

i. Illnesses

Internal Congenital diseases
Diseases of gall bladder including cholecystitis
Pancreatitis
All forms of Cirrhosis
Perineal Abscesses
Cataract
Pilonidal sinus
Benign tumors, cysts, nodules, polyps including breast lumps
Polycystic ovarian diseases
Sinusitis, Rhinitis
Skin tumors
Genetic Disorder
Non infective Arthritis
Urogenital system e.g. Kidney stone, Urinary Bladder Stone
Ulcer and erosion of stomach and duodenum
Gastro Esophageal Reflux Disorder (GERD)
Perianal Abscesses
Fissure/fistula in anus, Hemorrhoids including
Gout and rheumatism
Osteoarthritis and osteoporosis
Fibroids (fibromyoma)
Tonsillitis
Benign Hyperplasia of Prostate

SPECIFIC LIST

1. Expenses related to the treatment of listed Conditions; Surgeries/treatments shall be excluded until the expiry of 24/12 months (as specified in the Policy Schedule) of continuous coverage after the date of inception of the First Policy with Us. This exclusion shall not be applicable for claims arising due to an accident.
2. If any of the specified disease / procedures falls under the waiting period specified for Pre-Existing Diseases, then the longer of the two waiting periods shall apply.

ii. Surgical Procedures

Adenoidectomy, tonsillectomy
Dilatation and curettage (D&C)
Myomectomy for fibroids
Surgery on prostate
Hernia
Surgery for prolapsed inter vertebral disc
Surgery for varicose veins and varicose ulcers
Surgery for Perianal Abscesses
Tympanoplasty, Mastoidectomy
Nasal concha resection
Surgery of Genito urinary system
Cholecystectomy
Hydrocele/Rectocele
Joint replacement surgeries
Surgery for Nasal septum deviation
Fissurectomy, Haemorrhoidectomy, Fistulectomy, ENT surgeries