

# Health Companion Policy Document

## 1. Preamble

This is a contract of insurance between **You** and **Us** which is subject to the payment of the full premium in advance and the terms, conditions and exclusions to this **Policy**. This Policy has been issued on the basis of the **Disclosure of Information Norm**, including the information provided by **You** in respect of the **Insured Persons** in the Proposal and the **Information Summary Sheet**.

**Please inform Us immediately of any change in the address, state of health or any other changes affecting You or any Insured Person.**

**Note: The terms listed in Section 2(Definitions) and used elsewhere in the Policy in Initial Capitals and Bold shall have the meaning set out against them in Section 2 wherever they appear in the Policy.**

## 2. Definitions

For the purposes of interpretation and understanding of this **Policy**, **We** have defined, herein below some of the important words used in the **Policy** and for the remaining language and the words; they shall have the usual meaning as described in standard English language dictionaries. The words and expressions defined in the Insurance Act 1938, IRDA Act 1999, regulations notified by the **IRDAI** and circulars and guidelines issued by the **IRDAI** shall carry the meanings explained therein.

**Note: Where the context permits, the singular will be deemed to include the plural, one gender shall be deemed to include the other genders and references to any statute shall be deemed to refer to any replacement or amendment of that statute.**

### 2.1. Standard Definitions

- I. **Accident or Accidental** means a sudden, unforeseen and involuntary event caused by external, visible and violent means.
- II. **AYUSH Treatment** refers to the medical and / or hospitalization treatments given under Ayurveda, Yoga and Naturopathy, Unani, Sidha and Homeopathy systems.
- III. **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 of 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 the insurance company's authorized representative
- IV. **Associated Medical Expenses** shall include Room Rent, nursing charges, Medical Practitioners' fees and operation theatre charges.
- V. **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.
- VI. **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.
- VII. **Co-payment** is a cost-sharing requirement under a health insurance policy that provides that the **Policyholder**/insured will bear a specified percentage of the admissible claim amount. A **Co-payment** does not reduce the **Sum Insured**.
- VIII. **Cumulative Bonus** means any increase or addition in the Sum Insured granted by the insurer without an associated increase in premium.

- IX. **Day Care Centre** means any institution established for **Day Care Treatment** of Illness and/or **Injuries** or a medical set-up within a **Hospital** and which has been registered within the local authorities, wherever applicable, and is under the supervision of a registered and qualified **Medical Practitioner** AND must comply with all the following minimum criteria:
- has **Qualified Nursing** staff under its employment;
  - has qualified **Medical Practitioner(s)** in charge;
  - has a fully equipped operation theatre of its own where **Surgical Procedures** are carried out;
  - maintains daily records of patients and will make these accessible to the insurance company's authorized personnel.
- X. **Day Care Treatment** refers to medical treatment, and/or **Surgical Procedure** which is:
- undertaken under General or Local Anaesthesia in a **Hospital/Day Care Centre** in less than 24 hrs because of technological advancement, and
  - which would have otherwise required a **Hospitalization** of more than 24 hours.  
Treatment normally taken on an Out patient basis is not included in the scope of this definition.
- XI. **Deductible** is a cost-sharing requirement under a health insurance policy that provides that the Insurer will not be liable for a specified rupee amount in case of indemnity policies and for a specified number of days/hours in case of hospital cash policies which will apply before any benefits are payable by the insurer. A deductible does not reduce the **Sum Insured**.
- XII. **Dental Treatment** means a treatment related to teeth or structures supporting teeth including examinations, fillings (where appropriate), crowns, extractions and Surgery.
- XIII. **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:
- the condition of the patient is such that he/she is not in a condition to be removed to a **Hospital**, or
  - the patient takes treatment at home on account of non availability of room in a **Hospital**.
- XIV. **Emergency** means a medical condition or symptom resulting from **Illness** or **Injury** which arises suddenly and unexpectedly and requires immediate care and treatment by a **Medical Practitioner** to prevent death or serious long term impairment of the **Insured Person's** health.
- XV. **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.
- XVI. **Hospital** means any institution established for **Inpatient Care** and **Day Care Treatment** of **Illness** and / or **Injuries** and which has been registered as a **Hospital** with the local authorities under the Clinical Establishments (Registration and Regulation) Act, 2010 or under the enactments specified under the Schedule of Section 56(1) of the said Act OR complies with all minimum criteria as under:
- has **Qualified Nursing** staff under its employment round the clock;
  - has at least 10 **Inpatient** beds in towns having a population of less than 10,00,000 and at least 15 Inpatient beds in all other places;
  - has qualified **Medical Practitioner (s)** in charge round the clock;
  - has a fully equipped operation theatre of its own where **Surgical Procedures** are carried out;
  - maintains daily records of patients and makes these accessible to the Insurance company's authorized personnel.
- XVII. **Hospitalization or Hospitalized** means the admission in a **Hospital** for a minimum period of 24 consecutive '**Inpatient Care**' hours except for specified procedures/treatments, where such admission could be for a period of less than 24 consecutive hours.
- XVIII. **Injury** means **Accidental** physical bodily harm excluding **Illness** or disease solely and directly caused by external, violent and visible and evident means which is verified and certified by a **Medical Practitioner**.
- XIX. **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.
- XX. **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 intensivists charges.
- XXI. **Illness** means sickness or a disease or pathological condition leading to the impairment of normal physiological function and requires medical treatment.
- 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
- XXII. **Inpatient Care** means treatment for which the **Insured Person** has to stay in a **Hospital** for more than 24 hours for a covered event.
- XXIII. **Maternity Expense shall mean:**
- 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.
- XXIV. **Medical Advice** means any consultation or advice from a **Medical Practitioner** including the issuance of any prescription or follow up prescription.
- XXV. **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.
- XXVI. **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 his licence.
- XXVII. **Medically Necessary Treatment** means any treatment, tests, medication, or stay in **Hospital** or part of a stay in **Hospital** which:
- a. is required for the medical management of the **Illness** or **Injury** suffered by the insured;
  - b. must not exceed the level of care necessary to provide safe, adequate and appropriate medical care in scope, duration, or intensity;
  - c. must have been prescribed by a **Medical Practitioner**;
  - d. must conform to the professional standards widely accepted in international medical practice or by the medical community in India.
- XXVIII. **Migration:** “Migration” means, the right accorded to health insurance policyholders (including all members under family cover and members of group health insurance policy), to transfer the credit gained for pre-existing conditions and time bound exclusions, with the same insurer.
- XXIX. **Network Provider** means **Hospital** 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**.
- XXX. **Notification of Claim** means the process of intimating a claim to the insurer or TPA through any of the recognized modes of communication.
- XXXI. **Non-Network** means any **Hospital**, **Day Care Centre** or other provider that is not part of the network.
- XXXII. **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**.
- XXXIII. **Pre-existing Disease** means any condition, ailment, **Injury** or disease
- a. That is/are diagnosed by a physician within 48 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 48 months prior to the effective date of the **Policy** issued by the insurer or its reinstatement
- XXXIV. **Pre-hospitalization Medical Expenses** means **Medical Expenses** incurred during pre-defined number of days preceding the hospitalization of the **Insured Person**, provided that:
- a. Such **Medical Expenses** are incurred for the same condition for which the **Insured Person’s Hospitalization** was required, and
  - b. The **Inpatient Hospitalization** claim for such **Hospitalization** is admissible by the Insurance Company.
- XXXV. **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:
- a. Such **Medical Expenses** are for the same condition for which the **Insured Person’s Hospitalization** was required, and
  - b. The **Inpatient Hospitalization** claim for such **Hospitalization** is admissible by the Insurance Company.
- XXXVI. **Portability** means the right accorded to individual health insurance policyholders (including all members under family cover), to transfer the credit gained for pre-existing conditions and time bound exclusions, from one insurer to another insurer.

- XXXVII. **Qualified Nurse** is a person who holds a valid registration from the Nursing Council of India or the Nursing Council of any state in India.
- XXXVIII. **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.
- XXXIX. **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.
- XL. **Room Rent** means the amount charged by a **Hospital** towards Room and Boarding expenses and shall include the **Associated Medical Expenses**.
- XLI. **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 or prolongation of life, performed in a **Hospital or Day Care Centre** by a **Medical Practitioner**.

## 2.2. Specific Definitions

- I. **Age** means age last birthday.
- II. **Base Sum Insured** means the amount stated in the **Schedule of Insurance Certificate**.
- III. **Bone Marrow Transplant** is a condition where the **Insured Person** needs necessary medical treatment to replace malignant or defective bone marrow with normal bone marrow from healthy donors to stimulate the production of formed blood cells.
- IV. **Break in Policy** means the period of gap that occurs at the end of the existing policy term, when the premium due for renewal on a given policy is not paid on or before the premium renewal date or within 30 days thereof.
- V. **Cancer** 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. Specific Exclusion: All tumors in the presence of HIV infection are excluded.
- VI. **Complementary & Alternative Medicine** means **Alternative Treatments** done alone or along with conventional/modern medicine.
- VII. **Diagnostic Tests** means investigations, such as X-Ray or blood tests, to determine the cause of symptoms and/or medical conditions.
- VIII. **Diagnostic Services** means a broad range of **Diagnostic Tests** and exploratory or therapeutic procedures essential for detection, identification and treatment of medical condition.
- IX. **Evidence Based Clinical Practice** means process of making clinical decisions for **Inpatient Care** using current best evidence in conjugation with clinical expertise.
- X. **Family Floater Policy** means a **Policy** described as such in the **Schedule of Insurance Certificate** where the family members (two or more) named in the **Schedule of Insurance Certificate** are insured under this **Policy**. Only the following family members can be covered under a **Family Floater Policy**:
  - a. **Insured Person**; and/or
  - b. **Insured Person's** legally married spouse (for as long as they continue to be married); and/or
  - c. **Insured Person's** children who are less than 21 years of **Age** on the commencement of the **Policy Period** (maximum 4 children can be covered).
- XI. **Family First Policy** means a **Policy** described as such in the **Schedule of Insurance Certificate** where **You** and **Your** family members named in the **Schedule of Insurance Certificate** are insured under this **Policy**. Only the following family members can be covered under a **Family First Policy**:
  - a. **Your** legally married spouse for as long as **Your** spouse continues to be married to **You**;
  - b. Son;
  - c. Daughter-in-law as long as **Your** son continues to be married to **Your** Daughter-in-law;
  - d. Daughter;
  - e. Son-in-law as long as **Your** daughter continues to be married to **Your** Son-in-law;
  - f. Father;
  - g. Mother;
  - h. Father-in-law as long as **Your** spouse continues to be married to **You**;
  - i. Mother-in-law as long as **Your** spouse continues to be married to **You**;

- j. Grandfather;
  - k. Grandmother;
  - l. Grandson;
  - m. Granddaughter;
  - n. Brother;
  - o. Sister;
  - p. Sister-in-law;
  - q. Brother-in-law;
  - r. Nephew;
  - s. Niece.
- XII. **First Policy** means the **Schedule of Insurance Certificate** issued to the **Policyholder** at the time of inception of the **Policy** mentioned in the **Schedule of Insurance Certificate** with **Us**.
- XIII. **Information Summary Sheet** means the information and details provided to **Us** or **Our** representatives over the telephone for the purposes of applying for this **Policy** which has been recorded by **Us** and confirmed by **You**.
- XIV. **Individual Policy** means a **Policy** described as such in the **Schedule of Insurance Certificate** where the individual named in the **Schedule of Insurance Certificate** is insured under this **Policy**.
- XV. **Insured Person** means person named as insured in the **Schedule of Insurance Certificate**.
- XVI. **IRDAI** means the Insurance Regulatory and Development Authority of India.
- XVII. **Medical Devices** are devices intended for internal or external use in the diagnosis, treatment, mitigation or prevention of disease or disorder.
- XVIII. **Medical Record** means the collection of information as submitted in claim documentation concerning a **Insured Person's Illness** or Injury that is created and maintained in the regular course of management, made by **Medical Practitioners** who has knowledge of the acts, events, opinions or diagnoses relating to the **Insured Person's Illness** or **Injury**, and made at or around the time indicated in the documentation.
- XIX. **No Claim Bonus** means an increase to the **Base Sum Insured** in accordance with the provisions of Section 3.11 in respect of claim free **Policy Years**.
- XX. **Policy** means these terms and conditions, the **Schedule of Insurance Certificate** (as amended from time to time), **Your** statements in the Proposal and the **Information Summary Sheet** and any endorsements attached by **Us** to the **Policy** from time to time.
- XXI. **Policy Period** is the period between the inception date and the expiry date of the **Policy** as specified in the **Schedule of Insurance Certificate** or the date of cancellation of this **Policy**, whichever is earlier.
- XXII. **Policy Year** means the period of one year commencing on the date of commencement specified in the **Schedule of Insurance Certificate** or any anniversary thereof.
- XXIII. **Product Benefits Table** means the **Product Benefits Table** issued by **Us** and accompanying this **Policy** which specifies the Plan applicable, the Benefits available to the **Insured Persons** and any sub-limits applicable to each Benefit.
- XXIV. **Reimbursement** means settlement of claims paid directly by **Us** to the **Policyholder/Insured Person**.
- XXV. **Schedule of Insurance Certificate** means a certificate issued by **Us**, and, if more than one, then the latest in time. The **Schedule of Insurance Certificate** contains details of the **Policyholder, Insured Persons** and the Benefits applicable under the **Policy**.
- XXVI. **Service Provider** means any person, organization, institution that has been empanelled with **Us** to provide services specified under the benefits to the **Insured Person**.
- XXVII. **Standby Services** are services of another **Medical Practitioner** requested by treating **Medical Practitioner** and involving prolonged attendance without direct (face-to-face) patient contact or involvement.
- XXVIII. **Suite Room** means
- a. a space available for boarding in a **Hospital** which contains two or more rooms; Or
  - b. a space available for boarding in a **Hospital** which contains an extended living/dining/kitchen area
- XXIX. **Sum Insured:** In case of **Individual Policy, Sum Insured** means the total of the **Base Sum Insured**, re-fill amounts as per Section 3.12 and **No Claim Bonus** as per Section 3.11 which is **Our** maximum, total and cumulative liability for any and all claims during the **Policy Year** in respect of the **Insured Person**. However in case of a single claim, **Our** maximum liability for that claim during the **Policy Year** in respect of the **Insured Person** shall be the total of the **Base Sum Insured** and No Claims Bonus as per Section 3.11.

In case of **Family Floater Policy**, **Sum Insured** means the total of the **Base Sum Insured**, re-fill amount as per Section 3.12 and **No Claim Bonus** as per Section 3.11 which is **Our** maximum, total and cumulative liability for any and all claims during the **Policy Year** in respect of all **Insured Persons**.

In case of **Family First Policy**, **Sum Insured** means the total of the **Base Sum Insured** for each **Insured Person**, **No Claim Bonus** as per Section 3.11 for each **Insured Person** and the Floater Sum Insured specified in the **Schedule of Insurance Certificate** which is **Our** maximum, total and cumulative liability for all claims during a **Policy Year** in respect of all **Insured Persons**. For these purposes:

- a. The **Base Sum Insured** stated in the **Schedule of Insurance Certificate** for each **Insured Person** is available for claims in respect of that **Insured Person** only, during the **Policy Year**.
- b. If the **Base Sum Insured** for an **Insured Person** is exhausted due to payment of claims, then that **Insured Person** may utilise the Floater Sum Insured stated in the **Schedule of Insurance Certificate** for any claims arising in that **Policy Year**. In the event of a claim being admitted from the Floater Sum Insured, the Floater Sum Insured shall stand correspondingly reduced by the amount of claim paid (including 'taxes') or admitted and only the remaining amount of the Floater Sum Insured shall be available for claims arising in that **Policy Year** in respect of the **Insured Persons** who have exhausted their **Base Sum Insured** during that **Policy Year**.
- c. The total of the **Base Sum Insured** for all **Insured Persons**, **No Claim Bonus** as per Section 3.11 for all **Insured Persons**, and the Floater Sum Insured specified in the **Schedule of Insurance Certificate** is **Our** maximum, total and cumulative liability for all claims during a **Policy Year** in respect of all **Insured Persons**.

If the **Policy Period** is 2 years, then the **Sum Insured** shall be applied separately for each **Policy Year** in the **Policy Period**.

XXX. **Waiting Period** means a time-bound exclusion period related to condition(s) specified in the **Schedule of Insurance Certificate** or the **Policy** which shall be served before a claim related to such condition(s) becomes admissible.

XXXI. **We/Our/Us** means Niva Bupa Health Insurance Company Limited.

XXXII. **You/Your/Policyholder** means the person named in the **Schedule of Insurance Certificate** who has concluded this **Policy** with **Us**

### 3. Benefits covered under the Policy

- a. The Benefits available under this **Policy** are described below.
- b. The **Policy** covers **Reasonable and Customary Charges** incurred towards medical treatment taken by the **Insured Person** during the **Policy Period** for an **Illness, Injury** or conditions described in the sections below, if it is contracted or sustained by an **Insured Person** during the **Policy Period**. The Benefits listed in the sections below will be payable subject to the terms, conditions and exclusions of this **Policy** and the availability of the **Sum Insured** and subject always to any sub-limits in respect of that Benefit as specified in the **Product Benefits Table** and any limits specified in the **Product Benefits Table** as applicable under the Plan in force for the **Insured Person** as specified in the **Schedule of Insurance Certificate**.
- c. The expenses that are not covered or subsumed into room charges/ procedure charges/ costs of treatment are mentioned in Annexure II.
- d. All claims for any benefits under the **Policy** must be made in accordance with the process defined under Section 7.2 (XIII) (Claim process & Requirements).
- e. All claims paid under any benefit except for Section 3.10 (Health Check-up) and Section 4.1 (Hospital Cash) shall reduce the **Sum Insured** for that **Policy Year** and only the balance **Sum Insured** after payment of claim amounts admitted shall be available for all future claims arising in that **Policy Year**.

#### 3.1. Inpatient Care

We will indemnify the **Medical Expenses** incurred on the **Insured Person's Hospitalization** during the **Policy Period** following an **Illness** or **Injury** that occurs during the **Policy Period**, provided that:

- a. The **Hospitalization** is **Medically Necessary** and advised and follows **Evidence Based Clinical Practices** and Standard Treatment Guidelines.
- b. The **Medical Expenses** incurred are **Reasonable and Customary Charges** for one or more of the following:
  - i. **Room Rent**;
  - ii. Nursing charges for **Hospitalization** as an **Inpatient** excluding private nursing charges;
  - iii. **Medical Practitioners'** fees, excluding any charges or fees for **Standby Services**;
  - iv. Physiotherapy, investigation and diagnostics procedures directly related to the current admission;
  - v. Medicines, drugs as prescribed by the treating **Medical Practitioner**;
  - vi. Intravenous fluids, blood transfusion, injection administration charges, consumables and/or enteral feedings;
  - vii. Operation theatre charges;
  - viii. The cost of prosthetics and other devices or equipment, if implanted internally during **Surgery**;
  - ix. **Intensive Care Unit** charges.

- c. If the **Insured Person** is admitted in the **Hospital** in a room category higher than the eligibility as specified in the **Product Benefits Table**, 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 to the **Room Rent** actually incurred.
- d. **We** shall not be liable to pay the visiting fees or consultation charges for any **Medical Practitioner** visiting the **Insured Person** unless such:
  - i. **Medical Practitioner's** treatment or advice has been sought by the **Hospital**; and
  - ii. Visiting fees or consultation charges are included in the **Hospital's** bill; and
  - iii. Visiting fees or consultation charges are not more than the treating or referral **Medical Practitioner's** consultation charges.

### 3.2. Pre-hospitalization Medical Expenses

**We** will indemnify the **Insured Person's Pre-hospitalization Medical Expenses** incurred following an **Illness** or **Injury** that occurs during the **Policy Period** provided that:

- a. **We** have accepted a claim for **Inpatient Care** under Section 3.1 (**Inpatient Care**) above.
- b. **We** will not be liable to pay **Pre-hospitalization Medical Expenses** for more than 30 days immediately preceding the **Insured Person's** admission to **Hospital** for **Inpatient Care** or such expenses incurred prior to inception of the **First Policy** with **Us**.
- c. **Pre-hospitalization Medical Expenses** can be claimed under the **Policy** on a **Reimbursement** basis only.
- d. **Pre-hospitalization Medical Expenses** incurred on Physiotherapy will also be payable provided that such Physiotherapy is **Medically Necessary** and advised by the treating **Medical Practitioner** and has been availed as **Complementary & Alternative Medicine only**.

### 3.3. Post-hospitalization Medical Expenses

**We** will indemnify the **Insured Person's Post-hospitalization Medical Expenses** incurred following an **Illness** or **Injury** that occurs during the **Policy Period** as advised by the treating **Medical Practitioner** provided that:

- a. **We** have accepted a claim for **Inpatient Care** under Section 3.1 (**Inpatient Care**) above.
- b. **We** will not be liable to pay **Post-hospitalization Medical Expenses** for more than 60 days immediately following the **Insured Person's** discharge from **Hospital**.
- c. **Post-hospitalization Medical Expenses** can be claimed under the **Policy** on a **Reimbursement** basis only.
- d. **Post-hospitalization Medical Expenses** incurred on Physiotherapy will also be payable provided that such Physiotherapy is **Medically Necessary** and advised by the treating **Medical Practitioner** and has been availed as **Complementary & Alternative Medicine only**.

### 3.4. Alternative Treatments

**We** will indemnify the **Reasonable and Customary Charges** for **Medical Expenses** incurred on the **Insured Person's Medically Necessary** and **Medically Advised Inpatient Hospitalization** during the **Policy Period** on treatment taken under Ayurveda, Unani, Sidha and Homeopathy in **AYUSH Hospital**.

**Pre-hospitalization Medical Expenses** incurred for upto 30 days prior to the **Alternative Treatments** being commenced and **Post-hospitalization Medical Expenses** incurred for up to 60 days following the **Alternative Treatment** being concluded will also be indemnified under this **Benefit provided** that these **Medical Expenses** relate only to **Alternative Treatments** only and not Allopathy.

Section 6.2 (XIII) of the Specific Exclusions shall not apply to the extent this Benefit is applicable.

### 3.5. Day Care Treatment

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

- a. The **Day Care Treatment** is **Medically Necessary** and follows the written advice of a **Medical Practitioner**.
- b. The **Medical Expenses** incurred are **Reasonable and Customary Charges** for any procedure where such procedure is undertaken by an **Insured Person** as **Day Care Treatment**.
- c. The following procedures will be covered as **Day Care Treatment** under this benefit as they each require a period of specialized observation or care after completion of the procedure:
  - i. Stereotactic radiotherapy, radiotherapy, chemotherapy and immunotherapy for cancer (approved immunosuppressant drugs will be payable only if administered as a part of these procedures)
  - ii. Renal dialysis (Erythropoietin for chronic renal failure will be payable only if administered as a part of this procedure)
- d. **We** will not cover any **OPD Treatment** and **Diagnostic Services** under this Benefit.

### 3.6. Domiciliary Hospitalization

**We** will indemnify on a **Reimbursement** basis the **Medical Expenses** incurred for **Domiciliary Hospitalization** during the **Policy Period** following an **Illness or Injury** that occurs during the **Policy Period** provided that:

- a. The **Domiciliary Hospitalization** 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 Hospitalization**;
- b. The treating **Medical Practitioner** confirms in writing that 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.

### 3.7. Living Organ Donor Transplant

**We** will indemnify the **Medical Expenses** incurred for a living organ donor's **Inpatient** treatment for the harvesting of the organ donated provided that:

- a. The donation conforms to The Transplantation of Human Organs Act 1994 and amendments thereafter and the organ is for the use of the **Insured Person**.
- b. The recipient **Insured Person** has been **Medically Advised** to undergo an organ transplant.
- c. **We** have accepted the recipient **Insured Person's** claim under Section 3.1 (**Inpatient Care**).
- d. **Medical Expenses** incurred are **Reasonable and Customary Charges**.

**We** shall not be liable to make any payment in respect of:

- a. The living organ donor's stay in a **Hospital** that is needed for them to donate their organ.
- b. Stem cell donation except for **Bone Marrow Transplant**.
- c. **Pre-hospitalization Medical Expenses** or **Post-hospitalization Medical Expenses** of the organ donor.
- d. Screening or any other **Medical Expenses** of the organ donor.
- e. Costs directly or indirectly associated with the acquisition of the donor's organ.
- f. Transplant of any organ/tissue where the transplant is experimental or investigational.
- g. Expenses related to organ transportation or preservation.
- h. Any other medical treatment or complication in respect of the donor, consequent to harvesting.

### 3.8. Emergency Ambulance

**We** will indemnify the **Reasonable and Customary Charges** for ambulance expenses incurred to transfer the **Insured Person** by surface transport following an **Emergency** provided that:

- a. The medical condition of the **Insured Person** requires immediate ambulance services from the place where the **Insured Person** is injured or is ill to the nearest **Hospital** where appropriate medical treatment can be obtained or from the existing **Hospital** to another nearest **Hospital** with advanced facilities as advised by the treating **Medical Practitioner** for management of the current **Hospitalization**.
- b. This benefit is available for one transfer per **Hospitalization**.
- c. The ambulance service is offered by a healthcare or ambulance **Service Provider**.
- d. **We** have accepted a claim under Section 3.1 (**Inpatient Care**) above.
- e. **We** will cover expenses upto the amount specified in the **Product Benefits Table**.
- f. **We** will not make any payment under this Benefit if the **Insured Person** is transferred to any **Hospital** or diagnostic centre for evaluation purposes only.

### 3.9. Vaccination for Animal Bite

**We** will indemnify the **Medical Expenses** incurred on **OPD Treatment** for vaccinations or immunizations required by the **Insured Person** for an animal bite that occurs during the **Policy Period** provided that:

- a. The **Medical Expenses** incurred are **Medically Necessary** and are **Reasonable and Customary Charges**.
- b. Claims under this Benefit can be availed on a **Reimbursement** basis only.

### 3.10. Health Checkup

If the **Policy** is **Renewed** with **Us** without a break or if the **Policy** continues to be in force for the 2<sup>nd</sup> **Policy Year** in the 2 year **Policy Period** (if applicable), then the **Insured Person** may avail a health check-up as per the Plan applicable to the Insured Person as specified in the **Product Benefits Table** on **Cashless Facility** basis provided that:



- a. Health check-up will be arranged only at **Our** empanelled **Service Providers**.
- b. The **Insured Person** is above **Age 18** on the commencement of that **Policy Year**.
- c. The **Insured Person** will not be eligible to avail a health check-up in the first **Policy Year** in which he/she is covered as an **Insured Person** under the **Policy**.
- d. Any unutilized test or amount cannot be carry forwarded to the next **Policy Year**.
- e. The list of tests covered under this benefit is Complete Blood Count, Urine Routine, ESR, HBA1C, S Cholesterol, Sr. HDL, Sr LDL, Urea and Kidney Function Test.

### 3.11. No Claim Bonus

- a. For an **Individual Policy** or **Family Floater Policy**, if the Policy is **Renewed** with **Us** without a break or if the **Policy** continues to be in force for the **2<sup>nd</sup> Policy Year** in the 2 year **Policy Period** (if applicable) and no claim has been made in the immediately preceding **Policy Year**, each **Policy Year We** will increase the **Sum Insured** applicable under the **Policy** by 20% of the **Base Sum Insured** of the immediately preceding **Policy Year**; subject up to maximum of 100% of the expiring **Base Sum Insured**. The sub-limits applicable to various benefits will remain the same and shall not increase proportionately with the **Sum Insured**.
- b. For a **Family First Policy**, if the **Policy** is **Renewed** with **Us** without a break or if the **Policy** continues to be in force for the **2<sup>nd</sup> Policy Year** in the 2 year **Policy Period** (if applicable) and no claim has been made in the immediately preceding **Policy Year**, each **Policy Year We** will increase the **Sum Insured** applicable under the **Policy** by 20% of the **Base Sum Insured** of each individual **Insured Person** only and the increase shall not apply to the Floater Sum Insured stated in the **Schedule of Insurance Certificate** as applicable under the **Policy**; subject up to maximum of 100% of the expiring **Base Sum Insured** of each individual **Insured Person**. The sub-limits applicable to various benefits will remain the same and shall not increase proportionately with the **Sum Insured**.
- c. If the **Insured Person** in the expiring **Policy** is covered under an **Individual Policy** and has an accumulated **No Claim Bonus** in the expiring **Policy** under this benefit, and such expiring **Policy** is **Renewed** with **Us** on a **Family Floater Policy**, then **We** shall not provide any credit for the accumulated **No Claim Bonus** to the **Family Floater Policy**.
- d. If the **Insured Person** in the expiring **Policy** is covered under an **Individual Policy** and has an accumulated **No Claim Bonus** in the expiring **Policy** under this benefit, and such expiring **Policy** is **Renewed** with **Us** on a **Family First Policy**, then the accumulated **No Claim Bonus** to be carried forward for credit in the **Renewing Policy** would be the accumulated **No Claim Bonus** for that **Insured Person** only.
- e. If the **Insured Persons** in the expiring **Policy** are covered under a **Family First Policy** and have an accumulated **No Claim Bonus** for each **Insured Person** in the expiring **Policy** under this benefit, and such expiring **Policy** is **Renewed** with **Us** on a **Family Floater Policy** with same or higher **Base Sum Insured**, then the accumulated **No Claim Bonus** to be carried forward for credit in the **Renewing Policy** would be the least of the accumulated **No Claim Bonus** amongst all the **Insured Persons**.
- f. If the **Insured Persons** in the expiring **Policy** are covered under **Family First Policy** and have an accumulated **No Claim Bonus** for each **Insured Person** in the expiring **Policy** under this benefit, and such expiring **Policy** is **Renewed** with **Us** on an **Individual Policy** with same or higher **Base Sum Insured**, then the accumulated **No Claim Bonus** to be carried forward for credit in the **Renewing Policy** would be the accumulated **No Claim Bonus** for that **Insured Person**.
- g. If the **Insured Persons** in the expiring **Policy** are covered on a **Family Floater Policy** and such **Insured Persons Renew** their expiring **Policy** with **Us** by splitting the Floater Sum Insured stated in the **Schedule of Insurance Certificate** in to two or more floater / individual / **Family First Policy**, then **We** shall not provide any credit of the accumulated **No Claim Bonus** to the split **Policy**.
- h. In case the **Base Sum Insured** under the **Policy** is reduced at the time of **Renewal**, the applicable accumulated **No Claim Bonus** shall also be reduced in proportion to the **Base Sum Insured**.
- i. In case the **Base Sum Insured** under the **Policy** is increased at the time of **Renewal**, the applicable accumulated **No Claim Bonus** shall be carried forward.
- j. If a claim has been made in the immediately preceding **Policy Year**, **We** will not increase or decrease the **Sum Insured** due to this benefit for the **Policy Year**. Whereas, if a reported claim has been denied by **Us**, the **Insured Persons** will be eligible for this benefit.

### 3.12. Re-fill Benefit (applicable for Individual Policy and Family Floater Policies only)

If the **Base Sum Insured** and **No Claim Bonus** (if any) has been partially or completely exhausted due to claims made and paid or claims made and accepted as payable for a particular **Illness** during the **Policy Year** under Section 3, then **We** will provide a re-fill amount of up to 100% of the **Base Sum Insured** which may be utilized for claims arising in that **Policy Year**, provided that:

- a. The re-fill amount may be used for only subsequent claims in respect of the **Insured Person** and not against any **Illness** (including its complications or follow up) for which a claim has been paid or accepted as payable in the current **Policy Year**;
- b. **We** will provide a re-fill amount only once in a **Policy Year**;
- c. For **Family Floater Policies**, the re-fill amount will be available on a floater basis to all **Insured Persons** in that **Policy Year**;
- d. If the re-fill amount is not utilized in whole or in part in a **Policy Year**, it cannot be carried forward to any extent in any subsequent **Policy Year**.

### 3.13. Modern Treatments

The following procedures / treatments will be covered either as **Inpatient Care** or as part of **Day Care Treatment** as per Section 3.1 and Section 3.5 respectively, in a **Hospital**:

- i. Uterine Artery Embolization and HIFU (High intensity focused ultrasound)
  - ii. Balloon Sinuplasty
  - iii. Deep Brain stimulation
  - iv. Oral chemotherapy
  - v. Immunotherapy- Monoclonal Antibody to be given as injection
  - vi. Intra vitreal injections
  - vii. Robotic surgeries
  - viii. Stereotactic radio surgeries
  - ix. Bronchical Thermoplasty
  - x. Vapourisation of the prostate (Green laser treatment or holmium laser treatment)
  - xi. IONM - (Intra Operative Neuro Monitoring)
  - xii. Stem cell therapy: Hematopoietic stem cells for bone marrow transplant for haematological conditions to be covered.
- a. If We have accepted a claim under this benefit, We will also indemnify the **Insured Person's Pre-hospitalization Medical Expenses** and **Post-hospitalization Medical Expenses** in accordance with Sections 3.2 and 3.3 within the overall benefit sub-limit.

Special condition applicable for robotic surgeries:

A limit of maximum INR 1 Lac will apply to all robotic surgeries, except the following:

- a. Robotic total radical prostatectomy
- b. Robotic cardiac surgeries
- c. Robotic partial nephrectomy
- d. Robotic surgeries for malignancies

## 4. Optional Benefits

The following optional benefit shall apply under the **Policy** as per the plan in the **Product Benefits Table** and as specified in the **Schedule of Insurance Certificate** and shall apply to all **Insured Persons** only if the optional benefit is selected by **You**. This optional benefit can be selected only at the time of issuance of the **First Policy** or at **Renewal** by You, on payment of the corresponding additional premium. If a loading applies to the premium for the main **Policy**, such loading will also apply to the premium for this optional benefit selected.

The Optional Benefit covers **Reasonable and Customary Charges** incurred towards the medical treatment taken by the **Insured Person** during the **Policy Period** for an **Illness, Injury** or conditions described in the sections below, if it is contracted or sustained by an Insured Person during the **Policy Period**.

All claims for any benefits under the **Policy** must be made in accordance with the process defined under Section 7.2 (XIII) (Claim process & Requirements).

### 4.1. Hospital Cash

If **We** have accepted an **Inpatient Care Hospitalization** claim under Section 3.1 (**Inpatient Care**), **We** will pay the Hospital Cash amount specified in the **Product Benefits Table** up to a maximum 30 days of **Hospitalization** during the **Policy Year** for the **Insured Person** for each continuous period of 24 hours of **Hospitalization** from the first day of **Hospitalization** provided that:

- a. The **Insured Person** has been admitted in a **Hospital** for a minimum period of 48 hours continuously.
- b. **We** will not make any payment under this option for Section 3.6 (**Domiciliary Hospitalization**).

## 5. Claim Cost Sharing Options

The following claim cost sharing options shall apply under the **Policy** as per the plan in the **Product Benefits Table** and as specified in the **Schedule of Insurance Certificate** and shall apply to all **Insured Persons** only if such options are selected by **You**. These claim cost sharing options can be selected only at the time of issuance of the **First Policy** or at **Renewal** by **You**.

### 5.1. Treatment only in Tiered Network (Available only to renewal customers (for life) who opted this cost sharing option in the expiring Policy)

By selecting this cost sharing option, **Insured Person** can avail **Cashless Facility** in **Our Network Providers** in locations except Delhi (NCR), Mumbai including Suburbs, Chennai, Bengaluru, Hyderabad, Kolkata, Pune, Ahmedabad and Surat. **Insured Person** can also avail treatment (on **Reimbursement** basis) in Delhi (NCR), Mumbai including Suburbs, Chennai, Bengaluru, Hyderabad, Kolkata, Pune, Ahmedabad, Surat **Hospitals** with 20% **Co-payment**.

**Co-payment** will not apply to any claim under Section 3.10(Health Checkup) and Section 4.1 (Hospital Cash).

## 5.2. Annual Aggregate Deductible

The **Insured Person** shall bear on his/her own account an amount equal to the **Deductible** specified in the **Schedule of Insurance Certificate** for any and all admissible claim amounts **We** assess to be payable by **Us** in respect of all claims made by that **Insured Person** under the **Policy** for a **Policy Year**. It is agreed that **Our** liability to make payment under the **Policy** in respect of any claim made in that **Policy Year** will only commence once the **Deductible** has been exhausted.

### It is further agreed that:

- a. The provisions in Section 5.1 on **Co-payment** (if applicable) will apply to any amounts payable by Us in respect of a claim made by the **Insured Person** after the **Deductible** has been exhausted.
- b. **Deductible** will not apply to any claim under Section 3.10 (Health Checkup) and Section 4.1 (Hospital Cash).

## 6. Exclusions

### 6.1. Standard Exclusions

#### I. Pre-existing Diseases (Code-Excl01):

- 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 (under Variant 2, Variant 3 Plans and **Family First Policy**)/ 48 months (under Variant 1 Plan) 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 (under Variant 2, Variant 3 Plans and **Family First Policy**)/ 48 months (under Variant 1 Plan) for any **Pre-existing Disease** is subject to the same being declared at the time of application and accepted by **Us**.

#### II. Specified disease/procedure Waiting Period (Code- Excl02):

- a. Expenses related to the treatment of the listed conditions, surgeries/treatments shall be excluded until the expiry of 24 months of continuous coverage after the date of inception of the first **Policy** with **Us**. This exclusion shall not be applicable for claims arising due to an **Accident** (covered from day 1) or **Cancer** (covered after 30-day waiting period).
- 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. Pancreatitis and Stones in Biliary and Urinary System,
  - ii. Cataract, Glaucoma and other disorders of lens, disorders of Retina,
  - iii. Hyperplasia of Prostate, Hydrocele and spermatocele,
  - iv. Abnormal Utero-vaginal bleeding, female genital Prolapse, Endometriosis/Adenomyosis, Fibroids, PCOD, or any condition requiring dilation and curettage or Hysterectomy,
  - v. Hemorrhoids, Fissure or Fistula or Abscess of anal and rectal region,
  - vi. Hernia of all sites,
  - vii. Osteoarthritis, Systemic Connective Tissue disorders, Dorsopathies, Spondylopathies, inflammatory Polyarthropathies, Arthrosis such as RA, Gout, Intervertebral Disc disorders,
  - viii. Chronic kidney disease and failure,
  - ix. Varicose veins of lower extremities,
  - x. Disease of middle ear and mastoid including Otitis Media, Cholesteatoma, Perforation of Tympanic Membrane,
  - xi. All internal or external benign or In Situ Neoplasms/Tumours, Cyst, Sinus, Polyp, Nodules, Swelling, Mass or Lump,
  - xii. Ulcer, Erosion and Varices of Upper Gastro Intestinal Tract,
  - xiii. Tonsils and Adenoids, Nasal Septum and Nasal Sinuses,
  - xiv. Internal Congenital Anomaly.

#### III. 30 – day Waiting Period (Code-Excl03):

- a. 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.
- b. This exclusion shall not, however, apply if the **Insured Person** has continuous coverage for more than twelve months

- c. The within referred waiting period is made applicable to the enhanced **Sum Insured** in the event of granting higher **Sum Insured** subsequently.

**IV. Investigation & Evaluation (Code-Excl04)**

- a. Expenses related to any admission primarily for diagnostics and evaluation purposes only are excluded.
- b. Any diagnostic expenses which are not related or not incidental to the current diagnosis and treatment are excluded.

**V. Rest Cure, rehabilitation and respite care (Code-Excl05)**

Expenses related to any admission primarily for enforced bed rest and not for receiving treatment. This also includes:

- a. Custodial care either at home or in a nursing facility for personal 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.
- b. Any services for people who are terminally ill to address physical, social, emotional and spiritual needs.

**VI. Obesity/ Weight Control (Code-Excl06)**

Expenses related to the surgical treatment of obesity that does not fulfil all the below conditions:

- a. Surgery to be conducted is upon the advice of the Doctor.
- b. The surgery/Procedure conducted should be supported by clinical protocols.
- c. The member has to be 18 years of age or older and;
- d. Body Mass Index (BMI);
  - i. greater than or equal to 40 or
  - ii. 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:
    - 1. Obesity-related cardiomyopathy
    - 2. Coronary heart disease
    - 3. Severe Sleep Apnea
    - 4. Uncontrolled Type2 Diabetes

**VII. Change-of-Gender treatments (Code-Excl07)**

Expenses related to any treatment, including surgical management, to change characteristics of the body to those of the opposite sex.

**VIII. Cosmetic or plastic Surgery (Code-Excl08)**

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.

**IX. Hazardous or Adventure sports (Code-Excl09)**

Expenses related to any treatment necessitated due to participation as a 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.

**X. Breach of law (Code-Excl10)**

Expenses for treatment directly arising from or consequent upon any Insured Person committing or attempting to commit a breach of law with criminal intent.

**XI. Excluded Providers (Code-Excl11)**

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.

The complete list of excluded providers can be referred to on our website.

**XII. Treatment for, alcoholism, drug or substance abuse or any addictive condition and consequences thereof. (Code-Excl12)**

**XIII. 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. (Code-Excl13)**

**XIV. Dietary supplements and substances that can be purchased without prescription, including but not limited to vitamins, minerals and organic substances unless prescribed by a Medical Practitioner as part of Hospitalization claim or Day Care procedure (Code-Excl14)**

**XV. Refractive Error (Code-Excl15)**

Expenses related to the treatment for correction of eye sight due to refractive error less than 7.5 dioptres.

**XVI. Unproven Treatments (Code-Excl16)**

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.

**XVII. Sterility and Infertility (Code-Excl17)**

Expenses related to sterility and infertility. This includes:

- a. Any type of contraception, sterilization
- b. Assisted Reproduction services including artificial insemination and advanced reproductive technologies such as IVF, ZIFT, GIFT, ICSI
- c. Gestational Surrogacy
- d. Reversal of sterilization

**XVIII. Maternity (Code-Excl18)**

- a. Medical treatment expenses traceable to childbirth (including complicated deliveries and caesarean sections incurred during Hospitalization) except ectopic pregnancy;
- b. Expenses towards miscarriage (unless due to an Accident) and lawful medical termination of pregnancy during the Policy Period.

**6.2. Specific Exclusions**

**I. Personal Waiting Periods:**

Conditions specified for an **Insured Person** under Personal **Waiting Period** in the **Schedule of Insurance Certificate** will be subject to a **Waiting Period** of 24 months from the inception of the **First Policy** with **Us** and will be covered from the commencement of the third **Policy Year** as long as the **Insured Person** has been insured continuously under the **Policy** without any break.

**II. Ancillary Hospital Charges**

Charges related to a Hospital stay not expressly mentioned as being covered. This will include RMO charges, surcharges and service charges levied by the Hospital.

**III. Circumcision:**

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

**IV. Conflict & Disaster:**

Treatment for any Injury or Illness resulting directly or indirectly from nuclear, radiological emissions, war or war like situations (whether war is declared or not), rebellion (act of armed resistance to an established government or leader), acts of terrorism.

**V. External Congenital Anomaly:**

Screening, counseling or treatment related to external Congenital Anomaly.

**VI. Dental/oral treatment:**

Treatment, procedures and preventive, diagnostic, restorative, cosmetic services related to disease, disorder and conditions related to natural teeth and gingiva except if required by an Insured Person while Hospitalized due to an Accident.

**VII. Hormone Replacement Therapy:**

Treatment for any condition / illness which requires hormone replacement therapy.

**VIII. Sexually transmitted Infections & diseases (other than HIV / AIDS):**

Screening, prevention and treatment for sexually related infection or disease (other than HIV / AIDS).

**IX. Sleep disorders:**

Treatment for any conditions related to disturbance of normal sleep patterns or behaviors.

- X. Any treatment or medical services received outside the geographical limits of India.

**XI. Unrecognized Physician or Hospital:**

- a. Treatment or Medical Advice provided by a Medical Practitioner not recognized by the Medical Council of India or by Central Council of Indian Medicine or by Central council of Homeopathy.
- b. Treatment provided by anyone with the same residence as an Insured Person or who is a member of the Insured Person's immediate family or relatives.
- c. Treatment provided by Hospital or health facility that is not recognized by the relevant authorities in India.

**XII. Artificial life maintenance for the Insured Person who has been declared brain dead or in vegetative state as demonstrated by:**

- a. Deep coma and unresponsiveness to all forms of stimulation; or
- b. Absent pupillary light reaction; or
- c. Absent oculovestibular and corneal reflexes; or
- d. Complete apnea.

**XIII. AYUSH Treatment**

Any form of AYUSH Treatments, except as mentioned under Section 3.4.

**XIV. OPD Treatment:**

**OPD Treatment** is not covered except for animal bite vaccinations to the extent stated in Section 3.9.

**7. General Terms and Clauses**

**7.1. Standard General Terms and Clauses**

**I. Free Look Period**

The Free Look Period shall be applicable on new individual health insurance policies and not on renewals or at the time of porting/migrating the policy.

The **Insured Person** shall be allowed free look period of fifteen days (thirty days for policies with a term of 3 years, if sold through distance marketing) 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

- a. a refund of the premium paid less any expenses incurred by the **Company** on medical examination of the **Insured Person** and the stamp duty charges

**II. Cancellation**

- a. The **Policyholder** may cancel this **Policy** by giving 30 days' written notice and in such an event, the **Company** shall refund premium for the unexpired **Policy Period** as detailed below.

Notwithstanding anything contained herein or otherwise, no refunds of premium shall be made in respect of Cancellation where, any claim has been admitted or has been lodged or any benefit has been availed by the **Insured Person** under the **Policy**.

Policy in-force up to	Policy Period 1 year	Policy Period 2 years
	Refund Premium (%)	Refund Premium (%)
Up to 30 days	75%	87.5%
31 to 90 days	50%	75%
91 to 180 days	25%	62.5%
181 to 365 days	0%	50%
366 to 455 days	Not applicable	25%
456 to 545 days	Not applicable	12%
Exceeding 545 days	Not applicable	0%

- b. The **Company** may cancel the **Policy** at any time on grounds of misrepresentation, 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 misrepresentation, non-disclosure of material facts or fraud.

### III. **Renewal of Policy**

The **Policy** shall ordinarily be renewable except on grounds of fraud, misrepresentation by the **Insured Person**.

- a. The **Company** shall endeavor to give notice for **Renewal**. However, the **Company** is not under obligation to give any notice for **Renewal**.
- b. **Renewal** shall not be denied on the ground that the **Insured Person** had made a claim or claims in the preceding **Policy Years**.
- c. Request for **Renewal** along with requisite premium shall be received by the **Company** before the end of the **Policy Period**.
- d. 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**.
- e. No loading shall apply on **Renewals** based on individual claims experience.

### IV. **Nomination**

The **Policyholder** is required at the inception 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 the **Company** 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**, the **Company** 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**.

### V. **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 the **insurer**.

For the purpose of this clause, the expression "fraud" means any of the following acts committed by the **Insured Person** or by his agent or the **Hospital/doctor/any other party** acting on behalf of the **Insured Person**, with intent to deceive the insurer or to induce the insurer to issue an insurance policy:

- a. the suggestion, as a fact of that which is not true and which the **Insured Person** 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

The **Company** 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.

### VI. **Possibility of Revision of Terms of the Policy Including the Premium Rates**

The **Company**, with prior approval of IRDAI, may revise or modify the terms of the **Policy** including the premium rates. The **Insured Person** shall be notified three months before the changes are effected.

### VII. **Withdrawal of Policy**

- a. In the likelihood of this product being withdrawn in future, the **Company** will intimate the **Insured Person** about the same 90 days prior to expiry of the **Policy**.
- b. **Insured Person** will have the option to migrate to similar health insurance product available with the **Company** 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.

### VIII. **Redressal of Grievances:**

In case of any grievance the **Insured Person** may contact the **Company** through:

Website: [www.nivabupa.com](http://www.nivabupa.com)

Toll free: 1860-500-8888

E-mail: [customercare@nivabupa.com](mailto:customercare@nivabupa.com) (Senior citizens may write to us at: [seniorcitizensupport@nivabupa.com](mailto:seniorcitizensupport@nivabupa.com))

Fax : +91 11 41743397  
 Courier: Customer Services Department  
 Niva Bupa Health Insurance Company Limited  
 D-5, 2nd Floor, Logix Infotech Park  
 opp. Metro Station, Sector 59, Noida, Uttar Pradesh, 201301

**Insured Person** may also approach the grievance cell at any of the **Company's** branches with the details of grievance. 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:

Head – Customer Services  
 Niva Bupa Health Insurance Company Limited  
 D-5, 2nd Floor, Logix Infotech Park  
 opp. Metro Station, Sector 59, Noida, Uttar Pradesh, 201301  
 Customer Helpline No: 1860-500-8888  
 Fax No.: +91 11 41743397  
 Email ID: customercare@nivabupa.com

For updated details of grievance officer, kindly refer the link <https://www.nivabupa.com/customer-care/health-services/grievance-redressal.aspx>

If the **Insured Person** is not satisfied with the above, they can escalate to [GRO@nivabupa.com](mailto:GRO@nivabupa.com).

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 ( at the addresses given in Annexure I).

Grievance may also be lodged at IRDAI Integrated Grievance Management System - <https://igms.irda.gov.in/>

#### IX. **Claim settlement (Provision for Penal interest)**

- a. The **Company** shall settle or reject a claim, as the case may be, within 30 days from the date of receipt of last necessary document.
- b. In the case of delay in the payment of a claim, the **Company** shall be liable to pay interest to 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.
- c. However, where the circumstances of a claim warrant an investigation in the opinion of the **Company**, it 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, the **Company** shall settle or reject the claim within 45 days from the date of receipt of last necessary document.
- d. 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.

(Explanation: "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)

#### X. **Moratorium Period**

After completion of eight continuous years under the **Policy** no look back to be applied. This period of eight years is called as moratorium period. The moratorium would be applicable for the **sums insured** of the first **Policy** and subsequently completion of 8 continuous years 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.

#### XI. **Multiple Policies**

- a. In case of multiple policies 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. In all such cases the insurer chosen by the **Insured Person** shall be obliged to settle the claim as long as the claim is within the limits of and according to the terms of the chosen **Policy**.
- b. **Insured Person** having multiple policies shall also have the right to prefer claims under this **Policy** for the amounts disallowed under any other policy / policies even if the **Sum Insured** is not exhausted. Then the insurer shall independently settle the claim subject to the terms and conditions of this **Policy**.
- c. If the amount to be claimed exceeds the **Sum Insured** under a single policy, the **Insured Person** shall have the right to choose insurer from whom he/she wants to claim the balance amount.
- d. Where an **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 treatment costs in accordance with the terms and conditions of the chosen policy.



## XII. Disclosure of Information

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 by the **Policyholder**

(Explanation: "Material facts" for the purpose of this **Policy** shall mean all relevant information sought by the **Company** in the proposal form and other connected documents to enable it to take informed decision in the context of underwriting the risk)

## XIII. Condition Precedent to Admission of Liability

The terms and conditions of the **Policy** must be fulfilled by the **Insured Person** for the **Company** to make any payment for claim(s) arising under the Policy.

## XIV. Complete Discharge

Any payment to the **Policyholder**, **Insured Person** or 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 the **Company** to the extent of that amount for the particular claim.

## XV. Portability

The **Insured Person** will have the option to port the **Policy** to 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 from the **Policy** renewal date as per IRDAI guidelines related to **Portability**. If such person is presently covered and has been continuously covered without any lapses under any health insurance policy with an Indian General/Health insurer, the proposed **Insured Person** will get the accrued continuity benefits in waiting periods as per IRDAI guidelines on **Portability**

For Detailed Guidelines on **Portability**, kindly refer the link

[https://www.irdai.gov.in/ADMINCMS/cms/whatsNew\\_Layout.aspx?page=PageNo3987&flag=1](https://www.irdai.gov.in/ADMINCMS/cms/whatsNew_Layout.aspx?page=PageNo3987&flag=1)

## XVI. Migration

The **Insured Person** will have the option to migrate the policy to other health insurance products/plans offered by the company by applying for **Migration** of the policy at least 30 days before the **Policy** renewal date as per IRDAI guidelines on **Migration**. If such person is presently covered and has been continuously covered without any lapses under any health insurance product/plan offered by the company, the **Insured Person** will get the accrued continuity benefits in waiting periods as per IRDAI guidelines on **Migration**.

For Detailed Guidelines on **Migration**, kindly refer the link

[https://www.irdai.gov.in/ADMINCMS/cms/whatsNew\\_Layout.aspx?page=PageNo3987&flag=1](https://www.irdai.gov.in/ADMINCMS/cms/whatsNew_Layout.aspx?page=PageNo3987&flag=1)

## 7.2. Specific Terms and Clauses

### I. Loading on Premium

- a. Based on **Our** discretion, upon the disclosure of the health status of the persons proposed for insurance and declarations made in the Proposal or Insurance Summary Sheet, **We** may apply a risk loading on the premium payable (excluding statutory levies and taxes) or Special Conditions on the **Policy**. The maximum risk loading applicable shall not exceed more than 350% of the premium.
- b. These loadings will be applied from inception date of the **First Policy** including subsequent **Renewal(s)** with **Us**.
- c. **We** may apply a specific personal **Waiting Period** on a medical condition/ailment depending on the past history or additional **Waiting Periods** on **Pre-existing Diseases** as part of the special conditions on the **Policy**.

### II. Automatic Cancellation:

- a. **Individual Policy:**  
The Policy shall automatically terminate in the event of death of the Insured Person.
- b. **For Family Floater Policies and Family First Policies:**  
The Policy shall automatically terminate in the event of the death of all the Insured Persons.
- c. **Refund:**  
A refund in accordance with the table in Section 7.1 (II) shall be payable if there is an automatic cancellation of the Policy provided that no claim has been made under the Policy by or on behalf of any Insured Person. We will pay the refund of premium to the Nominee named in the Schedule of Insurance Certificate or Your legal heirs or legal representatives holding a valid succession certificate.

### III. Other Renewal Conditions:

#### a. Continuity of Benefits on Timely Renewal:

- i. The **Renewal** premium is payable on or before the due date and in any circumstances before the expiry of **Grace Period**, at such rate as may be reviewed and notified by Us before completion of the **Policy Period**.
- ii. **Renewal** premium rates for this **Policy** may be further altered by **Us** including in the following circumstances:
  - A. **You** proposed to add an **Insured Person** to the **Policy**
  - B. **You** change any coverage provision
  - C. **You** change **Your** residence to different zip code
- iii. **Renewal** premium will alter based on individual **Age**. The reference of **Age** for calculating the premium for **Family Floater Policies** shall be the **Age** of the eldest **Insured Person**, and for **Family First Policies** it shall be the individual **Age** of each **Insured Person** of the family.

#### b. Reinstatement:

- i. The **Policy** shall lapse after the expiration of the **Grace Period**. If the **Policy** is not **Renewed** within the **Grace Period** then **We** may agree to issue a fresh **Policy** subject to **Our** underwriting criteria, as per **Our** Board approved underwriting policy and no continuing benefits shall be available from the expired **Policy**.
- ii. **We** will not pay for any **Medical Expenses** which are incurred happen between the date the **Policy** expires and the date immediately before the reinstatement date of **Your Policy**.
- iii. If there is any change in the **Insured Person's** medical or physical condition, **We** may add exclusions or charge an extra premium from the reinstatement date.

#### c. Disclosures on Renewal:

**You** shall make a full disclosure to **Us** in writing of any material change in the health condition or geographical location of any **Insured Person** at the time of seeking **Renewal** of this **Policy**, irrespective of any claim arising or made. The terms and condition of the existing **Policy** will not be altered.

#### d. Renewal for Insured Persons who have achieved Age 21:

If any **Insured Person** who is a child and has completed **Age** 21 years at the time of **Renewal**, then such **Insured Person** will have to take a separate policy based on **Our** underwriting guidelines, as per **Our** Board approved underwriting policy as he/she will no longer be eligible to be covered under a **Family Floater Policy**. In such cases, the credit of the **Waiting Periods** served under the **Policy** will be passed on to the separate policy taken by such **Insured Person**.

#### e. Addition of Insured Persons on Renewal:

Where an individual is added to this **Policy**, either by way of endorsement or at the time of **Renewal**, the **Pre-existing Disease** clause, exclusions, loading (if any) and **Waiting Periods** will be applicable considering such **Policy Year** as the first year of the **Policy** with **Us**.

#### f. Changes to Sum Insured on Renewal:

- i. Wherever the **Sum Insured** is reduced on any **Policy Renewals**, the **Waiting Periods** shall be waived only up to the lowest **Sum Insured** of the last 48/36 consecutive months as applicable to the relevant **Waiting Periods** of the Plan opted.
- ii. Any enhanced **Sum Insured** applied on **Renewal** will not be available for an **Illness** or **Injury** already contracted under the preceding **Policy Periods**. All **Waiting Periods** shall apply afresh for this enhanced limit from the effective date of such enhancement.

### IV. Change of Policyholder

- i. The **Policyholder** may be changed only at the time of **Renewal**. The new **Policyholder** must be a member of the **Insured Person's** immediate family. Such change would be solely subject to **Our** discretion and payment of premium by **You**. The **Renewed Policy** shall be treated as having been **Renewed** without break. The **Policyholder** may be changed upon request in case of **Your** death, **Your** emigration from India or in case of **Your** divorce during the **Policy Period**.
- ii. Any alteration in the plan due to unavoidable circumstances as in case of the **Policyholder's** death, emigration or divorce during the **Policy Period** should be reported to **Us** immediately. Coverage of Benefits in such scenario will be limited to current **Policy Year**.
- iii. **Renewal** of such **Policies** will be according to terms and conditions of existing **Policy**.

### V. Obligations in case of a minor

If an **Insured Person** is less than 18 years of **Age**, **You** or another adult **Insured Person** or legal guardian (in case of **Your** and all other adult **Insured Person's** demise) shall be completely responsible for ensuring compliance with all the terms and conditions of this **Policy** on behalf of that minor **Insured Person**.

### VI. Authorization to obtain all pertinent records or information:

As a **Condition Precedent** to the payment of benefits, **We** and/or **Our Service Provider** shall have the authority to obtain all pertinent records or information from any **Medical Practitioner, Hospital**, clinic, insurer, individual or institution to assess the validity of a claim submitted by or on behalf of any **Insured Person**.

## VII. Policy Disputes

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

## VIII. Territorial Jurisdiction

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

## IX. Notices

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

- a. **You/the Insured Person** at the address specified in the **Schedule of Insurance Certificate** or at the changed address of which We must receive written notice.
- b. **Us** at the following address:  
Niva Bupa Health Insurance Company Limited  
D-5, 2nd Floor, Logix Infotech Park  
opp. Metro Station, Sector 59, Noida, Uttar Pradesh, 201301  
Fax No.: +91 11 41743397
- c. No insurance agents, brokers or other person/entity is authorized to receive any notice on **Our** behalf.
- d. In addition, **We** may send **You/the Insured Person** other information through electronic and telecommunications means with respect to **YourPolicy** from time to time.

## X. Alteration to the Policy

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

## XI. Zonal pricing

For the purpose of calculating premium, the country has been divided into the following 3 zones:

- Zone 1: Delhi (NCR), Surat, Kolkata, Mumbai, Thane
- Zone 2: Pune, Ludhiana, Jaipur
- Zone 3: Rest of India

## XII. Assignment

The **Policy** can be assigned subject to applicable laws.

## XIII. Claims Process & Requirements

The fulfillment of the terms and conditions of this **Policy** (including payment of full premium in advance by the due dates mentioned in the **Schedule of Insurance Certificate**) in so far 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 **Condition Precedent** to admission of **Our** liability under this **Policy**.

### A. Claims Administration:

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:

- a. The directions, advice and guidance of the treating **Medical Practitioner** shall be strictly followed. **We** shall not be obliged to make any payment that arises out of wilful failure to comply with such directions, advice or guidance.
- b. **We/Our** representatives must be permitted to inspect the medical and **Hospitalization** records pertaining to the **Insured Person's** treatment and to investigate the circumstances pertaining to the claim.
- c. **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.
- d. It is hereby agreed and understood that no change in the **Medical Record** provided under the **Medical Advice** information, by the **Hospital** or the **Insured Person** to **Us** or **Our Service Provider** during the period of **Hospitalization** or after discharge by any means of request will be accepted by **Us**. Any decision on request for acceptance of change will be at **Our** discretion.

### B. 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: Cashless Facility** can be availed only at **Our Network Providers**. The complete list of **Network Providers** is available on **Our** website and at **Our** branches and can also be obtained by contacting **Us** over the telephone. In order to avail **Cashless Facility**, the following process must be followed:

i. **Process for Obtaining Pre-Authorization**

i) **For Planned Treatment:**

**We** must be contacted to pre-authorize **Cashless Facility** for planned treatment at least 72 hours prior to the proposed treatment. Once the request for pre-authorization has been granted, the treatment must take place within 15 days of the pre-authorization date at a **Network Provider**.

ii) **In Emergencies**

If the **Insured Person** has been **Hospitalized** in an **Emergency**, **We** must be contacted to pre-authorize **Cashless Facility** within 48 hours of the **Insured Person's Hospitalization** or before discharge from the Hospital, whichever is earlier.

All final authorization requests, if required, shall be sent at least six hours prior to the **Insured Person's discharge** from the Hospital.

Each request for pre-authorization must be accompanied with completely filled and duly signed pre-authorization form including all of the following details:

- I. The health card **We** have issued to the **Insured Person** at the time of inception of the **Policy**(if available)supported with KYC document;
- II. The **Policy** Number;
- III. Name of the **Policyholder**;
- IV. Name and address of **Insured Person** in respect of whom the request is being made;
- V. Nature of the **Illness/Injury** and the treatment/**Surgery** required;
- VI. Name and address of the attending **Medical Practitioner**;
- VII. **Hospital** where treatment/**Surgery** is proposed to be taken;
- VIII. Date of admission;
- IX. First and any subsequent consultation paper / **Medical Record** since beginning of diagnosis of that treatment/**Surgery**.

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.

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/ Co-payment** and non-payable items, if applicable, or reject the request for pre-authorization specifying reasons for the rejection.

Once the request for pre-authorization 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 cashless **Hospitalization**, **We** will make the payment of the amount assessed to be due, directly to the **Network Provider**.

**We** reserve the right to modify, add or restrict any **Network Provider** for **Cashless Facility** in **Our** sole discretion. Before availing **Cashless Facility**, please check the applicable updated list of **Network Providers**.

ii. **Reauthorization**

**Cashless Facility** will not be provided where re-authorization is not requested for either change in the line of treatment or in the diagnosis or for any procedure carried out on the incidental diagnosis/finding, unless required due to **Emergency**.

b. **For Reimbursement Claims:**

For all claims for which **Cashless Facility** have not been pre-authorized or for which treatment has not been taken at a **Network Provider**, **We** shall be informed 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:

- i. The **Policy** Number;
- ii. Name of the **Policyholder**;
- iii. Name and address of the **Insured Person** in respect of whom the request is being made;
- iv. Nature of **Illness** or **Injury** and the treatment/**Surgery** taken;
- v. Name and address of the attending **Medical Practitioner**;
- vi. **Hospital** where treatment/**Surgery** was taken;
- vii. Date of admission and date of discharge;
- viii. Any other information that may be relevant to the **Illness/ Injury/ Hospitalization**.

C. **Claims Documentation:** **We** shall be provided with the following necessary information and documentation in respect of all claims at **Your/ Insured Person's** expense within 30 days of the **Insured Person's** discharge from **Hospital**(in the case of **Pre-hospitalization Medical Expenses** and **Hospitalization Medical Expenses**) or within 30 days of the completion of the **Post-hospitalization Medical Expenses** period (in the case of **Post-hospitalization Medical Expenses**). 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 **Hospital**:

a. Claim form duly completed and signed by the claimant.

Please provide mandatorily following information if applicable

- i. Current diagnosis and date of diagnosis;
- ii. Past history and first consultation details;
- iii. Previous admission/**Surgery** if any.

- b. Age/Identity proof document: Of **Insured Person** in case of cashless claim (not required if submitted at the time of pre-authorization request) and Proposer in case of **Reimbursement** claim.
  - i. Self attested copy of passport / driving license / PAN card / class X certificate / birth certificate;
  - ii. Self attested copy of identity proof (passport / driving license / PAN card / voter identity card);
- c. Cancelled cheque/ bank statement / copy of passbook mentioning account holder's name, IFSC code and account number printed on it of **Policyholder** / nominee ( in case of death of **Policyholder**).
- d. Original discharge summary.
- e. Additional documents required in case of **Surgery/Surgical Procedure**.
  - i. Bar code sticker and invoice for implants and prosthesis (if used);
- f. Original final bill from **Hospital** with detailed break-up and paid receipt.
- g. Room tariff of the entitled room category (in case of a **Non-Network** provider and if room tariff is not a part of Hospital bill): duly signed and stamped by the **Hospital** in which treatment is taken.  
(In case **You** are unable to submit such document, then **We** shall consider the **Reasonable and Customary Charges** of the **Insured Person's** eligible room category of **Our Network Provider** within the same geographical area for identical or similar services.)
- h. Original bills of pharmacy/medicines purchased, or of any other investigation done outside **Hospital** with reports and requisite prescriptions.
- i. Copy of death certificate(in case of demise of the **Insured Person**).
- j. For Medico-legal cases(MLC) or in case of **Accident**
  - i. MLC/First Information Report (FIR) copy attested by the concerned **Hospital** / police station (if applicable);
  - ii. Original self-narration of incident in absence of MLC / FIR.
- k. Original laboratory investigation, diagnostic & pathological reports with supporting prescriptions.
- l. Original X-Ray/ MRI / ultrasound films and other radiological investigations.

In the event of the **Insured Person's** death during **Hospitalization**, written notice accompanied by a copy of the post mortem report (if any) shall be given to Us regardless of whether any other notice has been given to **Us**.

#### D. **Claims Assessment & Repudiation:**

- a. At **Our** discretion, **We** may investigate claims to determine the validity of a claim. All costs of investigation will be borne by **Us** and all investigations will be carried out by those individuals/entities that are authorized by **Us** in writing.
- b. Payment for **Reimbursement** claims will be made to **You**. In the unfortunate event of **Your** death, **We** will pay the Nominee named in the **Schedule of Insurance Certificate** or Your legal heirs or legal representatives holding a valid succession certificate.
- c. If a claim is made which extends in to two **Policy Periods**, then such claim shall be paid taking into consideration the available **Sum Insured** in these **Policy Periods** including the **Deductible** for each **Policy Period**. Such eligible claim amount will be paid to the **Policyholder/Insured Person** after deducting the extent of premium to be received for the **Renewal**/due date of premium of the **Policy**, if not received earlier.
- d. All admissible claims under this **Policy** shall be assessed by **Us** in the following progressive order:-
  - i. If a room has been opted in a **Hospital** for which the room category is higher than the eligible limit as applicable for that **Insured Person** as specified in the **Schedule of Insurance Certificate**, then the **Associated Medical Expenses** payable shall be pro-rated as per the applicable limits in accordance with Section 3.1c.
  - ii. The **Deductible** (if applicable) shall be applied to the aggregate of all claims that are either paid or payable under this **Policy**. **Our** liability to make payment shall commence only once the aggregate amount of all eligible claims as per policy terms and conditions exceeds the **Deductible** limit within the same **Policy Year**.
  - iii. **Co-payment** (if applicable) as specified in the **Schedule of Insurance Certificate** shall be applicable on the amount payable by **Us**.
- e. The claim amount assessed above would be deducted from the amount mentioned against each benefit and **Sum Insured** as specified in the **Schedule of Insurance Certificate**. The re-fill amount will be applied only once the **Base Sum Insured** and **No Claim Bonus** is exhausted in the **Policy Year**.

#### E. **Delay in Claim Intimation or Claim Documentation:**

If the claim is not notified to **Us** or claim documents are not submitted within the stipulated time as mentioned in the above sections, 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.

#### F. **Claims process for Section 3.10 (Health Checkup)**

- a. The **Insured Person** shall seek appointment by contacting **Our Service Provider**.
- b. **Our Service Provider** will facilitate **Your** appointment.
- c. Reports of the medical tests can be collected directly from the **Service Provider**.

**Annexure I -  
List of Insurance Ombudsmen**

S. No.	Office Details	Jurisdiction
1	<b>AHMEDABAD</b> Shri Kuldip Singh Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, AHMEDABAD – 380 001. Tel.: 079 - 25501201/02/05/06, Email: bimalokpal.ahmedabad@cioins.co.in	Gujarat, Dadra & Nagar Haveli, Daman and Diu
2	<b>BENGALURU</b> Mr Vipin Anand 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: bimalokpal.bengaluru@cioins.co.in	Karnataka
3	<b>BHOPAL</b> Shri R. M. Singh Insurance Ombudsman, Office of the Insurance Ombudsman, Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel Office, Near New Market, Bhopal – 462 003. Tel.: 0755 - 2769201 / 2769202, Email: bimalokpal.bhopal@cioins.co.in	Madhya Pradesh, Chhattisgarh
4	<b>BHUBANESWAR</b> Shri Suresh Chandra Panda Office of the Insurance Ombudsman, 62, Forest park, Bhubaneswar – 751 009. Tel.: 0674 - 2596461 / 2596455, Email: bimalokpal.bhubaneswar@cioins.co.in	Odisha
5	<b>CHANDIGARH</b> Mr Atul Jerath Office of the Insurance Ombudsman, S.C.O. No. 101, 102 & 103, 2nd Floor, Batra Building, Sector 17 – D, Chandigarh – 160 017. Tel.: 0172 - 2706196 / 2706468, Email: bimalokpal.chandigarh@cioins.co.in	Punjab, Haryana (excluding Gurugram, Faridabad, Sonapat and Bahadurgarh), Himachal Pradesh, Union Territories of Jammu & Kashmir, Ladakh & Chandigarh
6	<b>CHENNAI</b> Shri Segar Sampathkumar Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI – 600 018. Tel.: 044 - 24333668 / 24335284, Email: bimalokpal.chennai@cioins.co.in	Tamil Nadu, Puducherry Town and Karaikal (which are part of Puducherry)
7	<b>DELHI</b> Shri Sudhir Krishna Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002. Tel.: 011 - 23232481/23213504, Email: bimalokpal.delhi@cioins.co.in	Delhi & following Districts of Haryana - Gurugram, Faridabad, Sonapat & Bahadurgarh
8	<b>GUWAHATI</b> Shri Somnath Ghosh Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati – 781001(ASSAM). Tel.: 0361 - 2632204 / 2602205, Email: bimalokpal.guwahati@cioins.co.in	Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura
9	<b>HYDERABAD</b> Shri N. Sankaran 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: bimalokpal.hyderabad@cioins.co.in	Andhra Pradesh, Telangana, Yanam and part of Union Territory of Puducherry

10	<p><b>JAIPUR</b></p> <p>Shri Rajiv Dutt Sharma Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141 - 2740363, Email: bimalokpal.jaipur@cioins.co.in</p>	Rajasthan
11	<p><b>ERNAKULAM</b></p> <p>Shri G. Radhakrishnan Office of the Insurance Ombudsman, 2nd Floor, Pulinat Bldg., Opp. Cochin Shipyard, M. G. Road, Ernakulam - 682 015. Tel.: 0484 - 2358759 / 2359338, Email: bimalokpal.ernakulam@cioins.co.in</p>	Kerala, Lakshadweep, Mahe-a part of Union Territory of Puducherry
12	<p><b>KOLKATA</b></p> <p>Shri P. K. Rath Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 4th Floor, 4, C.R. Avenue, KOLKATA - 700 072. Tel.: 033 - 22124339 / 22124340, Email: bimalokpal.kolkata@cioins.co.in</p>	West Bengal, Sikkim, Andaman & Nicobar Islands
13	<p><b>LUCKNOW</b></p> <p>Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 2231330 / 2231331, Email: bimalokpal.lucknow@cioins.co.in</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, Santkabirnagar, Azamgarh, Kushinagar, Gorkhnpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar
14	<p><b>MUMBAI</b></p> <p>Shri Bharatkumar S. Pandya Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 69038821/23/24/25/26/27/28/28/29/30/31 Email: bimalokpal.mumbai@cioins.co.in</p>	Goa, Mumbai Metropolitan Region (excluding Navi Mumbai & Thane)
15	<p><b>NOIDA</b></p> <p>Shri Chandra Shekhar Prasad 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: bimalokpal.noida@cioins.co.in</p>	State of Uttarakhand and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, 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
16	<p><b>PATNA</b></p> <p>Shri N. K. Singh Office of the Insurance Ombudsman, 2nd Floor, Lalit Bhawan, Bailey Road, Patna 800 001. Tel.: 0612-2547068, Email: bimalokpal.patna@cioins.co.in</p>	Bihar, Jharkhand
17	<p><b>PUNE</b></p> <p>Shri Vinay Sah 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.: 020-41312555, Email: bimalokpal.pune@cioins.co.in</p>	Maharashtra, Areas of Navi Mumbai and Thane (excluding Mumbai Metropolitan Region)

**Annexure II -  
The expenses that are not covered or subsumed into room charges / procedure charges / costs of treatment**

List I - Expenses not covered

Sl. No.	Item	Sl. No.	Item
1	Baby Food	35	Oxygen Cylinder (For Usage Outside The Hospital)
2	Baby Utilities Charges	36	Spacer
3	Beauty Services	37	Spirometre
4	Belts/ Braces	38	Nebulizer Kit
5	Buds	39	Steam Inhaler
6	Cold Pack/Hot Pack	40	Armsling
7	Carry Bags	41	Thermometer
8	Email / Internet Charges	42	Cervical Collar
9	Food Charges (Other Than Patient's Diet Provided By Hospital)	43	Splint
10	Leggings	44	Diabetic Foot Wear
11	Laundry Charges	45	Knee Braces (Long/ Short/ Hinged)
12	Mineral Water	46	Knee Immobilizer/Shoulder Immobilizer
13	Sanitary Pad	47	Lumbo Sacral Belt
14	Telephone Charges	48	Nimbus Bed Or Water Or Air Bed Charges
15	Guest Services	49	Ambulance Collar
16	Crepe Bandage	50	Ambulance Equipment
17	Diaper Of Any Type	51	Abdominal Binder
18	Eyelet Collar	52	Private Nurses Charges- Special Nursing Charges
19	Slings	53	Sugar Free Tablets
20	Blood Grouping And Cross Matching Of Donors Samples	54	Creams Powders Lotions (Toiletries Are Not Payable, Only Prescribed Medical Pharmaceuticals Payable)
21	Service Charges Where Nursing Charge Also Charged	55	Ecg Electrodes
22	Television Charges	56	Gloves
23	Surcharges	57	Nebulisation Kit
24	Attendant Charges	58	Any Kit With No Details Mentioned [Delivery Kit, Orthokit, Recovery Kit, Etc]
25	Extra Diet Of Patient (Other Than That Which Forms Part Of Bed Charge)	59	Kidney Tray
26	Birth Certificate	60	Mask
27	Certificate Charges	61	Ounce Glass
28	Courier Charges	62	Oxygen Mask
29	Conveyance Charges	63	Pelvic Traction Belt
30	Medical Certificate	64	Pan Can
31	Medical Records	65	Trolley Cover
32	Photocopies Charges	66	Urometer, Urine Jug
33	Mortuary Charges	67	Ambulance
34	Walking Aids Charges	68	Vasofix Safety



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

Sl. No.	Item	Sl. No.	Item
1	Baby Charges (Unless Specified/Indicated)	20	Luxury Tax
2	Hand Wash	21	Hvac
3	Shoe Cover	22	House Keeping Charges
4	Caps	23	Air Conditioner Charges
5	Cradle Charges	24	Im Iv Injection Charges
6	Comb	25	Clean Sheet
7	Eau-De-Cologne / Room Freshners	26	Blanket/Warmer Blanket
8	Foot Cover	27	Admission Kit
9	Gown	28	Diabetic Chart Charges
10	Slippers	29	Documentation Charges / Administrative Expenses
11	Tissue Paper	30	Discharge Procedure Charges
12	Tooth Paste	31	Daily Chart Charges
13	Tooth Brush	32	Entrance Pass / Visitors Pass Charges
14	Bed Pan	33	Expenses Related To Prescription On Discharge
15	Face Mask	34	File Opening Charges
16	Flexi Mask	35	Incidental Expenses / Misc. Charges (Not Explained)
17	Hand Holder	36	Patient Identification Band / Name Tag
18	Sputum Cup	37	Pulseoxymeter Charges
19	Disinfectant Lotions		

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

Sl. No.	Item	Sl. No.	Item
1	Hair Removal Cream	13	Surgical Drill
2	Disposables Razors Charges (For Site Preparations)	14	Eye Kit
3	Eye Pad	15	Eye Drape
4	Eye Sheild	16	X-Ray Film
5	Camera Cover	17	Boyles Apparatus Charges
6	Dvd, Cd Charges	18	Cotton
7	Gause Soft	19	Cotton Bandage
8	Gauze	20	Surgical Tape
9	Ward And Theatre Booking Charges	21	Apron
10	Arthroscopy And Endoscopy Instruments	22	Torniquet
11	Microscope Cover	23	Orthobundle, Gynaec Bundle
12	Surgical Blades, Harmonicscalpel,Shaver		

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

Sl. No.	Item	Sl. No.	Item
1	Admission/Registration Charges	10	Hiv Kit
2	Hospitalisation For Evaluation/ Diagnostic Purpose	11	Antiseptic Mouthwash
3	Urine Container	12	Lozenges
4	Blood Reservation Charges And Ante Natal Booking Charges	13	Mouth Paint
5	Bipap Machine	14	Vaccination Charges
6	Cpap/ Capd Equipments	15	Alcohol Swabes
7	Infusion Pump– Cost	16	Scrub Solution/Sterillium
8	Hydrogen Peroxide\Spirit\ Disinfectants Etc	17	Glucometer & Strips
9	Nutrition Planning Charges - Dietician Charges- Diet Charges	18	Urine Bag