

Parents Policy Coverages:

ADDITIONALE CONDITIONS : (1) Family means parents of employees (2) Family size restricted to 2 Parents (3) No age limit applicable for parents. (4) Policy covers pre-existing diseases including Internal and External congenital ailments . (5) Policy covers first 30 days waiting period. (6) Policy covers first year exclusions (7) Policy does not cover domiciliary hospitalisation (8) Policy has no room rent or ICU cap (9) 20% of claimable expenses on parents is to be borne by the employee (10)Emergency ambulance charges up to Rs. 5000/- (11) Critical Ailments are covered (12) Terrorism as a cause is covered (13) Mid term inclusion of parents are allowed only for new joiners. (14) There will be no mid -term cancellation of policy. (15) Policy covers expenses incurred on advanced medical line of treatment (with or without 24 hour of hospitalisation) as long as cost is not exorbitantly different from the original treatment. (16) Day Care surgeries are covered as agreed. (17) Policy also covers Advanced treatment procedures such as cyber knife, stem cell transplantation (for cancer treatment), cochlear Implant Treatment and Robotic surgery subject to each case being referred to Insurer for prior approval of the cost involved as per the Company's guidelines. Further in case of Cochlear Implant Treatment, cost of external devices are not covered. Details of conditions attached with policy schedule. (18) Oral Chemotherapy covered based on treating Doctor's opinion that conventional treatment cannot be administered. This cannot be a matter of choice of the Insured. (19) In case of Homeopathy/Ayurvedic/Unani treatment, hospitalisation expenses are admissible only when the treatment is taken as in-patient in a Government Hospital/ Medical college Hospital. (20) Pre-post hospital expenses covered for 30 days and 60 days respectively as per standard mediclaim policy. (21) Cataract claims limited upto Rs.40000/- per eye or PPN rates, whichever is less