

The information mentioned below is illustrative and not exhaustive. The Information must be read in conjunction with the product brochures and policy document. In case of any conflict between the Key Features Document and the policy document the terms and conditions mentioned in the policy document shall prevail.

TITLE	DESCRIPTION	REFER TO POLICY CLAUSE NUMBER
Product Name	Optima Super	
What am I covered for:	Inpatient Benefits a. In-patient Treatment- Medical Expenses for Hospitalisation above 24 hrs. b. Pre-Hospitalisation- Medical Expenses incurred in 60 days before the admission in the Hospital. c. Post-Hospitalisation- Medical Expenses incurred in 90 days after the discharge from Hospital. d. Day-Care procedures- Medical Expenses for enlisted 144 Day care procedures e. Organ Donor- Medical Expenses on harvesting the organ from the donor for organ transplantation. f. Ambulance Service- Up to Rs. 2,000 per Hospitalisation for utilizing ambulance service for transporting Insured Person to Hospital.	Section 1 a. Section 1 b. Section 1 c. Section 1 d. Section 1 e. Section 1 f.
What are the major exclusions in the policy:	Following is a partial list of the policy exclusions. Please refer to the policy wording for the complete list of exclusions. War or any act of war, nuclear, chemical and biological weapons, radiation of any kind, breach of law with criminal intent, intentional or attempted suicide, participation or involvement in naval, military or air force operation, racing, diving, aviation, scuba diving, parachuting, hang-gliding, rock or mountain climbing, abuse of intoxicants or hallucinogenic substances such as intoxicating drugs and alcohol, treatment of obesity and any weight control program, Psychiatric, mental disorders, congenital internal or external diseases, defects or anomalies, genetic disorders; sleep apnoea, expenses arising from HIV or AIDs and related diseases, sterility, treatment to effect or to treat infertility, any fertility, sub-fertility, surrogate or vicarious pregnancy, birth control, surgery for nasal septum deviation, circumcisions, laser treatment for correction of refractive error of eye, plastic surgery or cosmetic surgery unless required due to an Accident, Cancer or Burns, any non allopathic treatment.	Section 2 c.
Waiting Period	<ul style="list-style-type: none"> 30 days for all illnesses (except accident) in the first year and is not applicable in subsequent renewals. 24 months for specific illness and treatments in the first two years and is not applicable in subsequent renewals. Pre-existing Diseases will be covered after a waiting period 48 months. 	Section 2a. i) Section 2 a. ii) Section 2 a. iii)
Payout basis	Indemnity basis	Section 1
Cost Sharing	<ul style="list-style-type: none"> We will pay Medical Expenses exceeding the Deductible on per Policy Year basis. Deductible applicable mentioned in the Policy Schedule. 	Section 2 Special terms and conditions.
Renewal Conditions	<ul style="list-style-type: none"> Policy is ordinarily renewable, subject to application for renewal and the renewal premium in full has been received by the due dates and realisation of premium. Grace period of 30 days for renewing the policy is provided. To avoid any confusion any claim incurred during break-in period will not be payable under this policy. 	Section 3 n.
Renewal Benefits	Not Applicable	
Cancellation	This policy would be cancelled on grounds of misrepresentation, fraud, non-disclosure of material facts or non-cooperation by any Insured Person, upon giving 30 days notice without refund of premium.	Section 3. r i) &, ii)
How to Claim	In case of any hospitalisation or an event which might give rise to a claim, please contact Apollo Munich .	Section 5

Note: • Pre-Policy Checkup at our network may be required based upon the age and Sum Insured. We will reimburse 100% of the expenses incurred on the acceptance of the proposal. The medical reports are valid for a period of 90 days from the date of Pre-Policy Checkup.

• In order to be eligible for portability benefits you may apply 45 days in advance of the policy renewal date.

We would be happy to assist you. For any help contact us at: Email: customerservice@apollomunichinsurance.com Toll Free: 1800 102 0333

Apollo Munich Health Insurance Co. Ltd. • Central Processing Center, 2nd & 3rd Floor, iLABS Centre, Plot No. 404-405, Udyog Vihar, Phase-III, Gurgaon-122016, Haryana • Corp. Off. 1st Floor, SCF-19, Sector-14, Gurgaon-122001, Haryana • Reg. Off. Apollo Hospitals Complex, Jubilee Hills, Hyderabad-500033, Telangana • For more details on risk factors, terms and conditions, please read sales brochure carefully before concluding a sale • IRDAI Reg. No.: - 131 • CIN: U66030AP2006PLC051760

UIN:IRDA/NL-HLT/AMHI/P-H(C)/VI/9/13-14 OS/CS/VO.01/082016

Apollo Munich Health Insurance Company Limited will cover all Insured Persons under this policy upto the Sum Insured. The insurance cover is governed by, and is subject to the terms, conditions and exclusions of this Policy.

Section I. Benefits

The following benefits are available to all Insured Persons who suffer an illness or accident during the Policy Period which requires Hospitalisation on an inpatient basis or treatment defined as a Day Care Procedure. All claims under these benefits will be payable only if the aggregate of covered medical expenses, in respect to Hospitalisation (s) in a policy year is in excess of the Deductible stated in the Schedule. Occurrence of the same Illness after a lapse of 45 days as stated above will be considered as fresh Illness for the purpose of this Policy.

We will cover the Medical Expenses for:	We will not cover treatment, costs or expenses for*: *The following exclusions apply in addition to the waiting periods and general exclusions specified in Section 2 A and C	Important terms You should know
a. In-Patient Treatment Treatment arising from Accident or Illness where Insured Person has to stay in a Hospital for more than 24 hours and includes hospital room rent or boarding expenses, nursing, Intensive Care Unit charges, Medical Practitioner's charges, anesthesia, blood, oxygen, operation theatre charges, surgical appliances, medicines, drugs, consumables, diagnostic procedures.	1. Prosthetics and other devices NOT implanted internally by surgery. 2. Hospitalisation for evaluation, investigation only for example tests like Electrophysiology Study (EPS), Holter monitoring, sleep study etc are not payable. 3. Treatment availed outside India. 4. Treatment at a healthcare facility which is NOT a Hospital.	<p>Sum Insured means the sum shown in the Schedule which represents Our maximum liability for each Insured Person for any and all benefits claimed for during the Policy Period.</p> <p>In-patient Treatment means treatment arising from Accident or Illness and includes Hospital room rent or boarding expenses, nursing, Intensive Care Unit charges, Medical Practitioner's charges, anesthesia, blood, oxygen, operation theatre charges, surgical appliances, medicines, drugs, consumables, diagnostic procedures.</p> <p>Day Care treatments means those medical treatment, and/or surgical procedure listed in Annexure I which is</p> <ol style="list-style-type: none"> undertaken under general or local anaesthesia in a Hospital/day care centre in less than 24 hours because of technological advancement, and which would have otherwise required a Hospitalisation of more than 24 hours, <p>Treatment normally taken on an Out-patient basis is not included in the scope of this definition.</p> <p>Outpatient Treatment means the treatment 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.</p> <p>A deductible is a cost-sharing requirement under a health insurance policy that provides that the Insurer will not be liable for a specified rupee amount of the covered expenses, which will apply before any benefits are payable by the insurer. A deductible does not reduce the sum insured, and for the purpose of this policy deductible shall apply on per year basis.</p>
b. Pre-Hospitalisation expenses for consultations, investigations and medicines incurred upto 60 days before Hospitalisation.	1. Claims which have NOT been admitted under 1a) and 1 d).	
c. Post-Hospitalisation expenses for consultations, investigations and medicines incurred upto 90 days after discharge from Hospital.	2. Any conditions which are NOT the same as the condition for which Hospitalisation was required. 3. Expenses not related to the admission and not incidental to the treatment for which the admission has taken place.	
d. Day Care Procedures	1. Out-Patient Treatment 2. Treatment at a healthcare facility which is NOT a Hospital.	
e. Organ Donor Medical treatment of the organ donor for harvesting the organ i.e. including surgery to remove organs from a donor in the case of transplant surgery	1. Claims which have NOT been admitted under 1a) and 1 d). 2. Claims not covered under the Transplantation of Human Organs Act, 1994 (as amended). 3. The organ donor's Pre and Post-Hospitalisation expenses.	
f. Ambulance Service: Expenses incurred on an ambulance, subject to lower of actual expense or Rs. 2000 per Hospitalisation.	1. Claims which have NOT been admitted under 1a) and 1d). 2. Non registered healthcare or ambulance service provider ambulances.	

Section. 2. Special terms and conditions

Deductible is a cost-sharing requirement under a health insurance policy that provides that the Insurer will not be liable for eligible medical expenses upto a specified rupee amount as opted and mentioned in the Policy Schedule i.e. it is the amount upto which the insurance company will not pay for all the claims incurred in a Policy Year under the policy.

- The Deductible will apply on Individual basis in case of Individual Policy and on family floater basis in case of Family Floater Policy.
- A Deductible does not reduce the Sum Insured.

For the purpose of calculation of claim amount we will consider eligible Medical Expenses incurred less the Deductible amount.

a. Waiting Period

All Illnesses and treatments shall be covered subject to the waiting periods specified below:

- We are not liable for any claim arising due to treatment and admission within 30 days from policy Commencement Date except claims arising due to an accident.
- A waiting period of 24 months from policy Commencement Date shall apply to the treatment, whether medical or surgical, of the disease/ conditions mentioned below. Additionally the 24 months waiting period shall also be applicable to the surgical procedures mentioned under surgeries in the following table, irrespective of the disease/condition for which the surgery is done, except claims payable due to the occurrence of cancer.

Sl No	Organ / Organ System	Illness	Treatment
a	ENT	<ul style="list-style-type: none"> • Sinusitis • Rhinitis • Tonsillitis 	<ul style="list-style-type: none"> • Adenoidectomy • Mastoidectomy • Tonsillectomy • Tympanoplasty • Surgery for nasal septum deviation • Nasal concha resection
b	Gynaecological	<ul style="list-style-type: none"> • Cysts, polyps including breast lumps • Polycystic ovarian disease • Fibroids (fibromyoma) 	<ul style="list-style-type: none"> • Dilatation and curettage (D&C) • Myomectomy for fibroids
c	Orthopaedic	<ul style="list-style-type: none"> • Non infective arthritis • Gout and Rheumatism • Osteoarthritis and Osteoporosis 	<ul style="list-style-type: none"> • Surgery for prolapsed inter vertebral disk • Joint replacement surgeries
d	Gastrointestinal	<ul style="list-style-type: none"> • Calculus diseases of gall bladder including Cholecystitis • Pancreatitis • Fissure/fistula in anus, hemorrhoids, pilonidal sinus • Ulcer and erosion of stomach and duodenum • Gastro Esophageal Reflux Disorder (GERD) • All forms of cirrhosis (Please Note: All forms of cirrhosis due to alcohol will be excluded) • Perineal Abscesses • Perianal Abscesses 	<ul style="list-style-type: none"> • Cholecystectomy • Surgery of hernia
e	Urogenital	<ul style="list-style-type: none"> • Calculus diseases of Urogenital system Example: Kidney stone, Urinary bladder stone. • Benign Hyperplasia of prostate 	<ul style="list-style-type: none"> • Surgery on prostate • Surgery for Hydrocele/ Rectocele
f	Eye	<ul style="list-style-type: none"> • Cataract 	Nil
g	Others	Nil	<ul style="list-style-type: none"> • Surgery of varicose veins and varicose ulcers
h	General (Applicable to all organ systems/organs/ disciplines whether or not described above)	<ul style="list-style-type: none"> • Internal tumors, cysts, nodules, polyps, skin tumors 	• NIL

iii) 48 months waiting period from policy Commencement Date for all Pre-existing Conditions declared and/or accepted at the time of application.

Important terms You should know

Pre-existing Condition means any condition, ailment or injury or related condition(s) for which Insured Person had signs or symptoms, and / or were diagnosed, and / or received medical advice/ treatment, within 48 months prior to your first policy with any insurer.

PI Note:

Coverage under the policy for any past illness/condition or surgery is subject to the same being declared at the time of application and accepted by Us without any exclusion.

b. Reduction in waiting periods

- If the proposed Insured Person is presently covered and has been continuously covered without any lapses under:
 - any health insurance plan with an Indian non life insurer as per guidelines on portability, OR
 - any other similar health insurance plan from Us,
 Then:
 - The waiting periods specified in Section 2 a i), ii) and iii) of the Policy stand deleted; AND
 - The waiting periods specified in the Section 2 a i), ii) and iii) shall be reduced by the number of continuous preceding years of coverage of the Insured Person under the previous health insurance policy; AND
 - If the proposed Sum Insured for a proposed Insured Person is more than the Sum Insured applicable under the previous health insurance policy, then the reduced waiting period shall only apply to the extent of the Sum Insured and any other accrued sum insured under the previous health insurance policy.
- The reduction in the waiting period specified above shall be applied subject to the following:
 - We will only apply the reduction of the waiting period if We have received the database and claim history from the previous Indian insurance company (if applicable);
 - We are under no obligation to insure all Insured Persons or to insure all Insured Persons on the proposed terms, or on the same terms as the previous health insurance policy even if You have submitted to Us all documentation and information.
 - We will retain the right to underwrite the proposal.
 - We shall consider only completed years of coverage for waiver of waiting periods. Policy Extensions if any sought during or for the purpose of porting insurance policy shall not be considered for waiting period waiver.

C. General exclusions

We will not pay for any claim in respect of any Insured Person directly or indirectly for, caused by, arising from or in any way attributable to:

Non Medical Exclusions

- War or similar situations:
Treatment directly or indirectly arising from or consequent upon war or any act of war, invasion, act of foreign enemy, war like operations (whether war be declared or not or caused during service in the armed forces of any country), civil war, public defence, rebellion, revolution, insurrection, military or usurped acts, nuclear weapons/materials, chemical and biological weapons, radiation of any kind.
- Breach of law:
Any Insured Person committing or attempting to commit a breach of law with criminal intent, or intentional self injury or attempted suicide while sane or insane.
- Dangerous acts (including sports):
An Insured Person's participation or involvement in naval, military or air force operation, racing, diving, aviation, scuba diving, parachuting, hang-gliding, rock or mountain climbing in a professional or semi professional nature.

Medical Exclusions

- iv) Substance abuse and de-addiction programs:
Abuse or the consequences of the abuse of intoxicants or hallucinogenic substances such as intoxicating drugs and alcohol, including smoking cessation programs and the treatment of nicotine addiction or any other substance abuse treatment or services, or supplies.
- v) Treatment of obesity and any weight control program.
- vi) Treatment for correction of eye sight due to refractive error.
- vii) Cosmetic, aesthetic and re-shaping treatments and surgeries
 - a. Plastic surgery or cosmetic surgery or treatments to change appearance unless necessary as a part of medically necessary treatment certified by the attending Medical Practitioner for reconstruction following an Accident, cancer or burns.
 - b. Circumcisions (unless necessitated by illness or injury and forming part of treatment); aesthetic or change-of-life treatments of any description such as sex transformation operations.
- viii) Types of treatment, defined illnesses/ conditions/ supplies:
 - a. Non allopathic treatment.
 - b. Conditions for which treatment could have been done on an OPD basis without any Hospitalisation.
 - c. Experimental, investigational or unproven treatment devices and pharmacological regimens.
 - d. Admission primarily for diagnostic purposes not related to illness for which Hospitalisation has been done.
 - e. Convalescence, cure, rest cure, sanatorium treatment, rehabilitation measures, private duty nursing, respite care, long-term nursing care or custodial care.
 - f. Preventive care, vaccination including inoculation and immunisations (except in case of post-bite treatment); any physical, psychiatric or psychological examinations or testing.
 - g. Admission primarily for enteral feedings (infusion formulas via a tube into the upper gastrointestinal tract) and other nutritional and electrolyte supplements unless certified to be required by the attending Medical Practitioner as a direct consequence of an otherwise covered claim.
 - h. Provision or fitting of hearing aids, spectacles or contact lenses including optometric therapy, any treatment and associated expenses for alopecia, baldness, wigs, or toupees, medical supplies including elastic stockings, diabetic test strips, and similar products.
 - i. Artificial limbs, crutches or any other external appliance and/or device used for diagnosis or treatment (except when used intra-operatively).
 - j. Psychiatric, mental disorders (including mental health treatments), Parkinson and Alzheimer's disease, general debility or exhaustion ("run-down condition"), sleep-apnoea.
 - k. Congenital internal or external diseases, defects or anomalies, genetic disorders.
 - l. Stem cell Therapy or surgery, or growth hormone therapy.
 - m. Venereal disease, sexually transmitted disease or illness.
 - n. "AIDS" (Acquired Immune Deficiency Syndrome) and/or infection with HIV (Human Immunodeficiency Virus) including but not limited to conditions related to or arising out of HIV/AIDS such as ARC (AIDS Related Complex), Lymphomas in brain, Kaposi's sarcoma, tuberculosis.
 - o. Pregnancy (including voluntary termination), miscarriage (except as a result of an Accident or Illness), maternity or birth (including caesarean section) except in the case of ectopic pregnancy in relation to a claim under 1a) for In-patient Treatment only.
 - p. Sterility, treatment whether to effect or to treat infertility, any fertility, sub-fertility or assisted conception procedure, surrogate or vicarious pregnancy, birth control, contraceptive supplies or services including complications arising due to supplying services.
 - q. Expenses for organ donor screening, or save as and to the extent provided for in 1e), the treatment of the donor (including surgery to remove organs from a donor in the case of transplant surgery).

- r. Treatment and supplies for analysis and adjustments of spinal subluxation, diagnosis and treatment by manipulation of the skeletal structure; muscle stimulation by any means except treatment of fractures (excluding hairline fractures) and dislocations of the mandible and extremities.
- s. Dental treatment and surgery of any kind, unless requiring Hospitalisation.
- ix) Unnecessary medical expenses:
 - a. Items of personal comfort and convenience including but not limited to television (wherever specifically charged for), charges for access to telephone and telephone calls (wherever specifically charged for), foodstuffs (except patient's diet), cosmetics, hygiene articles, body care products and bath additive, barber or beauty service, guest service as well as similar incidental services and supplies.
 - b. Vitamins and tonics unless certified to be required by the attending Medical Practitioner as a direct consequence of an otherwise covered claim.
- x) Specified healthcare providers (Hospitals /Medical Practitioners)
 - a. Treatment rendered by a Medical Practitioner which is outside his discipline or the discipline for which he is licensed.
 - b. Treatments rendered by a Medical Practitioner who is a member of the Insured Person's family or stays with him, however proven material costs are eligible for reimbursement in accordance with the applicable cover.
 - c. Any treatment or part of a treatment that is not of a reasonable charge, not Medically Necessary; drugs or treatments which are not supported by a prescription.
 - d. Charges related to a Hospital stay not expressly mentioned as being covered, including but not limited to charges for admission, discharge, administration, registration, documentation and filing.
- xi) Any specific time bound or lifetime exclusion(s) applied by Us and specified in the Schedule and accepted by the insured.
- xii) Any non medical expenses mentioned in Annexure II.

Section 3. General Conditions

a. Conditions to be followed

The fulfilment of the terms and conditions of this Policy (including the payment of premium by the due dates mentioned in the Schedule) insofar as they relate to anything to be done or complied with by You or any Insured Person shall be conditions precedent to Our liability. The premium for the policy will remain the same for the Policy Period mentioned in the policy schedule. The policy will be issued for a period of 1 or 2 year(s) period based on Policy Period selected and mentioned on the Policy Schedule, the sum insured & benefits will be applicable on Policy Year basis.

b. Geography

This Policy only covers medical treatment taken within India. All payments under this Policy will only be made in Indian Rupees within India.

c. Insured Person

Only those persons named as Insured Persons in the Schedule shall be covered under this Policy. Any eligible person may be added during the Policy Period after his application has been accepted by Us and additional premium has been received. Insurance cover for this person shall only commence once We have issued an endorsement confirming the addition of such person as an Insured Person.

Any Insured Person in the policy has the option to migrate to health insurance policy available with us at the time of renewal subject to underwriting with all the accrued continuity benefits such as, waiver of waiting period etc. provided the policy has been maintained without a break as per portability guidelines.

If an Insured Person dies, he will cease to be an Insured Person upon Us receiving all relevant particulars in this regard. We will return a rateable part of the premium received for such person IF AND ONLY IF there are no claims in respect of that Insured Person under the Policy.

d. Loadings & Discounts

We may apply a risk loading on the premium payable (based on the declarations made in the proposal form and the health status of the persons proposed for insurance) at the Commencement Date or on any renewal of the Policy with Us or on the receipt of a request for enhancing the Sum Insured. The maximum risk

loading applicable for an individual will not exceed 100% per diagnosis / medical condition and an overall risk loading of 150% per individual. These loadings are applied from Commencement Date of the Policy including subsequent renewal(s) with Us or on the receipt of the request of increase in Sum Insured (for the increased Sum Insured).

We will send You the applicable risk loading in writing. You shall give Us Your consent and the additional premium (if any), within 7 days of the issuance of Our letter. If You neither accept Our letter nor revert to Us within 7 days, We will cancel Your application and refund the premium paid within the next 7 days. We will issue Policy only after getting Your consent. Please visit our nearest branch to refer our underwriting guidelines, if required.

We will provide a family discount of 10% if 2 or more members are covered under a single Optima Super policy. An additional discount of 7.5% will be provided if insured person is paying two year premium in advance as a single premium. These discounts shall be applicable at inception and renewal of the policy

PI Note:

The application of loading does not mean that the illness/ condition, for which loading has been applied, would be covered from inception. Any waiting period as mentioned in Section 2 a i),ii) & iii) above or specifically mentioned on the Policy Schedule shall be applied on illness/condition, as applicable.

e. Notification of Claim

	Treatment, Consultation or Procedure:	Apollo Munich must be notified:
i)	Any treatment for which a claim may be made requires Hospitalisation.	Immediately and in any event at least 48 hours prior to the start of the Insured Person's Hospitalisation.
ii)	Any treatment for which a claim may be made requires Hospitalisation in an Emergency.	Within 24 hours of the start of the Insured Person's Hospitalisation.

f. Cashless Service:

	Treatment, Consultation or Procedure:	Treatment, Consultation or Procedure Taken at:	Cashless Service is Available:	Notice period for the Insured Person to take advantage of the cashless service*: *Written notice must be accompanied by full particulars.
i)	Any planned treatment, consultation or procedure for which a claim may be made.	Network Hospital	We will provide cashless service by making payment to the extent of Our liability directly to the Network Hospital.	Immediately and in any event at least 48 hours prior to the start of the Insured Person's Hospitalisation.
ii)	Any treatment, consultation or procedure for which a claim may be made taken in an Emergency:	Network Hospital	We will provide cashless service by making payment to the extent of Our liability directly to the Network Hospital.	Within 24 hours of the start of the Insured Person's Hospitalisation.

* Written notice must be accompanied by full particulars.

g. Supporting Documentation & Examination

The Insured Person or someone claiming on the Insured Person's behalf will provide Us with any documentation, medical records and information Apollo Munich may request to establish the circumstances of the claim, its quantum or Our liability for the claim within 15 days of the either of Our request or the Insured Person's discharge from Hospitalisation or completion of treatment. The Company may accept claims where documents have been provided after a delayed interval only in special circumstances and for the reasons beyond the control of the insured. Such documentation will include but is not limited to the following:

- Our claim form, duly completed and signed for on behalf of the Insured Person.
- Original bills with detailed breakup of charges(including but not limited to pharmacy purchase bill, consultation bill, diagnostic bill) and any attachments thereto like receipts or prescriptions in support of any amount claimed which will then become Our property.
- Original payment receipts.
- All reports, including but not limited to all medical reports, case histories, investigation reports, treatment papers, discharge summaries.
- Discharge Summary containing details of Date of admission and discharge detailed clinical history, detailed past history, procedure details and details of treatment taken.
- Invoice/Sticker of the Implants.
- A precise diagnosis of the treatment for which a claim is made.
- A detailed list of the individual medical services and treatments provided and a unit price for each.
- Prescriptions that name the Insured Person and in the case of drugs: the drugs prescribed, their price and a receipt for payment. Prescriptions must be submitted with the corresponding Medical Practitioner's invoice.
- Obs history/ Antenatal card.
- Previous treatment record along with reports, if any.
- Indoor case papers.
- Treating doctors certificate regarding the duration & etiology.
- MLC/ FIR copy/ certificate regarding abuse of Alcohol/intoxicating agent, in case of Accidental injury.

Note: When original bills, receipts, prescriptions, reports and other documents are submitted to the other insurer or to the reimbursement provider, verified photocopies attested by such other organisation/provider have to be submitted.

h. The Insured Person will have to undergo medical examination by Our authorised Medical Practitioner, as and when We may reasonably require, to obtain an independent opinion for the purpose of processing any claim. We will bear the cost towards performing such medical examination (at the specified location) of the Insured Person.

i. Claims Payment

- We will be under no obligation to make any payment under this Policy unless We have received all premium payments in full in time and all payments have been realised and We have been provided with the documentation and information Apollo Munich has requested to establish the circumstances of the claim, its quantum or Our liability for it, and unless the Insured Person has complied with his obligations under this Policy.
- We will only make payment to You under this Policy. Your receipt shall be considered as a complete discharge of Our liability against any claim under this Policy. In the event of Your death, We will make payment to the Nominee (as named in the Schedule).No assignment of this Policy or the benefits thereunder shall be permitted.
- Our liability to make payment under this policy will only begin when the Deductible as mentioned in Schedule is exceeded. We will pay to the Insured Person, Medical Expenses over and above Deductible but not exceeding the Sum Insured for the Policy Period. Any claim under this Policy shall be payable by Us only if the aggregate of covered Medical Expenses in respect to Hospitalisation(s) of Insured Person (on Individual basis in case

of Individual Policy and on Family Floater basis in case of Family Floater Policy) exceeds the Deductible and all limits of reimbursement under any other Health Insurance policy available to the insured person/s have been exhausted.

- iv) Claim payable under this Policy will be the amount by which the aggregate of covered Medical Expenses in respect of Hospitalisations with dates of admission falling within the policy period exceeds the Deductible amount mentioned in the schedule.
- v) We are not obliged to make payment for any claim or that part of any claim that could have been avoided or reduced if the Insured Person had taken reasonable care, or that is brought about or contributed to by the Insured Person failing to follow the directions, advice or guidance provided by a Medical Practitioner.
- vi) We shall make the payment of claim that has been admitted as payable by Us under the Policy terms and conditions within 30 days of submission of all necessary documents /information and any other additional information required for the settlement of the claim. All claims will be settled in accordance with the applicable regulatory guidelines, including IRDAI (Protection of Policyholders Regulation), 2002. In case of delay in payment of any claim that has been admitted as payable by Us under the Policy terms and condition, beyond the time period as prescribed under IRDAI (Protection of Policyholders Regulation), 2002, we shall be liable to pay 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 by Us. For the purpose of this clause, 'bank rate' shall mean the existing bank rate as notified by Reserve Bank of India, unless the extent regulation requires payment based on some other prescribed interest rate.
- vii) In an event claim event falls within two Policy Period then We shall settle claim by taking into consideration the available Sum Insured and applicable deductible in the two Policy Periods. Such eligible claim amount to be payable to the Insured shall be reduced to the extent of premium to be received for the renewal /due date of the premium of health insurance policy, if not received earlier.

j. Non Disclosure or Misrepresentation:

If at the time of issuance of Policy or during continuation of the Policy, the information provided to Us in the proposal form or otherwise, by You or the Insured Person or anyone acting on behalf of You or an Insured Person is found to be incorrect, incomplete, suppressed or not disclosed, wilfully or otherwise, the Policy shall be:

- cancelled ab initio from the inception date or the renewal date (as the case may be), or the Policy may be modified by Us, at our sole discretion, upon 30 day notice by sending an endorsement to Your address shown in the Schedule without refunding the Premium amount; and
- the claim under such Policy if any, shall be rejected/repudiated forthwith.

k. Dishonest or Fraudulent Claims:

If any claim is in any manner dishonest or fraudulent, or is supported by any dishonest or fraudulent means or devices, whether by You or the Insured Person or anyone acting on behalf of You or an Insured Person, then this Policy shall be:

- cancelled ab-initio from the inception date or the renewal date (as the case may be), or the Policy may be modified by Us, at our sole discretion, upon 30 day notice by sending an endorsement to Your address shown in the Schedule without refund of premium; and
- all benefits Payable, if any, under such Policy shall be forfeited with respect to such claim.

l. Other Insurance

If at the time when any claim is made under this Policy, insured has two or more policies from one or more Insurers to indemnify treatment cost, which also covers any claim (in part or in whole) being made under this Policy, then the Policy holder shall have the right to require a settlement of his claim in terms of any of his policies. The insurer so chosen by the Policy holder shall settle the claim, as long as the claim is within the limits of and according to terms of the chosen policy.

Provided further that, If the amount to be claimed under the Policy chosen by the Policy holder, exceeds the sum insured under a single Policy after considering the deductibles or co-pay (if applicable), the Policy holder shall have the right to choose the insurers by whom claim is to be settled. In such cases, the respective insurers may then settle the claim by applying the Contribution clause. This clause shall only apply to indemnity sections of the policy.

m. Endorsements

This Policy constitutes the complete contract of insurance. This Policy cannot be changed by anyone (including an insurance agent or broker) except Us. Any change that We make will be evidenced by a written endorsement signed and stamped by Us.

n. Renewal

This Policy is ordinarily renewable for life unless the Insured Person or anyone acting on behalf of an Insured Person has acted in an improper, dishonest or fraudulent manner or there has been any misrepresentation under or in relation to this Policy or the renewal of the Policy poses a moral hazard.

- a) We are NOT under any obligation to:
 - i) Send renewal notice or reminders.
 - ii) Renew it on same terms or premium as the expiring Policy. Any change in benefits or premium (other than due to change in Age) will be done with the approval of the Insurance Regulatory and Development Authority and will be intimated to You atleast 3 months in advance. In the likelihood of this policy being withdrawn in future, we will intimate you about the same 3 months prior to expiry of the policy. You will have the option to migrate to similar indemnity health insurance policy available with us at the time of renewal with all the accrued continuity benefits such as cumulative bonus, waiver of waiting period etc. provided the policy has been maintained without a break as per portability guidelines.
- b) We will not apply any additional loading on your policy premium at renewal based on claim experience.
- c) Sum Insured can be enhanced only at the time of renewal subject to no claim have been lodged/ paid under the policy. If the insured increases the Sum Insured one grid up, no fresh medicals shall be required. In cases where the sum insured increase is more than one grid up, the case shall be subject to medicals. In case of increase in the Sum Insured waiting period will apply afresh in relation to the amount by which the Sum Insured has been enhanced. However the quantum of increase shall be at the discretion of the company.
- d) We shall be entitled to call for any information or documentation before agreeing to renew the Policy. Your Policy terms may be altered based on the information received.
- e) All applications for renewal of the Policy must be received by Us before the end of the Policy Period. A Grace Period of 30 days for renewing the Policy is available under this Policy. Any disease/ condition contracted during the Grace Period will not be covered and will be treated as a Pre-existing Condition.

o. Change of Policyholder

The Policyholder may be changed only at the time of renewal. The new policyholder must be a member of the Insured Person's immediate family. Such change would be subject to Our acceptance and payment of premium (if any). The renewed Policy shall be treated as having been renewed without break.

The Policyholder may be changed in case of his demise or him moving out of India during the Policy Period.

p. Notices

Any notice, direction or instruction under this Policy shall be in writing and if it is to:

- i) Any Insured Person, it would be sent to You at the address specified in Schedule / endorsement
- ii) Us, shall be delivered to Our address specified in the Schedule.
- iii) No insurance agents, brokers, other person or entity is authorised to receive any notice on Our behalf unless explicitly stated in writing by Us.

q. Dispute Resolution Clause

Any and all disputes or differences under or in relation to this Policy shall be determined by the Indian Courts and subject to Indian law.

r. Termination

- i) You may terminate this Policy at any time by giving Us written notice. The cancellation shall be from the date of receipt of such written notice. Premium shall be refunded as per table below IF AND ONLY IF no claim has been made under the Policy

1 Year Policy		2 Year Policy	
Length of time Policy in force	Refund of premium	Length of time Policy in force	Refund of premium
Upto 1 Month	75.00%	Upto 1 Month	87.50%
Upto 3 Months	50.00%	Upto 3 Months	75.00%
Upto 6 Months	25.00%	Upto 6 Months	62.50%
Exceeding 6 Months	Nil	Upto 12 Months	48.00%
		Upto 15 Months	25.00%
		Upto 18 Months	12.00%
		Exceeding 18 Months	Nil

- ii) We shall terminate this Policy for the reasons as specified under aforesaid section 3 j) (Non Disclosure or Misrepresentation) & section 3 k) (Dishonest or Fraudulent Claims) of this Policy and such termination of the Policy shall be ab initio from the inception date or the renewal date (as the case may be), upon 30 day notice, by sending an endorsement to Your address shown in the Schedule, without refunding the Premium amount.

s. Waiver of Deductible

We will offer the Insured Person an option to waive the Deductible and to opt for any indemnity health insurance Policy (without any Deductible) offered by Us for same Sum Insured without re-evaluation of health status or any pre policy check provided that:

- Insured Person has been insured with Us for first time under this Policy before the age of 50 years and has renewed with Us continuously and without any interruption,
- This option for waiver of Deductible shall be exercised by the Insured Person during the age group of 55 to 60 years, and certainly at the time of renewal only.

Or

At the beginning of 6th policy year i.e ; provided that it has been renewed with Us continuously and without any interruption.

- Insured Person will be offered continuity of coverage in terms of waiver of waiting periods to the extent of benefits covered under this Policy.
 - Premium for the opted indemnity health insurance Policy (without any Deductible) would be charged as per the age of insured member at renewal.
- In all cases, No benefits shall accrue to any Insured Person by virtue of continuity of coverage in the event of discontinuation of this Policy at any point of time or shifting to any other health insurance Policy with Us.

t. Free Look Period

You have a period of 15 days from the date of receipt of the Policy document to review the terms and conditions of this Policy. If You have any objections to any of the terms and conditions, You have the option of cancelling the Policy stating the reasons for cancellation and You will be refunded the premium paid by You after adjusting the amounts spent on any medical check-up, stamp duty charges and proportionate risk premium. You can cancel Your Policy only if You have not made any claims under the Policy. All Your rights under this Policy will immediately stand extinguished on the free look cancellation of the Policy. Free look provision is not applicable and available at the time of renewal of the Policy

Section 4. Other Important Terms You should know

The terms defined below and at other junctures in the Policy Wording have the meanings ascribed to them wherever they appear in this 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:

- Def. 1. **Accident or Accidental** is a sudden, unforeseen and involuntary event caused by external, visible and violent means.
- Def. 2. **Age or Aged** means completed years as at the Commencement Date.
- Def. 3. **Alternative treatments** means the forms of treatment other than treatment "Allopathy" or "modern medicine" and includes Ayurveda, Unani, Siddha and Homeopathy in the Indian context.
- Def. 4. **Any one illness** means continuous Period of illness and it includes relapse within 45 days from the date of last consultation with the Hospital/Nursing Home where treatment may have been taken.
- Def. 5. **Cashless facility** means a facility extended by the insurer to the insured where the payments, of the costs of treatment undergone by the insured in accordance with the policy terms and conditions, are directly made to the network provider by the insurer to the extent pre-authorization approved.
- Def. 6. **Condition Precedent** means a policy term or condition upon which the Insurer's liability under the policy is conditional upon.
- Def. 7. **Commencement Date** means the commencement date of this Policy as specified in the Schedule.
- Def. 8. **Congenital Anomaly** An external congenital anomaly refers to a condition(s) which is present since birth, in the visible and accessible parts of the body, and which is abnormal in reference to form, structure or position.
- Internal Congenital Anomaly - which is not in the visible and accessible parts of the body is called Internal Congenital Anomaly
 - External Congenital Anomaly - which is in the visible and accessible parts of the body is called External Congenital Anomaly.
- Def. 9. **Contribution** means essentially the right of an insurer to call upon other insurers, liable to the same insured, to share the cost of an indemnity claim on a ratable proportion of sum insured. This clause shall not apply to any benefit offered on fixed benefit basis.
- Def. 10. **Day Care Centre** means a day care centre means any institution established for day care treatment of sickness and / or injuries or a medical set -up within 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 criteria as under:-
- has qualified nursing staff under its employment
 - has qualified medical practitioner (s) in charge
 - has a fully equipped operation theatre of its own where surgical procedures are carried out
 - maintains daily records of patients and will make these accessible to the Insurance company's authorized personnel.
- Def. 11. **Day Care treatments** means those medical treatment, and/or surgical procedure listed in Annexure I
- Which is undertaken under General or Local Anaesthesia in a Hospital/ day care centre in less than 24 hours because of technological advancement, and
 - which would have otherwise required a Hospitalisation of more than 24 hours,
- Treatment normally taken on an Out-patient basis is not included in the scope of this definition.
- Def. 12. **Deductible** is a cost-sharing requirement under a health insurance policy that provides that the Insurer will not be liable for a specified rupee amount of the covered expenses, which will apply before any benefits are payable by the insurer. A deductible does not reduce the sum insured and for the purpose of this policy deductible shall apply on per year basis.

- Def. 13. **Dental Treatment** means treatment carried out by a dental practitioner including examinations, fillings (where appropriate), crowns, extractions and surgery excluding any form of cosmetic surgery / implants
- Def. 14. **Dependents** means only the family members listed below:
- I. Your legally married spouse as long as he/she continues to be married to You;
 - II. Your children Aged between 91 days and 21 years if they are unmarried and financially dependent with no independent source of income.
 - III. Your natural parents or parents that have legally adopted You, provided that:
 - IV. The parent was below 65 years at his initial participation in the Optima Super Policy, and
 - V. Parents shall not include Your spouse's parents. Dependant parents must be financially dependent on you.
- Def. 15. **Dependent Child** means a child (natural or legally adopted), who is unmarried, financially dependent on the primary Insured or Proposer and does not have his / her independent sources of income.
- Def. 16. **Disclosure of information** norm means the policy shall be void and all premiums paid hereon shall be forfeited to the Company, in the event of misrepresentation, mis-description or non-disclosure of any material fact
- Def. 17. **Emergency or Emergency Care** means management for a severe 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.
- Def. 18. **Family Floater** means a Policy described as such in the Schedule where under You and Your Dependents named in the Schedule are insured under this Policy as at the Commencement Date. The Sum Insured for a Family Floater means the sum shown in the Schedule which represents Our maximum liability for any and all claims made by You and/or all of Your Dependents during the Policy Period. Deductible under Family Floater will be applicable on Policy Year basis.
- Def. 19. **Grace Period** means the specified period of time immediately following the premium due date during which a payment can be made to renew or continue a Policy in force without loss of continuity benefits such as waiting periods and coverage of Pre-Existing Conditions. Coverage is not available for the period for which no premium is received.
- Def. 20. **Hospital** means any institution in India established for In-patient Care and Day Care Treatment of sickness and/or injuries and which has been registered as a Hospital with the local authorities, under clinical establishments (Registration & Regulations) 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:
- I. has at least 10 in-patient beds, in those towns having a population of less than 10,00,000 and 15 in-patient beds in all other places,
 - II. has qualified nursing staff under its employment round the clock,
 - III. has qualified Medical Practitioner(s) in charge round the clock,
 - IV. has a fully equipped operation theatre of its own where surgical procedures are carried out,
 - V. maintains daily records of patients and will make these accessible to the insurance company's authorized personnel.
- Def. 21. **Hospitalisation or Hospitalised** means admission in a Hospital for a minimum of 24 In patient care consecutive hours except for specified procedures / treatments, where such admission could be for a period of less than 24 consecutive hours.
- Def. 22. **Illness** means a sickness or a disease or pathological condition leading to the impairment of normal physiological function which manifests itself during the Policy Period and requires medical treatment.
- I. Acute condition - Acute condition is a disease, illness or injury that is likely to respond quickly to treatment which aims to return the person to his or her state of health immediately before suffering the disease/ illness/injury which leads to full recovery.
 - II. Chronic condition - A 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 your rehabilitation or for you to be specially trained to cope with it—it continues indefinitely—it comes back or is likely to come back.
- Def. 23. **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.
- Def. 24. **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.
- Def. 25. **Insured Person** means You and the persons named in the Schedule.
- Def. 26. **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.
- Def. 27. **Maternity Expense / Treatment** means the expense / treatment that include the following Medical treatment Expenses:
- I. Medical Expenses for a delivery (including complicated deliveries and cesarian sections) incurred during hospitalisation
 - II. The lawful medical termination of pregnancy during the policy period limited to 2 deliveries or terminations or either during the lifetime of the Insured Person
 - III. Pre-natal and Post-natal Medical Expenses for delivery or termination.
- Def. 28. **Medical Advise** means any consultation or advise from a Medical Practitioner including the issue of any prescription or repeat prescription.
- Def. 29. **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.
- I. Pre-Hospitalisation- Medical Expenses means the Medical Expenses incurred immediately before the Insured Person is Hospitalised, provided that:
 - i. Such Medical Expenses are incurred for the same condition for which the Insured Person's Hospitalisation was required, and
 - ii. The In-patient Hospitalisation claim for such Hospitalisation is admissible by the Insurance Company.
 - II. Post-Hospitalisation- Medical Expenses means the Medical Expenses incurred immediately after the Insured Person is discharged from the Hospital, provided that:
 - i. Such Medical Expenses are incurred for the same condition for which the Insured Person's Hospitalisation was required, and
 - ii. The In-patient Hospitalisation claim for such Hospitalisation is admissible by the Insurance Company.
- Def. 30. **Medically Necessary** means any treatment, test, medication, or stay in Hospital or part of stay in Hospital which
- I. Is required for the medical management of the Illness or injury suffered by the Insured Person;
 - II. Must not exceed the level of care necessary to provide safe, adequate and appropriate medical care in scope, duration or intensity.

- III. Must have been prescribed by a Medical Practitioner.
- IV. Must conform to the professional standards widely accepted in international medical practice or by the medical community in India.
- Def. 31. **Medical Practitioner** means a person who holds a valid registration from the medical council of any state of India and is thereby entitled to practice medicine within its jurisdiction; and is acting within the scope and jurisdiction of his license. Medical Practitioner who is sharing the same residence with the Insured Person's and is a member of Insured Person's family are not considered as Medical Practitioner under the scope of this Policy.
- Def. 32. **Network Provider** means Hospitals, or health care providers enlisted by an insurer or by a TPA and insurer together to provide medical services to an insured on payment by a cashless facility.
- Def. 33. **Notification of Claim** means the process of notifying a claim to the insurer or TPA by specifying the timeliness as well as the address / telephone number to which it should be notified.
- Def. 34. **Network** means any such Hospitals, day care centre or other provider that We/ TPA have mutually agreed with, to provide services like cashless access to Insured Persons. The list is available with Us on our website (www.apollomunichinsurance.com) and subject to amendment from time to time.
- Def. 35. **Non Network** means any Hospital, day care centre or other provider that is not part of the Network.
- Def. 36. **OPD treatment** means the treatment 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.
- Def. 37. **Policy** means your statements in the proposal form (which are the basis of this Policy), this policy wording (including endorsements, if any), Annexure I and the Schedule (as the same may be amended from time to time).
- Def. 38. **Policy Period** means the period between the Commencement Date and the Expiry Date specified in the Schedule.
- Def. 39. **Policy Year** means a year following the Commencement Date and its subsequent annual anniversary.
- Def. 40. **Portability** means the right accorded to an individual health insurance policy holder (including family cover) to transfer the credit gained by the insured for pre-existing conditions and time bound exclusions if the policyholder chooses to switch from one insurer to another insurer or from one plan to another plan of the same insurer, provided the previous policy has been maintained without any break.
- Def. 41. **Pre-existing Condition** means any condition, ailment or injury or related condition(s) for which You had signs or symptoms, and / or were diagnosed, and / or received medical advice/ treatment, within 48 months prior to the first policy issued by the insurer.
- Def. 42. **Qualified Nurse** is a person who holds a valid registration from the nursing council of India or the Nursing Council of any state in India.
- Def. 43. **Reasonable Charges** means the charges for services or supplies, which are the standard charges for a specific provider and consistent with the prevailing charges in the geographical area for identical or similar services, taking into account the nature of illness/ injury involved
- Def. 44. **Room Rent** means the amount charged by a hospital for the occupancy of a bed on per day (24 hrs) basis and shall include associated medical expenses.
- Def. 45. **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 all waiting periods.
- Def. 46. **Sum Insured** means the sum shown in the Schedule which represents Our maximum liability for each Insured Person for any and all benefits claimed for during the Policy Period.
- Def. 47. **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 of suffering or prolongation of life, performed in a Hospital or day care centre by a Medical Practitioner.

- Def. 48. **TPA** means the third party administrator that We appoint from time to time as specified in the Schedule.
- Def. 49. **Unproven/Experimental treatment** is treatment, including drug Experimental therapy, which is based on established medical practice in India, is treatment experimental or unproven.
- Def. 50. **We/Our/Us** means the Apollo Munich Health Insurance Company Limited.
- Def. 51. **You/Your/Policyholder** means the person named in the Schedule who has concluded this Policy with Us.

Section 5. Claim Related Information

For any claim related query, intimation of claim and submission of claim related documents, You can contact Apollo Munich through:

- Website** : www.apollomunichinsurance.com
Email : customerservice@apollomunichinsurance.com
Toll Free : 1800 - 102 - 0333
Fax : 1800 - 425 - 4077
Courier : Claims Department,
 Apollo Munich Health Insurance Co. Ltd.,
 Ground Floor, Srinilaya - Cyber Spazio,
 Road No. 2, Banjara Hills, Hyderabad-500034, Telangana.
- or** : Claims Department,
 Apollo Munich Health Insurance Co. Ltd.,
 Central Processing Center, 2nd & 3rd Floor, iLABS Centre, Plot No. 404-405, Udyog Vihar, Phase-III, Gurgaon-122016, Haryana.

Section 6. Grievance Redressal Procedure

If you have a grievance that you wish us to redress, you may contact us with the details of your grievance through:

- Website** : www.apollomunichinsurance.com
Email : customerservice@apollomunichinsurance.com
Toll Free : 1800-102-0333
Fax : +91-124-4584111
Courier : Any of Our Branch office or corporate office

You may also approach the grievance cell at any of our branches with the details of your grievance during our working hours from Monday to Friday.

If you are not satisfied with our redressal of your grievance through one of the above methods, you may contact our head of customer service at

The Grievance Cell, Apollo Munich Health Insurance Company Ltd., Central Processing Center, 2nd & 3rd Floor, iLABS Centre, Plot No. 404-405, Udyog Vihar, Phase-III, Gurgaon-122016, Haryana

If You are not satisfied with Our redressal of Your grievance through one of the above methods, You may approach the nearest Insurance Ombudsman for resolution of Your grievance. The contact details of Ombudsman offices are mentioned next page.

Address & Contact Details of Ombudsmen Centres

Office of The Governing Body of Insurance Council

(Monitoring Body for Offices of Insurance Ombudsman) 3rd Floor, Jeevan Seva Annexe, Santacruz(West), Mumbai – 400054. **Tel:** 26106671/ 6889.
Email id: inscoun@gbic.co.in **Website:** www.gbic.co.in

If you have a grievance, approach the grievance cell of Insurance Company first. If complaint is not resolved/ not satisfied/not responded for 30 days then You can approach The Office of the Insurance Ombudsman (Bimalokpal) Please visit our website for details to lodge complaint with Ombudsman.

Office of the Insurance Ombudsman,
 2nd Floor, Ambica House, Ashram Rd,
AHMEDABAD - 380 014.
Tel: 079 - 27545441/ 27546840
Fax: 079 - 27546142
Email: bimalokpal.ahmedabad@gbic.co.in

Office of the Insurance Ombudsman,
 2nd Floor, Janak Vihar Complex, 6,
 Malviya Nagar, **BHOPAL - 462 003.**
Tel: 0755 - 2769201/ 9202
Fax: 0755 - 2769203
Email: bimalokpal.bhopal@gbic.co.in

Office of the Insurance Ombudsman, 62, Forest Park, BHUBANESHWAR - 751 009. Tel: 0674 - 2596455/2596003 Fax: 0674 - 2596429 Email: bimalokpal.bhubaneswar@gbic.co.in	Office of the Insurance Ombudsman, SCO No.101-103,2nd Floor, Batra Building, Sector 17-D, CHANDIGARH - 160 017. Tel:- 0172 - 2706468/2772101 Fax: 0172 - 2708274 Email: bimalokpal.chandigarh@gbic.co.in
Office of the Insurance Ombudsman, Fathima Akhtar Court, 4th Floor, 453 (old 312), Anna Salai, Teynampet, CHENNAI - 600 018. Tel: 044 - 24333668/ 24335284 Fax: 044 - 24333664 Email: bimalokpal.chennai@gbic.co.in	Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Bldg.,Asaf Ali Road, NEW DELHI - 110 002. Tel: 011 - 23234057/ 23232037 Fax: 011 - 23230858 Email: bimalokpal.delhi@gbic.co.in
Office of the Insurance Ombudsman, "Jeevan Nivesh", 5th Floor, S.S. Road, GUWAHATI - 781 001. Tel: 0361 - 2132204/ 5 Fax: 0361 - 2732937 Email: bimalokpal.guwahati@gbic.co.in	Office of the Insurance Ombudsman, 6-2-46, 1st Floor, Moin Court, A.C. Guards, Lakdi-Ka-Pool, HYDERABAD-500 004. Tel: 040 - 65504123/ 23312122 Fax: 040 - 23376599 Email: bimalokpal.hyderabad@gbic.co.in
Office of the Insurance Ombudsman, 2nd Floor, CC 27/2603, Pulinat Bldg., M.G. Road, ERNAKULAM-682 015. Tel: 0484 - 2358759/ 2359338 Fax: 0484 - 2359336 Email: bimalokpal.ernakulam@gbic.co.in	Office of the Insurance Ombudsman, Hindustan Building. Annexe, 4th Floor, C.R.Avenue, KOLKATA - 700072 Tel: 033 - 22124339/ 22124346 Fax: 22124341 Email: bimalokpal.kolkata@gbic.co.in
Office of the Insurance Ombudsman, Jeevan Bhawan, Phase-2, 6th Floor, Nawal Kishore Road, Hazaratganj, LUCKNOW-226 001. Tel: 0522 - 2231331/ 2231330 Fax: 0522 - 2231310 Email: bimalokpal.lucknow@gbic.co.in	Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe,S.V. Road, Santacruz(W), MUMBAI-400 054. Tel: 022 - 26106960/ 26106552 Fax : 022 - 26106052 Email: bimalokpal.mumbai@gbic.co.in
Office of the Insurance Ombudsman, Ground Floor, Jeevan Nidhi II, Bhawani Singh Road, JAIPUR – 302 005. Tel: 0141 - 2740363 Email: bimalokpal.jaipur@gbic.co.in	Office of the Insurance Ombudsman, 3rd Floor, Jeevan Darshan, N.C. Kelkar Road, Narayanpet PUNE – 411 030.Tel: 020 - 32341320 Email: Bimalokpal.pune@gbic.co.in
Office of the Insurance Ombudsman, 24th Main Road, Jeevan Soudha Bldg., JP Nagar, 1st Phase, Ground Floor BENGALURU – 560 025. Tel: 080 - 26652049/ 26652048 Email: bimalokpal.bengaluru@gbic.co.in	Office of the Insurance Ombudsman, 4th Floor, Bhagwan Sahai Palace, Main Road, Naya Bans, Sector-15, NOIDA – 201 301. Tel: 0120 - 2514250/ 51/ 53 Email: bimalokpal.noida@gbic.co.in
Office of the Insurance Ombudsman, 1st Floor, Kalpana Arcade Building, Bazar Samiti Road, Bahadurpur, PATNA – 800 006. Tel: 0612 - 2680952 Email id: bimalokpal.patna@gbic.co.in.	

IRDAI REGULATION NO 5: This policy is subject to regulation 5 of IRDAI (Protection of Policyholder's Interests) Regulation.

Annexure 1: Day Care Procedure

Day Care Procedures will include following Day Care Surgeries & Day Care Treatments

Microsurgical operations on the middle ear

1. Stapedotomy
2. Stapedectomy
3. Revision of a stapedectomy
4. Other operations on the auditory ossicles
5. Myringoplasty (Type -I Tympanoplasty)
6. Tympanoplasty (closure of an eardrum perforation/reconstruction

of the auditory ossicles)

7. Revision of a tympanoplasty
8. Other microsurgical operations on the middle ear under general /spinal anesthesia

Other operations on the middle & internal ear

9. Myringotomy
10. Removal of a tympanic drain
11. Incision of the mastoid process and middle ear
12. Mastoidectomy
13. Reconstruction of the middle ear
14. Other excisions of the middle and inner ear
15. Fenestration of the inner ear
16. Revision of a fenestration of the inner ear
17. Incision (opening) and destruction (elimination) of the inner ear
18. Other operations on the middle and inner ear under general /spinal anesthesia

Operations on the nose & the nasal sinuses

19. Excision and destruction of diseased tissue of the nose
20. Operations on the turbinates (nasal concha)
21. Other operations on the nose
22. Nasal sinus aspiration

Operations on the eyes

23. Incision of tear glands
24. Other operations on the tear ducts
25. Incision of diseased eyelids
26. Excision and destruction of diseased tissue of the eyelid
27. Operations on the canthus and epicanthus
28. Corrective surgery for entropion and ectropion
29. Corrective surgery for blepharoptosis
30. Removal of a foreign body from the conjunctiva
31. Removal of a foreign body from the cornea
32. Incision of the cornea
33. Operations for pterygium
34. Other operations on the cornea
35. Removal of a foreign body from the lens of the eye
36. Removal of a foreign body from the posterior chamber of the eye
37. Removal of a foreign body from the orbit and eyeball
38. Operation of cataract
39. Retinal detachment

Operations on the skin & subcutaneous tissues

40. Incision of a pilonidal sinus
41. Other incisions of the skin and subcutaneous tissues
42. Surgical wound toilet (wound debridement) and removal of diseased tissue of the skin and subcutaneous tissues
43. Local excision of diseased tissue of the skin and subcutaneous tissues
44. Other excisions of the skin and subcutaneous tissues
45. Simple restoration of surface continuity of the skin and subcutaneous tissues
46. Free skin transplantation, donor site
47. Free skin transplantation, recipient site
48. Revision of skin plasty
49. Other restoration and reconstruction of the skin and subcutaneous tissues
50. Chemosurgery to the skin
51. Destruction of diseased tissue in the skin and subcutaneous tissues

Operations on the tongue

52. Incision, excision and destruction of diseased tissue of the tongue
53. Partial glossectomy
54. Glossectomy
55. Reconstruction of the tongue
56. Other operations on the tongue

Operations on the salivary glands & salivary ducts

57. Incision and lancing of a salivary gland and a salivary duct
58. Excision of diseased tissue of a salivary gland and a salivary duct

- 59. Resection of a salivary gland
- 60. Reconstruction of a salivary gland and a salivary duct
- 61. Other operations on the salivary glands and salivary ducts

Other operations on the mouth & face

- 62. External incision and drainage in the region of the mouth, jaw and face
- 63. Incision of the hard and soft palate
- 64. Excision and destruction of diseased hard and soft palate
- 65. Incision, excision and destruction in the mouth
- 66. Plastic surgery to the floor of the mouth
- 67. Palatoplasty
- 68. Other operations in the mouth under general/spinal anesthesia

Operations on the tonsils & adenoids

- 69. Transoral incision and drainage of a pharyngeal abscess
- 70. Tonsillectomy without adenoidectomy
- 71. Tonsillectomy with adenoidectomy
- 72. Excision and destruction of a lingual tonsil
- 73. Other operations on the tonsils and adenoids under general /spinal anesthesia

Trauma surgery and orthopaedics

- 74. Incision on bone, septic and aseptic
- 75. Closed reduction on fracture, luxation or epiphyseolysis with osteosynthesis
- 76. Suture and other operations on tendons and tendon sheath
- 77. Reduction of dislocation under GA
- 78. Arthroscopic knee aspiration

Operations on the breast

- 79. Incision of the breast
- 80. Operations on the nipple

Operations on the digestive tract

- 81. Incision and excision of tissue in the perianal region
- 82. Surgical treatment of anal fistulas
- 83. Surgical treatment of haemorrhoids
- 84. Division of the anal sphincter (sphincterotomy)
- 85. Other operations on the anus
- 86. Ultrasound guided aspirations
- 87. Sclerotherapy etc.

Operations on the female sexual organs

- 88. Incision of the ovary
- 89. Insufflation of the Fallopian tubes
- 90. Other operations on the Fallopian tube
- 91. Dilatation of the cervical canal
- 92. Conisation of the uterine cervix
- 93. Other operations on the uterine cervix
- 94. Incision of the uterus (hysterotomy)
- 95. Therapeutic curettage
- 96. Culdotomy
- 97. Incision of the vagina
- 98. Local excision and destruction of diseased tissue of the vagina and the pouch of Douglas
- 99. Incision of the vulva
- 100. Operations on Bartholin's glands (cyst)

Operations on the prostate & seminal vesicles

- 101. Incision of the prostate
- 102. Transurethral excision and destruction of prostate tissue
- 103. Transurethral and percutaneous destruction of prostate tissue
- 104. Open surgical excision and destruction of prostate tissue
- 105. Radical prostatovesiculectomy

- 106. Other excision and destruction of prostate tissue
- 107. Operations on the seminal vesicles
- 108. Incision and excision of periprostatic tissue
- 109. Other operations on the prostate

Operations on the scrotum & tunica vaginalis testis

- 110. Incision of the scrotum and tunica vaginalis testis
- 111. Operation on a testicular hydrocele
- 112. Excision and destruction of diseased scrotal tissue
- 113. Plastic reconstruction of the scrotum and tunica vaginalis testis
- 114. Other operations on the scrotum and tunica vaginalis testis

Operations on the testes

- 115. Incision of the testes
- 116. Excision and destruction of diseased tissue of the testes
- 117. Unilateral orchidectomy
- 118. Bilateral orchidectomy
- 119. Orchidopexy
- 120. Abdominal exploration in cryptorchidism
- 121. Surgical repositioning of an abdominal testis
- 122. Reconstruction of the testis
- 123. Implantation, exchange and removal of a testicular prosthesis
- 124. Other operations on the testis under general /spinal anesthesia

Operations on the spermatic cord, epididymis and ductus deferens

- 125. Surgical treatment of a varicocele and a hydrocele of the spermatic cord
- 126. Excision in the area of the epididymis
- 127. Epididymectomy
- 128. Reconstruction of the spermatic cord
- 129. Reconstruction of the ductus deferens and epididymis
- 130. Other operations on the spermatic cord, epididymis and ductus deferens

Operations on the penis

- 131. Operations on the foreskin
- 132. Local excision and destruction of diseased tissue of the penis
- 133. Amputation of the penis
- 134. Plastic reconstruction of the penis
- 135. Other operations on the penis

Operations on the urinary system

- 136. Cystoscopic removal of stones

Other Operations

- 137. Lithotripsy
- 138. Coronary angiography
- 139. Haemodialysis
- 140. Radiotherapy for Cancer
- 141. Cancer Chemotherapy
- 142. Renal biopsy
- 143. Bone marrow biopsy
- 144. Liver biopsy

Note: The standard exclusions and waiting periods are applicable to all of the above Day Care Procedures depending on the medical condition/ disease under treatment.

Only 24 hours hospitalization is not mandatory.

Annexure II

List of excluded expenses (non-medical) under indemnity policy are uploaded on our website.

Please login to <http://www.apollomunichinsurance.com/download-forms/List-of-Non-Medical-Expenses.pdf>

We would be happy to assist you. For any help contact us at: E-mail : customerservice@apollomunichinsurance.com Toll Free : 1800 102 0333

Please review your Optima Super policy and familiarize yourself with the benefits available and the exclusions.

To help us to provide you with fast and efficient service, We kindly ask you to note the following.

1. We recommend that you keep copies of all documents submitted to the Apollo Munich.
2. Please quote your member ID/policy number in all your correspondences.

What do I do in case of a claim or any assistance?

Intimation & Assistance	Procedure for Reimbursement of Medical Expenses	Procedure to avail Cashless facility
<p>Please contact Apollo Munich at least 48 hours prior to an event which might give rise to a claim.</p> <p>For any emergency situations, kindly contact Apollo Munich within 24 hours of the event.</p> <p>We can be contacted through:</p> <ul style="list-style-type: none"> - Website: www.apollomunichinsurance.com - Toll Free: 1800 102 0333 - Fax at: 1800 425 4077 - Courier: Claims Department, Apollo Munich Health Insurance Co. Ltd., Ground Floor, Srinilaya - Cyber Spazio, Road No. 2, Banjara Hills, Hyderabad-500034, Telangana. <p>or Claims Department, Apollo Munich Health Insurance Co. Ltd., 2nd & 3rd Floor, iLABS Centre, Plot No. 404-405, Udyog Vihar, Phase-III, Gurgaon-122016, Haryana.</p> <p>Please use the Claim Intimation Form for intimation of a claim.</p>	<ul style="list-style-type: none"> • We must be informed no later than 7 days of completion of such treatment, consultation or procedure. • Please send the duly signed claim form and all the information/documents mentioned* therein to us within 15 days of the occurrence of the Incident. <p>* Please refer to claim form for complete documentation.</p> <ul style="list-style-type: none"> • If there is any deficiency in the documents/ information submitted by you, Apollo Munich will send the deficiency letter within 7 days of receipt of the claim documents. • On receipt of the complete set of claim documents, Apollo Munich will make the payment for the admissible amount, along with a settlement statement within 30 days. • The payment will be made in the name of the proposer. <p>Note: Payment will only be made for items covered under your policy and upto the limits therein.</p>	<ul style="list-style-type: none"> • For any emergency Hospitalisation, we must be informed no later than 24 hours after hospitalization. • For any planned hospitalization, kindly seek cashless authorization from Apollo Munich at least 48 hours prior to the start of the Insured Person's hospitalization. • We will check your coverage as per the eligibility and send an authorization letter to the provider. In case there is any deficiency in the documents sent, the same shall be communicated to the hospital within 6 hours of receipt of documents. • Please pay the non-medical and expenses not covered to the hospital prior to the discharge. For details on non medical items, please refer to Annexure 2 of Policy Wordings. • In case the ailment /treatment is not covered under the policy a rejection letter would be sent to the provider within 6 hours. <p>Note:</p> <ul style="list-style-type: none"> • Insured person is entitled for cashless only in our empanelled hospitals. • Please refer to the list of empanelled hospitals on our website Or the list provided in the guidebook or welcome kit. • Rejection of cashless in no way indicates rejection of the claim.

Note:

1. In the case of a covered Hospitalisation, the costs of which were not initially estimated to exceed the Deductible but were subsequently found likely to exceed the Deductible, the intimation should be submitted along with a copy of intimation made to the other insurer /Reimbursement Provider immediately on knowing that the Deductible is likely to be exceeded.
2. When original bills, receipts, prescriptions, reports and other documents are submitted to the other insurer or to the reimbursement provider, verified photocopies attested by such other organisation/provider have to be submitted.
3. If original bills, receipts, prescriptions, reports and other documents are submitted to Us and Insured Person requires same for claiming from other organisation/provider, then on request from the Insured Person, We will provide attested copies of the bills and other documents submitted by the Insured Person.

Hospital means any institution in India established for In-patient Care and Day Care Treatment of sickness and/or injuries and which has been registered as a Hospital with the local authorities, under clinical establishments (Registration & Regulations) 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 at least 10 in-patient beds, in those towns having a population of less than 10,00,000 and 15 in-patient beds in all other places,
- has qualified nursing staff under its employment round the clock,
- 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 will make these accessible to the insurance company's authorized personnel.

For any doubt or clarifications and/or information, call our Toll Free Line at 1800 102 0333 or log on to our website www.apollomunichinsurance.com or Email us at customerservice@apollomunichinsurance.com

We would be happy to assist you. For any help contact us at: Email: customerservice@apollomunichinsurance.com Toll Free: 1800 102 0333