



The Standard Lives Policy Conditions

1. The cover all limits and benefits are not transferable to any other enrollee on the same plan or another plan, or another person not covered on the plan.
2. All benefits are subject to their respective sectional limits which is described as: Inpatient Limit and Outpatient Limit. However, within the respective sectional limit, there are specific benefit limits as well. Consequently, in the event that any specific benefit limit under the sectional limit is exhausted, the remaining limit in that section will only cover other benefits within the section apart from the one that the specific benefit limit has been exhausted.
3. There is 2weeks waiting period (14days). This means your health insurance cover starts 14days after payment of premium.
4. The age limit on the plan is 60years for individual and 65years for corporate enrollee.
5. There is graded access to benefits, not all benefits can be accessed from the first day. The longer you stay on the plan the more benefits are accessible. Please note that if you cancel or fail to pay premiums on your plan, you may lose the graduated benefits that you had previously acquired, and cover starts all over again;
6. There are 3 months waiting period for Dental, Optical and ICU benefits.
7. There are 9 months moratorium periods for all customers on chronic illness, related chronic diseases, surgeries, renal care, and cancer care.
8. There are 12 months waiting period for Obstetrics & Gynecology including antenatal, delivery, neonatal and post-natal care.
9. We recommend that standard payment structure is annual
10. There is a 7-day grace period after expiry and when you don't renew your plan after 7days of expiry you lose all graduated benefits and will need to start again from month One when you renew the plan. The 7-day grace period starts from the date your plan expires. If you renew your plan within this 7-day grace period, you get to retain your benefits.
11. Policy agreement must be executed on or before the policy start date.
12. All pre-existing conditions are not covered without the purchase of the pre-existing coverage. Pre-existing conditions (PEC) are SERIOUS illnesses that have existed AT ANY TIME BEFORE the start of your insurance plan. Treatment or advice may have been received for such conditions in the past.
13. Corporate & SME Clients can also buy the plan, but we advise a minimum of 50 members in a scheme so that all moratoriums on the policy can be waived
14. For Corporate Clients, all individual and family members registered at onboarding are required to pay full premium regardless of when the dependents of the family registers during



the policy period.

15. New/Additional individual and family members can be added and deleted during the policy tenure and applicable premiums are advised
16. Plan upgrade is allowed within the first 3 months of the policy and/or subject to if member has not accessed care on the initial plan
17. Plan downgrade is not allowed during the policy period until policy renewal.
18. Plans are restricted to certain hospitals under the plan



Policy Exclusions

1. Cosmetic surgery or treatment
2. All Pre-existing conditions
3. Autoimmune diseases
4. Epidemic and Pandemic
5. Injuries and Illnesses arising from domestic violence
6. Injuries and Illnesses arising from civil disobedience
7. Neonatal care not listed under neonatal services
8. Self-inflicted injuries
9. Orthodontics
10. Infectious and contagious diseases in an epidemic
11. Second opinion abroad/Refund of treatment abroad
12. Services primarily for weight reduction or treatment of obesity
13. Advanced and complex investigations (e.g. Marrow biopsy, skeletal survey)
14. Prosthetic devices such as cardiac pacemaker, orthopedic implants.
15. Management of Chronic Renal Failure (Dialysis and Transplant Surgery)
16. Induced Abortion
17. Laser Treatments and Transplants
18. Complex major surgeries (e.g. Heart, Brain, and Great blood vessels)
19. Neurological surgeries
20. Management of Cancers
21. Injuries and Illnesses arising from professional Sports and willful exposure to needless danger
22. All procedures, management and investigations not written/stated and covered by the plan
23. Conditions caused by an act of war, an epidemic or enrollee participating in a riot
24. All types of dental or orthodontic cosmetic procedures including cost of consultation, examination, medication, procedures, follow-up visits
25. Teeth whitening, Braces, Veneers, Aligners, Crowns, Tooth replacement, Cosmetic dental surgical and non-surgical procedures
26. Overseas Treatment and Transplant surgery
27. Plastic/cosmetic surgeries
28. Investigations and treatment for problems relating to infertility e.g. hormone



29. profiles, laparoscopy, hydrocupration, hysterosalpingogram, I.V.F, G.I.F.T and artificial insemination
30. Virility enhancing drugs
31. Herbal drugs, non-prescription drugs, food supplements and experimental drugs and treatment
32. Home care and domiciliary services
33. Joint replacements and prosthetic limbs
34. Long term psychiatric illness
35. Pre- School Health Examinations
36. Speech disorders
37. Terminal illness such as sickle cell patients advanced cancer and lung, kidney diseases
38. Room upgrades beyond that specified in the plan benefits
39. Learning difficulties, behavioural and developmental problems
40. Consultations with unrecognized consultants, hospitals, family doctors, therapists, dental practitioners, or complementary medicines practitioners
41. Inter-state travel for treatment
42. Management of severe burns (Burns covering more than 10% body surface area)
43. Treatment of HIV with antiretroviral drugs.
44. Autoimmune diseases
45. Dental Prosthesis/Dental & Surgical Implants
46. Alternative /Un-orthodox medicine
47. Treatment of substance abuse
48. Professional Sports and willful exposure to needless danger
49. Spine surgery
50. Stem cell transplant or bone marrow transplant
51. All types of dental or orthodontic cosmetic procedures including cost of consultation, examination, medication, procedures, follow-up visits
52. Teeth whitening, Braces, Veneers, Aligners, Crowns, Tooth replacement, Cosmetic dental surgical and non-surgical procedures.