

GLOBAL HEALTH CARE

intend to cause, or likely to cause, death or, or injuries to any person or persons or loss of, or damage to, or destruction of, property or disruption of any supplies or services essential to the life of the community or causes damage or destruction of any property or equipment used or intended to be used for the defence of India or in connection with any other purposes of the Government of India, any State Government or any of their agencies, or detains any person and threatens to kill or injure such person in order to compel the Government or any other person to do or abstain from doing any act. Provided further that for the above acts appropriate criminal prosecution has been initiated by police and charge sheet has been filed in competent court of criminal jurisdiction, either under special law or under general law.

3. Bajaj Allianz Network Hospitals / Network Hospitals/Network Providers:-

Bajaj Allianz Network Hospitals / Network Hospitals means the Hospitals which have been empanelled by the Insurer as per the latest version of the list of Hospitals maintained by the Insurer, which is available to You on request. For updated list please visit Our website.

4. Bajaj Allianz Diagnostic Centre:-

Bajaj Allianz Diagnostic Centre means the diagnostic centers which have been empanelled by Us as per the latest version of the schedule of diagnostic centers maintained by Us, which is available to You on request.

5. Alternate/Complementary treatment:-

Complementary treatment refers to therapeutic and diagnostic treatment that exists outside of traditional Western medicine viz. chiropractic treatment, osteopathy, Chinese herbal medicine, homeopathy, acupuncture and podiatry as practised by approved therapists.

6. Dental prescription drugs outside India:-

Dental prescription drugs outside India refers to those prescribed by a dentist for the treatment of dental inflammation or infection. The prescription drugs must be proven to be effective for the condition and recognized by the pharmaceutical regulator in a given country. They do not include mouthwashes, fluoride products, antiseptic gels and toothpastes.

7. Dental prostheses outside India:-

Dental prostheses outside India includes crowns, inlays, onlays, adhesive reconstructions/restorations, bridges, dentures and implants as well as all necessary and ancillary treatment required

8. Dental surgery outside India:-

Dental surgery outside India includes the surgical extraction of teeth, as well as other tooth-related surgical procedures such as apicoectomy and dental prescription drugs. All investigative procedures that establish the need for dental surgery such as laboratory tests, X-rays, CT scans and MRI(s) are included under this benefit. Dental surgery does not cover surgical treatment that relates to dental implants.

9. Dental treatment outside India:-

Dental treatment outside India includes an annual check-up, simple fillings related to cavities or decay, root canal treatment and dental prescription drugs.

10. Dependent:-

Dependent means a family member who is Your spouse, children and parents/parents-in-law.

11. Dependent child:-

A child is considered a dependent for insurance purposes up to the day before his/her 25th birthday. If enrolled in full time education a child is considered as dependent up to the day before his/her 30th birthday provided he is financially dependent on the proposer.

12. Diagnostic tests:-

Diagnostic tests refers to investigations such as x-rays or blood tests, undertaken to determine the cause of the presented symptoms.

13. Emergency and Emergency Treatment

Emergency Treatment shall be accordingly taken/interpreted as per definition of Emergency Care read with this definition. Provided however only treatment commencing within 24 hours of the Emergency event will be covered.

14. Emergency Inpatient Dental Treatment arising from an Accident:-

Emergency Inpatient Dental Treatment arising from an Accident refers to acute Emergency Dental Treatment that is due to a serious Accident and requires admission to Hospital. The treatment must take place within 24 hours of

GLOBAL HEALTH CARE

the Emergency event. Cover does not extend to follow-up Dental Treatment, dental surgery, dental prostheses, orthodontics or periodontics.

15. Emergency Treatment outside area of cover:-

Emergency treatment outside area of cover is treatment for medical emergencies which occur during business or holiday trips outside Your area of cover. Cover is provided for up to six weeks per trip within the maximum benefit amount. It includes treatment required due to an Accident or the sudden beginning or worsening of a severe Illness which presents an immediate threat to Your health. Treatment by a Doctor must start within 24 hours of the Emergency event. Cover is not provided for curative or follow-up non-Emergency treatment, even if You are deemed unable to travel to a country within Your geographical area of cover. Nor does it extend to charges relating to maternity, pregnancy, childbirth or any complications of pregnancy or childbirth. You must tell Us if You are going to be outside Your area of cover for more than six weeks.

16. Endorsement:-

Endorsement means any writing on a Policy Schedule or Policy, in addition to its normal Policy Schedule/Policy wording/Standard Terms and Conditions which supplements or modifies its Policy Schedule/Policy Wording/Standard Terms and Conditions. It may be added when Policy is prepared, or subsequently. Provided however any Service Level Agreement [SLA] or Agreement/MOU laying down various service levels shall not be treated as Endorsement.

17. Family history:-

Family history exists where a parent, grandparent, sibling, child, aunt or uncle has been previously diagnosed with the medical condition in question.

18. Home Country:-

Home country is a country for which You hold a current passport or which is Your principal country of residence.

19. Hospital (for International Cover):-

Hospital for international practice is any establishment which is licensed as a medical or surgical Hospital in the country where it operates and where the patient is permanently supervised by a Doctor.

The following are not considered Hospitals:

“rest and nursing homes, spas, cure-centres and health resorts.”

20. Inpatient:- shall be construed as per Standard Definition of **Inpatient Care**.**21. Inpatient cash benefit:-**

In-patient cash benefit is payable when You receive Inpatient treatment free of charge for a medical condition that is covered by Us. Cover is limited to the amount and maximum number of nights specified in the Table of Benefits and is payable after You are discharged from Hospital.

20. Limit of Indemnity:-

Limit of Indemnity represents Our maximum liability to make payment for each and every claim per person and collectively for all persons mentioned in the Policy Schedule during the Policy Period and in the aggregate for the person(s) named in the Policy Schedule during the Policy Period, and means the amount stated in the Policy Schedule against each Cover.

21. Living donor medical costs:-

Living donor medical costs refer to the expenses We pay up to the limits specified in the Policy Schedule, towards organ donor's treatment for harvesting of the donated organ, provided that,

- The organ donor is any person whose organ has been made available in accordance and in compliance with the local regulation and the organ donated is for the use of the Insured, and
- We have accepted an Inpatient Hospitalization claim for the Insured under In-patient Hospitalization treatment for organ transplant.

22. Local (Road) ambulance:-

Local (Road) ambulance is ambulance transport that is required for an Emergency or out of medical necessity, to the nearest available and appropriate Hospital or licensed medical facility.

23. Medical Consumable:-

Medical consumable and equipment includes syringes, needles, sutures, staples, packaging, tubing, catheters, medical gloves, gowns, masks, adhesives and sealants for wound dressing and a whole host of other devices and tools used with a Hospital or surgical environment

GLOBAL HEALTH CARE

24. Medical Practitioners/Doctor (for International Cover):-

Medical Practitioners/Doctor for international practice are Doctors who are licensed to practise medicine under the law of the country in which Medically Necessary Treatment is given and where they are practising within the limits of their licence.

25. Medical Practitioner fees:-

Medical Practitioner fees refers to non-surgical treatment performed or administered by a Medical Practitioner.

26. Medical underwriting:-

Medical underwriting is the assessment of insurance risk based on information that You give Us when applying for cover. Our underwriting team uses this information to decide the terms of Our offer.

27. "Mental Illness" means a substantial disorder of thinking, mood, perception, orientation or memory that grossly impairs judgment, behaviour, capacity to recognise reality or ability to meet the ordinary demands of life, but does not include mental retardation which is a condition of arrested or incomplete development of mind of a person, specially characterised by sub normality of intelligence;

28. Named Insured/ Insured/Insured Person:

Insured means the persons, or his Family Members, named in the Schedule provided that an Insured or his Family Members has attained the age of 3 months and is not older than 65 years of age at the commencement of first Global Health Care Policy.

29. Network shall be construed as per the Standard Definition of **Network Provider**.

30. Obesity:-

Obesity means abnormal or excessive fat accumulation that may impair health. Obesity is measured in Body Mass Index.

Body mass index (BMI) is a simple index of weight-for-height that is commonly used to classify overweight and obesity in adults. It is defined as a person's weight in kilograms divided by the square of his height in meters (kg/m²).

The WHO definition is:

- BMI greater than or equal to 25 is overweight
- BMI greater than or equal to 30 is obesity

31. Oral and maxillofacial surgical procedures outside India:-

Oral and maxillofacial surgical procedures outside India refers to surgical treatment on the mouth, jaws, face or neck performed in a Hospital by an oral and maxillofacial surgeon for: oral pathology, temporomandibular joint disorders, facial bone fractures, congenital jaw deformities, salivary gland diseases and tumours.

Unless You hold an International Dental Plan, We do not cover the following procedures even if they are performed by an oral and maxillofacial surgeon:

- Surgical removal of impacted teeth
- Surgical removal of cysts
- Orthognathic surgeries for the correction of malocclusion.

32. Organ transplant:-

Organ transplant refers to the following organ or tissue transplants: heart, heart/valve, heart/lung, liver, pancreas, pancreas/kidney, kidney, bone marrow, parathyroid, muscular/skeletal and cornea.

33. Periodontics (for international practice):-

Periodontics refers to Dental Treatment related to gum disease.

34. Podiatry

Podiatry refers to **Medically Necessary Treatment** carried out by a State Registered podiatrist.

35. Policy or Contract/ Global Health Care Policy:-

Policy or Contract means the Proposal, the Policy Schedule, along with these Terms and Conditions issued to the Insured and any annexures and/or Endorsements attaching to and / or forming part thereof either at the commencement of Policy Period or during the Policy Period.

GLOBAL HEALTH CARE

36. Policy Schedule or Schedule:-

Policy Schedule means the Policy Schedule and any annexure or Endorsements to it, if any, as issued by the Company, which forms part of Policy.

37. Policy Period:-

Policy Period means period from risk inception date [RID] to risk end date [RED], as mentioned in the Policy Schedule.

38. Policy Year:-

Policy Year means the period of 12 months.

39. Prescribed physiotherapy:-

Prescribed physiotherapy refers to treatment provided by a registered physiotherapist following referral by a Doctor. Physiotherapy is initially restricted to 12 sessions per condition, after which treatment must be reviewed by the Doctor who referred You. If You need further sessions, You must send Us a new progress report after every set of 12 sessions, indicating the medical necessity for more treatment. Physiotherapy does not include therapies such as Rolfing, massage, Pilates, Fango and Milta.

40. Prescription drugs:-

Prescription drugs refers to products which You can't buy without a prescription and are to treat a confirmed diagnosis or medical condition or to compensate a lack of vital bodily substances. Examples are antibiotics, sedatives, etc. Prescription drugs must be clinically proven to be effective for the diagnosed condition. They must also be recognised by internationally accepted medical guidelines.

41. Principal country of residence:-

Principal country of residence is the country where You and Your dependents (if applicable) live for more than six months of the Policy year.

42. Psychiatrist

Psychiatrist is a registered Medical Practitioner who specializes in psychiatry, the branch of medicine devoted to the diagnosis, prevention, study, and treatment of mental disorders.

43. Rehabilitation

Rehabilitation is defined as "a set of interventions designed to optimize functioning and reduce disability in individuals with health conditions in interaction with their environment."

Rehabilitation is a treatment that combines therapies such as physical, occupational and speech therapy. It aims to restore original form or function after an acute illness, injury or surgery. Treatment must take place in a licensed rehabilitation facility and start within 14 days of discharge from acute medical and/or surgical treatment.

44. Rehabilitation Hospital/unit/facility

Rehabilitation Hospitals/unit/facility, also referred to as Inpatient rehabilitation Hospitals, are devoted to the rehabilitation of patients with various neurological, musculoskeletal, orthopedic and other medical conditions following stabilisation of their acute medical issues.

45. Single Private room:-

Single Private Room means a single occupancy air-conditioned room with an attached washroom/toilet. Deluxe, executive rooms and suites are not covered.

46. Specialist:-

Specialist is a licensed Doctor possessing the additional qualifications and expertise necessary to practise as a recognised specialist in diagnostic techniques, treatment and prevention in a particular field of medicine.

47. Specialist fees:-

Specialist fees refers to non-surgical treatment performed or administered by a specialist.

48. Speech therapy:-

Speech therapy refers to treatment carried out by a qualified speech therapist to treat diagnosed physical impairments. This includes conditions such as nasal obstruction, neurogenic impairment (e.g. lingual paresis, brain injury) or articulation disorders involving the oral structure (e.g. cleft palate).

GLOBAL HEALTH CARE

49. **Sum Insured or SI** means the amount stated in the Policy Schedule against each relevant Section, which shall be the Company's maximum liability under this Policy (regardless of the number of the amount of Claims made) for any one Claim and in the aggregate for all Claims under such Section.

50. **Surgical appliances and materials:-**

Surgical appliances and materials are those required for surgeries. They include artificial body parts or devices such as joint replacement materials, bone screws and plates, valve replacement appliances, endovascular stents, implantable defibrillators and pacemakers.

51. **Therapist:-**

Therapist refers to a chiropractor, osteopath, Chinese herbalist, homeopath, acupuncturist, physiotherapist, speech therapist, occupational therapist or oculomotor therapist, who is qualified and licensed under the laws of the country in which treatment takes place.

52. **You, Your, Yourself, Your Family:-**

named in the Policy Schedule means the Insured or Insured's Family Members who are beneficiaries that We insure as set out in the Schedule.

53. **We, Us, Our, Ours:-**

means the Bajaj Allianz General Insurance Company Limited.

SECTION C) BENEFITS COVERED UNDER THE POLICY

Type of Policy: Individual

Tenure of Policy: 1 year

Scope of cover:

The Company hereby agrees to pay Reasonable and Customary expenses in respect of an admissible claim, for any or all of the following covers subject to the Sum Insured, limits, Deductibles, terms, conditions and definitions, exclusions contained or otherwise expressed in this Policy.

PART A- COVERAGE- Domestic (Within India Only, for Imperial and Imperial Plus Plans)

I. IN-PATIENT BENEFITS FOR DOMESTIC COVER

1. In-patient Hospitalization Treatment

If You are advised Hospitalization within India by a Medical Practitioner as defined under Policy because of Illness or Accidental Bodily Injury sustained or contracted during the Policy Period, then We will pay You, Reasonable and Customary Medical Expenses incurred subject to

- i. Room rent and Boarding expenses as provided by the Hospital/Nursing Home without any sub limit
- ii. If admitted in ICU, the Company will pay up to actual ICU expenses provided by Hospital.
- iii. Nursing Expenses as provided by the Hospital
- iv. Surgeon, Anesthetist, Medical Practitioner, Consultants, Specialists Fees.
- v. Anesthesia, Blood, Oxygen, Operation Theatre Charges, surgical appliances,
- vi. Dialysis, Chemotherapy, Radiotherapy, Physiotherapy
- vii. Medicines & Drugs
- viii. Cost of Artificial Limbs, cost of prosthetic devices implanted during surgical procedure like Pacemaker, orthopedic implants, cardiac valve replacements, vascular stents.
- ix. Relevant laboratory diagnostic tests, X-ray and such similar expenses that are medically necessary prescribed by the treating Medical Practitioner.
- x. Emergency Inpatient Hospitalization for Dental Treatment arising from an Accident

2. Pre-Hospitalization

The Medical Expenses incurred during the 60 days immediately before You were Hospitalized, provided that: Such Medical Expenses were incurred for the same Illness/Injury for which subsequent Hospitalization was required, and We have accepted an Inpatient Hospitalization claim under Inpatient Hospitalization Treatment.