

Section 1: Health Insurance Coverage

1.1 Knee Surgery Coverage

The policy covers total or partial knee replacement surgeries if recommended by a licensed orthopedic specialist.

Conditions: A prior approval is required, along with medical history records. A minimum waiting period of 12 months applies from the date of policy issuance.

1.2 Pre-Existing Diseases

Coverage for pre-existing conditions begins after a waiting period of 24 months.

1.3 Maternity Benefits

Maternity coverage is limited to 2 deliveries per family and includes hospitalization and postnatal care up to Rs.50,000.

Section 2: Legal & Compliance Clauses

2.1 Data Privacy & Protection

All employee and customer data must be processed per GDPR and local data laws. Breach of compliance may result in a penalty.

2.2 Disciplinary Action

Employees involved in harassment, misconduct, or fraud will be subject to disciplinary action, including termination without notice.

Section 3: HR & Employment Policies

3.1 Leave Policy

Full-time employees are entitled to 18 days of paid leave annually. Leave approval is subject to team availability.

3.2 Remote Work Policy

Employees may work remotely for up to 3 days per week, with prior manager approval. A minimum productivity score must be maintained.

3.3 Bonus Eligibility

Annual bonus is performance-based and applies only to employees who have completed 12 months of service.

Section 4: Other Conditions

4.1 Non-Covered Treatments

Cosmetic surgeries, dental implants, fertility treatments, and experimental therapies are excluded from coverage.