

## GLOBAL HEALTH CARE

- b. Any expenses for diagnostic tests, investigations / treatment taken without the psychiatrist advising the same and which is not duly supported by his prescriptions
- c. Alternate treatment other than Allopathic treatment are not covered.
- d. For autism spectrum disorder, admissions, stays or day care treatment at specialised educational facilities are not covered.
- e. Out-patient Treatment for Mental Illness

This cover is subject to the Sum Insured, sub-limits, terms, conditions and definitions, exclusions contained or otherwise expressed in this Policy.

**10. 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. It aims to restore original form or function after an acute illness, injury or surgery.

Rehabilitation is a treatment that combines therapies such as physical, occupational and speech therapy.

We will pay You up to the limits specified in the Policy Schedule for the cost of In-patient Rehabilitation provided

- a. it is carried out by a Medical Practitioner specializing in rehabilitation; and
- b. it is carried out in a licensed rehabilitation Hospital or unit;
- c. We have accepted an Inpatient Hospitalization claim for the Insured under In Patient Hospitalization Treatment and rehabilitation starts within 14 days of discharge from Hospital following acute medical and/or surgical treatment
- d. the treatment could not be carried out on an out-patient basis

This cover is subject to the Sum Insured, sub-limits, terms, conditions and definitions, exclusions contained or otherwise expressed in this Policy.

**11. Accommodation costs for one parent staying in Hospital with an Insured child under 18 years of age (Applicable to Imperial Plus Plan only)**

We will pay for reasonable accommodation costs of one parent for the duration of the Insured child's admission to Hospital for eligible treatment under Section C, Part B.1-Inpatient Hospitalization Treatment, up to the limit specified in the Policy Schedule. If a suitable bed is not available in the Hospital, We will contribute the equivalent of the daily room rate in a three-star hotel towards any hotel costs incurred.

This benefit would be applicable for the duration of Hospitalization of the Insured child.

The Policy will not cover sundry expenses such as meals, phone calls or newspapers.

This cover is subject to the Sum Insured, sub-limits, terms, conditions and definitions, exclusions contained or otherwise expressed in this Policy.

**12. Emergency treatment outside area of cover (Applicable to Imperial Plus Plan only if "Excluding USA" cover is opted)**

We will pay the Customary and Reasonable expenses, up to the limit specified in the Policy Schedule, incurred for treatment of 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 Sum Insured limit. 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.

**Exclusion:**

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.

This cover is subject to the Sum Insured, sub-limits, terms, conditions and definitions, exclusions contained or otherwise expressed in this Policy.

**13. Medical repatriation (Applicable to Imperial Plus Plan only)**

If the necessary treatment for which You are covered isn't available locally You can choose to be medically evacuated to Your home country for treatment, instead of to the nearest appropriate medical centre. This only applies when Your home country is within Your geographical area of cover. Following completion of treatment, We will also cover the cost of Your return trip (i.e. one way ticket) at economy rates, to the country from where you were repatriated.

The return journey must take place within one month after treatment has been completed.

## GLOBAL HEALTH CARE

If You contract any Illness/ sustain any Injury which necessitates Hospitalization, We will pay reasonable and customary expenses up to the limits specified in the Policy Schedule, if You choose to be medically repatriated to Your home country for treatment, instead of to the nearest appropriate medical centre, provided that:

- a. Your home country is within Your geographical area of cover
- b. Where ongoing treatment is required, We will cover hotel accommodation costs
- c. Repatriation in the event of unavailability of adequately screened blood

If medical necessity prevents an immediate return trip following discharge from an Inpatient episode of care, We will cover the reasonable cost of hotel accommodation costs up to seven days.

**Exclusions:**

- a. travel costs for accompanying person
- b. travel costs of Insured family members in the event of repatriation
- c. travel costs of Insured members to be with a family member who is at peril of death or who has died

This cover is subject to the Sum Insured, sub-limits, terms, conditions and definitions, exclusions contained or otherwise expressed in this Policy.

**NOTE:** This cover is on cashless basis only. You must contact Us on +353 1 630 1301 at the first indication that repatriation is required. From this point onwards We will organise and coordinate all stages of the repatriation until You arrive safely at Your destination of care. If the repatriation is not organised by Us, We reserve the right to decline all costs incurred.

#### 14. Repatriation of mortal remains (Applicable to Imperial Plus Plan only)

Repatriation of mortal remains is the transportation of the Insured deceased remains from the principal country of residence to the country of burial. We cover costs such as: embalming, a container legally appropriate for transportation, shipping and the necessary government authorisations. Cremation costs will only be covered if the cremation is required for legal purposes. We do not cover costs incurred by anyone accompanying the remains.

**Exclusions:**

Expense incurred for any person accompanying the remains is not covered.

This cover is subject to the Sum Insured, sub-limits, terms, conditions and definitions, exclusions contained or otherwise expressed in this Policy.

**NOTE:** This cover is on cashless basis only. To avail this service, You must contact Us on +353 1 630 1301. From this point onwards, We will organize and coordinate for the Repatriation of Mortal remains. If these services are not organized by Us, We reserve the right to decline all costs incurred.

#### 15. In-patient cash benefit (Applicable to Imperial Plus Plan only)

We will pay Daily Cash Benefit as specified in the Policy Schedule for maximum 25 nights when You receive Inpatient treatment free of charge for a medical condition that is covered by Us.

This benefit is payable after You are discharged from Hospital.

This cover is subject to the Sum Insured, sub-limits, terms, conditions and definitions, exclusions contained or otherwise expressed in this Policy.

#### 16. Palliative care (Applicable to Imperial Plus Plan only)

We will pay the Reasonable and Customary expenses incurred, up to the limit specified in the Policy Schedule, on diagnosis of a Terminal Illness, for any ongoing treatment, given on the advice of a Medical Practitioner, that aims to alleviate the physical/psychological suffering associated with progressive, incurable Illness and to maintain quality of life. It includes Inpatient, day-care and out-patient treatment. We will pay for physical care, psychological care, Hospital or hospice accommodation, nursing care and prescription drugs.

This cover is subject to the Sum Insured, sub-limits, terms, conditions and definitions, exclusions contained or otherwise expressed in this Policy.

#### 17. Modern Treatment Methods and Advancement in Technologies

We will pay the Customary and Reasonable expenses for the Modern Treatment Methods as mentioned in Annexure III subject to the Sum Insured, terms, conditions and definitions, exclusions contained or otherwise expressed in this Policy.

## GLOBAL HEALTH CARE

**II. OUT-PATIENT BENEFITS FOR INTERNATIONAL COVER (Applicable to Imperial Plus Plan only)****1. Out-patient Treatment**

If You consult a consultant/Medical Practitioner on Outpatient basis for the Illness/ Injury contracted during the Policy Period, We will pay You Out Patient expenses up to the limits specified in the Policy Schedule for

- a. Medical Practitioner fees
- b. Specialist fees
- c. Diagnostic tests
- d. Prescription drugs

**Exclusions:**

- a. During the first year of Global Health Care Policy with Us, 30 days waiting period would be applicable for all claims under out-patient except those arising out of Accidental Injury, however the waiting period would not be applied during subsequent renewals.
- b. Out-patient Dental Treatment expenses will not be covered

**2. Physiotherapy Benefit**

We will pay the expenses incurred towards Prescribed Physiotherapy taken on Out-patient basis for Illness/Injury contracted during the Policy Period, maximum up to the limit specified in the Policy Schedule, provided that,

- a. The treatment is referred by a Doctor or prescribed by a Specialist consultant for Muskulo- skeletal /Neurological diseases / Injuries or other Systemic diseases
- b. The treatment should be carried out by a registered physiotherapist in a Hospital or a clinic as defined under the Policy
- c. 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.

**Exclusion:**

- a. During the first year of Global Health Care Policy with Us, 90 days waiting period would be applicable for all claims under Physiotherapy Benefit except those arising out of Accidental Injury, however the waiting period would not be applied during subsequent renewals
- b. Physiotherapy does not include therapies such as Rolfing, massage, Pilates, Fango and Milta.

**3. Alternate/Complementary Treatment Expenses**

If You consult a therapist on Outpatient basis for the Illness/ Injury contracted during the Policy Period, We will pay You Out Patient expenses up to the limits specified in the Policy Schedule for Alternate treatment methods namely chiropractic treatment, osteopathy, Chinese herbal medicine, homeopathy, acupuncture and podiatry as practised by approved therapists.

**Exclusions:**

During the first year of Global Health Care Policy with Us, 30 days waiting period would be applicable for all claims under Alternate/Complementary Treatment Expenses except those arising out of Accidental Injury, however the waiting period would not be applied during subsequent renewals.

**II. DENTAL PLAN BENEFITS (Optional)**

In consideration of payment of additional premium by the Insured to the Company and realization thereof by the Company, it is hereby agreed and declared that Global Health Care Policy is extended to pay the expenses incurred for the below mentioned Dental related covers with a mandatory Co-Payment of 20% on each and every claim, subject to terms, conditions and definitions, exclusions, up to the limit specified in the Policy Schedule.

**1. Dental treatment outside India**

We will pay Customary and Reasonable expenses up to the limits specified in the Policy Schedule incurred for Dental Treatment which includes annual check-up, simple fillings related to cavities or decay, root canal treatment and dental prescription drugs.

**2. Dental surgery outside India**

We will pay Customary and Reasonable expenses up to the limits specified in the Policy Schedule incurred for Dental Surgery which includes the surgical extraction of teeth, as well as other tooth-related surgical procedures such as apicoectomy, Surgical removal of cysts, Orthognathic surgeries for the correction of malocclusion and

## GLOBAL HEALTH CARE

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.

**Exclusions:**

- Dental surgery does not cover surgical treatment that relates to dental implants.
- Dental Prostheses, dental implants, orthodontics

**3. Periodontics outside India**

We will pay Customary and Reasonable expenses up to the limits specified in the Policy Schedule incurred for treatment related to gum disease.

Exclusions applicable to Dental Plan Benefits:

- During the first year of Global Health Care Policy with Us, 30 days waiting period would be applicable for all claims except those arising out of Accidental Injury, however the waiting period would not be applied during subsequent renewals.

**TABLE OF BENEFITS FOR INTERNATIONAL COVER**

Certain benefits would require You to seek pre-approval at least 72 hours prior to admission or availing the benefit in case of planned treatments. For more details, please refer the Section E 45.

COVER	IMPERIAL PLAN			IMPERIAL PLUS PLAN		
In-patient Hospitalization Treatment Limits	USD 100,000	USD 150,000	USD 200,000	USD 300,000	USD 500,000	USD 1,000,000
Deductible options	0 / USD 500 / USD 1,000 (on annual aggregate basis)					
In-patient benefits						
Hospital accommodation (Room rent)	Single Private Air Conditioned Room					
Hospital accommodation (ICU)	At Actual					
Pre-hospitalization	45 days					
Post-hospitalization	90 days					
Local (Road) Ambulance	Up to Sum Insured					
Day Care Procedures	Up to Sum Insured					
Living donor medical costs	USD 30,000			USD 50,000		
Air Ambulance*	USD 7,500			NA	NA	NA
Air Ambulance + Medical Evacuation*	NA			Up to In-patient Sum Insured	Up to In-patient Sum Insured	Up to In-patient Sum Insured
Mental Illness Treatment	Up To Sum Insured					
Rehabilitation	USD 750			USD 2,300		
Accommodation costs for one parent staying in Hospital with an Insured child under 18 years of age	NA			Up to Sum Insured		
Emergency treatment outside area of cover	NA			Up to Sum Insured for maximum 6 Weeks per trip		
Medical repatriation*	NA			Up to Sum Insured		
Repatriation of mortal remains*	NA			USD 13,500		
Inpatient cash Benefit	NA			USD 175 Per night up to max 25 nights		
Palliative care	NA			Up to Sum Insured		
Modern Treatment Methods and Advancement in Technologies	Up to Sum Insured					

## GLOBAL HEALTH CARE

Note: The total Sum Insured payable under all the above covers will not exceed the In-patient Hospitalization Treatment Limits

\*The covers will be on cashless basis only.

## Out-patient benefits

COVER	IMPERIAL PLAN	IMPERIAL PLUS PLAN		
<b>Maximum out-patient plan benefit for international treatments only</b>	NA	<b>USD 1,600</b>	<b>USD 2,400</b>	<b>USD 4,200</b>
Out-patient Treatment (Medical Practitioner fees Specialist fees Diagnostic tests Prescription drugs) Note: Excluding out-patient Dental Treatment		USD 1,000	USD 1,500	USD 2,500
Physiotherapy Benefit (Prescribed Physiotherapy)		USD 300	USD 450	USD 850
Alternate/Complementary Treatment Expenses (Chiropractic treatment, osteopathy, homeopathy, Chinese herbal medicine, acupuncture and podiatry)		USD 300	USD 450	USD 850

## Dental plan benefits (optional)

COVER	IMPERIAL PLAN			IMPERIAL PLUS PLAN
<b>Maximum dental plan benefit for international treatments only</b>	<b>USD 350</b>	<b>USD 450</b>	<b>USD 600</b>	<b>USD 2,300</b>
Dental treatment outside India	20% Co-Payment			20% Co-Payment
Dental surgery outside India	20% Co-Payment			20% Co-Payment
Periodontics outside India	20% Co-Payment			20% Co-Payment

## SECTION D) EXCLUSIONS- STANDARD EXCLUSIONS APPLICABLE TO PART A- DOMESTIC COVER UNDER SECTION C) BENEFITS COVERED UNDER THE POLICY

### 1) Pre-Existing Diseases (Code -Excl01)

- Expenses related to the treatment of a Pre-Existing Disease (PED) and its direct complications shall be excluded until the expiry of 36 months of continuous coverage after the date of inception of the first Global Health Care Policy with Us.
- In case of enhancement of Sum Insured the exclusion shall apply afresh to the extent of Sum Insured increase.
- If the Insured is continuously covered without any break as defined under the Portability norms of the extant IRDAI (Health Insurance) Regulations then waiting period for the same would be reduced to the extent of prior coverage.
- Coverage under the Policy after the expiry of 36 months for any Pre-Existing Disease is subject to the same being declared at the time of application and accepted by Insurer.

### 2) Specified disease/procedure waiting period (Code - Excl02)

- Expenses related to the treatment of the listed Conditions, surgeries/treatments shall be excluded until the expiry of 24 months of continuous coverage after the date of inception of the first Global Health Care Policy with Us. This exclusion shall not be applicable for claims arising due to an Accident.
- In case of enhancement of Sum Insured the exclusion shall apply afresh to the extent of Sum Insured increase.
- If any of the specified disease/procedure falls under the waiting period specified for Pre-Existing diseases, then the longer of the two waiting periods shall apply.
- The waiting period for listed conditions shall apply even if contracted after the Policy or declared and accepted without a specific exclusion.
- If the Insured is continuously covered without any break as defined under the applicable norms on portability stipulated by IRDAI, then waiting period for the same would be reduced to the extent of prior coverage.
- List of specific diseases/procedures is as below