



EXCLUSIONS (ReAssure 2.0 Bronze+) - Standard Exclusions	
Pre-existing Diseases (Code-Excl01) *Specified	
disease/procedure waiting period(Code- Excl02)	
30-day waiting period (Code- Excl03)	
Investigation & Evaluation (Code-Excl04)	
Rest Cure, rehabilitation and respite care (Code-05)	
Obesity/Weight Control (Code-Excl06)	
Cosmetic or plastic Surgery (Code-Excl08)	
Hazardous or Adventure sports (Code-Excl09)	
Breach of law (Code-Excl10)	
Excluded Providers (Code-Excl11)	
Treatment for, alcoholism, drug or substance abuse or any addictive condition and consequences thereof. (Code-Excl12)	
Treatments received in health hydros, 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	
Refractive Error (Code-Excl15)	
Unproven Treatments (Code-Excl16)	
Sterility and Infertility (Code-Excl17)	
Maternity Expenses --Excl18)	
SPECIFIC EXCLUSIONS	
Personal Waiting Period- Conditions specified for an Insured Person under Personal Waiting Period will be subject to a Waiting Period of up to 48 months from the inception of the First Policy with Us	
Conflict & Disaster- Treatment for any injury or illness resulting directly or indirectly from nuclear, radiological emissions, war or war like situations (whether war is declared or not), rebellion (act of armed resistance to an established government or leader), acts of terrorism	
External Congenital Anomaly-Screening, counseling or treatment related to external Congenital Anomaly.	
Dental treatment- All dental treatments other than due to accidents and cancers.	
* Unrecognized Physician or Hospital-Treatment or Medical Advice provided by a Medical Practitioner not recognized by the Medical Council of India or by Central Council of Indian Medicine or by Central council of Homeopathy.	
Treatment provided by anyone with the same residence as an Insured Person or who is a member of the Insured Person's immediate family or relatives.	
Treatment provided by Hospital or health facility that is not recognized by the relevant authorities in India.	



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Costs which are not Reasonable and Customary and treatments which are not Medically Necessary. Refer Definition 2.1.36 for Reasonable and Customary Charges.
Artificial life maintenance for the Insured Person who has been declared brain dead or in vegetative state
Initial Waiting Period (Excl03)- 30 days for all 5.1.3 illnesses (not applicable in case of continuous renewal or accidents)
* Specific Waiting Period (Not applicable for 5.1.2 claims arising due to an accident) (Excl02): 24 months for all of the following conditions
o Pancreatitis and stones in biliary and urinary system
o Cataract, glaucoma and retinal detachment
Hyperplasia of prostate, hydrocele and
Prolapse uterus or cervix, endometriosis, Fibroids, Polycystic ovarian disease (PCOD), hysterectomy (unless necessitated by Malignancy)
Hemorrhoids, fissure, fistula or abscess of anal and rectal region
Hernia of any site or type
Osteoarthritis, joint replacement, osteoporosis, systemic connective tissue disorders, inflammatory polyarthropathies, Rheumatoid Arthritis, gout, intervertebral disc disorders, arthroscopic surgeries for ligament repair
Varicose veins of lower extremities o
All internal or external benign neoplasms/ tumours, cyst, sinus, polyps,
Ulcer, erosion or var tract of gastro intestinal TRACT
Surgical treatment for diseases of middle ear and mastoid (including otitis media

