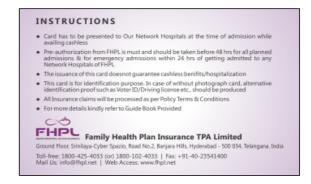


TERMS AND CONDITIONS:

- 1. This card is generated as per the details given by your employer/HR. Incase of any errors in the details you may confirm the same through your employer for making required corrections.
- 2. No physical card will be provided to you. For all requirements you may use this card printed in black and white or colour.
- 3. You can access our network hospitals list from our website https://www.fhpl.net for any information regarding hospitals available within your location or as required.
- 4. For the convenience of the members the guide book is made available on our website https://www.fhpl.net for understanding protocols in the event of any hospitalization assistance required for availing cashless service and also to forward any claim where the member has spent on his/her own.
- 5. All our network hospitals will accept the printed card and seek the preauthorization from FHPL in the event of any in-patient hospitalization.
- 6. Incase there is no photograph on the ID card, the member has to identify himself/herself with any other photo-card like: credit card, ration card, electoral card, Company ID card etc in conjunction with this card.
- 7. This card is not transferable and cannot be forwarded further to any other person by email/fax.
- 8. The card will be visible to any member as long the policy is valid after which this service will be withdrawn or till such time the member is employed with the current employer.
- 9. Usage of this card after the validity/policy expiry will not be entertained.
- 10. A fresh card will be generated subjected to the renewal of the policy.
- 11. For Any further queries, Please feel free to contact us on Toll-Free Helpline: 1800-425-4033 or 1800-102-4033.

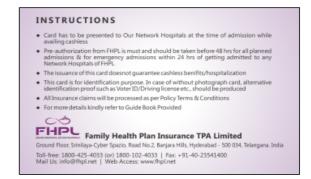




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