Self/Spouse)	18 yrs
Minimum Entry Age (Child)	91 days
Maximum Entry Age (Self/Spouse)	45 yrs
Maximum Entry Age (Child)	18 yrs

Following relationships can be covered:

Self, lawfully wedded spouse, son (biological/ adopted) & daughter (biological/ adopted).

For the purpose of this section, the relationships shall be taken as declared at the time of Start Date and no change in the same would be accepted during a Policy Period. However, an Insured Person may request for change at the time of Renewal of the cover.

**F. Grace Period**

The Policy may be Renewed by mutual consent and in such event the Renewal premium should be paid to Us on or before the date of expiry of the Policy and in no case later than the Grace Period of 30 days from the expiry of the Policy. We will not be liable to pay for any claim arising out of an Illness/Injury/ Accident that occurred during the Grace Period. The provisions of Section 64VB of the Insurance Act 1938 shall be applicable. All policies Renewed within the Grace Period shall be eligible for continuity of cover.

**G. Payment of premium in instalment:**

In the event of non-receipt of the due instalment of premium within 15 days from due date in the manner specified under Rule 58 of the Insurance Rules 1939, then the Policy shall be null and void and no Benefit shall be payable hereunder.

**H. Renewal Terms**

The Policy may be renewed by mutual consent and in such event the Renewal premium should be paid to Us on or before the date of expiry of the Policy and in no case later than the Grace Period of 30 days from the expiry of the Policy (as stated above).

Renewals will not be denied except on grounds of misrepresentation, moral hazard, fraud, non-disclosure of material facts or non-co-operation by the Insured Person.

We may, revise the Renewal premium payable under the Policy or the terms of cover, provided that all such changes are approved in accordance with the IRDAI rules and regulations as applicable from time to time.

### **I. Portability**

Upon the Insured Person ceasing to be an Employee/member of the Policyholder, such Insured Person shall have the option to migrate to an approved retail health insurance policy available with Us in accordance with the Portability guidelines issued by the IRDAI, provided that:

- i. Continuity of benefits will be provided for the period based on the number of years of continuous coverage under this Policy with Us.
- ii. We should have received the application for Portability with complete documentation at least 45 days before ceasing to be an Employee of the Policyholder.
- iii. We may subject such proposal to Our medical underwriting and decide the terms and conditions upon which We may offer cover, the decision as to which shall be in Our sole and absolute discretion.

After maintaining the retail health insurance policy with Us for a period of one year, the Insured Person may port the policy to any other retail product offered in the market in accordance with applicable law.

### **J. Communication & Notices**

Any communication or notice or instruction under this Policy shall be in writing and will be sent to:

- i. The Policyholder's/Insured Person, at the address as specified in the Policy Schedule or Certificate of Insurance
- ii. To Us, at the address specified in the Policy Schedule or Certificate of Insurance.
- iii. No insurance agents, brokers, other person or entity is authorised to receive any notice on the behalf of Us unless explicitly stated in writing by Us.

### **K. Duty of Disclosure**

The Policy shall be null and void and no Benefit shall be payable hereunder in the event of an untrue or incorrect statement, misrepresentation, mis-description or non-disclosure of any material particular in the Proposal Form, personal statements, declarations, medical history and connected documents, or any material information having been withheld by the Policyholder/Insured Person or any one acting on their behalf, under this Policy. Under such circumstances We may at Our sole discretion cancel the Policy and the premium paid shall be forfeited to Us.

### **L. Fraudulent Claims**

If any claim is found to be fraudulent, or if any false declaration is made, or if any fraudulent devices are used by You or the Insured Person or anyone acting on their behalf to obtain any benefit under this Policy then this Policy shall be void and all claims being processed shall be forfeited for all Insured Persons. All sums paid under this Policy shall be repaid to Us by You on behalf of all Insured Persons who shall be jointly liable for such repayment.

### **M. Premium**

The premium for each Policy will be determined based on the available data of each group and applicable discounts and loadings. Payment of premiums will be available in single mode or instalment options of monthly/ quarterly/ half yearly as agreed with the Policyholder.

## **N. Special Provisions**

Any special provisions subject to which this Policy has been entered into and endorsed in the Policy or in any separate instrument shall be deemed to be part of this Policy and shall have effect accordingly.

## **O. Contribution**

In case of multiple policies which provide fixed benefits, on the occurrence of the insured event in accordance with the terms and conditions of the policies, each insurer shall make the claim payments independent of payments received under other similar policies.

If two or more policies are taken by an 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.

1. In all such cases the insurer who has issued the chosen policy shall be obliged to settle the claim as long as the claim is within the limits of and according to the terms of the chosen policy.
2. Claims under other policy/ies may be made after exhaustion of sum insured in the earlier chosen policy / policies.
3. If the amount to be claimed exceeds the sum insured under a single policy after considering the Deductibles or Co-Payment, the Insured Person shall have the right to choose insurers from whom he/she wants to claim the balance amount.
4. Where the Insured Person has policies from more than one insurer to cover the same risk on indemnity basis, the Insured Person shall only be indemnified the Hospitalization costs in accordance with the terms and conditions of the chosen policy.

## **P. Cancellation**

In case You are not satisfied with the Policy or our services, You can request for a cancellation of the Policy by giving 15 days' notice in writing. We shall cancel the Policy and refund the premium (for all lives which have not registered a claim with Us) for the period as mentioned herein below till the termination date of the Policy.

<b>Cancellation Grid</b>	
Period* for which risk is retained	Refund
Less than 1 Month	75%
1 Month- less than 3 Month	50%
3 Months – less than 6 months	25%
Beyond 6 Months	Nil

You further understand and agree that We may cancel the Policy by giving 15 days' notice in writing by Registered Post Acknowledgment Due / recorded delivery to Your last known address on grounds of misrepresentation, moral hazard, fraud, non-disclosure of material fact by You without any refund of premium. We may also cancel the Policy with refund of premium in case of non-cooperation by You or the Insured Person. The cancellation of Policy however is not applicable for Section 8 "Sub-Limit for Specified Illness/conditions" and Section 4 "Chronic Management Program" .

## **Q. Electronic Transactions**

The Policyholder agrees to comply with all the terms and conditions of electronic transactions as We shall prescribe from time to time, and confirms that all transactions effected facilities for conducting remote transactions such as the internet, World Wide Web, electronic data

interchange, call centres, tele-service operations (whether voice, video, data or combination thereof) or by means of electronic, computer, automated machines network or through other means of telecommunication, in respect of this Policy and claim related details, shall constitute legally binding when done in compliance with Our terms for such facilities.

Sales through such electronic transactions shall ensure that all conditions of Section 41 of the Insurance Act, 1938 prescribed for the proposal form and all necessary disclosures on terms and conditions and exclusions are made known to the Policyholder. A voice recording in case of tele-sales or other evidence for sales through the World Wide Web shall be maintained and such consent will be subsequently validated / confirmed by the Policyholder.

#### **R. Policy Dispute**

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

#### **S. Records to be maintained**

You shall keep an accurate record containing all relevant medical records and shall allow Us or our representative(s) to inspect such records. You or the Insured Person as the case may be, shall furnish such information as may be required by Us under this Policy at any time during the Policy Period and up to three years after the Policy expiration, or until final adjustment (if any) and resolution of all claims under this Policy.

#### **T. Complete Discharge**

We will not be bound to take notice or be affected by any notice of any trust, charge, lien, assignment or other dealing with or relating to this Policy. The payment made by Us to the Insured Person or to the nominee/legal representative or to the Hospital, as the case may be, of any Medical Expenses or compensation or Benefit under the Policy shall in all cases be complete, valid and construed as an effectual discharge in favour of Us.

#### **U. Assignment**

An Insured Person may assign the Benefits or any specific Benefit(s) under the Policy by giving written notice of the assignment and the terms and conditions of the assignment to Us. We will record the assignment in accordance with Section 38 of the Insurance Act 1938.

### **VIII. Definitions**

1. **Accident** means sudden, unforeseen and involuntary event caused by external, visible and violent means.
2. **Age** or **Aged** is the age as on last birthday, and which means completed years as at the Start Date.
3. **Alternative Treatments** are forms of treatments other than "Allopathy" or "modern medicine" and includes Ayurveda, Unani, Sidha and Homeopathy in the Indian context.
4. **Ambulance** means a motor vehicle operated by a licenced/authorised service provider and equipped for the transport and paramedical treatment of the person requiring medical attention.

5. **Annexure** means a document attached and marked as Annexure to this Policy.
6. **Associated Medical Expenses** shall include Room Rent, Qualified Nurses' charges, Medical Practitioners' fees, investigation and diagnostics procedures directly related to the current admission, operation theatre charges and ICU charges. [TC Comment: please confirm whether any further categories are required to be added]
7. **AYUSH Treatment** refers to the medical and / or Hospitalization treatments given under Ayurveda, Yoga and Naturopathy, Unani, Siddha and Homeopathy systems.
8. **Benefit** means any benefit shown in the Policy.
9. **Cashless facility** means a facility extended by the insurer to the insured where the payments, of the costs of treatment undergone by the insured in accordance with the policy terms and conditions, are directly made to the network provider by the insurer to the extent pre-authorization is approved.
10. **Certificate of Insurance** means the certificate We issue to the Insured Person confirming the Insured Person's cover under the Policy.
11. **Contribution** is essentially the right of an insurer to call upon other insurers liable to the same insured to share the cost of an indemnity claim on a rateable proportion of the Sum Insured.
12. **Co-Payment** means 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.
13. **Condition Precedent** means a policy term or condition upon which the Insurer's liability under the policy is conditional upon.
14. **Congenital Anomaly** means a condition which is present since birth, and which is abnormal with reference to form, structure or position.
  - a) **Internal Congenital Anomaly** - Congenital anomaly which is not in the visible and accessible parts of the body.
  - b) **External Congenital Anomaly** - Congenital anomaly which is in the visible and accessible parts of the body.
15. **Day Care Treatment** means medical treatment, and/or *surgical procedure* which is:
  - i. undertaken under General or Local Anaesthesia in a *hospital/day care centre* in less than 24 hrs because of technological advancement, and
  - ii. which would have otherwise required hospitalization of more than 24 hours.

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

16. **Day Care Centre** means any institution established for day care treatment of illness and / or injuries or a medical setup within a hospital and which has been registered with the local

authorities, wherever applicable, and is under 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 fully equipped operation theatre of its own where surgical procedures are carried out;
- iv) maintains daily records of patients and will make these accessible to the insurance company's authorized personnel.

17. **Deductible** means a cost sharing requirement under a health insurance policy that provides that the insurer will not be liable for a specified rupee amount in case of indemnity policies and for a specified number of days/hours in case of hospital cash policies which will apply before any benefits are payable by the insurer. A deductible does not reduce the Sum Insured.
18. **Dependent Child** means a child (natural or legally adopted or stepchild), who is financially dependent on the Insured Person, does not have his / her independent source of income, and is up to the Age of 25 years.
19. **Dental Treatment** means a treatment related to teeth or structures supporting teeth including examinations, fillings (where appropriate), crowns, extractions and surgery.
20. **Disclosure to information norm:** The policy shall be void and all premium paid thereon shall be forfeited to the Company in the event of misrepresentation, mis-description or non-disclosure of any material fact.
21. **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.
22. **Emergency** means a serious medical condition or symptom resulting from Injury or Illness which arises suddenly and unexpectedly, and requires immediate care and treatment by a *Medical Practitioner, generally received within 24 hours of onset* to avoid jeopardy to life or serious long term impairment of the Insured Person's health, until stabilisation at which time this medical condition or symptom is not considered an Emergency anymore.
23. **Emergency Care** means management for an illness or injury which results in symptoms which occur suddenly and unexpectedly, and requires immediate care by a *medical practitioner* to prevent death or serious long term impairment of the insured person's health.
24. **Employee** means any member of the Policyholder's staff under full time employment who is nominated and sponsored by the Policyholder and who becomes an Insured Person under the Policy.
25. **Expiry Date** means the date on which this Policy expires as specified in the Policy Schedule or Certificate of Insurance.

26. **Family Floater Policy** means a policy named as a Family Floater Policy in the Policy Schedule or Certificate of Insurance under which the family members named as Insured Persons in the Policy Schedule are covered.
27. **Grace Period** means the specified period of time immediately following the premium due date during which a payment can be made to renew or continue a policy in force without loss of continuity benefits such as waiting periods and coverage of pre-existing diseases. Coverage is not available for the period for which no premium is received.
28. **Hospital** means any institution established for *in-patient care* and *day care treatment* of illness and/or injuries and which has been registered as a hospital with the local authorities under Clinical Establishments (Registration and Regulation) Act 2010 or under enactments specified under the Schedule of Section 56(1) and 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 10 in-patient beds in towns having a population of less than 10,00,000 and at least 15 in-patient beds in all other places;
  - 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 makes these accessible to the insurance company's authorized personnel;
29. **Hospitalization** means admission in a Hospital for a minimum period of 24 consecutive 'In-patient Care' hours except for specified procedures/treatments, where such admission could be for a period of less than 24 consecutive hours.
30. **IRDAI** means the Insurance Regulatory and Development Authority of India.
31. **Illness** means a sickness or a disease or pathological condition leading to the impairment of normal physiological function and requires medical treatment.
- (a) **Acute condition**- Acute condition is a disease, illness or injury that is likely to respond quickly to treatment which aims to return the person to his or her state of health immediately before suffering the disease/illness/injury which leads to full recovery
- (b) **Chronic condition**- A chronic condition is defined as a disease, illness, or injury that has one or more of the following characteristics:
1. it needs ongoing or long-term monitoring through consultations, examinations, check-ups, and/or tests
  2. it needs ongoing or long- term control or relief of symptoms
  3. it requires rehabilitation for the patient or for the patient to be specially trained to cope with it
  4. it continues indefinitely
  5. it recurs or is likely to recur
32. **Individual Policy** means a policy named as an Individual Policy in the Policy Schedule or Certificate of Insurance under which one or more persons are covered as Insured Persons.
33. **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.

34. **ICU Charges:** ICU (Intensive Care Unit) Charges means the amount charged by a Hospital towards ICU expenses 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.
35. **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.
36. **In-patient** means an Insured Person who is admitted to a Hospital and stays for at least 24 hours for the sole purpose of receiving treatment.
37. **Inpatient Care** means treatment for which the insured person has to stay in a hospital for more than 24 hours for a covered event.
38. **Insured Person** means the person(s) named in the Policy Schedule to whom a Certificate of Insurance has been issued, who is/are covered under this Policy, and in respect of whom the appropriate premium has been received.
39. **Maternity Expenses** means:
  - a) medical treatment expenses traceable to childbirth (including complicated deliveries and caesarean sections incurred during hospitalization);
  - b) expenses towards lawful medical termination of pregnancy during the policy period.
40. **Medical Advice** means any consultation or advice from a Medical Practitioner including the issue of any prescription or follow- up prescription.
41. **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.
42. **Medically Necessary Treatment** means any treatment, tests, medication, or stay in *hospital* or part of a stay in *hospital* which:
  - i) is required for the medical management of the illness or injury suffered by the insured;
  - ii) must not exceed the level of care necessary to provide safe, adequate and appropriate medical care in scope, duration, or intensity;
  - iii) must have been prescribed by a *medical practitioner*;
  - iv) must conform to the professional standards widely accepted in international medical practice  
or by the medical community in India.
43. **Medical Practitioner** means a person who holds a valid registration from the Medical Council of any State or Medical Council of India or Council for Indian Medicine or for Homeopathy set up by the Government of India or a State Government and is thereby



entitled to practice medicine within its jurisdiction; and is acting within its scope and jurisdiction of license.

44. **Monthly Premium** shall mean the applicable annual premium with respect to the Insured Person(s) split in 12 months in equal proportion only for the purpose of calculation of Benefit(s) under this Policy.
45. **New Born Baby** means baby born during the Policy Period and is aged upto 90 days.
46. **Network Provider** means hospitals or health care providers enlisted by an insurer, TPA or jointly by an Insurer and TPA to provide medical services to an insured by a cashless facility.
47. **Non- Network Provider** means any hospital, day care centre or other provider that is not part of the network.
48. **Notification of Claim** means the process of intimating a claim to the insurer or TPA through any of the recognized modes of communication.
49. **OPD treatment** means the one in which the Insured visits a clinic / hospital or associated facility like a consultation room for diagnosis and treatment based on the advice of a Medical Practitioner. The Insured is not admitted as a day care or in-patient.
50. **Policy** means this Policy document containing the Terms and Conditions, the Proposal Form, Policy Schedule, Add-On Benefit Details (if applicable) and Annexures which form a part of the Policy including endorsements, as amended from time to time which form a part of the Policy and shall be read together.
51. **Policy Period** means the period between the Start Date and the Expiry Date as specified in the Policy Schedule or the Certificate of Insurance or the date of cancellation of this Policy, whichever is earlier.
52. **Policy Schedule** means the schedule attached to and forming part of this Policy mentioning the details of the group, the period and the limits to which Benefits under the Policy are subject to, including any Annexures and/or endorsements, made to or on it from time to time, and if more than one, then the latest in time.
53. **Policy Year** means a period of 12 consecutive months commencing from the Start Date.
54. **Pre-Existing Disease** means any condition, ailment or injury or related condition(s) for which there were signs or symptoms, and / or were diagnosed, and / or for which medical advice / treatment was received within 48 months prior to the first policy issued by the insurer and renewed continuously thereafter.
55. **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 Hospitalisation was required, and

- ii. The In-patient Hospitalization claim for such Hospitalization is admissible by the Insurance Company.
56. **Post-hospitalization Medical Expenses** means medical expenses incurred during pre-defined number of days immediately after the insured person is discharged from the hospital, provided that
- i. Such Medical Expenses are for the same condition for which the insured person's hospitalisation was required, and
  - ii. The inpatient hospitalization claim for such hospitalization is admissible by the insurance company.
57. **Portability** means transfer by an individual health insurance policyholder (including family cover) of the credit gained for Pre-Existing Diseases and time- bound exclusions if he/she chooses to switch from one insurer to another or from one plan to another plan of the same insurer.
58. **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.
59. **RBI** means the Reserve Bank of India.
60. **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.
61. **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 pre-existing diseases, time- bound exclusions and for all waiting periods.
62. **Room Rent** means the amount charged by a Hospital towards Room and Boarding expenses and shall include the associated Medical Expenses.
63. **Single Private Room** means a basic (cheapest) category of single room in a Hospital with/without air-conditioning facility where a single patient is accommodated and which has an attached toilet (lavatory and bath).
64. **Shared Room** means a basic (cheapest) category of shared room in a Hospital with/without air-conditioning with two or three patient beds.
65. **General Ward Or Economy Ward** means the cheapest category room in a Hospital with more than three patient beds.
66. **Start Date** of the Policy means the inception date of this Policy as specified in the Policy Schedule or Certificate of Insurance.
67. **Sum Insured** means:

- a. For an Individual Policy, the amount specified in the Policy Schedule or Certificate of Insurance against an Insured Person which is Our maximum, total and cumulative liability for any and all claims arising during a Policy Year in respect of that Insured Person.
- b. For a Family Floater Policy, the amount specified in the Policy Schedule or Certificate of Insurance which is Our maximum, total and cumulative liability for any and all claims arising during a Policy Year in respect of any and all Insured Persons.

68. **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
69. **TPA** means any person who is licensed under the IRDA (Third Party Administrators – Health Services) Regulations 2016 (as may be amended, replaced or modified) by the IRDAI, and is engaged, for a fee or remuneration by an insurance company, for the purposes of providing health services. The updated list of TPAs shall be available on Our website.
70. **Unproven/Experimental treatment** means the treatment including drug experimental therapy which is not based on established medical practice in India, is treatment experimental or unproven.
71. **Waiting Period** means a time bound exclusion period related to condition(s) specified in the Policy Schedule or Certificate of Insurance or Policy which shall be served before a claim related to such condition(s) becomes admissible.
72. **We/Our/Us** means Aditya Birla Health Insurance Company Limited.
73. **You/Your/Policyholder** means the person named in the Policy Schedule or Certificate of Insurance as the policyholder and who has concluded this Policy with Us.