

Health QuBE

1. Preamble

Raheja QBE General Insurance Company Limited will cover all Insured Persons under this Policy up to the Sum Insured. The insurance cover is governed by, and subject to, the terms, conditions and exclusions of this Policy.

2. Definitions

- i. **Accident** means a sudden, unforeseen and involuntary event caused by external, visible and violent means.
- ii. **Age** means completed years as at the Policy Start Date specified in the Policy Schedule.
- iii. **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.
- i. **Cashless Facility** means a facility extended by Us to You where the payments, of the costs of treatment undergone by You in accordance with the policy terms and conditions, are directly made to the Network Provider by Us to the extent pre-authorization approved.
- ii. **Condition Precedent** means a policy term or condition upon which Our liability under the Policy is conditional upon.
- iii. **Congenital Anomaly** means a condition(s) which is present since birth, and which is abnormal with reference to form, structure or position.
 - a. **Internal Congenital anomaly** : Congenital anomaly which is not in the visible and accessible parts of the body
 - b. **External Congenital Anomaly** Congenital anomaly which is in the visible and accessible parts of the body
- iv. **Co-payment** means a cost-sharing requirement under a health insurance policy that provides that the Policyholder will bear a specified percentage of the admissible claim amount. A co- payment does not reduce the Sum Insured.
- v. **Cumulative Bonus**: Cumulative Bonus means any increase or addition in the Sum Insured granted by the insurer without an associated increase in premium.
- vi. **Day Care Center** means any institution established for Day Care Treatment of illness 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 a 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.
- vii. **Day Care Treatment** means medical treatment, and/or surgical procedure which is :
 - (i) undertaken under General or Local Anaesthesia in a hospital/day care centre in less than 24 hrs because of technological advancement, and
 - (ii) which would have otherwise required a hospitalization of more than 24 hours. Treatment normally taken on an out-patient basis is not included in the scope of this definition.
- viii. **Deductible**: Deductible means a cost sharing requirement under a health insurance policy that provides that the insurer will not be liable for a specified rupee amount in case of indemnity policies and for a specified number of days/hours in case of hospital cash policies which will apply before any benefits are payable by the insurer. A deductible does not reduce the Sum Insured.
- ix. **Diagnostic Tests** means investigations, such as X-Ray or blood tests, to find the cause of the Insured Person's symptoms and medical condition
- x. **Disclosure to information norm**: The policy shall be void and all premium paid thereon shall be forfeited to the Company in the event of misrepresentation, mis-description or non-disclosure of any material fact.
- xi. **Domiciliary Hospitalisation** means medical treatment for an Illness/disease/injury which in the normal course would require care and treatment at a Hospital but is actually taken while confined at home under any of the following circumstances:
 - the condition of the patient is such that he/she is not in a condition to be removed to a hospital, or
 - the patient takes treatment at home on account of non availability of room in a hospital.
- xii. **Emergency** means 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.
- xiii. **Family Floater Policy** means a Policy in terms of which, two or more persons of a Family are named in the Policy Schedule as Insured Persons. In a Family Floater Policy, Family means a unit comprising of up to six members who are related to each other in the following manner :
 - (i) **Legally married** husband and wife as long as they continue to be married; and/or
 - (ii) **Two Dependent** Parent/s and/or Two Dependent Parent-in-Law Up-to four of their children who are less than 25 years on the Policy Start Date specified in the Policy Schedule.
- xiv. **Grace Period**: 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 diseases. Coverage is not available for the period for which no premium is received.
- xv. **Hospital** means any institution established for Inpatient Care and Day Care Treatment of illness and/or injuries and which has been registered as a hospital with the local authorities under the Clinical Establishments (Registration and Regulation) Act, 2010 or under the enactments specified under the Schedule of Section 56(1) of the said Act or complies with all minimum criteria as under:
 - (i) has qualified Nursing staff under its employment round the clock;
 - (ii) has at least 10 inpatient beds, in those towns having a population of less than 10,00,000 and at least 15 inpatient beds in all other places;
 - (iii) has qualified Medical Practitioner(s) in charge round the clock;
 - (iv) has fully equipped operation theatre(s) 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.
- xvi. **Hospitalisation or Hospitalised** means the admission in a Hospital for a minimum period of 24 Inpatient Care consecutive hours except for specified procedures/treatments, where such admission could be for a period of less than 24 consecutive hours.
- xvii. **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.
- xviii. **Information Summary Sheet** means the record and confirmation of information provided to Us or Our representatives over the telephone for the purposes of applying for this Policy.
- xix. **Intensive Care Unit/ICU** 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.
- xx. **Illness means 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 specifically trained to cope with it- it continues indefinitely - it recurs or is likely to recur.
- xxi. **Inpatient** means the Insured Person's admission to for treatment in a Hospital for more than 24 hours for a covered event.
- xxii. **Inpatient Care** means treatment for which the Insured Person has to stay in a hospital for more than 24 hours for a covered event.
- xxiii. **Insured Person** means person named in the Policy Schedule. Any Family (as specified under the definition of Family Floater Policy above) member may be added as an Insured Person during the Policy Period if We have accepted his proposal for insurance and issued an endorsement confirming the addition of such person as an Insured Person.
- xxiv. **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.
Medical Practitioner means a person who holds a valid registration from the Medical Council of any State or Medical Council of India or Council for Indian Medicine or for Homeopathy setup by the Government of India or a State Government and is thereby entitled to practice medicine within its jurisdiction; and is acting within the scope and jurisdiction of license.

- xxv. **Medical Practitioner** means a person who holds a valid registration from the Medical Council of any State or Medical Council of India or Council for Indian Medicine or for Homeopathy setup by the Government of India or a State Government and is thereby entitled to practice medicine within its jurisdiction; and is acting within the scope and jurisdiction of license.
- xxvi. **Medically necessary treatment** is defined as any treatment, tests, medication, or stay in Hospital or part of a stay in Hospital which:
- is required for the medical management of the Illness or injury suffered by the You;
 - must not exceed the level of care necessary to provide safe, adequate and appropriate medical care in scope, duration, or intensity;
 - must have been prescribed by a Medical Practitioner;
 - must conform to the professional standards widely accepted in international medical practice or by the medical community in India.
- xxvii. **Migration:**
Migration means, the right accorded to health insurance policyholders (including all members under family cover and members of group Health insurance policy), to transfer the credit gained for pre-existing conditions and time bound exclusions, with the same insurer.
- xxviii. **Network Provider** means Hospital enlisted by an insurer, TPA or jointly by an insurer and TPA to provide medical services to an insured by cashless facility..
- xxix. **Notification of Claim** means the process of notifying a claim to the insurer or TPA in accordance with the specified timelines as well as the address /telephone number to which it should be notified set out under the Policy.
- xxx. **OPD Treatment** means one in which the Insured Person 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 Person is not admitted as a day care or In-Patient.
- xxxi. **Policy** means these terms and conditions, any annexure thereto and the Policy Schedule (as amended from time to time), Your statements in the proposal form and the Information Summary Sheet and the Policy wording (including endorsements, if any).
- xxxii. **Policy Period** means the period between the Policy Start Date and the Policy End Date as specified in the Policy Schedule.
- xxxiii. **Policy Year** means the period of one year commencing on the Policy Start Date specified in the Policy Schedule or any anniversary thereof.
Pre-existing Disease means any condition, ailment, injury or disease:
- That is/are diagnosed by a physician within 48 months prior to the effective date of the policy issued by the insurer or its reinstatement or
 - For which medical advice or treatment was recommended by, or received from, a physician within 48 months prior to the effective date of the policy issued by the insurer or its reinstatement
- xxxiv. **Pre-hospitalization Disease Medical Expenses** means Medical Expenses incurred immediately before the Insured Person is Hospitalised, provided that:
- Such Medical Expenses are incurred for the same condition for which the Insured Person's Hospitalisation was required, and
 - The In-patient Hospitalization claim for such Hospitalization is admissible by Us.
- xxxv. **Post-hospitalization Medical Expenses** means Medical Expenses incurred immediately after the Insured Person is discharged from the Hospital, provided that:
- Such Medical Expenses are incurred for the same condition for which the Insured Person's Hospitalisation was required, and
 - The In-patient Hospitalization claim for such Hospitalization is admissible by Us.
- xxxvi. **Portability** means transfer by an individual health insurance policyholders (including all members under family cover) to transfer the credit gained for Pre-existing Disease conditions and time bound exclusions, from one insurer to another.
- xxxvii. **Qualified Nurse** means a person who holds a valid registration from the Nursing Council of India or the Nursing Council of any state in India.
- xxxviii. **Rehabilitation** means treatment aimed at restoring health or mobility, or to allow a person to live an independent life, such as after a stroke.
- xxxix. **Reasonable and Customary Charges** means the charges for services or supplies, which are the standard charges for the specific provider and consistent with the prevailing charges in the geographical area for identical or similar services, taking into account the nature of the Illness / injury involved.
- xi. **Renewal** means the terms on which the contract of insurance can be renewed on mutual consent with a provision of grace period for treating the renewal continuous for the purpose of gaining credit for pre-existing diseases, time-bound exclusions and for all waiting periods..
- xli. **Room Rent** means the amount charged by a Hospital for the occupancy of a bed on per day (24 hours) basis and shall include associated Medical Expenses.
- xlii. **Policy Schedule** means the schedule provided in the insurance certificate issued by Us, and, if more than one, then the latest in time.
- xliii. **Sum Insured** means the sum shown in the Policy Schedule which represents Our maximum total and cumulative liability for any and all claims under the Policy in respect of the single Insured Person during the Policy Period and in relation to a Family Floater represents Our maximum liability for any and all claims made in respect of all the Insured Persons covered under the Policy during the Policy Period. Our Liability for any and all benefits claimed during the Policy Period.
- xliv. **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.
- xlv. **"Third Party Administrators or TPA"** means any person who is registered under the IRDAI (Third Party Administrators - Health Services) Regulations, 2016 notified by the Authority, and is engaged, for a fee or remuneration by an insurance company, for the purposes of providing health services as defined in those Regulations.
- xlvi. **Unproven/Experimental treatment** means treatment, including drug Experimental therapy, which is not based on established medical practice in India, is treatment experimental or unproven.
- xlvii. **We/Our/Us** means Raheja QBE General Insurance Company Limited
- xlviii. **You/Your/Policyholder** means the person named in the Policy Schedule who has concluded this Policy with Us. Any reference to any statute shall be deemed to refer to any replacement or amendment to that statute.

3. Benefits /Cover

This Policy provides You the options of the following Plans:

- Basic;
- Comprehensive;
- Super saver; and
- A la carte.

The Policy Schedule will specify the Plan which is in force for each of the Insured Person. For a complete description of the benefits available under the applicable Plan as well as any specific limits on the amount payable under any particular benefit under the applicable Plan, please refer to the Policy Schedule.

This Policy provides the following benefits to the persons covered as Insured Person(s) under the Policy. However, the Insured Person(s) shall only be covered under the following Section(s) which are specifically set out to be in force in the Policy Schedule for the Insured Person.

A claim under Sections (b),(c),(d),(e),(f),(h) and (i) shall become payable under the Policy in respect of an Insured Person only if there is a corresponding claim admitted by Us under Section a in respect of the Insured Person and in relation to same Illness/condition.

A claim under Sections (b),(e) and (f) shall become payable under the Policy in respect of an Insured Person only if there is a corresponding claim admitted by Us under Section j in respect of the Insured Person and in relation to same Illness/condition.

Section a: Inpatient Benefit/Hospitalization Benefit

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 a treatment that is listed as a Day Care Procedure under Annexure II to the Policy.

We will cover the reasonable and customary Medical Expenses specified below incurred in respect of the Insured Person in case of Medically Necessary Hospitalization or Day Care Procedure listed under Annexure II to the Policy that arises from an Accident or Illness. The Medical Expenses covered under this benefit includes Hospital Room Rent or boarding expenses, nursing charges, Intensive Care Unit(ICU) charges, Medical Practitioner's charges, diagnostic procedures, anaesthesia, blood, oxygen, operation theatre charges, surgical appliances, medicines, drugs and consumables, cost of prosthetics if implanted during Surgical Procedures subject to the limits on the Room Rent, room category, ICU Charges and Medical Practitioner fees as specified under the Policy Schedule.

Section b: Pre/Post Hospitalization Benefit

We will reimburse the Pre- Hospitalisation Medical Expenses incurred in respect of the Insured Person at actual up to the fixed number of days immediately prior to the Insured Person's date of Hospitalization or commencement of treatment as Domiciliary Hospitalization as mentioned on the Policy Schedule

In addition, We will reimburse the Post- Hospitalisation Medical Expenses incurred in respect of the Insured Person at actuals up to the fixed number of days as specified in the Policy Schedule after discharge from the Hospital or end of treatment as Domiciliary Hospitalization

Section c: Ambulance Cover

We will cover the Reasonable and Customary Charges incurred at actual on an Ambulance in course of an Emergency in respect of the Insured Person, subject to the amount mentioned on the Policy Schedule. Ambulance from home to hospital or inter-hospital shifts is covered under the policy, in case of medical emergency.

Section d: Daily Allowance

In case of Hospitalization of the Insured Person during the Policy Period We will pay the Daily Cash Allowance as set out in the Policy Schedule in respect of the Insured Person for each completed day of the Hospitalization. Further, the benefit under this section is only payable for continuous and completed periods of 24 hours of Hospitalization (as an In-patient) and is subject to a limit of 6 consecutive days of Hospitalization per claim.

Section e: Organ Donor Benefit

We will cover the Medical Expenses of the organ donor for harvesting the organ for the use of the Insured Person who has been asked to undergo an organ transplant on medical advice, at actual up to the limit specified in the Policy Schedule However, we will not pay for:

1. The claims which are not admitted under Section (a).
2. The admission is not compliant under Transportation of Human Organs Act 1991 as amended.
3. The organ donor's pre and post Hospitalization charges.

Section f: Recharge/Replenish Benefit

If the applicable Sum Insured under the Policy in respect of the Insured Person is exhausted due to claims paid during the Policy Year, then We will reinstate the Sum Insured to the full original amount at the policy inception subject to the following conditions:

1. We will reinstate the Sum Assured only once in each Policy Year.
2. The claim under this section would only be admissible if the claim is admissible under Section (a).
3. The recharged/replenished Sum Assured cannot be carried forward to other Policy Years.
4. The recharged/replenish Sum Assured would only be available for all future claims and not in relation to any Illness or injury for which a claim has already been admitted for that Insured Person during the Policy Year.
5. No Claim Bonus under Section (k) will not applicable on the recharged/replenished Sum Assured.

Section g: Health Check-up

The Insured Person/s covered under the policy may avail the set of health check-ups as specified in the Policy Schedule with Our Network Provider. Health Check Ups will be and arranged by Us and conducted at Our Network Providers.

provided that :

1. The Insured Person is an Adult(Aged 18 Years and above)
2. It is available only once a year.

Set Serial Number	List of Tests
1	Complete Blood Count(CBC), Urine routine, Fasting Blood Sugar, SGPT, Creatinine , Blood Group,
2	Complete Blood Count(CBC), Urine routine, Fasting Blood Sugar, SGPT, Serum Creatinine, ECG, Blood Group S Cholesterol
3	Complete Blood Count(CBC), Urine routine, Fasting Blood Sugar, SGPT, Serum Creatinine, ECG, Blood Group S Cholesterol, Lipid Profile, Kidney Function Test
4	Complete Blood Count(CBC), Urine routine, Fasting Blood Sugar, SGPT, Serum Creatinine, ECG, Blood Group S Cholesterol, Lipid Profile, Kidney Function Test, TMT

Section h: Non Medical Expenses

We will reimburse the Expenses that are not admissible in Annexure I to this Policy, incurred in respect of the Insured Person subject to the Maximum amount as noted under „Non Medical Expenses limit specified in the Policy Schedule, provided that these expenses are incurred in course of the continuous and completed period of at least 24 hours of Hospitalization (as an In-patient) of the Insured Person and Cashless Facility is opted for at Our Network Providers..

Section i: Sum Insured Increase

In case of Cashless Hospitalization, insured will get benefit of additional sum insured of 10% of the Claimed amount. I.e, We will reduce only 90% of the claim amount from the sum insured of the member, if the Cashless Facility is opted for at Our Network Providers, and provided that the claim is admissible under Section (a).
(Illustration attached in Annexure V)

Section j: Domiciliary Hospitalisation

We will cover the Medical Expenses incurred in respect of the Insured Person during the Policy Year for Domiciliary Hospitalisation up to the limit specified in the Policy Schedule, subject to the exclusions listed below and provided that the treatment continues for at least more than three consecutive days .

We will not be liable to cover any Medical Expenses under this Section which are incurred for the treatment in relation to any of the following diseases:

- a. Chronic Nephritis and Nephritic Syndrome,
- b. Diarrhoea,
- c. All Dysenteries including Gastroenteritis,
- d. Pyrexia of unknown origin,
- e. Diabetes Mellitus and Insipidus,
- f. Asthma, Bronchitis, Tonsillitis and Upper Respiratory Tract infection including Laryngitis and Pharyngitis,
- g. Cough and Cold, Influenza,
- h. Arthritis, Gout and Rheumatism,
- i. Epilepsy,
- j. Hypertension,
- k..

Section k: NCB (No Claim Bonus)

- a. If no claim has been made under Section (a) of this Policy and the Policy is renewed with Us without any break, We will apply a No Claim Bonus (NCB) to the next policy Year by automatically increasing the Sum Insured for the next Policy Year by 5% of the Sum Insured for the expiring Policy Year, provided that the maximum NCB in any Policy Year will not exceed 100% of the original Sum Insured at the time of inception of the Policy for the first time.
- b. In case of a Family Floater Policy, the NCB shall be available on a floater basis and accrue only if noclaims have been made in respect of any Insured Person during the expiring Policy Year.
- l. If a NCB has been applied and a claim is made in two consecutive Policy Years, then in the subsequent (third) Policy Year We will automatically decrease the accrued NCB at the same rate at which it accrued in the expiring Policy Year. Any claims for Health check up or claims amounting up to 10 % of sum insured or INR 50000/-, whichever is less, will not be considered for reduction in NCB.

- c. However this reduction will not reduce the Sum Insured below the Sum Insured applicable before the commencement of the expiring Policy Year, and only the accrued NCB will be decreased.
- d. If the Insured Persons in the expiring policy are covered on individual basis and thus have accumulated the NCB for each member in the expiring policy, and such expiring policy is renewed with Us on a Family Floater basis, then the NCB which will be carried forward for credit in the Policy will be the least NCB amongst all the Insured Persons.
- e. The portability benefit under this Policy will be offered to the extent of sum of previous sum insured and accrued NCB, portability benefit shall not apply to any other additional increased Sum Insured.
- f. In policies with a two year Policy Period, the application of above provisions of NCB shall become applicable only after the completion of the first Policy Year.

*Illustrations attached in Annexure V

Section L: Optional Covers

I. Sub Limit Waiver:

In consideration of the payment of additional premium to Us, it is hereby declared and agreed that notwithstanding anything to the contrary in the Policy, the sub limits specified for the Room Rent, ICU Charges and Medical Practitioner fees as specified in the Policy Schedule are waived off. subject otherwise to the terms, conditions and exclusions of the Policy.

II. Voluntary Co-Payment Option:

It is hereby agreed and declared that the Policyholder shall bear 20% of the final admissible claim amount (assessed by Us in accordance with Clause 5.5) above and Our liability under the Policy shall be restricted to only the balance 80% of the final claim amount assessed by Us in accordance with Clause 5.5 of the Policy

4. Waiting Period

The Company shall not be liable to make any payment under the policy in connection with or in respect of following expenses till the expiry of waiting period mentioned below:

4.1 Pre-Existing Diseases: (Code- Excl01)

- a) Expenses related to the treatment of a pre-existing Disease (PED) and its direct complications shall be excluded until the expiry of 48 months of continuous coverage after the date of inception of the first policy with us.
- b) In case of enhancement of sum insured the exclusion shall apply afresh to the extent of sum insured increase.
- c) If the Insured Person is continuously covered without any break as defined under the portability norms of the extant IRDAI (Health Insurance) Regulations, then waiting period for the same would be reduced to the extent of prior coverage.
- d) Coverage under the policy after the expiry of 48 months for any pre-existing disease is subject to the same being declared at the time of application and accepted by us.

4.2 First Thirty Days Waiting Period: (Code- Excl03)

- i. Expenses related to the treatment of any illness within 30 days from the first policy commencement date shall be excluded except claims arising due to an accident, provided the same are covered.
- ii. This exclusion shall not, however, apply if the Insured Person has Continuous Coverage for more than twelve months.
- iii. The within referred waiting period is made applicable to the enhanced sum insured in the event of granting higher sum insured subsequently.

4.3 Specific Waiting Period: (Code- Excl02)

- a) Expenses related to the treatment of the following listed conditions, surgeries/treatments shall be excluded until the expiry of 24/48 months of continuous coverage, as may be the case after the date of inception of the first policy with the insurer. This exclusion shall not be applicable for claims arising due to an accident.
- b) In case of enhancement of sum insured the exclusion shall apply afresh to the extent of sum insured increase.
- c) If any of the specified disease/procedure falls under the waiting period specified for pre-existing diseases, then the longer of the two waiting periods shall apply.
- d) The waiting period for listed conditions shall apply even if contracted after the policy or declared and accepted without a specific exclusion.
- e) If the Insured Person is continuously covered without any break as defined under the applicable norms on portability stipulated by IRDAI, then waiting period for the same would be reduced to the extent of prior coverage.

I. 24 Months waiting period:

- i. Calculus diseases of gall bladder including Cholecystitis
- ii. Pancreatitis
- iii. Fissure/fistula in anus, hemorrhoids, pilonidal sinus
- iv. Ulcer and erosion of stomach and duodenum
- v. Gastro Esophageal Reflux Disorder (GERD)
- vi. Cirrhosis (cirrhosis due to alcohol will be permanent exclusion).
- vii. Perineal and/or Perianal Abscesses
- viii. Cholecystectomy and/or Surgery of hernia
- ix. Surgery of Hydrocele/Rectocele
- x. Calculus diseases of Urogenital System and/or Surgery of prostate
- xi. Cataract
- xii. Dilatation and curettage (D&C)
- xiii. Non infective arthritis / Osteoarthritis /Gout / Rheumatism / Spondylosis / Spondylitis / Intervertebral Disc Prolapse and joint replacement surgeries (other than cause by an accident).
- xiv. Varicose veins and Varicose Ulcers.
- xv. Internal tumors, cysts, nodules, polyps, skin tumors and any type of breast lumps
- xvi. Chronic Suppurative Otitis Media (CSOM), Deviated Nasal Septum, Sinusitis, Surgery on Tonsils/ Adenoids, Tympanoplasty and any other benign ear, nose and throat disorder or surgery.
- xvii. Hysterectomy for menorrhagia or fibromyoma or prolapsed of uterus unless necessitated by malignancy, myomectomy for fibroids
- xviii. Congenital Internal diseases and anomalies.

II 48 Months waiting period:

1. Waiting period of 48 months will be applicable under the Policy to all Pre-existing Diseases, and those specifically declared and accepted at the time of proposal
2. Schizophrenia (ICD code: F20 to F29)
3. Psychosis (IDC code: F29)
4. Dissociative and conversion disorder (ICD Code: F44.9)

5 Exclusions:

The Company shall not be liable to make any payment under the policy, in respect of any expenses incurred in connection with or in respect of:

5.1 Investigation & Evaluation: (Code- Excl04)

- a) Expenses related to any admission primarily for diagnostics and evaluation purposes.
- b) Any diagnostic expenses which are not related or not incidental to the current diagnosis and treatment

5.2 Rest Cure, rehabilitation and respite care: (Code- Excl05)

- a) Expenses related to any admission primarily for enforced bed rest and not for receiving treatment. This also includes:
 - i. Custodial care either at home or in a nursing facility for personal care such as help with activities of daily living such as bathing, dressing, moving around either by skilled nurses or assistant or non-skilled persons.
 - ii. Any services for people who are terminally ill to address physical, social, emotional and spiritual needs.

5.3 Obesity/ Weight Control: (Code- Excl06)

Expenses related to the surgical treatment of obesity that does not fulfil all the below conditions:

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

5.4 Change-of-Gender treatments: (Code- Excl07)

Expenses related to any treatment, including surgical management, to change characteristics of the body to those of the opposite sex.

5.5 Cosmetic or plastic Surgery: (Code- Excl08)

Expenses for cosmetic or plastic surgery or any treatment to change appearance unless for reconstruction following an Accident, Burn(s) or Cancer or as part of medically necessary treatment to remove a direct and immediate health risk to the insured. For this to be considered a medical necessity, it must be certified by the attending Medical Practitioner.

5.6 Hazardous or Adventure sports: (Code- Excl09)

Expenses related to any treatment necessitated due to participation as a professional in hazardous or adventure sports, including but not limited to, para-jumping, rock climbing, mountaineering, rafting, motor racing, horse racing or scuba diving, hand gliding, sky diving, deep-sea diving.

5.7 Breach of law: (Code- Excl10)

Expenses for treatment directly arising from or consequent upon any Insured Person committing or attempting to commit a breach of law with criminal intent.

5.8 Excluded Providers: (Code-Excl11)

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

5.9 Treatment for, Alcoholism, drug or substance abuse or any addictive condition and consequences thereof. (Code- Excl12)

5.10 Treatments received in health spas, nature cure clinics, spas or similar establishments or private beds registered as a nursing home attached to such establishments or where admission is arranged wholly or partly for domestic reasons. **(Code- Excl13)**

5.11 Dietary supplements and substances that can be purchased without prescription, including but not limited to Vitamins, minerals and organic substances unless prescribed by a medical practitioner as part of hospitalization claim or day care procedure. **(Code- Excl14)**

5.12 Refractive Error: (Code- Excl15)

Expenses related to the treatment for correction of eye sight due to refractive error less than 7.5 diopters.

5.13 Unproven Treatments: (Code- Excl16)

Expenses related to any unproven treatment, services and supplies for or in connection with any treatment. Unproven treatments are treatments, procedures or supplies that lack significant medical documentation to support their effectiveness.

5.14 Sterility and Infertility: (Code- Excl17)

Expenses related to sterility and infertility. This includes:

- (i) Any type of contraception, sterilization
- (ii) Assisted Reproduction services including artificial insemination and advanced reproductive technologies such as IVF, ZIFT, GIFT, ICSI
- (iii) Gestational Surrogacy
- (iv) Reversal of sterilization

5.15 Maternity Expenses: (Code - Excl18):

- i. Medical treatment expenses traceable to childbirth (including complicated deliveries and caesarean sections incurred during hospitalization) except ectopic pregnancy;
- ii. Expenses towards miscarriage (unless due to an accident) and lawful medical termination of pregnancy during the policy period.

5.16 War (whether declared or not) and or invasion, acts of foreign enemies, hostilities, civil war, rebellion, revolutions, insurrections, mutiny, military or usurped power, seizure, capture, arrest, restraints and detainment of all kinds.

5.17 Nuclear, chemical or biological attack as define below:

- a) Nuclear attack or weapons means the use of any nuclear weapon or device or waste or combustion of nuclear fuel or the emission, discharge, dispersal, release or escape of fissile/ fusion material emitting a level of radioactivity capable of causing any Illness, incapacitating disablement or death.
- b) Chemical attack or weapons means the emission, discharge, dispersal, release or escape of any solid, liquid or gaseous chemical compound which, when suitably distributed, is capable of causing any Illness, incapacitating disablement or death.
- c) Biological attack or weapons means the emission, discharge, dispersal, release or escape of any pathogenic (disease producing) micro-organisms and/or biologically produced toxins (including genetically modified organisms and chemically synthesized toxins) which are capable of causing any Illness, incapacitating disablement or death.

5.18 Any expenses incurred on OPD treatment.

5.19 Treatment taken outside the geographical limits of India.

5.20 In respect of the existing diseases, disclosed by the insured and mentioned in the policy schedule (based on insured's consent), policyholder is not entitled to get the coverage for specified ICD codes.

5.21 Any expense, condition or treatment not admissible in Annexure - I, List - I (Non Medical Expenses) except to the extent covered under Section (h) - Non-Medical Expenses (if applicable) under the Policy.

5.22 Dental Treatment, dentures or surgery of any kind unless necessitated due to an accident and requiring minimum 24 hours hospitalization.

5.23 Circumcision unless necessary for treatment of an illness or as may be necessitated due to an Accident.

6. Moratorium Period

After completion of eight continuous years under the Policy no look back to be applied. This period of eight years is called as moratorium period. The moratorium would be applicable for the sums insured of the first Policy and subsequently completion of 8 continuous years would be applicable from date of enhancement of sums insured only on the enhanced limits. After the expiry of Moratorium Period no health insurance claim shall be contestable except for proven fraud and permanent exclusions specified in the Policy contract. The policies would however be subject to all limits, sub limits, co-payments, deductibles as per the Policy contract.

7. Claims Intimation, Assessment and Management

7.1 Upon the occurrence of any illness or injury that may give rise to a Claim under this Policy, then as a Condition Precedent to the Our liability under the Policy, the Policyholder or Insured Person or the claimant shall undertake all of the following:

(a) Claims Notification

- (i) The Policyholder or Insured Person or the claimant, shall notify Us in writing or at Our call center within 48 hours of Hospitalisation or before the discharge whichever is earlier.
- (ii) You shall give us written intimation about the Hospitalization either directly or at Our call center at least 48 hours before the commencement of a planned Hospitalization.
- (iii) However, We may condone the delay on merits of the claim subject to getting satisfied that the delay in notification was due to reasons beyond the control of the Insured/Insured Person/claimant.
- (iv) If the Insured Person is to undergo planned Hospitalization, the Policyholder or Insured Person shall give written intimation to Us of the proposed Hospitalization at least 48 hours prior to the planned date of admission to Hospital.
- (v) It is agreed and understood that the following details are to be provided to Us at the time of Notification of Claim:
 - I Policy Number;
 - II Name of the Policyholder;
 - III Name of the Insured Person in respect of whom the Claim is being made;
 - IV Complete address and contact nos. Where the Insured was residing at the time of Hospitalization
 - V Nature of Illness or Injury and its cause
 - VI Name and address of the attending Medical Practitioner and Hospital;
 - VII Date of admission to Hospital or proposed date of admission to Hospital for planned Hospitalization;
 - VIII Any other information, documentation or details requested by the Company.

7.2 Claims Procedure:

(a) Cashless

- (i) Cashless Facility is available only at Our Network Providers. The Insured Person can avail of this Cashless Facility at the time of admission into a Network Provider, by presenting the health membership number provided by Us under this Policy along with a valid photo identification document (Voter ID card/Driving License/Passport/PAN Card or any other identification documentation as approved/issued by Us).
- (ii) In addition to the foregoing, in order to avail the Cashless Facility, the following procedure must be followed:
 - I. Pre-authorization: The Policyholder or Insured Person or the claimant must call Our call center and request authorization for the proposed treatment by way of submission of a completed pre-authorization form at least 48 hours before the commencement of planned Hospitalization or within 48 hours of admission to Hospital or before the discharge from Hospital whichever is earlier, in case of an Emergency.
 - I. We will process the request for authorization after having obtained accurate and complete information in respect of the illness or injury and treatment for which Cashless Facility is sought to be availed. We will confirm in writing authorization or rejection of the request to avail Cashless Facility for the Insured Persons Hospitalization.
 - II. If the request for availing Cashless Facility is authorized by Us, then payment for the Medical Expenses incurred in respect of the Insured Person shall not have to be made to the extent that such Medical Expenses are covered under this Policy and fall within the amount authorized in writing by Us for availing Cashless Facility. Payment in respect of Co-payments (if applicable) or any other costs and expenses not authorized under the Cashless Facility shall be made directly by the Policyholder or Insured Person or claimant to the Network Provider. All original bills and evidence of treatment for the Medical Expenses incurred in respect of the Hospitalization of the Insured Person and all other information and documentation specified at Clause 5.4 shall be submitted to the Network Provider immediately and in any event before the Insured Person's discharge from Hospital.
 - III. If We do not authorize the Cashless Facility due to insufficient Sum Insured or if insufficient information is provided to Us to determine the admissibility of the claim, payment for the treatment will have to be made by the Policyholder or Insured Person or the claimant to the Network Provider, following which a claim for reimbursement may be made to Us and the same will be considered by Us subject to the terms and conditions of this Policy.
- (iii) For an updated list of Network Provider the Policyholder or Insured Person or claimant can refer to the list of Network Provider available on Our website or with our call Center.

(b) Re-imbursement

We shall be give written intimation about the Hospitalization either directly or at Our call center at least 48 hours before the commencement of a planned Hospitalization or within 48 hours of admission to Hospital or before discharge from hospital whichever is earlier, if the Hospitalization is required in an Emergency. It is agreed and understood that in all cases where intimation of a claim has been provided under this provision, all the information and documentation specified in Clause 5.4 below shall be submitted (at the Policyholder or Insured Persons or claimant's expense) to Us immediately and in any event within 15 days of Insured Person's discharge from Hospital.

7.3 Policyholder's or Insured Person's duty at the time of Claim:

- (a) The Policyholder or Insured Person or claimant shall check the updated list of Network Provider before submission of a pre-authorisation request for Cashless Facility; and
- (b) It is agreed and understood that as a Condition Precedent for a claim to be considered under this Policy:
 - (i) Intimation of the Claim, Notification of the Claim and submission or provision of all information and documentation shall be made promptly and in any event in accordance with the procedures and within the time frames specified in Clause 5 of the Policy.
 - (ii) The Insured Person will, at Our request, submit himself for a medical examination by Our nominated Medical Practitioner as often as We consider reasonable and necessary. The cost of such examination will be borne by Us.
 - (iii) Our Medical Practitioner and representatives shall be given access and co-operation to inspect the Insured Person's medical and Hospitalization records and to investigate the facts and examine the Insured Person as may be reasonably required by Us.
 - (iv) We shall be provided with complete documentation and information which We have requested to establish Our liability for the claim, its circumstances and its quantum.
 - (v) Claims processing and settlement will be as per the IRDA (Protection of Policyholder's Interests), Regulation 2017 and any amendments thereof or any other regulation which is applicable in place thereof.

7.4 Claim Documents:

The following information and documentation shall be submitted in accordance with the procedures set out above and within 15 days of discharge of the Insured Person from the hospital. Failure to furnish such evidence within the time required shall not invalidate nor reduce any claim if the Insured Person/claimant can satisfy Us that it was not reasonably possible for the Insured Person/claimant to give proof/documents within such time:

- (i) Duly completed and signed claim form, in original;
- (ii) Medical Practitioner's referral letter advising Hospitalization;
- (iii) Medical Practitioner's prescription advising drugs/Diagnostic Tests/consultation;
- (iv) Original bills, receipts and discharge card from the Hospital / Medical Practitioner;
- (v) Original bills from pharmacy/chemists;
- (vi) Original pathological/Diagnostic Test reports/radiology reports and payment receipts;
- (vii) Indoor case papers;
- (viii) First Information Report, final police report, if applicable;
- (ix) Post mortem report, if conducted and if required
- (x) Death Certificate from the municipal authorities; if require
- (xi) Death Summary from the Hospital authorities, if death is confirmed by the Hospital; if require
- (xii) Inquest/Panchnama Report; if require
- (xiii) Coroner's Report; if require

Please note:- Any other document as required by Us to assess the Claim in relation to your claim submitted to Us.

- (a) Only in the event that original bills, receipts, prescriptions, reports or other documents have already been given to any other insurance company or to a reimbursement provider, We will accept the verified photocopies of such documents which must be attested by that other insurance company/reimbursement provider along with an original certificate of the extent of payment received from that insurance company/reimbursement provider.
- (b) We will only accept bills/invoices which are made in the Insured Persons name.

7.5 Claim Assessment:

- (a) All admissible claims under this Policy shall be assessed by Us in the following progressive order:
 - (i) If a room/ICU accommodation has been opted for where the rent or category is higher than the eligible limit as applicable in accordance with the Schedule of Benefits under the Policy Schedule for that Insured Person, then, the Medical Expenses except medicines and consumables payable shall be pro-rated as per the applicable limits.
 - (ii) If any sub-limits on Medical Expenses are applicable in accordance with Policy Schedule, Our liability to make payment shall be limited to such extent as applicable.
 - (iii) Co-payment, if any, shall be applicable on the amount payable by Us after applying Clause 7.5(a) (i) and (ii).
- (b) The claim amount assessed in Clause 7.5(a) above would be deducted from the following amounts in the following progressive order:
 - (i) Sum Insured;
 - (ii) No Claims Bonus;
 - (iii) Replenish/Recharge of Sum Insured (if applicable).
- (c) If the claim event falls within two policy periods, the claims shall be paid taking into consideration the available sum insured in the two policy periods, including the deductibles for each policy period. 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 premium of health insurance policy, if not received earlier.

7.6 Payment Terms:

- (a) This Policy covers only medical treatment taken entirely within India. All payments under this Policy shall be made in Indian Rupees and within India.
- (b) The Sum Insured of the Insured Person shall be reduced by the amount payable or paid under the Policy terms and conditions and only the balance amount shall be available as the Sum Insured for the unexpired Policy Year.
- (c) We shall have no liability to make payment of a claim under the Policy in respect of an Insured Person, once the Sum Insured, No Claim Bonus, Replenish/Recharge of Sum Insured(if applicable) for that Insured Person is exhausted during the policy year
- (d) If the Policyholder or Insured Person suffers a relapse within 45 days of the date of discharge from the Hospital for which a claim has been made, then such relapse shall be deemed to be part of the same claim.
- (e) For cashless claims, the payment shall be made to the Network Provider whose discharge would be complete and final.
- (f) For the reimbursement claims, We will pay the Policyholder/claimant. In the event of death of the Policyholder, We will pay the nominee (as named in the Policy Schedule) and in case of no nominee at its discretion to the legal heirs of the Policyholder whose discharge shall be treated as full and final discharge of its liability under the Policy.

7.7 Claim Settlement (Provision for Penal Interest):

- i. The Company shall settle or reject a claim, as the case may be, within 30 days from the date of receipt of last necessary document.
- ii. In the case of delay in the payment of a claim, the Company shall be liable to pay interest from the date of receipt of last necessary document to the date of payment of claim at a rate 2% above the bank rate.
- iii. However, where the circumstances of a claim warrant an investigation in the opinion of the Company, it shall initiate and complete such investigation at the earliest, in any case not later than 30 days from the date of receipt of last necessary document. In such cases, the Company shall settle the claim within 45 days from the date of receipt of last necessary document.
- iv. In case of delay beyond stipulated 45 days, the Company shall be liable to pay interest at a rate 2% above the bank rate from the date of receipt of last necessary document to the date of payment of claim.

7.8 Complete Discharge:

Any payment to the insured person or his/ her nominees or his/ her legal representative or to the Hospital/Nursing Home or assignee, as the case may be, for any benefit under the policy shall in all cases be a full, valid and an effectual discharge towards payment of claim by the Company to the extent of that amount for the particular claim.

8. Conditions

8.1 Disclosure of information:

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

(Note: "Material facts" for the purpose of this policy shall mean all important, essential and relevant information sought by the company in the proposal form and other connected documents to enable him to take informed decision in the context of underwriting the risk)

8.2 Geography:

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

8.3 Condition Precedent to Admission of Liability:

The due observance and fulfillment of the terms and conditions of the policy by the insured person shall be a condition precedent to any liability of the Company to make any payment for claim(s) arising under the Policy.

8.4 Material Change:

It is a Condition Precedent to the Our liability under the Policy that the Policyholder shall immediately notify Us in writing of any material change in the risk on account of change in nature of occupation or business at his own expense. We may, as per board approved Underwriting Policy, adjust the scope of cover and/or the premium paid or payable, accordingly.

8.5 Records to be maintained:

The Policyholder/Insured Person/claimant shall keep an accurate record in relation to claims made under the Policy including all relevant medical records and shall allow Us and Our representatives to inspect such records. The Policyholder/Insured Person/claimant shall furnish such information as We may require under this Policy at any time during the Policy Period and up to three years after the Policy Period End Date, or until final adjustment (if any) and resolution of all claims under this Policy.

8.6 Loadings:

We may apply a risk loading on the premium payable (based upon the declarations made in the proposal form and the health status of the persons proposed for insurance). The maximum risk loading applicable for an individual shall not exceed above 100% per diagnosis/medical condition and an overall risk loading of over 150% per person. These loadings are applied from inception of the Policy including subsequent renewal(s) with Us or on the receipt of the request of increase in Sum Insured. We will inform You about the applicable risk loading through a counter offer letter/email/phone. You shall revert to Us with your acceptance and additional premium (if any), within 15 days of the issuance of such counter offer. In case, You neither accept the counter offer nor revert to Us within 15 days, We shall refund the premium paid within the next 15 days as per Policy terms and conditions. We would issue the policy only, once we have your acceptance and additional premium (if any) for the loading proposed by us.

Following loading shall be applicable for the premium payment options mentioned below.

1. Half Yearly Premium Payment Option: Loading of 2.70%
2. Quarterly Premium Payment Option: Loading of 3.50%

8.7 Mandatory Co-Payment:

The policy is subject to Mandatory Co-payment of 20% of each and every claim amount for fresh as well as renewal policies for insured persons whose age at the time of entry is above 60 years.

8.8 No Constructive Notice:

Any knowledge or information of any circumstance or condition in relation to the Policyholder or Insured Person which is in possession of Us other than that information expressly disclosed in the Proposal Form or otherwise in writing to Us, shall not be held to be binding or prejudicially affect Us.

8.9 Multiple Policies:

- i. In case of multiple policies taken by an insured person during a period from one or more insurers to indemnify treatment costs, the insured person shall have the right to require a settlement of his/her claim in terms of any of his/her policies. In all such cases the insurer chosen by the policy holder shall be obliged to settle the claim as long as the claim is within the limits of and according to the terms of the chosen Policy.
- ii. Insured person having multiple policies shall also have the right to prefer claims under this policy for the amounts disallowed under any other policy / policies even if the sum insured is not exhausted. Then the Insurer(s) shall independently settle the claim subject to the terms and conditions of this Policy.
- iii. If the amount to be claimed exceeds the sum insured under a single Policy, the Insured person shall have the right to choose insurer from whom he/she wants to claim the balance amount.
- iv. Where an insured person has policies from more than one insurer to cover the same risk on indemnity basis, the insured person shall only be indemnified the hospitalization costs in accordance with the terms and conditions of the chosen Policy.

8.10 Portability:

The insured person will have the option to port the policy to other insurers by applying to such insurer to port the entire policy along with all the members of the family, if any, at least 45 days before, but not earlier than 60 days from the premium due date of his/her existing policy as per extant guidelines related to portability. If such person is presently covered and has been continuously covered without any lapses under any health insurance policy with an Indian General/Health insurer, the proposed insured person will get the accrued continuity benefits in waiting periods as per extant guidelines on portability.

For Detailed Guidelines on portability, kindly refer the link - <http://www.rahejaqbe.com/health-insurance>

8.11 Migration:

The insured person will have the option to migrate the policy to other health insurance products/plans offered by the company policy by applying for migration of the policy 30 days before the premium due date of his/her existing policy as per extant guidelines on Migration. If such person is presently covered and has been continuously covered without any lapses under any health insurance product/plan offered by the company, the proposed insured person will get the accrued continuity benefits in waiting periods as per extant guidelines on migration. For Detailed Guidelines on migration, kindly refer the link - <http://www.rahejaqbe.com/health-insurance>

8.12 Policy Disputes:

Any and all disputes or differences under or in relation to the validity, construction, interpretation and effect to this Policy shall be determined by the Indian Courts and in accordance with Indian law.

8.13 Free Look Period:

The Free Look Period shall be applicable at the inception of the Policy and not on renewals or at the time of porting the Policy. The insured person shall be allowed a period of fifteen days from date of receipt of the Policy document to review the terms and conditions of the Policy, and to return the same if not acceptable.

If the insured has not made any claim during the Free Look Period, the insured shall be entitled to

- i. a refund of the premium paid less any expenses incurred by the Company on medical examination of the Insured Person and the stamp duty charges or
- ii. where the risk has already commenced and the option of return of the Policy is exercised by the insured, a deduction towards the proportionate risk premium for period of cover or
- iii. Where only a part of the insurance coverage has commenced, such proportionate premium commensurate with the insurance coverage during such period;

8.14 Renewal Terms:

- I. The Policy shall ordinarily be renewable except on grounds of fraud, moral hazard, misrepresentation by the insured person.
- II. The Company shall endeavor to give notice for renewal. However, the Company is not bound to give any notice for renewal.
- III. Renewal shall not be denied on the ground that the insured had made a claim or claims in the preceding policy years.
- IV. Request for renewal along with requisite premium shall be received by the Company before the end of the policy period.
- V. At the end of the policy period, the policy shall terminate and can be renewed within the Grace Period to maintain continuity of benefits without Break in Policy. Coverage is not available during the grace period.
- VI. If not renewed within Grace Period after due renewal date, the Policy shall terminate.
- VII. No loading shall apply on renewals based on individual claims experience.

8.15 Cancellation/Termination:

- I. The insured person may cancel this policy by giving 15 days written notice and in such an event, the Company shall refund premium on short term rates for the unexpired policy period as per the rates detailed below.

Cancellation date up to (x months) from Policy Start Date (1 Year Policy)	Year Policy	Cancellation date up to (x months) from Policy Start Date (2 Year Policy)	2 Year Policy
upto 1 month	85 %	upto 2 month	85%
upto 2 months	75.0%	upto 4 months	75.0%
upto 3 months	65.0%	upto 6 months	65.0%
upto 4 months	55.0%	upto 8 months	55.0%
upto 5 months	45.0%	upto 10 months	45.0%
upto 6 months	35.0%	upto 12 months	35.0%
upto 7 months	25.0%	upto 14 months	25.0%
upto 8 months	15.0%	upto 16 months	15.0%
upto 9 months	5.0%	upto 18 months	5.0%
upto 9 months	0.0%	upto 18 months	0.0%

Notwithstanding anything contained herein or otherwise, no refunds of premium shall be made in respect of Cancellation where, any claim has been admitted or has been lodged or any Benefit has been availed by the Insured Person under the Policy.

- ii. The Company may cancel the policy at any time on grounds of mis-representation non-disclosure of material facts, fraud by the insured person by giving 15 days written notice. There would be no refund of premium on cancellation on grounds of mis-representation, non-disclosure of material facts or fraud.

8.16 Limitation of Liability:

Any claim under this Policy for which the notification or intimation of claim is received 12 calendar months after the event or occurrence giving rise to the claim shall not be admissible, unless the Policyholder proves to the Our satisfaction that the delay in reporting of the claim was for reasons beyond his control.

8.17 Communication:

- Any communication meant for Us must be in writing and be delivered to its address shown in the Policy Schedule. Any communication meant for the Policyholder will be sent by Us to his last known address or the address as shown in the Policy Schedule.
- All notifications and declarations for Us must be in writing and sent to the address specified in the Policy Schedule. Agents are not authorized to receive notices and declarations on the Our behalf.
- Notice and instructions will be deemed served 10 days after posting or immediately upon receipt in the case of hand delivery, facsimile or e-mail.

8.18 Alterations in the Policy:

This Policy constitutes the complete contract of insurance. No change or alteration shall be valid or effective unless approved in writing by Us, which approval shall be evidenced by a written endorsement signed and stamped by Us. However, change or alteration with respect to increase/decrease of the Sum Insured shall be permissible only at the time of Renewal of the Policy.

8.19 Premium Payment in Installment:

If the Insured Person has opted for Payment of Premium on an instalment basis i.e. Half Yearly, Quarterly or Monthly, as mentioned in the Policy Schedule/Certificate of Insurance, the following Conditions shall apply (notwithstanding any terms contrary elsewhere in the Policy)

- i. Grace Period of following Days would be given to Pay the instalment premium due for the Policy.

Options	Installment Premium Option	Grace Period Applicable
Option 1	Yearly	30 Days
Option 2	Half yearly	30 Days
Option 3	Quarterly	15 Days

- During such grace period, coverage will not be available from the instalment premium payment due date till the date of receipt of premium by Company.
- The Benefits provided under - "Waiting Periods", "Specific Waiting Periods" Sections shall continue in the event of payment of premium within the stipulated grace Period.
- No interest will be charged If the instalment premium is not paid on due date.
- In case of instalment premium due not received within the grace period, the policy will get cancelled and a fresh policy would be issued with fresh waiting periods after obtaining consent from the customer.
- In case of failure of transaction in ECS mode of payment and/or instalment premium due not received within the grace period, the policy will get cancelled and fresh policy would be issued with fresh waiting periods after obtaining consent from the customer.
- In case of change in terms and conditions of the policy contract or in premium rate, the ECS authorization shall be obtained afresh ensuring an informed choice to the policy holder.
- The insurer can withdraw ECS mode of payment by giving 15 days' notice prior to the due date of premium payable.
- All terms and conditions for this product are as per the Regulation 2(i)(e) of HIR 2016 in respect of break in policy.

8.20 Fraud:

If any claim made by the insured person, is in any respect fraudulent, or if any false statement, or declaration is made or used in support thereof, or if any fraudulent means or devices are used by the Insured Person or anyone acting on his/her behalf to obtain any benefit under this policy, all benefits under this policy shall be forfeited. Any amount already paid against claims which are found fraudulent later under this Policy shall be repaid by all person(s) named in the Policy Schedule, who shall be jointly and severally liable for such repayment.

For the purpose of this clause, the expression "fraud" means any of the following acts committed by the insured person or by his agent, with intent to deceive the insurer or to induce the insurer to issue an insurance policy:

- the suggestion, as a fact of that which is not true and which the insured person does not believe to be true;
- the active concealment of a fact by the insured person having knowledge or belief of the fact;
- any other act fitted to deceive; and
- any such act or omission as the law specially declares to be fraudulent

The Company shall not repudiate the policy on the ground of Fraud, if the insured person / beneficiary can prove that the misstatement was true to the best of his knowledge and there was no deliberate intention to suppress the fact or that such mis-statement of or suppression of material fact are within the knowledge of the insurer. Onus of disproving is upon the policyholder, if alive, or beneficiaries.

8.21 Withdrawal of Policy:

- In the likelihood of this product being withdrawn in future with due approval of IRDAI, the Company will intimate the Insured Person about the same 90 days prior to expiry of the Policy.
- Insured Person will have the option to migrate to similar health insurance product available with the Company 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 extant regulatory framework.

8.22 Possibility of Revision of Terms of the Policy Including the Premium Rates:

The Company, with prior approval of IRDAI, may revise or modify the terms of the Policy including the premium rates. The Insured Person shall be notified three months before the changes are effected.

8.23 Nomination:

The Policyholder is required at the inception of the Policy to make a nomination for the purpose of payment of claims under the Policy in the event of death of the Policyholder. Any change of nomination shall be communicated to the company in writing and such change shall be effective only when an endorsement on the Policy is made. For Claim settlement under reimbursement, the Company will pay the Policyholder. In the event of death of the Policyholder, the Company will pay the nominee (as named in the Policy Schedule/Policy Certificate/Endorsement (if any)) and in case there is no subsisting nominee, to the legal heirs or legal representatives of the Policyholder whose discharge shall be treated as full and final discharge of its liability under the Policy.

9. Grievances:

In case of any grievance the Insured Person may contact the company through

Website : www.rahejaqbe.com
e-mail : customer@rahejaqbe.com
Telephone : 1800-102-7723 (Toll Free ; 9 Am to 8 PM, Monday to Saturday)
022- 4171 5050
For Senior Citizen : 022- 4171 5050

Post/Courier : Any branch office or the correspondence address, during normal business hours

Insured person may also approach the grievance cell at any of the company's branches with the details of grievance.

If Insured person is not satisfied with the redressal of grievance through one of the above methods, insured person may contact the grievance officer at

The Grievance Cell,
Ground Floor, P&G Plaza, Cardinal Gracious Road, Chakala,
Andheri East, Mumbai 400099,

For details of grievance officer, kindly refer the link below:

Link: <http://www.rahejaqbe.com/grievance-redressal>

If Insured person is not satisfied with the redressal of grievance through above methods, the Insured Person may also approach the office of Insurance Ombudsman of the respective area/region for redressal of grievance.

Grievance may also be lodged at IRDAI Integrated Grievance Management System - <https://igms.irda.gov.in/>

Areas of Jurisdiction	Office of the Insurance Ombudsman
Gujarat , UT of Dadra and Nagar Haveli, Daman and Diu	AHMEDABAD - Shri Kuldip Singh Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, Ahmedabad - 380 001. Tel.: 079 - 25501201/02/05/06 Email: bimalokpal.ahmedabad@ecoi.co.in
Karnataka	BENGALURU - Smt. Neerja Shah Office of the Insurance Ombudsman, Jeevan Soudha Building, PID No. 57-27-N-19 Ground Floor, 19/19, 24th Main Road, JP Nagar, 1st Phase, Bengaluru - 560 078. Tel.: 080 - 26652048 / 26652049 Email: bimalokpal.bengaluru@ecoi.co.in
Madhya Pradesh and Chhattisgarh	BHOPAL - Shri Guru Saran Shrivastava Office of the Insurance Ombudsman, JanakVihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel Office, Near New Market, Bhopal - 462 003. Tel.: 0755 - 2769201 / 2769202 Fax: 0755 - 2769203 Email: bimalokpal.bhopal@ecoi.co.in
Odisha	BHUBANESHWAR - Shri Suresh Chandra Panda Office of the Insurance Ombudsman, 62, Forest park, Bhubneshwar - 751 009. Tel.: 0674 - 2596461 /2596455 Fax: 0674 - 2596429 Email: bimalokpal.bhubaneswar@ecoi.co.in

Punjab , Haryana, Himachal Pradesh, Jammu and Kashmir, UT of Chandigarh	CHANDIGARH - Dr. Dinesh Kumar Verma Office of the Insurance Ombudsman, S.C.O. No. 101, 102 & 103, 2nd Floor, Batra Building, Sector 17 - D, Chandigarh - 160 017. Tel.: 0172 - 2706196 / 2706468 Fax: 0172 - 2708274 Email: bimalokpal.chandigarh@ecoi.co.in
Tamil Nadu, UT - Pondicherry Town and Karaikal (which are part of UT of Pondicherry)	CHENNAI - Shri M. Vasantha Krishna Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI - 600 018. Tel.: 044 - 24333668 / 24335284 Fax: 044 - 24333664 Email: bimalokpal.chennai@ecoi.co.in
Delhi	DELHI - Shri Sudhir Krishna Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi - 110 002. Tel.: 011 - 23232481/23213504 Email: bimalokpal.delhi@ecoi.co.in
Assam , Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura	GUWAHATI - Shri Kiriti .B. Saha Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati - 781001(ASSAM). Tel.: 0361 - 2632204 / 2602205 Email: bimalokpal.guwahati@ecoi.co.in
Andhra Pradesh, Telangana and UT of Yanam - a part of the UT of Pondicherry	HYDERABAD - Shri I. Suresh Babu Office of the Insurance Ombudsman, 6-2-46, 1st floor, "Moin Court", Lane Opp. Saleem Function Palace, A. C. Guards, Lakdi-Ka-Pool, Hyderabad - 500 004. Tel.: 040 - 67504123 / 23312122 Fax: 040 - 23376599 Email: bimalokpal.hyderabad@ecoi.co.in
Rajasthan	JAIPUR - Smt. Sandhya Baliga Office of the Insurance Ombudsman, Jeevan Nidhi II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141 - 2740363 Email: Bimalokpal.jaipur@ecoi.co.in
Kerala , UT of (a) Lakshadweep, (b) Mahe - a part of UT of Pondicherry	ERNAKULAM - Ms. Poonam Bodra Office of the Insurance Ombudsman, 2nd Floor, Pulinat Bldg., Opp. Cochin Shipyard, M. G. Road, Ernakulam - 682 015. Tel.: 0484 - 2358759 / 2359338 Fax: 0484 - 2359336 Email: bimalokpal.ernakulam@ecoi.co.in
West Bengal, UT of Andaman and Nicobar Islands, Sikkim	KOLKATA - Shri P. K. Rath Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 4th Floor, 4, C.R. Avenue, KOLKATA - 700 072. Tel.: 033 - 22124339 / 22124340 Fax: 033 - 22124341 Email: bimalokpal.kolkata@ecoi.co.in
Districts of Uttar Pradesh Laitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar.	LUCKNOW - Shri Justice Anil Kumar Srivastava Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase - II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 2231330 / 2231331 Fax: 0522 - 2231310 Email: bimalokpal.lucknow@ecoi.co.in
Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane	MUMBAI - Shri Milind A. Kharat Office of the Insurance Ombudsman, 3rd Floor, Jeevan SevaAnnexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 022 - 26106552/ 26106960 Fax: 022 - 26106052 Email: bimalokpal.mumbai@ecoi.co.in

State of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshahr, Etah, Kanooj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautambodhanagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur	NOIDA - Shri Chandra Shekhar Prasad Office of the Insurance Ombudsman, BhagwanSahai Palace 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddh Nagar, U.P - 201301. Tel.: 0120 - 2514250 / 2514252 / 2514253 Email: bimalokpal.noida@ecoi.co.in
Bihar, Jharkhand.	PATNA - Shri N. K. Singh Office of the Insurance Ombudsman, 1st Floor, Kalpana Arcade Building, Bazar Samiti Road, Bahadurpur, Patna 800 006. Tel.: 0612 - 2680952 Email: bimalokpal.patna@ecoi.co.in
Maharashtra, Area of Navi Mumbai and Thane	PUNE - Shri Vinay Sah Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 3rd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune - 411 030. Tel.: 020 - 41312555 Email: bimalokpal.pune@ecoi.co.in

The details of Insurance Ombudsman are available on IRDA
[website: www.irda.gov.in](http://www.irda.gov.in) on the website of General insurance Council: www.gicouncil.in, Our website www.rahejaqbe.com or from any of the our offices.

Address and contact number of Governing Body of Insurance Council -
EXECUTIVE COUNCIL OF INSURERS
3rd Floor, Jeevan Seva Annexe,
Road, Santacruz (W),
MUMBAI - 400 054
Tel: 022-26106245
Fax : 022-26106949
Email - inscoun@ecoi.co.in

Smt Moushumi Mukherji,
The Secretary
3rd Floor, Jeevan Seva Annexe,
S.V. Road, Santacruz (W),
MUMBAI - 400 054.
Tel : 022 26106980
Fax : 022-26106949

Annexure I

List I - Non Payable Items

Sr. No.	Item
1	BABY FOOD
2	BABY UTILITIES CHARGES
3	BEAUTY SERVICES
4	BELTS/ BRACES
5	BUDS
6	COLD PACK/HOT PACK
7	CARRY BAGS
8	EMAIL / INTERNET CHARGES
9	FOOD CHARGES (OTHER THAN PATIENT'S DIET PROVIDED BY HOSPITAL)
10	LEGGINGS
11	LAUNDRY CHARGES
12	MINERAL WATER
13	SANITARY PAD
14	TELEPHONE CHARGES
15	GUEST SERVICES
16	CREPE BANDAGE
17	DIAPER OF ANY TYPE
18	EYELET COLLAR
19	SLINGS
20	BLOOD GROUPING AND CROSS MATCHING OF DONORS SAMPLES
21	SERVICE CHARGES WHERE NURSING CHARGE ALSO CHARGED
22	Television Charges
23	SURCHARGES
24	ATTENDANT CHARGES
25	EXTRA DIET OF PATIENT (OTHER THAN THAT WHICH FORMS PART OF BED CHARGE)
26	BIRTH CERTIFICATE
27	CERTIFICATE CHARGES
28	COURIER CHARGES
29	CONVEYANCE CHARGES
30	MEDICAL CERTIFICATE
31	MEDICAL RECORDS
32	PHOTOCOPIES CHARGES
33	MORTUARY CHARGES
34	WALKING AIDS CHARGES
35	OXYGEN CYLINDER (FOR USAGE OUTSIDE THE HOSPITAL)

36	SPACER
37	SPIROMETRE
38	NEBULIZER KIT
39	STEAM INHALER
40	ARMSLING
41	THERMOMETER
42	CERVICAL COLLAR
43	SPLINT
44	DIABETIC FOOT WEAR
45	KNEE BRACES (LONG/ SHORT/ HINGED)
46	KNEE IMMOBILIZER/SHOULDER IMMOBILIZER
47	LUMBO SACRAL BELT
48	NIMBUS BED OR WATER OR AIR BED CHARGES
49	AMBULANCE COLLAR
50	AMBULANCE EQUIPMENT
51	ABDOMINAL BINDER
52	PRIVATE NURSES CHARGES- SPECIAL NURSING CHARGES
53	SUGAR FREE Tablets
54	CREAMS POWDERS LOTIONS (Toiletries are not payable, only prescribed medical pharmaceuticals payable)
55	ECG ELECTRODES
56	GLOVES
57	NEBULISATION KIT
58	ANY KIT WITH NO DETAILS MENTIONED [DELIVERY KIT, ORTHOKIT, RECOVERY KIT, ETC]
59	KIDNEY TRAY
60	MASK
61	OUNCE GLASS
62	OXYGEN MASK
63	PELVIC TRACTION BELT
64	PAN CAN
65	TROLLY COVER
66	UROMETER, URINE JUG
67	AMBULANCE
68	VASOFIX SAFETY

List II - Items that are to be subsumed into Room Charges

1	BABY CHARGES (UNLESS SPECIFIED/INDICATED)
2	HAND WASH
3	SHOE COVER
4	CAPS
5	CRADLE CHARGES
6	COMB
7	EAU-DE-COLOGNE / ROOM FRESHENER
8	FOOT COVER
9	GOWN
10	SLIPPERS
11	TISSUE PAPER
12	TOOTH PASTE
13	TOOTH BRUSH
14	BED PAN
15	FACE MASK
16	FLEXI MASK
17	HAND HOLDER
18	SPUTUM CUP
19	DISINFECTANT LOTIONS
20	LUXURY TAX
21	HVAC
22	HOUSE KEEPING CHARGES
23	AIR CONDITIONER CHARGES
24	IM IV INJECTION CHARGES
25	CLEAN SHEET
26	BLANKET/WARMER BLANKET
27	ADMISSION KIT
28	DIABETIC CHART CHARGES
29	DOCUMENTATION CHARGES / ADMINISTRATIVE EXPENSES
30	DISCHARGE PROCEDURE CHARGES
31	DAILY CHART CHARGES
32	ENTRANCE PASS / VISITORS PASS CHARGES

33	EXPENSES RELATED TO PRESCRIPTION ON DISCHARGE
34	FILE OPENING CHARGES
35	INCIDENTAL EXPENSES / MISC. CHARGES (NOT EXPLAINED)
36	PATIENT IDENTIFICATION BAND / NAME TAG
37	PULSE OXYMETER CHARGES

List III - Items that are to be subsumed into Procedure Charges

1	HAIR REMOVAL CREAM
2	DISPOSABLES RAZORS CHARGES (for site preparations)
3	EYE PAD
4	EYE SHEILD
5	CAMERA COVER
6	DVD, CD CHARGES
7	GAUZE SOFT
8	GAUZE
9	WARD AND THEATRE BOOKING CHARGES
10	ARTHROSCOPY AND ENDOSCOPY INSTRUMENTS
11	MICROSCOPE COVER
12	SURGICAL BLADES, HARMONICSCALPEL, SHAVER
13	SURGICAL DRILL
14	EYE KIT
15	EYE DRAPE
16	X-RAY FILM
17	BOYLES APPARATUS CHARGES
18	COTTON
19	COTTON BANDAGE
20	SURGICAL TAPE
21	APRON
22	TORNIQUET
23	ORTHOBUNDLE, GYNAEC BUNDLE

List IV - Items that are to be subsumed into costs of treatment

1	ADMISSION/REGISTRATION CHARGES
2	HOSPITALIZATION FOR EVALUATION/ DIAGNOSTIC PURPOSE
3	URINE CONTAINER
4	BLOOD RESERVATION CHARGES AND ANTE NATAL BOOKING CHARGES
5	BIPAP MACHINE
6	CPAP/ CAPD EQUIPMENTS
7	INFUSION PUMP- COST
8	HYDROGEN PEROXIDE\SPIRIT\ DISINFECTANTS ETC
9	NUTRITION PLANNING CHARGES - DIETICIAN CHARGES- DIET CHARGES
10	HIV KIT
11	ANTISEPTIC MOUTHWASH
12	LOZENGES
13	MOUTH PAINT
14	VACCINATION CHARGES
15	ALCOHOL SWABES
16	SCRUB SOLUTION/STERILLIUM
17	GLUCOMETER & STRIPS
18	URINE BAG

Annexure II Day Care Procedures:

DAY CARE SURGERIES Micro surgical Operations on the middle ear

1	Stapedotomy
2	Stapedectomy
3	Revision of Stapedectomy
4	Other operations on the auditory Ossicles
5	Myringoplasty (Type-I Tympanoplasty)
6	Tympanoplasty (Closure of Eardrum Perforation / reconstruction of the Auditory Ossicles)
7	Myringotomy with grommet insertion
8	Closure of Mastoid fistula
9	Revision of aTympanoplasty
10	Other microsurgical operations on the Middle Ear
	Other Operations on the Middle and Internal Ear
11	Myringotomy
12	Benign Tumour removal from the external ear
13	Incision of the mastoid process and Middle ear

14	Simple Mastoidectomy
15	Reconstruction of the middle ear
16	Other excisions of the middle and inner ear
17	Fenestration of the inner ear
18	Revision of fenestration of the inner ear
19	Petrous Apicectomy
20	Other microsurgical operations on the inner Ear
	Operations on the nose and nasal sinuses
21	Excision and destruction of diseased tissue of the nose
22	Operation on Nasal Turbinates
23	Septoplasty (medically necessitated)
24	Functional Endoscopic Sinus Surgery
25	Endoscopic placement /removal of stents
	Operations on the Eyes
26	Dacryocystorhinostomy
27	Other Operations for tear gland/ duct lesions
28	Tarsorrhaphy
29	Excision of the diseased tissue of the eyelid
30	Operations of canthus and epicanthus when done for adhesions due to chronic infections
31	Corrective surgery of entropion
32	Corrective surgery for blepharoptosis
33	Excision of lacrimal sac and passage
34	Removal of a deep or embedded foreign body from cornea
35	Corrective surgery of ectropion
36	Operations for Pterygium with or without grafting
37	Other operations on the cornea
38	Removal of a foreign body from the lens of the eye
39	Removal of a foreign body from posterior chamber of the eye
40	Removal of a foreign body from orbit and eyeball
41	Cataract Surgery (ECCE or Phacoemulsification with or without intraocular lens implant)
42	Operation for glaucoma
43	Repair of corneal laceration or wound with conjunctival flap Operations on the skin and subcutaneous tissues
44	Surgery for pilonidal sinus
45	Surgical wound toilet (Wound debridement) and removal of diseased tissue of the skin and subcutaneous tissues under anaesthesia
46	Local excision or destruction of diseased tissue of skin and subcutaneous tissues under anaesthesia
47	Surgery for pilonidal cyst
48	Free skin transplantation, recipient site
49	Revision of skin plasty
50	Chemotherapy for skin cancer
	Operations on the tongue
51	Incision, excision and destruction of diseased tissue of the tongue.
52	Partial glossectomy
53	Reconstruction of the tongue
54	Other Operations on the tongue
55	Incision and lancing of salivary glands and Salivary ducts
56	Excision of a diseased tissue of salivary glands and Salivary ducts
57	Resection of a salivary gland with or without salivary duct
58	Reconstruction of a salivary gland and salivary duct
59	Open Sialolithotomy
	Other operations on the mouth and face
60	External incision and drainage in the region of the mouth, jaw and face aspiration
61	Excision of the diseased hard and soft palate
62	Excision biopsy and/or destruction of diseased structures from the oropharynx.
63	Palatoplasty
64	Other operations in the mouth
	Operations on the tonsils and adenoids
65	Transoral incision and drainage of a pharyngeal abscess
66	Tonsillectomy without adenoidectomy
67	Tonsillectomy with adenoidectomy
68	Excision and destruction of a lingual tonsil
69	Drainage of tonsillar abscess/quinsy
	Trauma surgery and orthopaedics
70	Incision and Drainage of the bone for septic and aseptic conditions
71	Closed reduction of fracture
72	Closed reduction of sub-luxation

73	Epiphyseolysis with osteosynthesis
74	Suture and other Operations on tendons and tendon sheath
75	Reduction of dislocation under GA
76	Arthroscopic knee.
	S. No. DAY CARE SURGERIES Operations on the breast
77	Incision and Drainage of breast abscess
78	Operations on the nipple except congenitally inverted nipples
	Operations on the digestive tract
79	Incision and excision of tissue in the perianal region
80	Surgical treatment of anal fistulas
81	Surgical treatment of Haemorrhoids.
82	Division of the anal sphincter (sphincterotomy)
83	Other operations of the anus
84	Ultrasound guided aspiration of deep seated rectal abscess
85	Sclerotherapy
86	Dilation of digestive tract strictures
87	Endoscopic gastrotomy
88	Endoscopic decompression of colon
89	Endoscopic Polypectomy
	Operations on the female reproductive organs
90	Incision of the ovary
91	Other operations on the Fallopian tubes
92	Dilatation of the cervical canal
93	Conisation of the uterine cervix
94	Incision of the Uterus (Hysterotomy) not done as a part of MTP
95	Therapeutic / diagnostic dilatation and curettage (not done as part of MTP)
96	Culdotomy
97	Hymenectomy
98	Local excision and destruction of diseased tissue of the vagina and the pouch of Douglas
99	Incision and drainage of the Vulva
100	Operations on the Bartholin's glands(cyst)
101	Hysteroscope guided biopsy of uterus
102	Suprapubic cystostomy
	Operations on the prostate and seminal vesicles
103	Drainage of Prostatic abscess
104	Transurethral excision and destruction of prostate tissue
105	Percutaneous excision and destruction of prostate tissue
106	Excision of seminal vesicle
107	Incision and excision of periprostatic tissue
	Operations on the Scrotum and tunica vaginalis testis
108	Incision and Drainage of the Scrotum and tunica vaginalis testis
109	Operations on testicular hydrocele
110	Excision or Eversion of Hydrocele
	Operations on the testis
111	Incision and drainage of the testis
112	Excision or destruction of testicular lesion
113	Unilateral orchidectomy
114	Other operations on the testis
	Operations on the spermatic cord, Epididymis and ductus deferens
115	Surgical treatment of a varicocele and hydrocele of a spermatic cord
	S.No. DAY CARE SURGERIES
116	Excision of epididymal cyst
117	Epididymectomy
118	Other operations on the spermatic cord, epididymis and ductus deferens (other than vasectomy)
	Operations on the Penis
119	Circumcision and other Operations on the foreskin (if medically necessitated)
120	Local excision and destruction of diseased tissue of the penis
121	Other operations on the penis
	Operations on the Urinary system
122	Cystoscopic removal of stones
123	Lithotripsy
	Other Operations
124	Coronary angiography
125	Bronchoscopic treatment of bleeding lesion
126	Bronchoscopic treatment of fistula/stenting
127	Bronchoalveolar lavage and biopsy
128	Pericardiocentesis
129	Insertion of filter in Inferior Vena cava

130	Insertion of gel foam in artery or vein
131	Carotid angioplasty
132	Renal angioplasty
133	Tumor embolisation
134	Endoscopic drainage of pseudo pancreatic cyst
135	Varicose vein stripping or ligation
136	Excision of Dupuytren's contracture
137	Carpal tunnel Decompression
138	PCNS (Percutaneous nephrostomy)
139	PCNL(Percutaneous nephro lithotomy)
140	Nail bed deformity/resection and reconstruction

Annexure IV: Schedule of Benefits*

Note: Family floater starts at 2 lakh Sum Insured and above In 20 Lakh and above Sum Insured, the Base coverage don't have Sublimits of Section 1.

SI Limits >		Basic		Comprehensive^	Super Saver		A la carte	
		1 to 2 Lakhs	3 to 50 Lakh	3 to 50 Lakh	1 to 2 Lakhs	3 to 50 Lakh	1 to 2 Lakhs	3 to 50Lakh
Section a								
	In patient Hospitalisation	Covered	Covered	Covered	Covered	Covered	Covered	Covered
	Room Rent	1% of Sum Insured*		No Limit	1% of Sum Insured *		1% of Sum Insured * (can be waived with Optional cover)	
	ICU Charges	2% of Sum Insured *		No Limit	2% of Sum Insured *		2% of Sum Insured * (can be waived with Optional cover)	
	Doctor Fees (Medical Practitioners fees)	25% of Sum Insured *		No Limit	25% of Sum Insured *		25% of Sum Insured * (can be waived with Optional cover)	
Section b								
	Pre Hospitalisation	30 Days	60 Days	60 Days	30 Days	60 Days	30 Days	60 Days
	Post Hospitalisation	60 Days	90 Days	90 Days	60 Days	90 Days	60 Days	90 Days
Section c								
	Ambulance Charges	Yes#	Yes#	Yes#	Yes#	Yes#	Yes#	Yes#
Section d								
	Daily Allowance	500 per day	NA	NA	500 per day	NA	500 per day	NA
Section e								
	Organ Donor Benefit	NA	20% of SI	20% of SI	NA	20% of SI	NA	20% of SI
Section f								
	Recharge/Replenish Benefit	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Section g								
	Medical Checkup(Slab Attached)	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Section h								
	Non Medical Expenses (on Cashless Facility)	NA	Yes	Yes	NA	Yes	NA	Yes
Section i								
	Sum Insured Increase	10% on Cashless claim . payment	10% on cashless	10% on cashless	10% on cashless	10% on cashless	10% on cashless	10% on cashless
Section j								
	Domiciliary Hospitalization @	Yes@	Yes@	Yes@	Yes@	Yes@	Yes@	Yes@
Section k								
	No Claim Bonus	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Section l Optional Cover								
1	Sub limit waiver*	NA	NA	Inbuilt	NA	NA	NA	Optional
2	Voluntary Co - Pay - 20%	NA	NA	NA	Inbuilt for all insured members	Inbuiltfor all insured members	Optional	Optional
2 Year Policy Availability		Yes	Yes	Yes	Yes	Yes	Yes	Yes
Mandatory Co-pay	20% co-pay for age 60 years and above	20% co-pay for age 60 years and above	20% co-pay for age 60 years and above	20% co-pay for age 60 years and above			20% co-pay for age 60 years and above	20% co-pay for age 60 years and above

*Optional" means available on payment of extra premium as per slab "Inbuilt" means available as part of plan without payment of premium

* In 20 Lakh and above Sum Insured, the Base coverage don't have Sublimits of Section A. ^comprehensive plan is not available for 1 Lakh and 2 Lakh Sum Insured.

Medical Checkup Slab

SI Band	1 to 5 Lakh	6 to 7 Lakh	10 to 50 Lakh	10 to 50 Lakh
Set of Test>	Set 1	Set 2	Set 3	Set 4

-Non Medical Expenses

SI Band	Maximum Amount Per Day
4 to 6 Lakh	1000
7 to 9 Lakh	2000
10 to 15 Lakh	3000
15 to 50 Lakh	4000

#Ambulance Charges

SI Band	Maximum Amount Per Hospitalisation
1 to 2 Lakh	500
3 to 9 Lakh	1500
10 to 50 Lakh	50000

@Domiciliary Hospitalisation

SI Band	Max Amount
1 to 2 Lakh	15000
4 to 9 Lakh	25000
10 to 20 Lakh	50000
20 to 50 Lakh	150000

Illness / Procedure Sub limits:

Surgery	Maximum Amount Payable (INR)
Cataract (inclusive of lens charges)-per eye	50000
Joint replacement surgery (inclusive of implants and revision surgery)-per joint	300000
Schizophrenia	50000
Obsessive Compulsive Disorders	50000
Psychosis	50000

Annexure V

Illustration of Recharge/Replenish Benefit:

Policy period 1st Jan 2017 till 31st Dec 2018

	All Plans (Basic, Super Saver, Comprehensive and A la Carte)		
	Case 1	Case 2	Case 3
Sum Assured at beginning of the Year	5,00,000	5,00,000	5,00,000
NCB SI added	1,00,000	NA	NA
Total eligible SI	6,00,000	5,00,000	5,00,000
Claim on 15th Sep 2016 (Amount Payable by US)	6,00,000	5,00,000	4,00,000
Recharge/Replenish Benefit	Triggered	Triggered	Not Triggered
SI applicable for reminder period of the policy	5,00,000	5,00,000	1,00,000
SI on Policy renewal	5,00,000	5,00,000	5,00,000
NCB SI on renewal	5,00,000	NA	NA

Illustration for No Claim Bonus:

Sum Insured	Policy Yr	Claim (Yes / No) & amount	Change in NCB (Increased /Decreased)
5,00,000	1	Yes - 1,00,000	Increased by 5 %
5,00,000	2	NO	Increased by 5 %
5,00,000	3	NO	Increased by 5 %

There is no reduction in NCB amount as claim reported for one year only.

2.

Sum Insured	Policy Yr	Claim (Yes / No) & amount	Change in NCB (Increased /Decreased)
5,00,000	1	Yes - 1,00,000	Increased by 5 %
5,00,000	2	Yes - 20,000	Increased by 5 %
5,00,000	3	NO	Increased by 5 %

2 nd year claim amount is less than INR 50,000 or 10 % of opted Sum insured .So at renewal NCB increased by 5%

3.

Sum Insured	Policy Yr	Claim (Yes / No) & amount	Change in NCB (Increased /Decreased)
5,00,000	1	Yes - 7,000	Increased by 5 %
5,00,000	2	Yes - 15,000	Increased by 5 %
5,00,000	3	Yes - 25000	Increased by 5 %
5,00,000	4	Yes- 19000	Increased by 5 %

Though continuous claim for consecutive two years , but claim amount is less than INR 50,000 or 10% of opted Sum Insured.So at renewal ,NCB increased by 5%

4.

Sum Insured	Policy Yr	Claim (Yes / No) & amount	Change in NCB (Increased /Decreased)
5,00,000	1	Yes - 7,000	Increased by 5 %
5,00,000	2	Yes - 15,000	Increased by 5 %
5,00,000	3	Yes - 25000	Increased by 5 %
5,00,000	4	Yes- 19000	Increased by 5 %

- Consecutive 2 years claim where claim amount is greater than INR 50,000 or 10 % of opted Sum Insured; so NCB got decreased at renewal of 2nd and 3rd year. At renewal of 4th year,NCB got increased by 5% as claim amount (INR 19000) is less than INR 50,000 or 10% of opted Sum Insured
- However this reduction will not reduce the Sum Insured below the Sum Insured applicable before the commencement of the expiring Policy Year, and only the accrued NCB will be decreased.
- If the Insured Persons in the expiring policy are covered on individual basis and thus have accumulated the NCB for each member in the expiring policy, and such expiring policy is renewed with Us on a Family Floater basis, then the NCB which will be carried forward for credit in the Policy will be the least NCB amongst all the Insured Persons.
- The portability benefit under this Policy will be offered to the extent of sum of previous sum insured and accrued NCB, portability benefit shall not apply to any other additional increased Sum Insured.
- In policies with a two year Policy Period, the application of above provisions of NCB shall become applicable only after the completion of the first Policy Year.

Illustration of Sum Insured Increase Benefit:

	All Plans (Basic, Super Saver, Comprehensive and A la Carte)		
	Case 1	Case 2	Case 3
Sum Assured at beginning of the Year	5,00,000	5,00,000	5,00,000
NCB SI added	1,00,000	NA	NA
Total eligible SI (A)	6,00,000	5,00,000	5,00,000
Claim (Amount Payable by US) (Cashless)---(B)	6,00,000	NA	4,00,000
90% of (B) deducted ----(C)	5,40,000		3,60,000
Claim (Amount Payable by US) (Reimbursement)---(D)	NA	5,00,000	NA
SI applicable for reminder period of the policy (A-C-D)	60,000	0	1,40,000