

CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED

Registered Office: 2nd Floor, "DARE House", 2, N.S.C. Bose Road, Chennai – 600 001.

Toll free: 1800 208 5544, T: +91 (0) 44 4044 5400, F: +91 (0) 44 4044 5550

E: customercare@cholams.murugappa.com; website: www.cholainsurance.com

IRDA Regn. No.123; PAN AABCC6633K CIN U66030TN2001PLC047977



FLEXI HEALTH

CHOHLIP20107V011920

Policy Wordings

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POLICY SECTIONS

- Section 1 :** Persons who can be covered
- Section 2 :** Schedule of Benefits
- Section 3 :** Policy coverage
- Section 4 :** Definitions
- Section 5 :** General Exclusions
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We issue this insurance policy to You and/or Your Family based on the information provided by You / Proposer in the proposal form and premium paid by You/ Proposer. This insurance is subject to the following terms and conditions. This policy covers on Individual Sum Insured basis and in case of family coverage on floater Sum Insured basis. The method of coverage and the Sum Insured that has been opted by you is mentioned in the Policy Schedule. The term **You/ Your / Insured Person /Insured/ Policyholder/ Proposer** in this document refers to **You and all the Insured persons** covered under this policy. The term **Insurer/ Us/ Our/ Company** in this document refers to **Cholamandalam MS General Insurance Company Limited**.

1. PERSONS WHO CAN BE INSURED

- This Insurance is available to persons aged between 03 months and 65 years (Completed age) at the commencement date of this policy.
- The Maximum entry age for Children under the policy is 26 Years. Children between 03 months and 18 years can be insured provided either parent is getting insured under this policy.
- The Proposer should be minimum 18 years on the Commencement date of the policy.
- Insured can avail cover for all family members (Self, Spouse, Children, dependent Parents, dependent Parents in Laws and dependent Siblings) on Individual Sum Insured Basis. Each covered person will have an independent Sum Insured limit within the same policy.
- Self, Spouse and Children upto a maximum of 6 members can be covered on Family Floater basis. Single Sum insured floats among the family members covered under the policy.
- Coverage of Self/Proposer is mandatory under Family Floater Cover and is not mandatory under Individual Cover.

2. SCHEDULE OF BENEFITS

This policy will cover all the Insured Persons under the policy upto the limits stated in the policy Schedule. The insurance cover is subject to terms, conditions and exclusions of this policy.

Sum Insured (SI) Options		Rs. 50,000/-, 1/2/3/5/7.5/10/15/20/25 Lakhs
Basic Covers		
1	In patient Hospitalisation Expenses	Covered
2	Pre-Hospitalisation Expenses	Upto 30 days
3	Post-Hospitalisation Expenses	Upto 60 days
4	Day Care Procedures	Covered
5	AYUSH Coverage	Covered
6	Domiciliary Hospitalisation Cover	Covered
7	Organ Donor Hospitalisation Expenses	Covered
8	Emergency Ambulance Expenses	upto 1% of SI subject to a maximum of Rs.2,000/- per hospitalisation
9	New born Baby Cover	Coverage from Day one
Additional Covers (Over and above the basic Sum Insured)		
1	Sum Insured Restoration for unrelated claims (Applicable for SI Rs.3 lakhs & above)	<ul style="list-style-type: none"> - Sum Insured Restoration upto 100% for unrelated claims in the event of exhaustion or insufficient Sum Insured & Cumulative Bonus. - This benefit will not be applicable for claims due Road Traffic Accidents.

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2	Recharge Benefit for related claims (Applicable for SI Rs.3 lakhs & above)	<ul style="list-style-type: none"> - Additional Indemnity upto defined limits for related claims. (Hospitalisation for which claims have already been admitted under the policy). - This benefit will not be applicable for claims due to Road Traffic Accidents.
3	Additional Sum Insured for claims due to Road Traffic Accident (RTA) (Applicable for SI Rs.3 lakhs & above)	<ul style="list-style-type: none"> - Upto 25% of SI subject to a maximum of Rs.3 lakhs once during the policy period. - Restoration and Recharge benefit will not be applicable for claims due to Road Traffic Accidents.
4	Daily Care Benefit	<ul style="list-style-type: none"> - Daily Benefit of Rs.500/- per day towards accompanying person expenses upto a maximum of 10 days per policy period.
5	Compassionate Travel	<ul style="list-style-type: none"> - Reimbursement of travel expenses upto a maximum of Rs.5000/- per policy year (per annum in case of multi-year tenure) by air incurred to visit the hospitalized insured by an immediate family member for a life threatening emergency medical condition.
6	Repatriation of Mortal Remains	<ul style="list-style-type: none"> - Upto Rs.3,000/- subject to an admissible claim under the policy
7	Medical Second Opinion	<ul style="list-style-type: none"> - Reimbursement of the cost of obtaining Specialist Medical Opinion up to a maximum of Rs.25,000/-
Sublimits		
	Room Rent limits	<ul style="list-style-type: none"> - Upto Rs.2000/- per day for Sum Insured Rs.50,000/-, Rs.1 Lakh & Rs. 2 Lakhs. - No Room limit for Sum Insured above Rs.2 Lakhs
Waiting Periods		
	30 Days Waiting Period	Applicable
	2 Yr Waiting Period	Applicable
	Pre-existing Disease	36 Months
Renewal Benefits		
	Cumulative Bonus	10% - 50%
	Reduction in Cumulative Bonus	10%
	Health Checkup	Once in two claim free years upto defined limits

In case of Family floater policy, the benefits shown in the table above will represent our maximum liability for any and all claims made by Insured person(s) during the policy period.

3. POLICY COVERAGE

Upon the happening of the events under sections 3.1 and 3.2 below during the policy period, we will indemnify the Insured in respect of medically necessary costs as detailed below, up to the limit of Indemnity defined in the Schedule of Benefits and as per the General Conditions in Section 6 of this policy.

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3.1. BASIC COVERS		
	Benefits	Coverage & Specific Conditions
3.1.1	In Patient Hospitalisation Expenses	<p>This Policy will indemnify for medically necessary inpatient treatment expenses, under different heads mentioned below, incurred during the policy period towards Hospitalisation for the disease, illness (including Mental illness), medical condition or injury contracted or sustained by the insured person during the Policy Period as stated in the policy Schedule subject to terms, conditions and exclusions mentioned in the Policy.</p> <ul style="list-style-type: none"> a. Room, Boarding charges as provided by the Hospital/Nursing Home in normal rooms or in ICU b. Nursing Expenses incurred during In-Patient Hospitalisation c. Surgeon, Anaesthetist, Medical Practitioner, Consultants & Specialist Fees d. Hospital miscellaneous (medical costs) services (such as laboratory, x-ray, and diagnostic tests) e. Anaesthesia, Blood, Oxygen, Operation Theatre Charges, Surgical Appliances, and Medicines & Drugs, Diagnostic Materials and Cost of Pacemaker, prosthetic and other devices implanted internally during a surgical procedure. <p>For Sum Insured Rs.50,000/-, Rs. 1 Lakh and 2 Lakhs, the maximum room rent allowed is Rs.2000/-per day.</p>
3.1.2	Pre Hospitalisation Expenses	<p>This Policy will pay for medical expenses incurred upto the number of days as mentioned in the Schedule of benefits prior to the date of Hospitalisation provided that</p> <ul style="list-style-type: none"> a. The expenses were incurred after the first 30 day waiting period as mentioned in Exclusion no 5.a.iii b. Such Medical Expenses are incurred for the same condition for which the Insured Person’s Hospitalisation was required, and c. The Inpatient Hospitalisation claim for such Hospitalisation is admissible by Us <p>Payment under this benefit will reduce the Sum Insured.</p>
3.1.3	Post Hospitalisation Expenses	<p>This Policy will pay for medical expenses incurred upto the number of days as mentioned in the Schedule of benefits from the date of discharge</p>

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		<p>from the hospital provided that</p> <ol style="list-style-type: none"> a. Such Medical Expenses are incurred for the same condition for which the Insured Person’s Hospitalisation was required, and b. The Inpatient Hospitalisation claim for such Hospitalisation is admissible by Us <p>Payment under this benefit will reduce the Sum Insured.</p>
<p>3.1.4</p>	<p>Day Care Procedures</p>	<p>This Policy will pay for Medical Expenses incurred as a Day Care Procedure/Treatment per Annexure 1 that requires less than 24 hours of Hospitalisation, upto Sum Insured stated in the policy schedule if it is performed in a network hospital. In case the procedure is performed in a non network hospital, the same must be pre-authorized by us.</p> <p>Pre-authorization has to be obtained 72 hours prior to the date of admission in case of planned admission and within 24 hours in case of emergency admission.</p> <p>Payment under this benefit will reduce the Sum Insured.</p>
<p>3.1.5</p>	<p>AYUSH Coverage</p>	<p>This policy will pay for Hospitalisation expenses that require more than 24 hours of Hospitalisation for illness or accidental bodily injury for non-allopathic treatments given under Ayurveda, Unani, Siddha and Homeopathy systems upto Sum insured stated in the policy schedule. The treatment should have been undergone in</p> <ol style="list-style-type: none"> a. Central or State Government AYUSH Hospital; or b. Teaching hospital attached to AYUSH college recognised by Central Government/Central Council of Indian Medicine/Central Council for Homeopathy; or c. AYUSH Hospital, standalone or co-located with in-patient healthcare facility of any recognised 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: <ol style="list-style-type: none"> 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 authorised

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		<p style="text-align: center;">representative.</p> <p>Payment under this benefit will reduce the Sum Insured.</p>
3.1.6	Domiciliary Hospitalisation	<p>This policy will reimburse the Medical Expenses incurred by an Insured Person for medical treatment taken at his/her home which would otherwise have required Hospitalisation provided:</p> <p>a) on the advice of the attending Medical Practitioner, the Insured Person could not be transferred to a Hospital or</p> <p>b) a Hospital bed was unavailable, and provided that:</p> <ol style="list-style-type: none"> I. The condition for which the medical treatment is required continues for at least 3 days, in which case the Policy pays reasonable cost of necessary medical treatment for the entire period II. Pre-hospitalisation and Post hospitalisation expenses will be covered under this benefit in accordance with Section 3.1.2 and 3.1.3 respectively. III. No payment will be made under this benefit if the condition for which the Insured Person requires medical treatment towards following ailments: <ol style="list-style-type: none"> 1. Asthma, Bronchitis, Tonsillitis and Upper Respiratory Tract infection including Laryngitis and Pharyngitis, Cough and Cold, Influenza 2. Arthritis, Gout and Rheumatism, 3. Chronic Nephritis and Nephritic Syndrome, 4. Diarrhoea and all type of Dysenteries including Gastroenteritis, 5. Diabetes Mellitus and Insupidus, 6. Epilepsy, 7. Hypertension, 8. Pyrexia of unknown Origin. <p>Cashless facility will not be available for such a claim. Payment under this benefit will reduce the Sum Insured.</p>
3.1.7	Organ Donor Hospitalisation Expenses	<p>This policy will pay for medical expenses incurred on a legal Organ Donor’s treatment for the harvesting of the organ donated. We will not pay for Donor’s pre and post Hospitalisation expenses or any other medical treatment consequent to the harvesting.</p> <p>Payment under this benefit will reduce the Sum Insured.</p>
3.1.8	Emergency Ambulance Expenses	<p>This policy will pay for ambulance expenses, as mentioned in the Schedule of benefits, incurred to transfer the insured person following an</p>

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		<p>emergency to the nearest Hospital with adequate facilities, provided that:</p> <p>a. The ambulance service is offered by a healthcare or an ambulance service provider.</p> <p>b. We have accepted the inpatient hospitalisation claim under section 3.1.1 above.</p> <p>Payment under this benefit will reduce the Sum Insured.</p>
3.1.9	New Born Baby Cover	<p>This policy will pay for the Inpatient hospitalisation medical expenses incurred for the New Born Baby from Day one till policy expiry date mentioned in the policy schedule subject to a limit of 10% of Sum Insured subject to a maximum of Rs.50,000/- whichever is less within Mother's Sum Insured provided that</p> <ol style="list-style-type: none"> 1. The mother is covered under the policy for a period of 12 months continuously without break. 2. Intimation about the birth of the New Born Baby is given to us and the baby is included and endorsed under the policy for the cover to commence. 3. Routine Vaccinations for the baby are not admissible under this cover. 4. 30 days waiting period shall not apply for the New Born Baby cover 5. All other terms, conditions and exclusions shall apply for the New Born Baby cover. <p>In case of Family Floater, the floater Sum Insured will be considered upto the limits stated above for New Born Baby cover.</p> <p>Payment under this benefit will reduce the Sum Insured.</p>

The total amount payable under the policy per year for all sections under 3.1 as above put together shall not exceed the sum insured for you shown in the policy schedule.

3.2 ADDITIONAL COVERS (Over and Above the Basic Sum Insured)

Benefits		Coverage & Specific Conditions
3.2.1	Sum Insured Restoration for unrelated claims (applicable for Sum Insured 3 Lakhs and above)	<p>This policy will provide for a 100% restoration of Sum Insured during that policy year, provided that:</p> <ol style="list-style-type: none"> a. The Sum Insured and earned Cumulative Bonus is insufficient or exhausted as a result of previous claims during the policy year. b. The Restored Sum Insured shall not be available for claims towards an Illness/ disease/ Injury (including its complications) for which a

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		<p>claim has been paid during the policy year for the same Insured Person.</p> <p>c. The Restored Sum Insured will be available only for claims made by Insured Persons in respect of future claims that become payable under basic Inpatient Hospitalisation Expenses cover and shall not apply to the first claim in the Policy Year.</p> <p>d. No Restoration of the Sum Insured will be provided for coverage under basic covers vide Section 3.1.2 to 3.1.9 and additional covers vide section 3.2.2 to 3.2.7</p> <p>e. Sum Insured Restoration is applicable only for the current policy year and any unused Sum Insured cannot be carried forward to the next policy year. This policy does not cease on payment of claim under this benefit.</p> <p>f. Such restoration of Sum Insured will be available only once during a Policy Year to each insured in case of an individual Sum Insured. If the Policy is issued on a floater basis, the Restored Sum Insured will be available on a floater basis.</p> <p>All Claims under this benefit can be made as per the process defined under Section 6.19.a & 6.19.b.</p> <p>Sum Insured Restoration benefit will not be applicable for any claims arising out of Road Traffic Accident.</p>
<p>3.2.2</p>	<p>Recharge Benefit for related claims (applicable for Sum Insured 3 Lakhs and above)</p>	<p>In the event of exhaustion of Sum Insured and Cumulative Bonus during the policy period, recharge benefit upto the following limits will be provided once during the policy year for reimbursement of medical expenses under basic Inpatient Hospitalisation Expenses for treatment of same disease, illness, medical condition or injury for which claim was paid under the policy during the policy period.</p> <p>No Recharge benefit will be provided for fresh unrelated claims and for basic covers vide Section 3.1.2 to 3.1.9 and additional covers vide section 3.2.3 to 3.2.7.</p> <p>This benefit will be triggered on exhaustion of the Sum Insured and Cumulative Bonus under the policy.</p> <p>Recharge benefit will not be applicable for any claims arising out of Road Traffic Accident.</p>

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		<p>The unutilized Recharge amount cannot be carried forward.</p> <table border="1" style="width: 100%; text-align: center;"> <thead> <tr> <th style="width: 60%;">Sum Insured (in Rs.)</th> <th style="width: 40%;">Recharge Benefit Limit</th> </tr> </thead> <tbody> <tr> <td>3 Lakhs</td> <td>Rs.75,000/-</td> </tr> <tr> <td>5 Lakhs</td> <td>Rs.1,25,000/-</td> </tr> <tr> <td>7.5/10/15Lakhs</td> <td>Rs.1,50,000/-</td> </tr> <tr> <td>20/25 Lakhs</td> <td>Rs.2,00,000/-</td> </tr> </tbody> </table>	Sum Insured (in Rs.)	Recharge Benefit Limit	3 Lakhs	Rs.75,000/-	5 Lakhs	Rs.1,25,000/-	7.5/10/15Lakhs	Rs.1,50,000/-	20/25 Lakhs	Rs.2,00,000/-
Sum Insured (in Rs.)	Recharge Benefit Limit											
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7.5/10/15Lakhs	Rs.1,50,000/-											
20/25 Lakhs	Rs.2,00,000/-											
3.2.3	<p>Additional Sum Insured for claims due to Road Traffic Accident (RTA) (applicable for Sum Insured 3 Lakhs and above)</p>	<p>In the event of Hospitalisation of the insured due to an Accident, the basic sum insured shall be increased by 25% subject to a maximum of Rs.3 Lakhs provided that:</p> <ul style="list-style-type: none"> The additional Sum Insured will be available on exhaustion of the Basic Sum Insured and Cumulative Bonus under the policy. This cover will be available only once during the policy year and can be utilized only for that particular hospitalisation due to RTA. Sum Insured Restoration and Recharge Benefit will not be applicable for this benefit. <p>The unutilized amount under this benefit cannot be carried forward.</p>										
3.2.4	<p>Daily Care Benefit</p>	<p>This policy will pay daily cash benefit as mentioned in the Schedule of benefits towards accompanying person expenses, for each and every completed 24 hours of hospitalisation up to a maximum of 10 days per policy year.</p> <p>For a claim to be admissible under this benefit, we should have accepted an inpatient Hospitalisation claim under Section 3.1.1 above.</p> <p>Claim payment under this cover does not form part of the sum insured but will impact Cumulative Bonus.</p>										
3.2.5	<p>Compassionate Visit</p>	<p>In the event of the hospitalisation of the insured for a Life threatening Medical Emergency at a place away from his usual place of residence as recorded in the policy, the policy will reimburse the transportation expenses incurred for air travel upto the maximum limit mentioned in the Schedule of Benefits for one of the immediate family member (other than the travel companion) to travel to the hospital, provided the claim for Hospitalisation is admissible under the policy.</p> <p>The benefit amount mentioned in the Schedule of Benefits will be maximum limit applicable per policy year (per annum in case of multi-year tenure).</p>										

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		<p>In relation to individual policy it is our maximum liability for each Insured Person per policy year (i.e., per annum for multi year tenure) and in relation to a Family Floater it is our maximum liability for the all the Insured Persons covered under the policy per policy year (i.e., per annum for multi year tenure).</p> <p>For the purpose of this cover, Life Threatening Medical Emergency means a medical condition potentially fatal which could result in death of the life of the Insured.</p> <p>Immediate family member shall mean and include the Insured Person’s Spouse, children (including adopted and step children) and parents.</p> <p>The scope of this cover is within the boundaries of India.</p> <p>This benefit will be available only on reimbursement basis.</p> <p>Claim payment under this cover does not form part of the sum insured but will impact Cumulative Bonus.</p>
<p>3.2.6</p>	<p>Repatriation of Mortal Remains</p>	<p>This policy will reimburse the actual expenses subject to the maximum limit mentioned in the Schedule of Benefits incurred for transportation of mortal remains of the Insured Person from the hospital to the residence and/or cremation and/or burial ground subject to an admissible claim under basic Inpatient Hospitalisation cover.</p> <p>This benefit will be available only on reimbursement basis.</p> <p>Claim payment under this cover does not form part of the sum insured but will impact Cumulative Bonus.</p>
<p>3.2.7</p>	<p>Medical Second Opinion</p>	<p>This policy will reimburse the cost of obtaining Medical Second Opinion from a Specialist Medical Practitioner for illness (including Mental Illness) or injury upto a maximum limit as mentioned in the Schedule of Benefits subject to an admissible claim under basic Inpatient Hospitalisation cover. This will not cover cost of additional tests, diagnostic reports etc. This can be availed once in a policy period (per annum in case of multi-year tenure).</p> <p>In the case of Family floater policy, the benefit mentioned in the Schedule of Benefits will represent our maximum liability for any and all claims made by Insured person(s) during the policy period. Cashless</p>

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		<p>facility will not be available for such a claim.</p> <p>Claim payment under this cover does not form part of the sum insured but will impact Cumulative Bonus.</p>
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3.3 RENEWAL BENEFITS

3.3.1	Cumulative Bonus	<p>If the insured has not made a claim in a policy year (per annum in case of multi-year tenure) and has renewed the policy with us without a break, we will increase the Sum Insured under each subsequent policy by a percentage of the expiring policy Sum Insured as mentioned in the schedule of benefits. The maximum cumulative bonus shall at no time exceed 50% of the policy Sum Insured.</p> <p>In the case of Individual Sum Insured, the cumulative bonus will be applicable to all family members who have not made a claim during the expiring policy year.</p> <p>In the case of a floater Sum Insured, cumulative bonus will be applicable only if none of the family members have made a claim under the previous policy year.</p> <p>In case of Multi year tenure, any increase in the cumulative bonus will be determined at the start of every new policy year and the same will be reflected on the policy schedule only at the time of renewal of the policy.</p>
3.3.2	Reduction in Cumulative Bonus	<p>In the event of a claim during a policy year (per annum in case of multi-year tenure), the claim free bonus in any subsequently renewed policies shall be reduced by a percentage as mentioned in the Schedule of Benefits.</p> <p>Such a reduction of cumulative bonus will not reduce the Sum Insured under the policy.</p> <p>In case of multi year tenure, any decrease in the cumulative bonus will be determined at the start of every new policy year and the same will be reflected on the policy schedule only at the time of renewal of the policy.</p>
		<p>All Insured Persons under this policy will be eligible for a Health Check-up upto the limits defined below after two continuous claim free policy years.</p>

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3.3.3	Health Check-up	<p>In case of family floater policy,</p> <ol style="list-style-type: none"> i. All the members of a family floater policy are eligible for a Health Check up. ii. If any of the members have made a claim under this Policy, the health check-up benefit will not be offered under the policy for any members. iii. The limits defined below will be the maximum amount payable for any one or all the Insured Persons towards the Health Checkup. <p>The medical check up can be availed on Cashless basis in the Hospital/Diagnostic Centres empanelled with the Insurer or on Reimbursement basis at the option of the Insured.</p> <p>On reimbursement basis, the Insured should submit the copy of the reports and original payment receipt within 30 days from the last date of undergoing the Health Check-Up.</p> <p>Payment under this benefit does not form part of the Sum Insured and will not impact the Bonus.</p> <p>Note : Payment of expenses towards cost of health check up will not prejudice the company's right to deal with a claim in case of non disclosure of material fact and / or Pre-Existing Diseases in terms of the policy.</p> <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 10px;"> <thead> <tr style="background-color: #cccccc;"> <th style="text-align: center;">Sum Insured</th> <th style="text-align: center;">Benefit Limit</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">Rs. 1 / 2 Lakhs</td> <td style="text-align: center;">Rs.500/-</td> </tr> <tr> <td style="text-align: center;">Rs.3 Lakhs</td> <td style="text-align: center;">Rs.750/-</td> </tr> <tr> <td style="text-align: center;">Rs. 5 Lakhs</td> <td style="text-align: center;">Rs.1000/-</td> </tr> <tr> <td style="text-align: center;">Rs.7.5 / 10 Lakhs</td> <td style="text-align: center;">Rs.2500/-</td> </tr> <tr> <td style="text-align: center;">Rs.15/20 Lakhs</td> <td style="text-align: center;">Rs.3000/-</td> </tr> <tr> <td style="text-align: center;">Rs.25 Lakhs</td> <td style="text-align: center;">Rs.3500/-</td> </tr> </tbody> </table>	Sum Insured	Benefit Limit	Rs. 1 / 2 Lakhs	Rs.500/-	Rs.3 Lakhs	Rs.750/-	Rs. 5 Lakhs	Rs.1000/-	Rs.7.5 / 10 Lakhs	Rs.2500/-	Rs.15/20 Lakhs	Rs.3000/-	Rs.25 Lakhs	Rs.3500/-
Sum Insured	Benefit Limit															
Rs. 1 / 2 Lakhs	Rs.500/-															
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Rs.7.5 / 10 Lakhs	Rs.2500/-															
Rs.15/20 Lakhs	Rs.3000/-															
Rs.25 Lakhs	Rs.3500/-															

4. DEFINITIONS

The terms defined below and at other junctures in the Policy Wording have the meanings ascribed to them wherever they appear in the Policy and where appropriate, references to the singular include references to the plural; references to the male include the female and references to any statutory enactment include subsequent changes to the same:

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

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2. Acquired Immune Deficiency Syndrome (AIDS) means the meaning assigned to it by the World Health Organization and shall include Human Immune deficiency Virus (HIV), Encephalopathy (dementia) HIV Wasting Syndrome and ARC (AIDS Related Condition).

3. AYUSH Treatment refers to the medical and / or hospitalisation treatments given under 'Ayurveda, Unani, Siddha and Homeopathy systems'.

4. Age means completed years on Your last birthday as per the English Calendar regardless of the actual time of birth, at the time of commencement of Policy Period.

5. Alternative treatments are forms of treatments other than treatment "Allopathy" or "modern medicine" and includes Ayurveda, Unani, Sidha, and Homeopathy in the Indian context.

6. Cashless service/facility means a service/ facility extended by the Company 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 Company to the extent pre-authorization approved.

7. Claims Team means the Claims administration team within Chola MS General Insurance Company.

8. Commencement Date means the commencement date of this Policy as specified in the Policy Schedule.

9. Condition Precedent means a policy term or condition upon which the Insurer's liability under the policy is conditional upon.

10. Congenital Anomaly means a condition which is present since birth, 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.

11. Co-Payment means a cost sharing requirement under a health insurance policy that provides that the policyholder/insured will bear a specified percentage of the admissible claim amount. A co-payment does not reduce the sum insured.

12. Cumulative Bonus means any increase or addition in the Sum Insured granted by the insurer without an associated increase in premium.

13. Day Care Centre means any institution established for day care treatment of illness and/or injuries or a medical setup with a hospital and which has been registered with the local authorities, wherever applicable, and is under the supervision of a registered and qualified medical practitioner AND must comply with all minimum criterion as under-

- has qualified nursing staff under its employment;
- has qualified medical practitioner/s in charge;

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- 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

14. Day care treatment means medical treatment and/or surgical procedure which is

- a. undertaken under general or local anaesthesia in a hospital / day care centre in less than 24 hours because of technological advancement and
- b. which would have otherwise required Hospitalisation of more than 24 hours

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

15. Dental treatment means a treatment related to teeth or structures supporting teeth including examinations, fillings (where appropriate), crowns, extractions and surgery.

16. Dependents means only the family members / extended family members listed below, who is related to Primary Insured or proposer.

- Your legally married Spouse as long as he or she continues to be married to you
- Your natural or legally adopted Children.
- Your natural parents or parents that have legally adopted you
- Parents in Laws as long as your spouse continues to be married to you and
- Siblings

17. Diagnosis means the identification of a disease/illness/medical condition made by a Medical Practitioner supported by clinical, radiological and histological, histo-pathological and laboratory evidence and also surgical evidence wherever applicable, acceptable to us.

18. Diagnostic Test means investigations such as X-ray or blood tests to find the cause of Your symptoms and medical condition.

19. Disclosure to information norm: The Policy shall be void and all premium paid thereon shall be forfeited to the Company, in the event of misrepresentation, mis-description or non-disclosure of any material fact.

20. Domiciliary Hospitalisation means medical treatment for an illness/disease/injury which in the normal course would require care and treatment at a *hospital* but is actually taken while confined at home under any of the following circumstances:

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

21. Emergency Care means management for an illness or injury which results in symptoms which occur suddenly and unexpectedly, and requires immediate care by a Medical Practitioner to prevent death or serious long term impairment of the Insured Person's health.

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22. Endorsement means written evidence of change to the insurance Policy including but not limited to increase or decrease in the policy period, extent and nature of the cover agreed by the Company in writing.

23. Excluded hospital means any hospital which is excluded from the hospital list of the company, due to fraud or moral hazard or misrepresentation indulged by the hospital.

24. Floater Sum Insured means the Sum Insured as specified in the Schedule of the policy and is available for any one or all members of the family who have been mentioned as Insured Persons in the Policy Schedule for one or more claims during the period of Insurance.

25. 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 *preexisting diseases*. Coverage is not available for the period for which no premium is received.

26. 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 in-patient beds in towns having a population of less than 10,00,000 and at least 15 in-patient beds in all other places;
- has qualified medical practitioner(s) in charge round the clock;
- has a fully equipped operation theatre of its own where surgical procedures are carried out;
- maintains daily records of patients and makes these accessible to the insurance company's authorized personnel

27. Hospitalisation means admission in a Hospital for a minimum period of 24 consecutive 'In-patient Care' hours except for specified procedures/ treatments, where such admission could be for a period of less than 24 consecutive hours.

28. Identification or ID card means the card issued to You by us.

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

- a. **Acute condition** 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** is defined as a disease, illness, or injury that has one or more of the following characteristics:—it needs ongoing or long-term monitoring through consultations, examinations, check-ups, and / or tests—it needs ongoing or long-term control or relief of symptoms— it requires rehabilitation for the patient or for the patient to be specially trained to cope with it—it continues indefinitely—it recurs or is likely to recur.

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- 30. Inception Date** means the commencement date of the coverage under this Policy as specified in the Policy Schedule.
- 31. 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.
- 32. In Patient Care** means treatment for which the insured person has to stay in a hospital for more than 24 hours for a covered event.
- 33. Intensive Care Unit** means an identified section, ward or wing of a hospital which is under the constant supervision of a dedicated medical practitioner(s), and which is specially equipped for the continuous monitoring and treatment of patients who are in a critical condition, or require life support facilities and where the level of care and supervision is considerably more sophisticated and intensive than in the ordinary and other wards.
- 34. ICU Charges** (Intensive Care Unit) charges means the amount charged by a Hospital towards ICU expenses which shall include the expenses for ICU bed, general medical support services provided to any ICU patient including monitoring devices, critical care nursing and intensivist charges.
- 35. Medical Advice** means any consultation or advice from a Medical Practitioner including the issuance of any prescription or follow-up prescription.
- 36. 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.
- 37. 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 its scope and jurisdiction of license.
The registered Practitioner should not be the insured or close family members of the insured. For the purpose of this definition, close family members would mean and include the Insured person's Spouse, children (including adopted and step children), Parents, brother, sister, father in law, mother in law, sister in law, brother in law, son in law, daughter in law, uncle, aunt, grandfather, grandmother, grandson, granddaughter, nephew, and niece.
- 38. Medically necessary Treatment** means any treatment, tests, medication, or stay in hospital or part of a stay in hospital which
- is required for the medical management of the illness or injury suffered by Insured;
 - must not exceed the level of care necessary to provide safe, adequate and appropriate medical care in scope, duration, or intensity;
 - must have been prescribed by a medical practitioner;

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- d. must conform to the professional standards widely accepted in international medical practice or by the medical community in India.

39. Membership Number means an identification number of every insured person for our In-house Claims administration team. Membership number will be mentioned in the health card provided to each insured person.

40. Mental Illness means a substantial disorder of thinking, mood, perception, orientation or memory that grossly impairs judgment, behaviour, capacity to recognise reality or ability to meet the ordinary demands of life, but does not include mental retardation which is a condition of arrested or incomplete development of mind of a person, specially characterised by subnormality of intelligence.

41. 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.

42. Network Provider/ Hospital means Hospitals or health care providers enlisted by an insurer, TPA or jointly by an Insurer and TPA to provide medical services to an insured by a cashless facility. The list is available with the insurer and subject to amendment from time to time.

43. New Born Baby means baby born during the Policy Period and is aged upto 90 days.

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

45. Notification of claim means the process of intimating a claim to the insurer or TPA through any of the recognized modes of communication.

46. 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.

47. Organ Donor means any person in accordance with The Transplantation of Human Organs Act, 1994 (amended) and other applicable laws and rules and who donates any of his/her internal organ to the Insured Person subsequent to medical confirmation.

48. Policy period means the period between the commencement date and earlier of

- a. The Expiry Date specified in the Policy Schedule
- b. The date of cancellation of this Policy by either Policyholder or Insurer in accordance with General Condition (6.26) below.

49. Policy Year means a period of twelve months beginning from the Policy Period Start Date and ending on the last day of such twelve month period. For the purpose of subsequent years, "Policy Year" shall mean a period of twelve months

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beginning from the end of the previous Policy Year and lapsing on the last day of such twelve-month period, till the Policy Period End Date, as specified in the Policy Schedule.

50. Policy Schedule means that portion of the Policy which sets out Your personal details, the type and plan of insurance cover in force, the Policy duration and sum insured etc. Any Annexure or Endorsement to the Schedule shall also be a part of the Schedule.

51. 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.

52. Post-Hospitalisation 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 Hospitalisation was required, and
- b. The Inpatient Hospitalisation claim for such Hospitalisation is admissible by the Insurance Company

53. Pre-Hospitalisation Medical Expenses means medical expenses incurred during pre-defined number of days preceding the Hospitalisation of the Insured Person, provided that

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

54. 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
- 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 or its reinstatement.
- c) A condition for which any symptoms and or signs if presented and have resulted within three months of the issuance of the policy in a diagnostic illness or medical condition

55. Proposal Form: The form in which the details of the insured person are obtained for a Health Insurance Policy. This also includes information obtained over phone or on the internet and stored on any electronic media and forms basis of issuance of the policy

56. Proposer means the person who has signed in the proposal form and named in the Policy Schedule. He may or may not be insured under the policy

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

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58. 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.

59. 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.

60. Room Rent means the amount charged by a hospital towards Room and Boarding expenses and shall include the associated medical expenses.

61. Schedule of Benefits means the table of benefits, with the limit of Sum Insured under each benefit, that will be paid by us as per the plan opted by you.

62. Sum Insured means the amount shown in the policy schedule which shall be our maximum liability under section 3.1 of the policy. In relation to individual policy it is our maximum liability for each Insured Person for any and all benefits claimed for during the Annual Period (i.e., per annum for multi year tenure) within the policy period and in relation to a Family Floater it is our maximum liability for any and all claims made by You and all of Your Dependents during the Annual Period (i.e., per annum for multi year tenure) within the Policy Period.

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

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

65. Waiting period refers to the period during which we shall not be liable to make any payment for any claim for treatment. This is not applicable if caused directly due to an accident during the policy period.

5. WAITING PERIODS & EXCLUSIONS

a. Waiting Periods:

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 of continuous coverage after the date of inception of the first policy with insurer.
- 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.

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- d) Coverage under the policy after the expiry of 36 months for any pre-existing disease is subject to the same being declared at the time of application and accepted by Insurer.

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 first 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.
- 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 are as below
 - a. Congenital Internal Anomaly
 - b. Treatment of diseases on ears/ tonsils /adenoids /paranasal sinuses / Deviated Nasal Septum
 - c. Cataract
 - d. Benign Prostatic Hypertrophy
 - e. Myomectomy, Hysterectomy unless because of malignancy
 - f. All types of Hernia
 - g. Hydrocele
 - h. Varicose Veins and Varicose Ulcers
 - i. Rheumatism and arthritis of any kind
 - j. Stones in the Urinary and Biliary Systems
 - k. Any type of benign Cyst/ Nodules/ Polyps/ Tumours/ Breast Lumps unless malignant
 - l. Intervertebral Disc Prolapse, and Degenerative Disc / vertebral Disorders
 - m. Dilatation and curettage (D&C)
 - n. Joint replacement Surgery unless because of accident
 - o. ENT disorders & Surgery
 - p. Spondylosis / Spondylitis and other Degenerative Disc Disorders
 - q. Ligament, Tendon and Meniscal tear
 - r. Genetic Disorders

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.

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- c) The within referred waiting period is made applicable to the enhanced sum insured in the event of granting higher sum insured subsequently.

b. Exclusions

The policy does not cover any losses caused directly due to the following:

1. 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.

2. Rest Cure, rehabilitation and respite care – code – Excl05:

- a) Expenses related to any admission primarily for enforced bed rest and not for receiving treatment. This also includes:
 - i. 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.
 - ii. Any services for people who are terminally ill to address physical, social, emotional and spiritual needs.

3. Obesity/Weight Control: Code – Excl06: Expenses related to the surgical treatment of obesity that does not fulfil all the below conditions:

- 1) Surgery to be conducted is upon the advice of the Doctor
- 2) The surgery/Procedure conducted should be supported by clinical protocols
- 3) The member has to be 18 years of age or older and
- 4) Body Mass Index (BMI);
 - a) Greater than or equal to 40 or
 - b) Greater than or equal to 35 in conjunction with any of the following severe co-morbidities following failure of less invasive methods of weight loss:
 - i. Obesity-related cardiomyopathy
 - ii. Coronary heart disease
 - iii. Severe sleep Apnea
 - iv. Uncontrolled Type2 Diabetes

4. Change-of-Gender treatments: Expenses related to any treatment, including surgical management, to change characteristics of the body to those of the opposite sex. **Code – Excl07**

5. Cosmetic or plastic Surgery: 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. **Code – Excl08**

6. Hazardous or Adventure sports: 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. **Code – Excl09**

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7. **Breach of law:** Expenses for treatment directly arising from or consequent upon any Insured Person committing or attempting to commit a breach of law with criminal intent. **Code – Excl 10**
8. Treatment for Alcoholism, drug or substance abuse or any addictive condition and consequences thereof. **Excl12**
9. 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**
10. 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 hospitalisation claim or day care procedure. **Code – Excl14**
11. **Refractive Error:** Expenses related to the treatment for correction of eye sight due to refractive. **Code – Excl15**
12. **Unproven Treatments:** 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. **Code – Excl16**
13. **Birth control, Sterility and Infertility: Code – Excl17:** Expenses related to Birth Control, Sterility and infertility. This includes:
 - (i) Any type of contraception, sterilization
 - (ii) Assisted Reproduction services including artificial insemination and advanced reproductive technologies such as IVF, ZIFT, GIFT, ICSI
 - (iii) Gestational Surrogacy
 - (iv) Reversal of sterilization
14. **Maternity: Code – Excl18:**
 - i. Medical treatment expenses traceable to childbirth (including complicated deliveries and caesarean sections incurred during hospitalisation) except ectopic pregnancy;
 - ii. Expenses towards miscarriage (unless due to an accident) and lawful medical termination of pregnancy during the policy period.
15. War or any act of war, invasion, acts of foreign enemies, hostilities whether war be declared or not, civil war, revolution, insurrection, mutiny, martial law.
16. intentional self-injury or attempted suicide whether sane or insane.
17. All expenses caused by ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
18. Any travel or transportation costs or expenses excluding ambulance charges.
19. Circumcisions (unless necessitated by illness or injury and forming part of treatment).
20. Vaccination or inoculation unless forming a part of post-animal bite treatment.
21. Sexually transmitted disease or illness.
22. Durable medical equipment (including but not limited to wheelchairs, crutches, artificial limbs and the like), (namely that equipment used externally from the human body which can withstand repeated use; is not designed to be disposable; is used to serve a medical purpose; is generally not useful in the absence of a Illness or Injury and is usable outside of a Hospital) unless required for the treatment of Illness or Accidental Bodily Injury.
23. Any external congenital diseases, defects or anomalies.

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24. Expenses incurred for any dental treatment or surgery of a corrective, cosmetic or aesthetic nature unless it requires hospitalisation and is carried out under general anaesthesia and is necessitated by Illness or Accidental Bodily Injury.
25. Any expenses incurred towards hearing aids, eyeglasses or contact lenses.
26. Independent personal comfort and convenience items or services which are non-medical in nature and are charged separately unless they form part of the room rent.
27. Treatment rendered by a Medical Practitioner which is outside his discipline or the discipline for which he is licensed; treatments rendered by a Medical Practitioner who shares the same residence as an Insured Person or who is a member of the Insured Person's family like spouse, daughter, son, father, mother, father in law, mother in law & siblings.
28. Yoga and Naturopathy are excluded.
29. Claims arising out of the treatment / operation undertaken to cure impotence or to improve potency.
30. Non medical Expenses incurred during Hospitalisation. The list of such Non medical Expenses is placed at Annexure2.

6. GENERAL CONDITIONS

I. CONDITIONS PRECEDENT TO THE CONTRACT

1. Observance of Terms & Conditions

It is a condition precedent to our liability that the insured person shall comply in all respects with the terms and conditions of this Policy in so far as they require anything to be done or complied with by You or Your dependent.

2. Change of Address / Contact details

It is in the Insured person's interest to intimate us if there is any change in residential address and phone numbers.

3. Misdescription

In the event of misrepresentation, mis-description or non-disclosure of any material fact by the Insured person(s), the policy shall be void and all premium paid hereon shall be forfeited to the Company and no claim shall be payable under the policy.

4. Cost of Pre Policy Health Check up

- Pre-acceptance Medical Check up for the proposed customers will be arranged by our Designated Service Provider on Cashless basis.
- No cost will be collected from the Customers towards the same.
- In case after undergoing the Pre Policy Health Check up, the Proposal gets rejected by us or Insured decides not to take the policy, the expenses incurred by the Insurer for the purpose of Pre Policy Health Check up may be deducted from the Insured's premium and the balance premium would be refunded.

5. Premium Payment

a. Premium Payment Modes available under the policy:

The proposer shall have the following options to pay the premium:

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1. Single Premium payment prior to commencement of cover
or
2. Payment of premium on Monthly, Quarterly, Half-Yearly and Annual modes

This option shall be made at the time of proposing for insurance and the opted mode will be shown on the policy schedule.

Mode of Premium payment can be changed only at the time of renewal.

b. Specific Conditions applicable to other than single premium payment mode:

1. This mode is applicable for One, Two and Three year policy Terms.
2. In the event of proposer opting for other than single payment mode, the premium payable for the first 3 Months from the date of commencement of cover has to be paid upfront by way of Cheque/Direct Debit mode in favour of "Cholamandalam MS General Insurance Company Limited" and Debit Mandate to be submitted for the balance premium applicable for the policy period.
3. The premium should be paid on or before the due date as opted and specified in the Policy Schedule and not later than the grace period mentioned below. We condone this delay and continue the policy with continuity benefits:

Premium Payment mode	Grace Period from due date for premium payment
Monthly	15 days
Quarterly	30 days
Half-Yearly	30 days
Annual	30 days

4. The policy will be in force during the grace period and any claim arising during the grace period will be payable subject to policy terms and conditions.
5. In the event of two successive premium payment defaults, the policy will terminate effective from the original payment due date. The premium paid hereon shall be forfeited to the Company. Thereafter the insured can only avail a fresh policy with all applicable waiting periods.
6. In case the premium is received after the grace period expiry and before subsequent premium payment due date, the policy stands revived with continuity benefits.
7. Any premium payment received after the Grace Period and before subsequent premium due date will be accepted by Us subject to an additional amount of Rs.500/- towards administrative charges.
8. No refund/paid up will be payable on cancellation of the policy by the Insured during the premium default period.
9. Due date for premium payments and payment mode chosen will be as shown in the Policy Schedule.

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10. The following conditions will apply in the event of claims under the policy (notwithstanding any terms contrary elsewhere in the policy):
- In case of any hospitalisation claim, an amount equivalent to the balance of the premium payable in the policy year (balance premium for the policy year in case of a long-term policy) would be recoverable from the admissible claim amount payable in respect of the Insured Person in case of Individual Policy or in respect of the family in case of Family floater policy.
 - If the claim amount is less than the balance premium payable, then no claims will be payable till the applicable premium is recovered.

6. Free Look Period

The Insured shall be allowed a period of 15 days from the date of receipt of this policy to review the terms and conditions of the policy and to return the same if not acceptable.

The Insured can return the policy within 15 days of its receipt if he/she is not satisfied with its coverage or terms and conditions. In such a case the policy will be cancelled from date of cancellation request received at Insurer's office provided no claim is reported and considered. Refund of premium would be after retaining charges towards medical tests, stamp duty charges and pro-rata premium from the risk start date till date of cancellation.

7. Underwriting Loading

Risk loading may be applied on premium payable (excluding taxes and cess) based on the details of the Insured Persons, including the health status, habits and lifestyle, past medical records, declarations on the Proposal Form and results of the Pre-Policy medical check-up. The maximum risk loading for an individual shall not exceed 100%.

These loadings are applicable from commencement date of policy including subsequent renewal(s). A specific exclusion may be applied on a medical condition/disease depending on the medical test done based on the Proposed Insured person's medical history and declarations as part of special conditions on the Policy.

These loadings may only be applied if the proposal is accepted with the declared illness/ with the deviated value of medical test report, at the time of underwriting and only if the proposed policyholder accepts these loadings being applied for the underlying illness/condition at the time of underwriting.

8. Moratorium Period

After completion of eight continuous years under this policy no look back would 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 eight continuous years would be applicable from date of enhancement of sums insured only on the enhanced limits. After the expiry of Moratorium Period no claim under this policy shall be contestable except for proven fraud and permanent exclusions specified in the policy contract. The policies would however be subject to all limits, sublimits, co-payments as per the policy.

II. CONDITIONS APPLICABLE DURING THE CONTRACT

9. Excluded Providers: Code-Excl11

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Expenses incurred towards treatment in any hospital or by any Medical Practitioner or any other provider specifically excluded by the Insurer and disclosed in its website/notified to the policyholders are not admissible. However, in case of life threatening situations following an accident, expenses upto the stage of stabilization are payable but not the complete claim.

10. Notification

- a. Any and all notices and declarations for the attention of the Insurer shall be in writing and shall be delivered to the Insurer's address as specified in the Policy Schedule.
- b. Any and all notices and declarations for the attention of any or all of the insured Persons shall be in writing and shall be sent to the Policyholder's address as specified in the Policy Schedule.

11. Transfer

Transferring of interest in this Policy to anyone else is not allowed.

12. Nomination

The Insured person is entitled to nominate the person/ persons to whom the money secured by the Policy shall be paid in the event of his death as per the provisions of S.39 of the Insurance Act, 1938. In case the nominee is a minor, the Policyholder can appoint a person who will receive the money secured by the policy in the event of the Policyholder's death during the minority of the nominee.

The details of nomination will be acknowledged by the Company in the Policy issued by the Company. The Policyholder is entitled to cancel or withdraw the nomination at any time and the Company upon request shall make the necessary endorsement in the Policy.

13. Fraud

If the Insured and or his/her dependent shall:

- a. Make or advance any claim knowing the same to be false or fraudulent in amount or otherwise, and/or
- b. Permit another to use his ID Card or use another's ID Card
- c. Do/ omit to act in manner abetting fraud against Us,

this Policy shall be void in relation to that Insured Person. All claims or payments due shall be forfeited and all payments made by us shall be repaid in full by the policyholder/s who shall be jointly and severally liable for the same.

14. Governing Law

The construction, interpretation and meaning of the provisions of this Policy shall be determined in accordance with Indian law. The section headings of this Policy are descriptive only and do not form part of this Policy for the purpose of its construction or interpretation.

15. Entire Contract

The Policy constitutes the complete contract of insurance. Only the Insurer may alter the terms and conditions of this Policy. Any alteration that may be made by the Insurer shall be evidenced by a duly signed and sealed endorsement on the Policy.

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16. Multiple Policies

If the insured is covered under two or more policies during a period from one or more insurers to indemnify treatment costs and the claim is within the limits and terms of the Insurance Policy, then the Insured shall have the right to require a settlement of his claim in terms of any of his policies. In such cases the company may settle the claim in excess of deductible as stated in the **Policy Schedule**.

If the amount to be claimed exceeds the sum insured under the policy after considering the deductibles or co-pay (if applicable), the insured shall have the right to choose the insurers from whom he/she wants to claim the balance amount. In such cases the respective insurers shall indemnify the hospitalisation costs in accordance with the terms and conditions of the chosen policy.

The Insured having multiple policies shall also have the right to prefer claims from other policy/policies for the amounts disallowed under the earlier chosen policy / policies, even if the sum insured is not exhausted. Then the Insurer(s) shall settle the claim subject to the terms and conditions of the other policy / policies so chosen.

This clause is not applicable for Renewal Benefit 3.3 of the Policy.

17. Territorial Limits

The Insurer's liability to make any payment towards illness or accidental injury shall be to make payment within India and in Indian Rupees only for medical services or procedures rendered in or undertaken within India.

18. Assignment

The policy can be assigned subject to applicable laws.

III. CONDITIONS WHEN A CLAIM ARISES

19. Claim Procedure

If You happen to suffer Accidental Bodily Injury or is diagnosed with an Illness which gives rise to or may give rise to a claim, then it is a condition precedent to our liability that You shall immediately:

- a. Give us notice of the claim irrespective of notice provided to any other insurer for the same illness in case you are holding multiple insurance policies.
- b. Expeditiously give or arrange for us to be provided with any and all information and documentation in respect of the claim and/or our liability for it that may be requested by the us
- c. In case of Cashless admission in Network Hospital, pre-authorisation has to be obtained 72 hours prior to the date of planned admission and within 48 hours of an emergency admission.
- d. In case of admission in Non Network Hospital, claim intimation has to be given to us in writing or mail or phone within seven days from the date of hospitalization/injury/death.

a. Procedure for Cashless claims: Obtain our pre-authorisation for any medical treatment in any of our network hospitals. Insured can view or download the updated Hospital Network from the Company's website www.cholainsurance.com. In

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case of planned admission, pre-authorisation has to be obtained 72 hours prior to the date of admission and within 48 hours of an emergency admission. Pre-authorisation request shall, if we are satisfied as to the validity of the claim, specify:

1. the treatment authorised;
2. the place at which it has been authorised, and
3. Any other conditions applicable to either.

b. Procedure for submission of Reimbursement Claims

1. Upon Hospitalisation, the insured Person or his/her dependents shall provide us with fully particularised details of the quantum of any claim to be reimbursed and any and all other information and documentation in respect of the claim and/or our liability for it sought by our In-House Claims team at the earliest possible opportunity not exceeding 30 days from date of discharge.

2. We shall be under no obligation to pay or arrange to make payment for any claim until and unless it is satisfied as to the validity and quantum of Your claim.

3. The Insured shall obtain and furnish to the Company all copy of bills, receipts and any other documentation upon which a claim is based. `Except in cases where a fraud is suspected, ordinarily no document not listed in the policy terms and conditions shall be deemed 'necessary'. The expenses towards doctors' fees for any additional medical examination required by us, at the time of claim shall be borne by us.

4. We shall only make payment (unless already paid direct to the service provider/hospital) to You or your Nominee.

5. Insured hereby acknowledge and agree that the payment of any claim by or on behalf of us shall not constitute on the part of us any guarantee or assurance as to the quality or effectiveness of any medical treatment obtained by You, it being agreed and recognised by You that we are not in any way responsible or liable for the availability or quality of any service (medical or otherwise) rendered by any institution (including a Network Hospital) whether pre-authorised or not.

6. Following documents are to be submitted for processing of the claim:

- Claim Form duly filled and signed by patient/You.
- Original Discharge summary in the hospital letter head with the seal and sign of the doctor with complete details of diagnosis, treatment given, treatment advised etc
- Original Main bill from the hospital with cost wise break up.
- Original payment receipt (Receipt should have Serial No)
- Original investigation reports (such as X Ray, Lab Reports, Scan reports etc) – These are required for supporting the ailment, hence all reports taken prior / at the time or after the hospitalization are required.
- All pharmacy bills should be accompanied with relevant prescriptions. Bills should contain date and patient name. If pharmacy is charged in the Main Hospital bill, then proper itemized break up of those medicines should be obtained from the hospital.
- Implant stickers or invoice where ever applicable
- In case of Road traffic accident (RTA), copy of FIR and/or Medico legal Certificate (MLC) would be required.
- Proof of identity and residence of the beneficiary for claims exceeding Rs 1 Lakh

CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED

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E: customercare@cholams.murugappa.com; website: www.cholainsurance.com

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Compassionate Travel Benefit

1. Documents as stated above and
2. Original ticket issued by common carrier for travelling from the place of residence to the place where the insured is hospitalised.

c. Claim Settlement:

- We shall settle claims, including its rejection, within thirty days of the receipt of last 'necessary' document.
- In case of delay in the payment, the Company shall be liable to pay penal interest at a rate which is 2% above the Bank rate prevalent at the beginning of the financial year in which the claim is reviewed.
 - There is no TPA tie –up envisaged for this product. Any arrangement in future will be disclosed in the Policy to the Policyholders.

Chola MS customer support operates 24 /7 basis and the contact details are as followed for any queries / grievances:

Toll Free Phone No : **1800-208-5544**

Toll Free FAX No : **1800-425 -22 00** (For Cashless Request)

E-Mail : help@cholams.murugappa.com

Address of Chola MS Health Claims Office:

Cholamandalam MS General Insurance Company Limited

Chola MS HELP – Health Claims Department

New No.319, Old No.154, Shaw Wallace Building,

2nd Floor, Thambu Chetty Street, Parry's Corner,

Chennai - 600001

Customer Care Toll Free No: 1800-208-5544

E-Mail: help@cholams.murugappa.com

20. Delay in intimation of claim

It is essential and imperative that any loss or claim under the policy has to be intimated within the timelines to us strictly as per the policy conditions to enable us to appoint investigator for loss assessment. This will enable us to render prompt service by way of quick and fair settlement of claim, which is our primary motto. Any genuine delay, beyond Your control will definitely not be a sole cause for rejection of the claim. However any undue delay which could have otherwise been avoided at Your end and especially if the delay has hindered conducting investigation on time to make proper assessment, to mitigate further loss, if any may not only delay the claim settlement but also may result in claim getting rejected on merits.

21. Authority to Obtain Records

The insured must procure and cooperate with us in procuring any medical records and information from the hospital relating to the treatment for which claim has been lodged. If required, the Insured Person should give consent to us to obtain Medical records / opinion from the Hospital directly relating to the treatment for which claim has been made.

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If required the Insured / Insured Person must agree to be examined by a Medical Practitioner of Company's choice at our expense.

22. Any one illness / relapse period

If the hospitalization is continuous and the illness relapses within 45 days from the date of last consultation with the Hospital/Nursing Home where treatment was taken will be treated as same illness.

IV. CONDITIONS FOR RENEWAL OF THE CONTRACT

23. Renewal of Policy

- a. We agree to renew your policy unless on grounds of moral hazard, misrepresentation, fraud or non-cooperation by the Insured.
- b. This policy can be renewed for a period of 12 / 24 / 36 months subject to payment of premium prior to expiry of the policy and not later than 30 days grace period posts the expiry of the policy. We condone the delay and renew the policy with continuity benefits. However, no coverage shall be available during the grace period of 30 days.
- c. The claims if any occurring during the period of break in insurance shall not be payable under the renewed policy.
- d. Sum Insured can be enhanced only at the time of renewal subject to reported claim status and health condition of the insured. If you decide to increase the sum insured at the time of renewal, the Sum Insured revision is subject to written application and our acceptance. The coverage for the increased sum insured shall be as if a new policy is issued for the additional sum insured. The additional Sum Insured will be available subject to 30 days, 2 years and 3 years waiting periods as per waiting periods 5.a.i, 5.a.ii and 5.a.iii above.
- e. The company reserves its rights to vary the premium from time to time subject to approval of IRDA.
- f. In case the policy was purchased through any bank or such Institution selling insurance on our behalf the policy can be renewed through the same channel or directly in case the said channel is discontinued at the time of renewal. Insured shall not stand to lose any benefit in case of such direct renewals for which otherwise the Insured is entitled to.
- g. If the insured was covered under a group policy with us and the cover is terminated due to the insured ceasing to be a member of the group then the insured can take a fresh Individual / Family policy without any break in policy period or with break not exceeding 30 days grace period of such termination of cover to avail the continuity benefit which would accrue as if the Insured was covered by the original policy.
- h. When an insured Person is added to this Policy either by way of endorsement or at the time of renewal the pre-existing disease clause, exclusion and waiting periods will be applicable to that insured person considering such policy period as the first policy with us.
- i. This product may be withdrawn from the market by informing the Authority giving details of the product and the reasons for withdrawal. We will intimate the Insured person in writing about such withdrawal atleast three months prior to the renewal date. The Insured person will have the option to purchase another policy with similar covers if available with the company. This will be subject to portability conditions laid down by IRDA.
- j. Any revision or modification in a policy subject to the approval from the Authority shall be notified to each policy holder at least three months prior to the date when such revision or modification comes into effect. The notice shall set out the reasons for such revision or modification.

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k. Maximum Renewal age for dependent children is 26 years. On renewal after completion of 26 years, such Insured Person will have the option to migrate to any separate health insurance policy, with continuity benefits.

24. Portability

On renewal from any other Indian insurer's Individual / Family floater indemnity health insurance policy with similar type of cover with same Sum insured, Continuation of benefits would be ensured for the following.

a. **30 days Waiting Period:** A waiting period of 30 days would be considered to have been served if You were insured continuously and without interruption for at least 1 year under another Indian insurer's individual health / Family Health insurance policy for the reimbursement of medical costs for inpatient treatment in a hospital.

b. **2 Yrs waiting period** on specific diseases would be considered to have been served if You were insured continuously and without interruption for at least 2 years under another Indian insurer's individual health / Family Health insurance policy for the reimbursement of medical costs for inpatient treatment in a hospital. In case you insured for 1 year in the previous policy, above specific diseases would be covered after completion of 1 year of Insurance with us.

c. **Pre-Existing diseases** will be covered in the policy if You were insured continuously and without interruption for at least 3 years under another Indian insurer's individual health / Family Health insurance policy for the reimbursement of medical costs for inpatient treatment in a hospital.

In case of a difference in Sum insured between old policy and new policy, it would be treated as in point no 6.21.d above.

25. Migration

1. Migration of health insurance policy shall be subject to IRDAI (Health Insurance) Regulations, 2016 as amended from time to time

2. The Insured covered under this policy shall be provided an option of migration at the explicit option exercised by the policyholder subject to applicable underwriting guidelines;

a. to an individual health insurance policy or a family floater policy, or;

b. to a group health insurance policy, if the member complies with the norms relating to the health insurance coverage under the concerned group insurance policy

3. The Insured covered under an indemnity based group health insurance policy shall be provided an option of migration at the time of exit from group or in the event of modification of the group policy (including the revision in the premium rates) or withdrawal of the group policy subject to applicable underwriting guidelines:

a. to an individual health insurance policy or a family floater policy.

4. Migration shall be applicable to the extent of the sum insured under the previous policy and the cumulative bonus, if any, acquired from the previous policies.

5. Only the unexpired/residual waiting period not exceeding the applicable waiting period of the previous policy with respect to pre-existing diseases and time bound exclusions shall be applicable on migration under the new policy.

6. Policy holder desirous of migrating his/her policy shall be allowed to apply to the insurance company to migrate the policy along with all members of the family, if any, atleast 30 days before the premium renewal date of his/her existing policy.

26. Cancellation of cover

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This policy may be cancelled by us on account of misrepresentation, fraud, and non-disclosure of material facts or non-cooperation of the insured by giving 15 days written notice delivered to, or mailed to the Insured persons' last address as shown in the records. The Policy shall be void in case of misrepresentation, fraud or non-disclosure of material facts and all premium paid hereon shall be forfeited to the Company and no claim shall be payable under the policy. Upon cancellation of the policy by us on account of non-cooperation, the insured shall be entitled to refund of pro-rata premium for the unexpired portion of the policy on the date of cancellation except for those Insured Person(s) for whom a claim has been paid or is payable in the current policy.

The insured person may also cancel the policy at any time in which event, the company shall be entitled to retain premium at Short Period Scale for the expired portion on the date of cancellation. Any excess premium available with us after adjustment at Short Period Scale as provided herein below shall be refunded to the Insured provided no claim has been made under the policy.

Minimum premium of Rs.250/-per policy will be retained by us towards administrative charges.

1 Yr Policy Term		2 Yrs Policy Term		3 Yrs Policy Term	
Month	Premium Retained	Month	Premium Retained	Month	Premium Retained
1	8%	1	4%	1	3%
2	17%	2	8%	2	6%
3	25%	3	13%	3	8%
4	33%	4	17%	4	11%
5	42%	5	21%	5	14%
6	50%	6	25%	6	17%
7	58%	7	29%	7	19%
8	67%	8	33%	8	22%
9	75%	9	38%	9	25%
10	83%	10	42%	10	28%
11	92%	11	46%	11	31%
12	100%	12	50%	12	33%
		13	54%	13	36%
		14	58%	14	39%
		15	63%	15	42%
		16	67%	16	44%
		17	71%	17	47%
		18	75%	18	50%
		19	79%	19	53%
		20	83%	20	56%
		21	88%	21	58%
		22	92%	22	61%

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	23	96%	23	64%
	24	100%	24	67%
			25	69%
			26	72%
			27	75%
			28	78%
			29	81%
			30	83%
			31	86%
			32	89%
			33	92%
			34	94%
			35	97%
			36	100%

In case of deletion of member during the policy period for other than Single Premium payment mode, the company shall be entitled to retain premium at Short Period Scale for the expired portion on the date of cancellation. Any excess premium available with us after adjustment at Short Period Scale from the Total Premium payable for the policy period shall be refunded to the Insured provided no claim has been made under the policy.

Upon the Cancellation or non-renewal of this Policy, all ID cards shall immediately be returned to us at the Insured person's expense. The Proposer and all insured Persons agree to hold and keep us harmless against any and all costs, expenses, liabilities and claims arising in respect of the actual or alleged use or misuse of such ID Cards prior to their return.

27. Arbitration

- a. Any dispute or difference between the Insurer and the Insured Person or the Policyholder will be resolved in accordance with Arbitration & Conciliation Act 1996 or any modification or amendment of it. The arbitration proceedings shall be conducted in the English language.
- b. It is agreed as a condition precedent to any right of action or suit on this Policy that a final arbitration award shall be first obtained.
- c. If this arbitration clause is held to be invalid in whole or in part, then all disputes shall be referred to the exclusive jurisdiction of Chennai Courts.

28. Automatic Termination

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This **policy** shall terminate immediately on the earlier of the following events irrespective of the expiry date mentioned in the **policy schedule**

- Upon the demise of the covered person, in which case the **Company** will refund premium calculated on pro-rata basis for the unexpired period subject there being no claim under the policy.
- Upon exhaustion of the Sum Insured. However this will not affect the renewal for the subsequent period.

29. Disclaimer

It is also hereby further expressly agreed and declared that if we shall disclaim liability to You for any claim hereunder and such claim shall not within 12 calendar months from the date of such disclaimer have been made the subject matter of a suit in a Court of law or pending reference before Ombudsman, then the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder.

7. GRIEVANCES REDRESSAL MECHANISM**Mechanism for Grievance Redressal:-**

As an esteemed customer of our **Company**, the **Insured** can contact us to register complaint/ grievance, if any, including servicing of policy, claims etc. with regard to the **insurance policy** issued. The contact details of our office are given below for Your reference.

If any Grievances / issues on Health insurance related claims pertaining to Senior Citizens, Insured can register the complaint / grievance in 'Senior Citizen Channel' which shall be processed on Fast Track Basis by dedicated personnel.

Cholamandalam MS General Insurance Company Limited**Customer services**

Address : H.O: Dare House 2nd floor, No 2 N.S.C. Bose Road, Chennai 600 001.

Toll free : 1800 208 5544

SMS : "CHOLA" to 56677* (premium SMS charges apply)

E-MAIL : customercare@cholams.murugappa.comWEBSITE : www.cholainsurance.com

If You have not received any reply from us within 3 days from the date of the lodgement of complaint or if You are not satisfied with the reply of the Company, you can contact the IRDA Grievance Call Centre at the toll free no. 155255 or email at complaints@irda.gov.in for registering the grievance or the nearest Insurance Ombudsman, whose addresses are mentioned below:

Areas of Jurisdiction	Office of the Insurance Ombudsman
Gujarat, UT of Dadra and Nagar Haveli, Daman and Diu	Office of the Insurance Ombudsman, 2 nd floor, Ambica House, Near C.U. Shah College, 5, Navyug Colony, Ashram Road, Ahmedabad – 380014 Tel.: 079-27546150/27546139, Fax: 079-27546142, Email: bimalokpal.ahmedabad@ecoi.co.in

CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITEDRegistered Office: 2nd Floor, "DARE House", 2, N.S.C. Bose Road, Chennai – 600 001.

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Karnataka	Office of the Insurance Ombudsman, Jeevansoudha Building, PID No.57-27-N-19, Ground Floor, 19/19, 24 th Main Road, JP Nagar, 1 st Phase, Bengaluru 560078. Tel.: 080-26652048/26652049, Email: bimalokpal.bengaluru@ecoi.co.in
Madhya Pradesh and Chhattisgarh	Office of the Insurance Ombudsman, Janakvihar Complex, 2 nd Floor, 6, Malviya Nagar, Opp. Airtel Office, Near New Market, Bhopal – 462003. Tel.: 0755-2769201/2769202, Fax.: 0755-2769203, Email.: bimalokpal.bhopal@ecoi.co.in
Odisha	Office of the Insurance Ombudsman, 62, Foresh Partk, Bhubhaneshwar – 750009. Tel.: 0674-2596461/2586455. Fax.: 0674-2596429. Email.: bimalokpal.bhubaneswar@ecoi.co.in
Punjab, Haryana, Himachal Pradesh, Jammu and Kashmir, UT of Chandigarh	Office of the Insurance Ombudsman, S.C.O. No.101, 102 & 103, 2 nd Floor, Batra Building, Sector 17-D, Chandigarh – 160017. Tel.: 0172-2706196/2706468. Fax.: 0172-2708274, Email.: bimalokpal.chandigarh@ecoi.co.in
Tamilnadu, UT-Pondicherry Town and Karaikal (which are part of UT of Pondicherry)	Office of the Insurance Ombudsman, Fatima Akhtar Court, 4 th Floor, 453, Anna Salai, Teynampet, Chennai 600 018. Tel. 044 – 24333668/24335284. Fax. 044-24333664, Email.: bimalokpal.chennai@ecoi.co.in
Delhi	Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110002. Tel. 011-23239633/23237532, Fax.011-23230858, Email.: bimalokpal.delhi@ecoi.co.in
Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura	Office of the Insurance Ombudsman, JeevanNivesh, 5 th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati – 781001 (ASSAM). Tel.: 0361-2132204/2132205, Fax.: 0361-2732937, Email.: bimalokpal.guwahati@ecoi.co.in
Andhra Pradesh, Telangana and UT of Yanam-a part of the UT of Pondicherry	Office of the Insurance Ombudsman, 6-2-46, 1 st Floor, "Moin court", Lane Opp., Saleem Function Palace, A.C. Guards, Lakdi-Ka-Pool, Hyderabad – 500004. Tel.: 040-65504123/23312122, Fax.: 040-23376599, Email.: bimalokpal.hyderabad@ecoi.co.in
Rajasthan	Office of the Insurance Ombudsman, JeevanNidhi – II Bldg, Gr. Floor, Bhawani Singh Marg, Jaipur – 302005. Tel.: 0141-2740363, Email.: Bimalokpal.jaipur@ecoi.co.in
Kerala, UT of (a) Lakshadweep, (b) Mahe-a part of UT of Pondicherry	Office of the Insurance Ombudsman, 2 nd Floor, Pulinat Bldg., Opp. Cohin Shipyard, M. G. Road, Ernakulam – 682015, Tel.: 0484-2358759/2359338, Fax.: 0484-2359336, Email.: bimalokpal.ernakulam@ecoi.co.in

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West Bengal, UT of Andaman and Nicobar Islands, Sikkim	Office of the Insurance Ombudsman, Hindustan Bldg, Annexe, 4 th Floor, 4, C.R. Avenue, Kolkata – 700072. Tel. 033-22124339/22124340. Fax. 033-22124341, Email.: bimalokpal.kolkata@ecoi.co.in
Districts of Uttar Pradesh, Laitpur, 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, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar	Office of the Insurance Ombudsman, 6 th Floor, Jeevanbhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow – 226001. Tel.: 0522-2231330/2231331. Fax.: 0522-2331310. Email: bimalokpal.lucknow@ecoi.co.in
Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane	Office of the Insurance Ombudsman, 3 rd Floor, Jeevanseva Annexe, S.V. Road, Santacruz (W), Mumbai – 400054. Tel.: 022-26106552/26106960. Fax: 022-26106052. Email: bimalokpal.mumbai@ecoi.co.in
State of Uttaranchal and the following districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Baudam, Bulandshehar, Etah, Kanooj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautambodhanagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur,	Office of the Insurance Ombudsman, Bhagwansahai Palace, 4 th floor, Main Road, Naya Bans, Sector 15, Distt: gautambhuddh Nagar, U.P – 201301. Tel.: 0120-2514250/2514251/2514253. Email.: bimalokpal.noida@ecoi.co.in
Bihar, Jharkhand	Office of the Insurance Ombudsman, 1 st Floor, Kalpana Arcade Building, Bazar Samiti Road, Bahadurpur, Patna 800006, Email: bimalokpal.patna@ecoi.co.in
Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region	Office of the Insurance Ombudsman, JeevanDarshan Bldg, 3 rd floor, C.T.S. No.s 195 to198, N.C. Kelkar Road, Narayan Peth, Pune-411030 Tel: 020-32341320, Email: bimalokpal.pune@ecoi.co.in

FLEXI HEALTH

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Policy Wordings

Annexure 1 (attached to and forming part of policy wordings)

LIST OF DAY CARE PROCEDURES

Kindly note that the procedures mentioned below are only illustrative and not exhaustive. Any other Medical treatment or surgical procedure which is undertaken under general or local anaesthesia and which require admission in a Hospital/Day Care Centre, where hospital stay is less than 24 hours due to technological advancement only, shall also be considered as Day care procedures for the purpose of indemnity under this policy.

Treatment normally taken on an OPD basis will not be considered under day care procedure/surgery

SI. No.	DENTAL AND ENT RELATED
1	SPLINTING OF AVULSED TEETH
2	SUTURING LACERATED LIP
3	SUTURING ORAL MUCOSA
4	ORAL BIOPSY IN CASE OF ABNORMAL TISSUE PRESENTATION
5	FNAC
6	SMEAR FROM ORAL CAVITY
7	MYRINGOGOMY WITH GROMMET INSERTION
8	TYMPANOPLASTY (CLOUSE OF AN EARDRUM PERFORATION/RECONSTRUCTION OF THE AUDITORY OSSICLES)
9	REMOVAL OF A TYMPANIC DRAIN
10	KERATOSIS REMOVAL UNDER GA
11	OPERATIONS ON THE TURBINATES (NASAL CONCHA)
12	REMOVAL OF KERATOSIS OBTURBANS
13	STAEDOTOMY TO TREAT VARIOUS LESIONS IN MIDDLE EAR
14	REVISION OF A STAPEDECTOMY
15	OTHER OPERATIONS ON THE AUDITORY OSSICLES
16	MYRINGOPLASTY (POST-AURA/ENDAURAL APPROACH AS WELL AS SIMPLE TYPE-I TYMPANOPLASTY)
17	FENESTRATIO NON THE INNER EAR
18	REVISION OF A FENESTRATION OF THE INNER EAR
19	PALATOPLASTY
20	TRANSORAL INCISION AND DRAINAGE OF A PHARYNGEAL ABSCESS
21	TONSILLECTOMY WITHOUT ADENOIDECTOMY
22	TONSILLECTOMY WITH ADENOIDECTOMY
23	EXCISION AND DESTRUCTION OF A LINGUAL TONSIL
24	REVISION OF A TYMPANOPLASTY
25	OTHER MICROSURGICAL OPERATION ON THE MIDDLE EAR

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Policy Wordings

26	INCISION OF THE MASTOID PROCESS AND MIDDLE EAR
27	MASTOIDECTOMY
28	RECONSTRUCTION OF THE MIDDLE EAR
29	OTHER EXCISIONS OF THE MIDDLE AND INNER EAR
30	INCISION (OPENING) AND DESTRUCTION (ELIMINATION) OF THE INNER EAR
31	OTHER OPERATIONS ON THE MIDDLE AND INNER EAR
32	EXCISION AND DESTRUCTION OF DISEASED TISSUE OF THE NOSE
33	OTHER OPERATIONS ON THE NOSE
34	NASAL SINUS ASPIRATION
35	FOREIGN BODY REMOVAL FROM NOSE
36	OTHER OPERATION ON THE TONSILS AND ADENOIDS
37	ADENOIDECTOMY
38	LABYRINTHECTOMY FOR SEVERE VERTIGO
39	STAPEDECTOMY UNDER GA
40	STAPEDECTOMY UNDER LA
41	TYMPANOPLASTY (TYPE IV)
42	ENDOLYMPHATIC SAC SURGERY FOR MENIERE'S DISEASE
43	TURBINECTOMY
44	ENDOSCOPIC STAPEDECTOMY
45	INCISION AND DRAINAGE OF PERICHONDritis
46	SEPTOPLASTY
47	VESTIBULAR NERVE SECTION
48	THYROPLASTY TYPE I
49	PSEUDOCYST OF THE PINNA EXCISION
50	INCISION AND DRAINAGE-HAEMATOMA AURICLE
51	TYMPANOPLASTY (TYPE II)
52	REDUCTION OF FRACTURE OF NASAL BONE
53	THYROPLASTY TYPE II
54	TRACHEOSTOMY
55	EXCISION OF ANGIOMA SEPTUM
56	TURBINOPLASTY
57	INCISION & DRAINAGE OF RETROPHARYNGEAL ABSCESS
58	UVULOPALATOPHARYNGOPLASTY
59	ADENOIDECTOMY WITH GROMMET INSERTION
60	ADENOIDECTOMY WITHOUT GROMMET INSERTION

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61	VOCAL CORD LATERALISATION PROCEDURE
62	INCISION & DRAINAGE OF PARA PHARYNGEAL ABSCESS
63	TRACHEOPLASTY
GASTROENTEROLOGY RELATED	
64	CHOLECYSTECTOMY AND CHOLEDOCHO-JEJUNOSTOMY/DUODENOSTOMY/GASTROSTOMY/EXPLORATION COOMON BILE DUCT
65	ESOPHAGOSCOPY, GASTROSCOPY, DUODENOSCOPY WITH POLYPECTOMY/REMOVAL OF FOREIGN BODY/DIATHERMY OF BLEEDING LESIONS
66	PANCREATIC PSEUDOCYST EUS&DRAINAGE
67	RF ABLATION FOR BARRET'S OESOPHAGUS
68	ERCP AND PAPILOTOMY
69	ESOPHAGOSCOPE AND SCLEROSANT INJECTION
70	EUS+SUBMUCOSAL RESECTION
71	CONSTRUCTION OF GASTROSTOMY TUBE
72	EUS+ASPIRATION RESECTION
73	SMALL BOWEL ENDOSCOPY (THERAPEUTIC)
74	COLONOSCOPY LESION REMOVAL
75	ERCP
76	COLONOSCOPY STENTING OF STRICTURE
77	PERCUTANEOUS ENDOSCOPIC GASTROSTOMY
78	EUS AND PANCREATIC PSEUDO CYST DRAINAGE
79	ERCP AND CHOLEDOCHOSCOPY
80	PROCTOSIGMOIDOSCOPY VOLVULUS DETORSION
81	ERCP AND SPHINCTEROTOMY
82	ESOPHAGEAL STENT PLACEMENT
83	ERCP+PLACEMENT OF BILIARY STENTS
84	SIGMOIDOSCOPY W/STENT
85	EUS+COELIAC NODE BIOPSY
86	UGI SCOPY AND INJECTION OF ADRENALINE, SCLEROSANTS
87	BLEEDING ULCERS
GENERAL SURGERY RELATED	
88	INCISION OF A PILONIDAL SINUS/ABSCESS
89	FISSURE IN ANOSHPHINCTEROTOMY
90	SURGICAL TREATENT OF A VARICOCELE AND A HYDROCELE OF THE SPERMATIC CORD
91	ORCHIDOPEXY

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Policy Wordings

92	ABDOMINAL EXPLORATION IN CRYPTORCHIDISM
93	SURGICAL TREATMENT OF ANAL FISTULAS
94	DIVISION OF THE ANAL SPHINCTER (SPHINCTEROTOMY)
95	APIDIDYMECTOMY
96	INCISION OF THE BREAST ABSCESS
97	OPERATIONS ON THE NIPPLE
98	EXCISION OF SINGLE BREAST LUMP
99	INCISION AND EXCISION OF TISSUE IN THE PERIANAL REGION
100	SURGICAL TREATMENT OF HEMORRHOIDS
101	OTHER OPERATIONS ON THE ANUS
102	ULTRASOUND GUIDED ASPIRATIONS
103	SCLEROTHERAPY, ETC
104	LAPAROTOMY FOR GRADING LYMPHOMA WITH SPLENECTOMY/LIVER/LYMPH NODE BIOPSY
105	THERAPEUTIC LAPAROSCOPY WITH LASER
106	APPENDICECTOMY WITH/WITHOUT DRAINAGE
107	INFECTED KELOID EXCISION
108	AXILLARY LYMPHADENECTOMY
109	WOUND DEBRIDEMENT AND COVER
110	ABSCESS-DECOMPRESSION
111	CERVICAL LYMPHADENECTOMY
112	INFECTED SEBACEOUS CYST
113	INGUINAL LYMPHADENECTOMY
114	INCISION AND DRAINAGE OF ABSCESS
115	SUTURING OF LACERATIONS
116	SCALP SUTURING
117	INFECTED LIPOMA EXCISION
118	MAXIMAL ANAL DILATION
119	PILES
120	INJECTION SCLEROTHERAPY
121	PILES BANDING
122	LIVER ABSCESS-CATHETER DRAINAGE
123	FISSURE IN ANO-FISSURECTOMY
124	FIBROADENOMA BREAST EXCISION
125	OESOPHAGEAL VARICES SCLEROTHERAPY
126	ERCP-PANCREATIC DUCT STONE REMOVAL

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127	PERIANAL ABSCESS I&D
128	PERIANAL HEMATOMA EVACUATION
129	UGI SCOPY AND POLYPECTOMY OESOPHAGUS
130	BREAST ABSCESS I&D
131	FEEDING GASTROSTOMY
132	OESOPHAGOSCOPY AND BIOPSY OF GROWTH OESOPHAGUS
133	ERCP-BILEDUCT STONE REMOVAL
134	ILEOSTOMY CLOSURE
135	COLONOSCOPY
136	POLYPECTOMY COLON
137	SPLENIC ABSCESES LAPROSCOPIC DRAINAGE
138	UGISCOPY AND POLYPECTOMY STOMACH
139	RIGID OESOPHAGAOSCOPY FOR REMOVAL
140	FEEDING JEJUNOSTOMY
141	COLOSTOMY
142	ILEOSTOMY
143	COLOSTOMY CLOSURE
144	SUBMANDIBULAR SALIVARY DUCT STONE REMOVAL
145	PNEUMATIC REDUCTION OF INTUSSUSCEPTION
146	VARICOSE VEINS LEGS-INJECTION SCELROTHERAPY
147	RIGID OESOPHAGOSCOPY FOR PLUMMER VINSON SYNDROME
148	PANCREATIC PSEUDOCYSTS ENDOSCOPIC DRAINAGE
149	ZADEK'S NAIL BED EXCISION
150	SUBCUTANEOUS MASTECTOMY
151	EXCISIOIN OF RANULA UNDER GA
152	RIGID OESOPHAGAOSCOPY FOR DILATION OF BENIGN STRICTURES
153	EVERSION OF SAC
154	UNILATERAL
155	ILATERAL
156	LORD'S PLICATION
157	JABOULAY'S PROCEDURE
158	SCROTOPLATY
159	CIRCUMCISION FOR TRAUMA
160	MEATOPLASTY
161	INTERSPHINCTERIC ABSCESS INCISION AND DRAINAGE

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162	PSOAS ABSCESS INCISION AND DRAINAGE
163	THYROID ABSCESS INCISION AND DRAINAGE
164	TIPS PROCEDURE FOR PORTAL HYPERTENSION
165	ESOPHAGEAL GROWTH STENT
166	PAIR PROCEDURE OF HYDATID CYST LIVER
167	TRU CUT LIVER BIOPSY
168	PHOTODYNAMIC THERAPY OR ESOPHAGEAL TUMOUR AND LUNG TUMOUR
169	EXCISION OF CERVICAL RIB
170	LAPAROSCOPIC REDUCTION OF INTUSSUSCEPTION
171	MICRODOCHECTOMY BREAST
172	SURGERY FOR FRACTURE PENIS
173	SENTINEL NODE BIOPSY
174	PARASTOMAL HERNIA
175	REVISION COLOSTIMY
176	PROLAPSED COLOSTOMY-CORRECTION
177	TESTICULAR BIOPSY
178	LAPAROSCOPIC CARIOMYOMOTMY (HELLERS)
179	SENTINEL NODE BIOPSY MALIGNANT MELANOMA
180	LAPAROSCOPIC PYLOROMYOTOMY (RAMSTEDT)
181	INSERT NON-TUNNEL CV CATH
182	INSERT PICC CATH (PERIPHERALLY INSERTED CENTRAL CATHETER)
183	REPLACE PICC CATH (PERIPHERALLY INSERTED CENTRAL CATHETER)
184	INSERTION CATHETER INTRA ANTERIOR
185	INSERTION OF PORTACATH
	GYNECOLOGY RELATED
186	OPERATIONS ON BARTHOLIN'S GLANDS (CYST)
187	INCISION OF THE OVARY
188	INSUFFLATIONS OF THE FALLOPIAN TUBE
189	OTHER OPERATIONS ON THE FALLOPIAN TUBE
190	DILATION OF THE CERVICAL CANAL
191	CONSIATION OF TE UTERINE CERVIX
192	THERAPEUTIC CURETTAGE WITH COLPOSCOPY/BIOPSY/DIATHERMY/CRYOSURGERY
193	LASER THERAPY OF CERVIX FOR VARIOUS LESIONS OF UTERUS
194	OTHER OPERATIONS ON THE UTERINE CERVIX
195	INCISION OF THE UTERUS (HYSTERECTOMY)

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196	LOCAL EXCISION AND DESTRUCTION OF DISEASED TISSUE OF THE VAGINA AND THE POUCH OF DOUGLAS
197	INCISION OF VAGINA
198	INCISION OF VULVA
199	CULDOTOMY
200	SALPINGO-OOPHORECTOMY VIA LAPAROTOMY
201	ENDOSCOPIC POLYPECTOMY
202	HYSTEROSCOPIC REMOVAL MYOMA
203	D&C
204	HYSTEROSCOPIC RESECTION OF SEPTUM
205	THERMAL CAUTERISATION OF CERVIX
206	MIRENA INSERTION
207	HYSTEROSCOPIC ADHESIOLYSIS
208	LEEP
209	CRYOCAUTERISATION OF CERVIX
210	POLYPECTOMY ENDOMETRIUM
211	HYSTEROSCOPIC RESECTION OF FIBROID
212	LLETZ
213	CONIZATION
214	POLYPECTOMY CERVIX
215	HYSTEROSCOPIC RESECTION OF ENDOMETRIAL POLYP
216	VULVAL WART EXCISION
217	LAPAROSCOPIC PARAOVARIAN CYST EXCISION
218	UTERINE ARTERY EMBOLIZATION
219	LAPAROSCOPIC CYSTECOMY
220	HYMENECTOMY (IMPERFORATE HYMEN)
221	ENDOMETRIAL ABLATION
222	VAGINAL WALL CYST EXCISION
223	VULVAL CYST EXCISION
224	LAPAROSCOPIC PARATUBAL CYST EXCISION
225	REPAIR OF VAGINA (VAGINAL ATRESIA)
226	HYSTEROSCOPY, REMOVAL OF MYOMA
227	TURBT
228	URETEROCOELE REPAIR-CONGENITAL INTERNAL
229	VAGINAL MESH FOR POP
230	LAPROSCOPIC MYOMECTOMY

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231	SURGERY FOR SUJ
232	REPAIR RECTO-VAGINAL FISTULA
233	PELVIC FLOOR REPAIR (EXCLUDING FISTULA REPAIR)
234	URS+LL
235	LAPAROSCOPIC OOPHORECTOMY
236	NORMAL VAGINAL DELIVERY AND VARIANTS
NEUROLOGY RELATED	
237	FACIAL, NERVE PHYSIOTHERAPY
238	NERVE BIOPSY
239	MUSCLE BIOPSY
240	EPIDURAL STEROID INJECTION
241	GLYCEROL RHIZOTOMY
242	SPINAL CORD STIMULATION
243	MOTOR CORTEX STIMULATION
244	STEREOTACTIC RADIOSURGERY
245	PERCUTANEOUS CORDOTOMY
246	INTRATHECAL BACLOFEN THERAPY
247	ENTRAPMENT NEUROPATHY RELEASE
248	DIAGNOSTIC CEREBRAL ANGIOGRAPHY
249	VP SHUNT
250	VENTRICULOATRIAL SHUNT
ONCOLOGY RELATED	
251	RADIOTHERAPY FOR CANCER
252	CANCER CHEMOTHERAPY
253	IV PUSH CHEMOTHERAPY
254	HBI-HEMIBODY RATIO THERPY
255	INFUSIONAL TARGETED THERAPY
256	SRT-STEREOTACTIC ARC THERAPY
257	SC ADMINISTRATION OF GROWTH FACTORS
258	CONTINUOUS INFUSIONAL CHEMOTHERAPY
259	INFUSIONAL CHEMOTHERAPY
260	CCRT-CONCURRENT CHEMO+RT
261	2D RADIOTHERAPY
262	3D CONFORMAL RADIOTHERAPY
263	IGRT-IMAGE GUIDED RADIOTHERAPY

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264	IMRT-STEP&SHOOT
265	INFUSIONAL BISPHOSPHONATES
266	IMRT-DMLC
267	ROTATIONAL ARC THERAPY
268	TELE GAMMA THERAPY
269	FSRT-FRACTIONATED SRT
270	VIMAT-VOLUMETRIC MODULATED ARC THERAPY
271	SBRT-STEREOTACTIC BODY RADIOTHERAPY
272	X-KNIFE SRS
273	GAMMAKNIFE SRS
274	TBI-TOTAL BODY RADIOTHERAPY
275	INTRALUMINAL BRACHYTHERAPY
276	ELECTRON THERAPY
277	TSET-TOTAL ELECTRON SKIN THERAPY
278	EXTRACORPOREAL IRRADIATION OF BLOOD PRODUCTS
279	TELECOBALT THERAPY
280	TELECESIUM THERAPY
281	EXTERNAL MOULD BRACHYTHERAPY
282	INTERSTITINAL BRACHYTHERAPY
283	INTRACAVITY BRACHYTHERAPY
284	3D BRACHYTHERAPYIMPLANT BRACHYTHERAPY
285	IMPLANT BRACHYTHERAPY
286	INTRAVESICAL BRACHYTHERAPY
287	ADJUVANT RADIOTHERAPY
288	AFTERLOADING CATHETER BRACHYTHERAPY
289	CONDITIONING RADIOTHERAPY FOR BMT
290	EXTRACORPOREAL IRRADIATION TO THE HOMOLOGOUS BONE GRAFTS
291	RADICAL CHEMOTHERAPY
292	NEOADJUVANT RADIOTHERAPY
293	LDR BRACHYTHERAPY
294	PALLIATIVE RADIOTHERAPY
295	RADICAL RADIOTHERAPY
296	PALLIATIVE CHEMOTHERAPY
297	TEMPLATE BRACHYTHERAPY
298	ENOADJUVANT CHEMOTHERAPY

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299	ADJUVANT CHEMOTHERAPY
300	INDUCTION CHEMOTHERAPY
301	CONSOLIDATION CHEMOTHERAPY
302	MAINTENANCE CHEMOTHERAPY
303	HDR BRACHYTHERAPY
OPERATIONS ON THE SALIVARY GLANDS & SALIVARY DUCTS	
304	INCISION AND LANCING OF A SALIVARY GLAND AND A SALIVARY DUCT
305	EXCISION OF DISEASED TISSUE OF A SALIVARY GLAND AND A SALIVARY DUCT
306	RESECTION OF A SALIVARY GLAND
307	RECONSTRUCTION OF A SALIVARY GLAND AND A SALIVARY DUCT
308	OTHER OPERATIONS ON THE SALIVARY GLANDS AND SALIVARY DUCTS
OPERATIONS ON THE SKIN & SUBCUTANEOUS TISSUES	
309	OTHER INCISIONS OF THE SKIN AND SUBCUTANEOUS TISSUES
310	SURGICAL WOUND TOILET (WOUND DEBRIDEMENT) AND REMOVAL OF DISEASED TISSUE OF THE SKIN AND SUBCUTANEOUS TISSUES
311	LOCAL EXCISION OF DISEASED TISSUE OF THE SKIN AND SUBCUTANEOUS TISSUES
312	OTHER EXCISIONS OF THE SKIN AND SUBCUTANEOUS TISSUES
313	SIMPLE RESTORATION OF SURFACE CONTINUITY OF THE SKIN AND SUBCUTANEOUS TISSUES
314	FREE SKIN TRANSPLANTATION, DONOR SITE
315	FREE SKIN TRANSPLANTATION, RECIPIENT SITE
316	REVISION OF SKIN PLASTY
317	OTHER RESTORATION AND RECONSTRUCTION OF THE SKIN AND SUBCUTANEOUS TISSUES
318	CHEMOSURGERY TO THE SKIN
319	DESTRUCTION OF DISEASED TISSUE IN THE SKIN AND SUBCUTANEOUS TISSUES
320	RECONSTRUCTION OF DEFORMITY/DEFECT IN NAIL BED
321	EXCISION OF BURSITIS
322	TENNIS ELBOW RELEASE
OPERATIONS ON THE TONGUE	
323	INCISION, EXCISION AND DESTRUCTION OF DISEASED TISSUE OF THE TONGUE
324	PARTIAL GLOSSECTOMY
325	GLOSSECTOMY
326	RECONSTRUCTION OF THE TONGUE
327	OTHER OPERATIONS ON THE TONGUE
OPHTHALMOLOGY RELATED	
328	SURGERY FOR CATARACT

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329	INCISION OF TEAR GLANDS
330	OTHER OPERATIONS ON THE TEAR DUCTS
331	INCISION OF DISEASED EYELIDS
332	EXCISION AND DESTRUCTION OF DISEASED TISSUE OF THE EYELID
333	OPERATIONS ON THE CANTHUS AND EPICANTHUS
334	CORRECTIVE SURGERY FOR ENTROPION AND ECTROPION
335	CORRECTIVE SURGERY FOR BLEPHAROPTOSIS
336	REMOVAL OF A FOREIGN BODY FROM THE CONJUNCTIVA
337	REMOVAL OF A FOREIGN BODY FROM THE CORNEA
338	INCISION OF THE CORNEA
339	OPERATIONS FOR PTERYGIUM
340	OTHER OPERATIONS ON THE CORNEA
341	REMOVAL OF A FOREIGN BODY FROM THE LENS OF THE EYE
342	REMOVAL OF A FOREIGN BODY FROM THE POSTERIOR CHAMBER OF THE EYE
343	REMOVAL OF A FOREIGN BODY FROM THE ORBIT AND EYEBALL
344	CORRECTION OF EYELID PTOSIS BY LEVATOR PALPEBRAE SUPERIORIS RESECTION (BILATERAL)
345	CORRECTION OF EYELID PTOSIS BY FASCIA LATA GRAFT (BILATERAL)
346	DIATHERMY/CRYOTHERAPY TO TREAT RETINAL TEAR
347	ANTERIOR CHAMBER PARACENTESIS/CYCLODIATHERMY/CYCLOCRYOTHERAPY/GONIOTOMY/TRABECULOTOMY AND FILTERING AND ALLIED OPERATIONS TO TREAT GLAUCOMA
348	ENUCLEATION OF EYE WITHOUT IMPLANT
349	DACRYOCYSTORHINOSTOMY FOR VARIOUS LESIONS OF LACRIMAL GLAND
350	LASER PHOTOCOAGULATION TO TREAT RETINAL TEAR
351	BIOPSY OF TEAR GLAND
352	TREATMENT OF RETINAL LESION
	ORTHOPEDICS RELATED
353	SURGERY FOR MENISCUS TEAR
354	INCISION ON BONE, SEPTIC AND ASEPTIC
355	CLOSED REDUCTION ON FRACTURE, LUXATION OR EPIPHYSEOLYSIS WITH OSTEOSYNTHESIS
356	SUTURE AND OTHER OPERATIONS ON TENDONS AND TENDON SHEATH
357	REDUCTION OF DISLOCATION UNDER GA
358	ARTHROSCOPIC KNEE ASPIRATION
359	SURGERY FOR LIGAMENT TEAR
360	SURGERY FOR HEMOARTHROSIS/PYOARTHROSIS

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361	REMOVAL OF FRACTURE PINS/NAILS
362	REMOVAL OF METAL WIRE
363	CLOSED REDUCTION ON FRACTURE, LUXATION
364	REDUCTION OF DISLOCATION UNDER GA
365	EPIPHYSEOLYSIS WITH OSTEOSYNTHESIS
366	EXCISION OF VARIOIUS LESIONS IN COCCYX
367	ARTHROSCOPIC REPAIR OF ACL TEAR KNEE
368	CLOSED REDUCTION OF MINOR FRACTURES
369	ARTHROSCOPIC REPAIR OF PCL TEAR KNEE
370	TENDON SHORTENING
371	ARTHROSCOPIC MENISCECTOMY-KNEE
372	TREATMENT OF CLAVICLE DISLOCATION
373	HAEMARTHROSIS KNEE-LAVAGE
374	ABSCESS KNEE JOINT DRAINAGE
375	CARPAL TUNNEL RELEASE
376	CLOSED REDUCTION OF MINOR DISLOCATION
377	REPAIR OF KNEE CAP TENDON
378	ORIF WITH K WIRE FIXATION-SMALL BONES
379	RELEASE OF MIDFOOT JOINT
380	ORIF WITH PLATING-SMALL LONG BONES
381	IMPLANT REMOVAL MINOR
382	K WIRE REMOVAL
383	POP APPLICATION
384	CLOSED REDUCTION AND EXTERNAL FIXATION
385	ARTHROTOMY HIP JOINT
386	SYME'S AMPUTATION
387	ARTHROPLASTY
388	PARTIAL REMOVAL OF RIB
389	TREATMENT OF SESAMOID BONE FRACTURE
390	SHOULDER ARTHROSCOPY/SURGERY
391	ELBOW ARTHROSCOPY
392	AMPUTATION OF METACARPAL BONE
393	RELEASE OF THUMB CONTRACTGURE
394	INCISION OF FOOT FASCIA
395	CALCENUM SPUR HYDROCORT INJECTION

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396	GANGLION WRIST HYALASE INJECTION
397	PARTIAL REMOVAL OF METATARSAL
398	REPAIR/GRAFT OF FOOT TENSION
399	REVISION/REMOVAL OF KNEE CAP
400	AMPUTATION FOLLOW-UP SURGERY
401	EXPLORATION OF ANKE JOINT
402	REMOVE/GRAFT LEG BONE LESION
403	REPAIR/GRAFT ACHILLES TENDON
404	REMOVE OF TISSUE EXPANDER
405	BIOPSY ELBOW JOINT LINING
406	REMOVAL OF WRIST PROSTHESIS
407	BIOPSY FINGER JOINT LINING
408	TENDON LENGTHENING
409	TREATMENT OF SHOULDER DISLOCATION
410	LENGTHENING OF HAND TENDON
411	REMOVAL OF ELBOW BURSA
412	FIXATION OF KNEE JOINT
413	TREATMENT OF FOOT DISLOCATION
414	SUREGERY OF BUNION
415	INTRA ARTICULAR STERIOD INJECTION
416	TENDON TRANSFER PROCEDURE
417	REMOVAL OF KNEE CAP BURSA
418	TREATMENT OF FRACTURE OF ULNA
419	TREATMENT OF SCAPULA FRACTURE
420	REMOVAL OF TUMOR OF ARM/ELBOW UNDER RA/GA
421	REPAIR OF RUPTURED TENDON
422	DECOMPRESS FOREARM SPACE
423	REVISION OF NECT MUSCLE (TORTICOLLIS RELEASE)
424	LENGTHENING OF THIGH TENDONS
425	TREATMENT FRACTURE OF RADIUS & ULNA
426	REPAIR OF KNEE JOING
	CARDIOLOGY RELATED
427	CORONARY ANGIOGRAM
	OTHER OPEARATIONS ON THE MOUTH & FACE
428	EXTERNAL INCISION AND DRAINAGE IN THE REGION OF THE MOUTH, JAW AND FACE

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429	INCISION OF THE HARD AND SOFT PALATE
430	EXCISION AND DESTRUCTION OF DISEASED HARD AND SOFT PALATE
431	INCISION, EXCISION AND DESTRUCTION IN THE MOUTH
432	OTHER OPERATIONS IN THE MOUTH
PEDIATRIC SURGERY RELATED	
433	EXCISION OF FISTULA IN ANO
434	EXCISION JUVENILE POLYPS RECTUM
435	VAGINOPLASTY
436	DILATATION OF ACCIDENTAL CAUSTIC STRICTURE OESOPHAGEAL
437	PRESACRAL TERA TOMAS EXCISION
438	REMOVAL OF VESICAL STONE
439	EXICISON SIGMOID POLYP
440	STERNOMASTOID TENOTOMY
441	INFANTILE HYPERTROPHIC PYLORIC STENOSIS PYLOROMYOTOMY
442	EXCISION OF SOFT TISSUE RHABDOMYOSARCOMA
443	MEDIASTINAL LYMPH NODE BIOPSY
444	HIGH ORCHIDECTOMY FOR TESTIS TUMOURS
445	EXCISION OF CERVICAL TERATOMA
446	RECTAL MYOMECTOMY
447	RECATAL PROLAPSE (DELORME'S PROCEDURE)
448	DETORSION OF TORSION TESTIS
449	EUA+BIOPSY MULTIPLE FISTULA IN ANO
450	CYSTIC HYGROMA-INJECTION TREATMENT
PLASTIC SURGERY RELATED	
451	CONSTRUCTION SKIN PEDICLE FLAP
452	GLUETEAL PRESSURE ULCER-EXCISION
453	MUSCLE-SKIN GRAFT, LEG
454	REMOVAL OF BONE FOR GRAFT
455	MUSCLE-SKIN GRAFT DUCT FISTULA
456	REMOVAL CARTILAGE GRAFT
457	MYOCUTAEIOUS FLAP
458	FBRO MYOCUTANEOUS FLAP
459	BREAST RECONSTRUCTION SURGERY AFTER MASTECTOMY
460	SLING OPERATION FOR FACIAL PALSY
461	SPLIT SKIN FRAFTING UNDER RA

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462	WOLFE SKIN GRAFT
463	PLASTIC SURGERY TO THE FLOOR OF THE MOUTH UNDER GA
	THORACIC SURGERY RELATED
464	THORACOSCOPY AND LUNG BIOPSY
465	EXCISION OF CERVICAL SYMPATHETIC CHAIN THORACOSCOPIC
466	LASER ABLATION OF BARRETT'S OESOPHAGUS
467	PLEURODESIS
468	THORACOSCOPY AND PLEURAL BIOPSY
469	EBUS+BIOPSY
470	THORACOSCOPY LIGATION THORACIC DUCT
471	THORACOSCOPY ASSISTED EMPYAEME DRAINAGE
	UROLOGY RELATED
472	HAEMODIALYSIS
473	LITHOTRIPSY/NEPHORLITHOTOMY FOR RENAL CALCULUS
474	EXCISION OF RENAL CYST
475	DRAINAGE OF PYONEPHROSIS/PERINEPHRIC ABSCESS
476	INCISION OF THE PROSTATE
477	TRANSURETHRAL EXCISION AND DESTRUCTION OF PROSTATE TISSUE
478	TRANSURETHRAL AND PERCUTANEOUS DESTRUCTION OF PROSTATE TISSUE
479	OPEN SURGICAL EXCISION AND DESTRUCTION OF PROSTATE TISSUE
480	RADICAL PROSTATOVESICULECTOMY
481	OTHER EXCISION AND DESTRUCTION OF PROSTATE TISSUE
482	OPERATION ON THE SEMINAL VESICLES
483	INCISION AND EXCISION OF PERIPROSTATIC TISSUE
484	OTHER OPEATIONS ON THE PROSTATE
485	INCISION OF THE SCROTUM AND TUNICA VAGINALS TESTIS
486	OPERATION ON A TESTICULAR HYDROCELE
487	EXCISION AND DESTRUCTION OF DISEASED SCROTAL TISSUE
488	OTHER OPERATIONS ON THE SCROTUM AND TUNICA VAGINALIS TESTIS
489	INCISION OF THE TESTES
490	EXCISION AND DESTRUCTION OF DISEASED TISSUE OF THE TESTES
491	UNILATERAL ORCHIDECTOMY
492	BILATERAL ORCHIDECTOMY
493	SURGICAL REPOSITIONING OF AN ABDOMINAL TESTIS
494	RECONSTRUCTION OF THE TESTIS

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495	IMPLANTATION EXCHANGE AND REMOVAL OF A TESTICULAR PROSTHESIS
496	OTHER OPERATIONS ON THE TESTIS
497	EXCISION IN THE AREA OF THE EPIDIDYMIS
498	OPERATIONS ON THE FORESKIN
499	LOCAL EXCISION AND DESTRUCTION OF DISEASED TISSUE OF THE PENIS
500	AMPUTATION OF THE PENIS
501	OTHER OPERATIONS ON THE PENIS
502	CYSTOSCOPICAL REMOVAL OF STONES
503	CATHETERISATION OF BLADDER
504	LITHOTRIPSY
505	BIOPSY OF TEMPORAL ARTERY FOR VARIOUS LESIONS
506	EXTERNAL ARTERIO-VEIN SHUNT
507	AV FISTULA-WRIST
508	URSL WITH STENTING
509	URSL WITH LITHOTRIPSY
510	CYSTOSCOPIC LITHOLAPAXY
511	ESWAL
512	BLADDER NECK INCISION
513	CYSTOSCOPY & BIOPSY
514	CYSTOSCOPY AND REMOVAL OF POLYP
515	SUPRAPUBIC CYSTOSTOMY
516	PERCUTANEOUS NEPHROSTOMY
517	CYSTOSCOPY AND SLING PROCEDURE
518	TUNA-PROSTATE
519	EXCISION OF URETHRAL DIVERTICULUM
520	REMOVAL OF URETHRAL STONE
521	EXCISION OF URETHRAL PROLAPSE
522	MEGA-URETER RECONSTRUCTION
523	KIDNEY RENOSCOPY AND BIOPSY
524	URETER ENDOSCOPY AND TREATMENT
525	VESICO URETERIC REFLUX CORRECTION
526	SURGERY FOR PELVIC URETERIC JUNCTION OBSTRUCTION
527	ANDERSON HYNES OPERATION
528	KIDNEY ENDOSCOPY AND BIOPSY
529	PARAHIMOSIS SURGERY

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530	INJURY PREPUCE-CIRCUMCISION
531	FRENULAR TEAR REPAIR
532	MEATOTOMY FOR MEATAL STENOSIS
533	SURGERY FOR FOURNIER'S GANGRENE SCROTUM
534	SUREGERY FILARIAL SCROTUM
535	SURGERY FOR WATERING CANPERINEUM
536	REPAIR OF PENILE TORSION
537	DRAINAGE OF PROSTATE ABSCESS
538	ORCHIECTOMY
539	CYSTOSCOPY AND REMOVAL OF FB

Annexure 2 (attached to and forming part of policy wordings)**LIST I – ITEMS FOR WHICH COVERAGE IS NOT AVAILABLE IN THE POLICY**

Sl. No.	Item
1	BABY FOOD
2	BABY UTILITIES CHARGES
3	BEAUTY SERVICES
4	BELTS / BRACES
5	BUDS
6	COLD PACK / HOT PACK
7	CARRY BAGS
8	EMAIL / INTERNET CHARGES
9	FOOD CHARGES (OTHER THAN PATIENT'S DIET PROVIDED BY HOSPITAL)
10	LEGGINGS
11	LAUNDRY CHARGES
12	MINERAL WATER
13	SANITARY PAD
14	TELEPHONE CHARGES
15	GUEST SERVICES
16	CREPE BANDAGE
17	DIAPER OF ANY TYPE
18	EYELET COLLAR
19	SLINGS
20	BLOOD GROUPING AND CROSS MATCHING OF DONORS SAMPLES
21	SERVICES CHARGES WHERE NURSING CHARGE ALSO CHARGED
22	TELEVISION CHARGES
23	SURCHARGES
24	ATTENDANT CHARGES
25	EXTRA DIET OF PATIENT (OTHER THAN THAT WHICH FORMS PART OF BED CHARGE)
26	BIRTH CERTIFICATE

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27	CERTIFICATE CHARGES
28	COURIER CHARGES
29	CONVEYANCE CHARGES
30	MEDICAL CERTIFICATE
31	MEDICAL RECORDS
32	PHOTOCOPIES CHARGES
33	MORTUARY CHARGES
34	WALKING AIDS CHARGES
35	OXYGEN CYLINDER (FOR USAGE OUTSIDE THE HOSPITAL)
36	SPACER
37	SPIROMETRE
38	NEBULIZER KIT
39	STEAM INHALER
40	ARMSLING
41	THERMOMETER
42	CERVICAL COLLAR
43	SPLINT
44	DIABETIC FOOT WEAR
45	KNEE BRACES (LONG/SHORT/HINGED)
46	KNEE IMMOBILIZER/SHOULDER IMMOBILIZER
47	LUMBO SACRAL BELTT
48	NIMBUS BED OR WATER OR AIR BED CHARGES
49	AMBULANCE COLLAR
50	AMBULANCE EQUIPMENT
51	ABDOMINAL BINDER
52	PRIVATE NURSES CHARGES – SPECIAL NURSING CHARGES
53	SUGAR FREE TABLETS
54	CREAMS POWDER LOTIONS (TOILETRIES ARE NOT PAYABLE, ONLY PRESCRIBED MEDICAL PHARMACEUTICALS PAYABLE)
55	ECG ELECTRODES
56	GLOVES
57	NEBULISATION KIT
58	ANY KIT WITH NO DETAILS MENTIONED (DELIVERYKIT, ORTHOKIT, RECOVERY KIT, ETC)
59	KIDNEY TRAY
60	MASK
61	OUNCE GLASS
62	OXYGEN MASK
63	PELVIC TRACTION BELT
64	PAN CAN
65	TROLLY COVER
66	UROMETER, URINE JUG
67	AMBULANCE
68	VASOFIX SAFETY

LIST II – ITEMS THAT ARE TO BE SUBSUMED INTO ROOM CHARGES

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1	BABY CHARGES (UNLESS SPECIFIED/INDICATED)
2	HAND WASH
3	SHOE COVER
4	CAPS
5	CRADLE CHARGES
6	COMB
7	EAU/DE-COLOGNE/ROOM FRESHNERS
8	FOOT COVER
9	GOWN
10	SLIPPERS
11	TISSUE PAPER
12	TOOTH PASTE
13	TOOTH BRUSH
14	BED PAN
15	FACE MASK
16	FLEXI MASK
17	HAND HOLDER
18	SPUTUM CUP
19	DISINFECTANT LOTIONS
20	LUXURY TAX
21	HVAC
22	HOUSE KEEPING CHARGES
23	AIR CONDITIONER CHARGES
24	IM IV INJECTION CHARGES
25	CLEAN SHEET
26	BLANKET/WARMER BLANKET
27	ADMISSION KIT
28	DIABETIC CHART CHARGES
29	DOCUMENTATION CHARGES / ADMINISTRATIVE EXPENSE
30	DISCHARGE PROCEDURE CHARGES
31	DAILY CHART CHARGES
32	ENTRANCE PASS / VISITORS PASS CHARGES
33	EXPENSES RELATED TO PRESCRIPTION ON DISCHARGE
34	FILE OPENING CHARGES
35	INCIDENTAL EXPENSES / MISC. CHARGES (NOT EXPLAINED)
36	PATIENT IDENTIFICATION BAND / NAME TAG
37	PULSEOXYMETER CHARGES
LIST III – ITEM THAT ARE TO BE SUBSUMED INTO PROCEDURE CHARGES	
1	HAIR REMOVAL CREAM
2	DISPOSABLE RAZORS CHARGES (FOR SITE PREPARATIONS)
3	EYE PAD
4	EYE SHEILD
5	CAMERA COVER

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6	DVD, CD, CHARGES
7	GAUSE SOFT
8	GAUZE
9	WARD AND THEATRE BOOKING CHARGES
10	ARTHROSCOPY AND ENDOSCOPY INSTRUMENTS
11	MICROSCOPE COVER
12	SURGICAL BLADES, HARMONICSCALPEL, SHAVER
13	SURGICAL DRILL
14	EYE KIT
15	EYE DRAPE
16	X-RAY FILM
17	BOYLES APPARATUS CHARGES
18	COTTON
19	COTTON BANDAGE
20	SURGICAL TAPE
21	APRON
22	TORNIQUET
23	ORTHOBUNDLE, GYNAEC BUNDLE
LIST IV – ITEMS THAT ARE TO BE SUBSUMED INTO COSTS OF TREATMENT	
1	ADMISSION / REGISTRATION CHARGES
2	HOSPITALISATION FOR EVALUATION / DIAGNOSTIC PURPOSE
3	URINE CONTAINER
4	BLOOD RESERVATION CHARGES AND ANTE NATAL BOOKING CHARGES
5	BIPAP MACHINE
6	CPAP / CAPD EQUIPMENTS
7	INFUSION PUMP – COST
8	HYDROGEN PEROXIDE\SPIRIT\DISINFECTANTS ETC
9	NUTRITION PLANNING CHARGES – DIETICIAN CHARGES – DIET CHARGES
10	HIV KIT
11	ANTISEPTIC MOUTHWASH
12	LOZENGES
13	MOUTH PAINT
14	VACCINATION CHARGES
15	ALCOHOLT SWABES
16	SCRUB SOLUTION/STERILLIUM
17	GLUCOMETER & STRIPS
18	URINE BAG