

## **1. In-Patient Hospitalisation Treatment**

- **Room Rent:** Maximum 1% of Sum Insured per day or Rs. 5,000, whichever is lower.
- **ICU Charges:** Maximum 2% of Sum Insured per day or Rs. 10,000, whichever is lower.
- **Medical Expenses:** Includes surgeon, anesthetist, consultant fees, and costs related to surgery, medicines, diagnostics, etc.
- **Note:**
  - If the room rent exceeds the limit, other hospital expenses will be reimbursed proportionally.
  - Proportionate deductions won't apply if the hospital doesn't follow differential billing.

## **2. Pre-Hospitalisation**

- Covers medical expenses incurred 30 days before hospitalization, provided the same illness/injury leads to hospitalization and the in-patient claim is accepted.

## **3. Post-Hospitalisation**

- Covers medical expenses incurred 60 days after discharge, provided the expenses are related to the same illness/injury as the hospitalization and the in-patient claim is accepted.

## **4. Road Ambulance**

- Covers ambulance costs up to Rs. 1,000 per hospitalization for emergencies or transfer to a hospital with higher facilities, provided certain conditions are met.

## **5. Day Care Procedures**

- Covers medical expenses for day care procedures/surgeries that require hospitalization but not outpatient treatment.

## **6. Organ Donor Expenses**

- Covers expenses related to the treatment of an organ donor for harvesting a donated organ, provided the donor's procedure complies with legal requirements and the insured person has a valid hospitalization claim.
- **Exclusions:**
  - Donor's pre and post-hospitalization expenses are not covered.

## **7. Preventive Health Check-Up**

- After every 3 continuous years of holding the policy, you are eligible for a free health check-up, with a reimbursement of 1% of the sum insured, up to Rs. 1,500.

## **8. Ayurvedic/Homeopathic Hospitalisation Expenses**

- **Covers inpatient treatment in government or accredited Ayurvedic/Homeopathic hospitals with a maximum of 20% of the Sum Insured per policy year.**
- **Note:**
  - **The coverage includes room rent, nursing care, consultation fees, and treatment procedures.**
  - **If the room rent exceeds the limit, other expenses will be reimbursed proportionally, except for medicines and consumables.**

## **Waiting Period Exclusions**

### **1. Pre-existing Diseases (PED) Waiting Period (24 Months)**

- Treatment for pre-existing conditions is excluded for the first 24 months of continuous coverage.
- The waiting period resets proportionally if the Sum Insured is increased.

### **2. Specified Disease/Procedure Waiting Period**

- Some diseases and procedures have a 12 or 24-month waiting period:
  - **12 Months:** Ulcers, varicose veins, hydrocele, undescended testes, congenital internal diseases, surgery for skin ailments.
  - **24 Months:** BPH, sinuses, hemorrhoids, fibromyoma, hysterectomy, tumors, cataracts, mental illness, and others.
- Joint replacement surgeries, surgeries for vertebral column disorders, and other specific conditions have a 4-year waiting period.

### **3. 30-Day Waiting Period**

- Treatment for any illness within the first 30 days of the policy is excluded except for accidents.

## **B. General Exclusions**

### **1. Dental Treatment**

- Cosmetic dental procedures, implants, and surgeries unless resulting from accidental injury.

### **2. Non-Warranted Inpatient Care**

- Hospitalization not requiring supervision by nursing staff or a medical practitioner.

### **3. War and Terrorism**

- No coverage for claims arising from war, civil unrest, or acts of terrorism.

### **4. Investigation & Evaluation**

- Excludes hospital admissions primarily for diagnostics or evaluation purposes.

### **5. Rest Cure and Rehabilitation**

- Excludes care for enforced bed rest, custodial care, and services for terminally ill patients.

### **6. Obesity/Weight Control Surgery**

- Excludes surgical treatment of obesity unless specific medical criteria are met.

### **7. Change-of-Gender Treatments**

- Excludes treatments for changing gender characteristics.

### **8. Cosmetic or Plastic Surgery**

- Excludes cosmetic surgeries unless necessary due to accident, burn, or cancer.

### **9. Hazardous or Adventure Sports**

- Excludes treatment for injuries resulting from professional participation in hazardous sports.

**10. Breach of Law**

- No coverage for treatment arising from criminal activities.

**11. Excluded Providers**

- Excludes treatments in hospitals or by practitioners specifically excluded by the insurer.

**12. Addiction Treatments**

- Excludes treatments for alcoholism, drug or substance abuse.

**13. Non-Medical Facilities**

- Excludes treatments in health resorts, nature cure clinics, spas, or similar establishments.

**14. Dietary Supplements**

- Excludes non-prescription dietary supplements unless medically prescribed.

**15. Refractive Error**

- Excludes treatment for vision correction with less than 7.5 dioptries of refractive error.

**16. Unproven Treatments**

- Excludes treatments that lack significant medical evidence.

**17. Sterility and Infertility**

- Excludes treatments for sterility, infertility, contraception, assisted reproduction, and related services.

**18. Maternity**

- Excludes expenses related to childbirth, miscarriage, and pregnancy termination unless due to an accident or ectopic pregnancy.

**19. Circumcision**

- Excludes circumcision unless medically required due to illness or injury.

**20. External Appliances**

- Excludes the cost of spectacles, contact lenses, hearing aids, and other external devices.

**21. Post-Hospitalization Equipment**

- Excludes the cost of medical equipment used at home after hospitalization.

**22. Self-Inflicted Injuries**

- Excludes treatment for intentional self-injury, including those related to drug or alcohol misuse.

**23. Vaccinations**

- Excludes vaccinations or inoculations unless part of post-bite treatment or medically necessary.

**24. Non-Medical Items**

- Excludes non-medical items as listed in the policy's annexure.

**25. Treatment Outside India**

- Excludes coverage for any treatment received outside India.