

Group Care- Optional Extensions

Optional Extensions

Optional Extensions shall be available, subject to Policy Terms and Conditions, only if the same is specifically mentioned in the Policy Certificate or endorsed to this Policy and upon receipt of applicable additional premium (if any) specified in advance by Us. Payment of Claims under any Optional Extension is subject to availability of the Sum Insured under the Policy.

Optional Extension - 1. Pre-Hospitalization Medical Expenses and Post-Hospitalization Medical Expenses

We will indemnify the Medical Expenses incurred for the Insured Member:

- (a) Pre-hospitalization Medical Expenses : incurred during a period as specified in the Policy Certificate falling immediately prior to the date of the Insured Member's admission to the Hospital; and
- (b) Post-hospitalization Medical Expenses : incurred during a period as specified in the Policy Certificate falling immediately following the date of the Insured Member's discharge from Hospital,

Provided that Our maximum and total liability to make payment under this Optional Extension for Any One Illness shall not exceed the availability of the Sum Insured.

Terms for admissibility of Claim under this Optional Extension:

- 1. Clause 4.5 of the Policy Terms & Conditions shall be applicable to this Optional Extension.
- 2. Cashless Facilities cannot be availed for this Optional Extension in accordance with the Policy.
- 3. Admissibility of a Claim under Clause 2 of the Policy Terms and Conditions is a pre-condition to the admission of a Claim for this Optional Extension

For the purposes of this Optional Extension,

Pre-hospitalization Medical Expenses means Medical Expenses incurred immediately before the Insured Member / Dependent is Hospitalized, provided that:

- i. Such Medical Expenses are incurred for the same condition for which the Insured Member's / Dependent's Hospitalization was required, and
- ii. The In-patient Hospitalization claim for such Hospitalization is admissible by Us.

Post-hospitalization Medical Expenses means Medical Expenses incurred immediately after the Insured Member / Dependent is discharged from the Hospital provided that:

- i. Such Medical Expenses are incurred for the same condition for which the Insured Member's / Dependent Hospitalization was required and
- ii. The inpatient Hospitalization claim for such Hospitalization is admissible by Us.

Optional Extension - 2. Domestic Road Ambulance

We will indemnify up to any sub-limits (if applicable) specified in the Policy Certificate, for the reasonable expenses necessarily incurred on availing Ambulance services offered by a Hospital or by an Ambulance service provider for the Insured Member's necessary transportation to the

nearest Hospital in case of an Emergency provided that the necessity of the Ambulance transportation is certified by the treating Medical Practitioner.

Terms for admissibility of Claim under this Optional Extension:

1. Clause 4.5 of the Policy Terms & Conditions shall be not applicable to this Optional Extension.
2. Cashless Facilities cannot be availed for this Optional Extension in accordance with the Policy.
3. Admissibility of a Claim under Clause 2 of the Policy Terms and Conditions is a pre-condition to the admission of a Claim for this Optional Extension.
4. Clause 3.2.(xvii) of the Policy Terms & Conditions stands superseded to the extent covered under this Optional Extension.

Optional Extension - 3. Maternity Expenses - Comprehensive Benefit

We will indemnify for up to any sub-limits (if applicable) in the Policy Certificate subject to any sub-benefit amounts specified in the Policy Certificate for the Medical Expenses incurred in respect of the Insured Member for Hospitalization for the delivery of a child.

If the Claim for Maternity Benefit is payable in accordance with this this Optional Extension, We will also indemnify for:

- (a) The pre-natal and post-natal Medical Expenses incurred in respect of the Hospitalisation of the Insured Member for the delivery of the child; and
- (b) Medical Expenses incurred in respect of the new born baby of the Insured Member.

It is agreed and understood that:

- (a) We will be liable to make payment under this this Optional Extension only if the Insured Member who has delivered the child is the Primary Insured Member or his spouse.
- (b) We will liable under this this Optional Extension only if the delivery occurs after the completion of the waiting period¹ specified in the Policy Certificate from the first Cover Start Date under this Policy;
- (c) We shall not be liable to make payment under this this Optional Extension in respect of the Insured Member more than twice during the Insured Member's lifetime;
- (d) Any maternity period extending over 2 simultaneous Cover Periods shall be treated as a single Claim under which We will assess Our liability to make payment under this Optional Extension under the terms and conditions of the Policy which was applicable to the Cover Period during which conception incurred;

¹ Waiting period may be reduced up to zero day.

- (e) Any Medical Expenses incurred in connection with the voluntary medical termination of pregnancy during the first 12 weeks from the date of conception shall not be admissible under this this Optional Extension;
- (f) Any Claim for Medical Expenses in respect of the New Born Baby shall not be admissible under Clause 2 of the Policy Terms & Conditions if specifically covered under this this Optional Extension.

For the purpose of this this Optional Extension only, “**New Born Baby**” means baby born during the Policy Period and is aged between 1 day and 90 days, both days inclusive.

Terms for admissibility of Claim under this Optional Extension:

1. Clause 4.5 of the Policy Terms & Conditions shall be not applicable to this Optional Extension.
2. Cashless Facilities can be availed for this Optional Extension in accordance with the Policy.
3. Admissibility of a Claim under Clause 2 of the Policy Terms and Conditions is a pre-condition to the admission of a Claim for this Optional Extension.
4. Clause 3.2.(iii) of the Policy Terms & Conditions stands superseded to the extent covered under this Optional Extension

Optional Extension - 4. Sub Limits on Medical Expenses

Notwithstanding anything to the contrary in the Policy, it is hereby declared and agreed that Our maximum liability to make payment for Medical Expenses under any admissible Claim under the Policy shall be limited in accordance with the table below:

Sr#	Medical Expenses	Sub-limit (on a per claim basis per Insured Member)
30.(a)	Room rent* which is sum of room, boarding and nursing expenses as charged by the Hospital where the Insured Member has availed medical treatment.	<p>Room rent limit = the percentage specified in the Policy Certificate of the Sum Insured per day subject to a maximum of the amount specified in the Policy Certificate per day.</p> <p>If the Insured Member is admitted in a room where the room rent incurred is higher than the room rent limit specified above, then the Insured Member shall bear the ratable proportion of the Medical Expenses as specified in the Policy Certificate in the proportion of (the room rent actually incurred-room rent limit)/room rent actually incurred.</p> <p>This shall be applicable to the Medical Expenses (including surcharge or taxes thereon) as specified in the Policy Certificate incurred during the stay in the Hospital room.</p>
30(b)	ICU charges* which is the sum of ICU, boarding and nursing expenses as charged by the Hospital where the Insured Member has availed medical treatment.	<p>ICU charges limit = the percentage specified in the Policy Certificate of the Sum Insured per day subject to a maximum of Rs. the amount specified in the Policy Certificate per day.</p> <p>If the Insured Member is admitted in an ICU where the ICU charges incurred is higher than the ICU charges limit specified above then the Insured Member shall bear the ratable proportion of the Medical Expenses as specified in the Policy Certificate in the proportion of (the ICU charges actually incurred- ICU charges limit)/ICU charges actually incurred.</p> <p>This shall be applicable to the Medical Expenses (including surcharge or taxes thereon) as specified in the Policy Certificate incurred during the stay in the ICU.</p>

Note: * This Optional Extension shall supersede Clause 2.3 & 2.4 of the Policy Terms and Conditions