

## Sample Policy

### 1. Coverage

Knee surgery is covered under this insurance policy.

### 2. Pre-Existing Condition Exclusion

Any medical condition for which the insured was aware of prior to the effective date of the policy is excluded

from coverage for a period of 24 months from the policy start date.

### 3. Geographic Coverage

Medical treatment is covered under this insurance policy if the treatment is rendered within the territorial

limits of India.

### 4. Minimum Policy Duration

The insurance policy must be in effect for a minimum of 30 days from the policy start date to be eligible for any benefits.