

**CUSTOMER INFORMATION SHEET**

(Description is illustrative and not exhaustive)

CIS provided herewith is for the terms, conditions, exclusion, warranties for this policy only .The policy wordings provided below are filed policy wordings & all coverages applicable to policy as per details mentioned in customer information sheet .Any other coverage wordings available in policy wordings below is to be considered as not covered under policy.

S. NO	TITLE	DESCRIPTION	REFER TO POLICY CLAUSE NUMBER
1	Product Name	Group Health Insurance Policy	
2	Eligibility	Family definition-account holder, spouse , 2 children A permanent Indian Resident who is an existing account holder of SBI / Associate bank . -Entry age for Adult ( completed age) 18 to 65 years. Dependent child between 3months to 18 years	
2	What am I covered for	<p><b>Following are covered as basic cover up to the limit specified in the policy schedule</b></p> <ol style="list-style-type: none"> <li>1. Room, Board &amp; Nursing Charges- up to 1% of the Sum Insured for Normal Room per day. If admitted into Intensive Care Unit up to 2% of the Sum Insured per day. In case the insured opts for a higher room category than his eligibility the same can be covered upon specific acceptance by the insurer or <b>Administrator</b>. In such a case we shall not recover any expenses towards proportionate deductions other than the defined 'associate medical expenses'</li> <li>2. Medical Practitioner and Specialists Fees (teleconsultation)</li> <li>3. Anesthesia, Blood, Oxygen, Operation Theatre charges, Surgical Appliances, Medicines &amp; Drugs, Diagnostic Materials and X-ray, Dialysis, Chemotherapy, Radiotherapy, Cost of Pacemaker, prosthesis/internal implants and any medical expenses incurred which is integral part of the operation</li> <li>4.Pre-hospitalisation Expenses 30 days prior to the date of admission into the hospital or domiciliary hospitalisation</li> </ol>	Scope of Cover

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		<p>5. Post-hospitalisation Expenses -60 days after the date of discharge from the hospital or domiciliary hospitalisation</p> <p>6. Day Care Expenses-as per our day care list</p> <p>7. Non Network Hospitalisation Co-pay- For all admissible claims where treatment is taken at hospitals/nursing homes which are not in the list of network hospitals empaneled by the Us/Administrator, insured person shall bear 10% of the eligible admissible claim.</p> <p>8. Domiciliary Hospitalisation- We will cover Reasonable and Customary Expenses towards Domiciliary Hospitalization as defined in definition subject to 20% of the Basic Sum Insured or a maximum of up to Rs 20000, whichever is lesser (including pre-post hospitalization)</p> <p>9. Ambulance Charges - Up to 1% of Sum Insured (maximum 1500)</p> <p>10. HIV/AIDS Cover up the Sum insured or as specified in policy schedule(except for the conditions which are permanently excluded)</p> <p>11. Mental Illness Cover up the Sum insured or as specified in policy schedule</p> <p>12. Genetic Disorders or Diseases up the Sum insured or as specified in policy schedule</p> <p>13. Internal Congenital Diseases up the Sum insured or as specified in policy schedule</p> <p>14. Advanced Specific Procedures up the Sum insured or as specified in policy schedule</p>	
3	<b>What are the major Exclusions in the policy</b>	<p>Following is a partial list of the policy exclusions. Please refer to the policy document for the complete list of exclusions</p> <ol style="list-style-type: none"> <li>1. Admission primarily for investigation &amp; evaluation</li> <li>2. Admission primarily for rest Cure, rehabilitation and respite care</li> <li>3. Expenses related to the surgical treatment of obesity that do not fulfill certain conditions</li> <li>4. Change-of-Gender treatments</li> <li>5. Expenses for cosmetic or plastic surgery</li> <li>6. Expenses related to any treatment necessitated due to participation in hazardous or adventure sports</li> </ol>	Exclusions

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		<p>7. any other disease, procedure treatment as mentioned in policy schedule will be permanently excluded</p> <p>(Note: the above is a partial listing of the policy exclusions. Please refer to the policy wording for the full listing).</p>	
4	<b>Waiting period</b>	<p>1. Initial waiting period: 30 days for all illnesses (not applicable on renewal or for accidental injuries)</p> <p>2. 90 days Specified disease/procedure</p> <p>3. Specific waiting period: 12 months for some diseases</p> <p>4. Pre-existing diseases: Covered after 48 months unless otherwise provided</p>	Exclusions
5	<b>Payout basis</b>	Indemnity basis for covered expenses up to specified limits	Scope of Cover
6	<b>Cost sharing</b>	In case of a claim, this policy requires you to share the following costs: 10% of each claim as co-payment in case of non network hospitalisation	Scope of Cover
7	<b>Renewal Conditions</b>	<p>The policy shall ordinarily be renewable except on misrepresentation by the insured person. grounds of fraud,</p> <p>i. The Company shall Endeavor to give notice for renewal. However, the Company is not under obligation to give any notice for renewal.</p> <p>ii. Renewal shall not be denied on the ground that the insured person had made a claim or claims in the preceding policy years.</p> <p>iii. Request for renewal along with requisite premium shall be received by the Company before the end of the policy period.</p> <p>iv. At the end of the policy period, the policy shall terminate and can be renewed within the Grace Period of 30 days to maintain continuity of benefits without break in policy. Coverage is not available during the grace period.</p> <p>v. No loading shall apply on renewals based on individual claims experience</p>	Conditions
8	<b>Renewal Benefits</b>	Nil	
9	<b>Cancellation</b>	i. The policyholder may cancel this policy by giving 15 days'written notice and in such an event, the Company shall refund premium for the unexpired policy period as detailed below.	Conditions

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		<table border="1"> <thead> <tr> <th>Period on risk</th> <th>Rate of premium refunded</th> </tr> </thead> <tbody> <tr> <td>Up to one month</td> <td>75% of annual rate</td> </tr> <tr> <td>Up to three months</td> <td>50%of annual rate</td> </tr> <tr> <td>Up to six months</td> <td>25% of annual rate</td> </tr> <tr> <td>Exceeding six months</td> <td>Nil</td> </tr> </tbody> </table> <p>Notwithstanding anything contained herein or otherwise, no refunds of premium shall be made in respect of Cancellation where, any claim has been admitted or has been lodged or any benefit has been availed by the insured person under the policy.</p> <p>i. The Company may cancel the policy at any time on grounds of misrepresentation non-disclosure of material facts, fraud by the insured person by giving 15 days' written notice. There would be no refund of premium on cancellation on grounds or misrepresentation, non-disclosure of material facts or fraud.</p>	Period on risk	Rate of premium refunded	Up to one month	75% of annual rate	Up to three months	50%of annual rate	Up to six months	25% of annual rate	Exceeding six months	Nil	
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Up to one month	75% of annual rate												
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Up to six months	25% of annual rate												
Exceeding six months	Nil												
10	Claims	<p>a. For Cashless Service: Refer link for Hospital Network details – <a href="http://www.sbigeneral.in/portal/contact-us/hospital">http://www.sbigeneral.in/portal/contact-us/hospital</a></p> <p>b. For Reimbursement of Claim: For reimbursement of claims the insured prescribed time limit as specified hereunder.</p> <table border="1"> <thead> <tr> <th>Sl No</th> <th>Type of Claim</th> <th>Prescribed Time limit</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Reimbursement of hospitalization, day care and pre-hospitalization expenses</td> <td>Within fifteen days of date of discharge from hospital</td> </tr> <tr> <td>2</td> <td>Reimbursement of post hospitalization expenses</td> <td>Within fifteen days from completion of post hospitalization treatment</td> </tr> </tbody> </table> <p>For details on claim procedure please refer the policy document.</p>	Sl No	Type of Claim	Prescribed Time limit	1	Reimbursement of hospitalization, day care and pre-hospitalization expenses	Within fifteen days of date of discharge from hospital	2	Reimbursement of post hospitalization expenses	Within fifteen days from completion of post hospitalization treatment	Conditions	
Sl No	Type of Claim	Prescribed Time limit											
1	Reimbursement of hospitalization, day care and pre-hospitalization expenses	Within fifteen days of date of discharge from hospital											
2	Reimbursement of post hospitalization expenses	Within fifteen days from completion of post hospitalization treatment											
11	Policy Servicing												

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		<p>If You/Insured Person may have a grievance that requires to be redressed, You/Insured Person may contact Us with the details of the grievance through:</p> <ul style="list-style-type: none"> <li>• Level 1 Call us on our Toll Free for any queries that you may have @ 1800221111, 18001021111 Email your queries to <a href="mailto:customer.care@sbigeneral.in">customer.care@sbigeneral.in</a> Visit our website <a href="http://www.sbigeneral.in">www.sbigeneral.in</a> to register for your queries Please walk into any of our branch office or corporate office during business hours You may also fax us your queries at _1800227244, 18001027244</li> <li>• Level 2 If you still are not happy about the resolution provided then you may please write to our <a href="mailto:head.customercare@sbigeneral.in">head.customercare@sbigeneral.in</a></li> <li>• Level 3 If you are dissatisfied with the resolution provided in the Steps as indicated above on your Complaint, you may send your 'Appeal' addressed to the Chairman of the Grievance Redressal Committee. The Committee will look into the appeal and decide the same expeditiously on merits. You can write to Head – Compliance, Legal &amp; CS on the id - <a href="mailto:gro@sbigeneral.in">gro@sbigeneral.in</a></li> <li>• Level 4 If your issue remains unresolved you may approach IRDA by calling on the Toll Free no. 155255 or you can register an online complaint on the website <a href="http://igms.irda.gov.in">http://igms.irda.gov.in</a></li> <li>• Senior Citizens: Senior Citizens can also write to <a href="mailto:seniorcitizengrievances@sbigeneral.in">seniorcitizengrievances@sbigeneral.in</a></li> </ul> <p>If after having followed the above steps you are not happy with the resolution and your issue remains unresolved, you may approach the Insurance Ombudsman for Redressal.</p>	
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12	Grievances/ Complaints	<p>a. Details of Grievance redressal officer - <a href="https://www.sbigeneral.in/portal/grievance-redressal">https://www.sbigeneral.in/portal/grievance-redressal</a></p> <p>b. IRDAI Integrated Grievance Management System - <a href="https://igms.irda.gov.in/">https://igms.irda.gov.in/</a> Insurance Ombudsman — The contact details of the Insurance Ombudsman offices have been provided as Annexure-B of Policy document</p>	Conditions
13	Insured's Rights	<p>1. Free Look period of 15 days from the date of receipt of the policy shall be applicable at the inception.</p> <p>2. Right to migrate from one product to another product of the company For Queries related to migration contact below:- Toll free no. – 1800-22-1111 Email Id- <a href="mailto:Customer.care@sbigeneral.in">Customer.care@sbigeneral.in</a></p> <p>3. Right to port the from one company to another company. For Queries related to portability contact below:- Toll free no. – 1800-22-1111 Email Id- <a href="mailto:Customer.care@sbigeneral.in">Customer.care@sbigeneral.in</a></p>	Conditions
14	Insured's Obligations	Please disclose all pre-existing disease/s or condition/s before buying a policy. Non-disclosure may result in claim not being paid.	
15.	Permanent exclusions	Please find attached list of permanent exclusions which will be permanently excluded under this policy under this policy in annexure 3	

(LEGAL DISCLAIMER) NOTE: The information must be read in conjunction with the product brochure and policy document. In case of any conflict between the Customer Information Sheet and the policy document the terms and conditions mentioned in the policy document shall prevail.

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## TERMS & CONDITIONS

- Insurance is a contract of Utmost Good Faith requiring the Insured not only to disclose all material facts but also not to suppress any material facts in response to the questions in the proposal form. If you think any fact is material, please disclose it.
- The policy shall become voidable at the option of Insurer, in the event of any untrue or incorrect statement, misrepresentation, non-description or non-disclosure in any material particular in the proposal form/personal statement, declaration and connected documents or any material information having been withheld by the Insured or anyone acting on Insured's behalf. Any person who, knowingly and with intent to defraud the Company or any other person, files a proposal for insurance containing any false information, or conceals for the purpose of misleading, Information concerning any fact material thereto, commits a fraudulent insurance act, which will render the policy voidable at the sole discretion of the Company. Irrespective of the number of accounts the Insured has with State Bank of India OR SBI Cards and Payment Services Ltd, he / she is allowed to take only one policy. Multiple policies for the same Insured are disallowed.
- Even if multiple policies are taken through more than one account with State Bank of India OR SBI Cards and Payment Services Ltd for any reason, Our liability will be restricted to only one Policy with the highest Sum Insured. All other policies shall be deemed as null and void. Premium paid for all such policies by Insured will be refunded after deduction of administrative expenses of Rs 150.
- In case of a Joint account, two separate policies may be issued only in case both the account holders opt for respective Individual policies. However, only one policy will be allowed if Family option is selected including both members of joint account.
- For the Family Individual option, the Sum Insured for all the insured members will be equal to the Sum Insured of the Primary Insured.
- The premium at the time of the renewal of the policy would be the applicable premium at the date of renewal and as approved by IRDA OF INDIA. However, renewal will be subject to the Account of the Insured with **State Bank of India OR SBI Cards and Payment Services Ltd** being still live and operational.

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- Mid-term inclusion of dependents will not be allowed. Uninsured dependents (new born child, newly wedded spouse) can be added to the policy only at the time of renewal of the policy.

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## GROUP HEALTH INSURANCE POLICY

This **Policy** is issued to the **Insured** based on the **Proposal** and declaration together with any statement, report or other document which shall be the basis of this contract and shall be deemed to be incorporated herein, to **Insurer** upon payment of the Premium. This **Policy** records the agreement between **Insurer** and **Insured** and sets out the terms of insurance and the obligations of each party.

The Policy, the Schedule and any Endorsement shall be read together and any word or expression to which a specific meaning has been attached in any part of this Policy or of Schedule shall bear such meaning whenever it may appear.

Subject to the terms, Conditions, exclusions and definitions contained herein or endorsed or otherwise expressed hereon, Insurer undertakes to pay the Insured Person the hospitalization expenses arising out of an Injury or Illness/Disease and that are reasonably and necessarily incurred by or on behalf of such Insured Person, but not exceeding the sum Insured for the insured person as mentioned in the schedule of the policy. The following benefits are covered under this policy subject to the sub-limits as stipulated in the policy contract.

1. Room, Boarding Expenses
2. Medical Practitioners fees
3. Intensive Care Unit
4. Nursing Expenses
5. Surgical fees, operating theatre, Anesthetist, Anesthesia, Blood, Oxygen and their administration,
6. Physio therapy while being treated as inpatient and being part of the treatment.
7. Drugs and medicines consumed during hospitalization period.
8. Hospital miscellaneous services (such as laboratory, X-ray, diagnostic tests)
9. Dressing, ordinary splints and plaster casts.
10. Cost of Prosthetic devices if implanted during a surgical procedure.

*Note: Insurer's Liability in respect of all claims admitted during the period of insurance shall not exceed the Sum Insured for the Insured person as mentioned in the schedule.*

### DEFINITIONS

The following words or terms shall have the meaning ascribed to them wherever they appear in this **Policy**, and references to the singular or to the masculine shall include references to the plural and to the feminine wherever the context so permits:

**"Accident"** means a sudden, unforeseen and involuntary event caused by external, visible and violent means.

**"Administrator"** means any third party administrator engaged by the Insurer for providing Policy and claims

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facilitation services to the Insured as well as to the Insurer and who is duly licensed by IRDA for the said purpose.

“**Age**” means completed years as at the Commencement Date of the Policy Period.

“**Alternative treatments**” mean forms of treatments other than treatment "Allopathy" or "modern medicine" and includes Ayurveda, Unani, Sidha and Homeopathy in the Indian context.

“**Any One Illness**” means any continuous period of illness and it includes a relapse within 45 days from the date of last consultation with the Hospital/Nursing Home where treatment may have been taken.

**Associated Medical Expenses** shall include Room Rent, nursing charges, operation theatre charges, fees of Medical Practitioner/surgeon/ anaesthetist/ Specialist conducted within the same Hospital where the Insured Person has been admitted. The below expenses are not part of associate medical expenses

- a. Cost of Pharmacy and consumables
- b. Cost of implants and medical devices
- c. Cost of diagnostics

**An AYUSH Hospital** is a healthcare facility wherein medical/surgical/para-surgical treatment procedures and interventions are carried out by AYUSH Medical Practitioner(s) comprising of any of the following.

- a) Central or State Government AYUSH Hospital or
  - b) Teaching hospital attached to AYUSH College recognized by the Central Government/Central Council of Indian Medicine/Central Council for Homeopathy;
- Or**
- c) AYUSH Hospital, standalone or co-located with in-patient healthcare facility of any recognized system of medicine, registered with the local authorities, wherever applicable, and is under the supervision of a qualified registered AYUSH Medical Practitioner and must comply with all the following criterion:
    - i. Having at least 5 in-patient beds;
    - ii. Having qualified AYUSH Medical Practitioner in charge round the clocks;
    - iii. Having dedicated AYUSH therapy sections as required and/or has equipped operation theatre where surgical procedures are to be carried out,
    - iv. Maintaining daily records of the patients and making them accessible to the insurance company's authorized representative.

**AYUSH Day Care Centre** means and includes Community Health Centre (CHC), Primary Health Centre (PHC), Dispensary, Clinic, Polyclinic or any such health centre which is registered with the local authorities, wherever applicable and having facilities for carrying out treatment procedures and medical or surgical/para-surgical interventions or both under the supervision of registered AYUSH Medical Practitioner (s) on day care basis without in-patient services and must comply with all the following criterion:

- i. Having qualified registered AYUSH Medical Practitioner(s) in charge;

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- ii. Having dedicated AYUSH therapy sections as required and/or has equipped operation theatre where surgical procedures are to be carried out;
- iii. Maintaining daily records of the patients and making them accessible to the insurance company's authorized representative.

**"Cashless facility"** means a facility extended by the insurer to the insured where the payments, of the costs of treatment undergone by the insured in accordance with the policy terms and conditions, are directly made to the network provider by the insurer to the extent pre-authorization approved.

**"Congenital Anomaly"** Congenital Anomaly refers to a condition(s) which is present since birth, and which is abnormal with reference to form, structure or position.

- a. **Internal Congenital Anomaly** - Congenital anomaly which is not in the visible and accessible parts of the body.
- b. **External Congenital Anomaly** - Congenital anomaly which is in the visible and accessible parts of the body.

**"Critical Illness"** means an illness, sickness or a disease or a corrective measure like Cancer of specified severity, Open Chest CABG, Aorta Graft Surgery, Open Heart Replacement or Repair of Heart Valves, Stroke Resulting in Permanent Symptoms, First Heart Attack – Of Specified Severity, Kidney Failure Requiring Regular Dialysis, Primary Pulmonary Arterial Hypertension, Major Organ/ Bone Marrow Transplant, Multiple Sclerosis with Persisting Symptoms, Coma of Specified Severity, Total Blindness and Permanent Paralysis of Limbs all as defined in Scope of Cover & Benefits section of this **Policy**.

**"Critical Illness Benefit"** means the amount specified in the Schedule, which is the maximum amount for which Insurer may be liable to make payment for any or all Critical Illnesses covered subject to terms & conditions under this Policy and as stated in the Policy Schedule.

**"Condition Precedent"** means a policy term or condition upon which the Insurer's liability under the policy is conditional upon.

**"Co-Payment"** means a cost-sharing requirement under a health insurance policy that provides that a policyholder/insured will bear a specified percentage of the admissible claim amount. A co-payment does not reduce the sum insured.

**"Cumulative Bonus"** means any increase in the Sum Insured granted by the insurer without an associated increase in premium.

**"Day care Treatment"** refers to medical treatment, and/or surgical procedure which is:

- a. undertaken under General or Local Anesthesia in a **Hospital/Day care centre** in less than 24 hrs because of technological advancement, and
- b. which would have otherwise required a **Hospitalisation** of more than 24 hours.

Treatment normally taken on an out-patient basis is not included in the scope of this definition.

**"Day Care Hospital/Centre"** means any institution established for day care treatment of illness and / or injuries

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or a medical setup within a hospital and which has been registered with the local authorities, wherever applicable, and is under the supervision of a registered and qualified medical practitioner AND must comply with all minimum criteria as under

- a. has qualified nursing staff under its employment
- b. has qualified medical practitioner (s) in charge
- c. has a fully equipped operation theatre of its own where surgical procedures are carried out
- d. maintains daily records of patients and will make these accessible to the insurance company's authorized personnel.

**“Diagnostic Centre”** means the diagnostic centers which have been empanelled by Insurer (or Administrator) as per the latest version of the schedule of diagnostic centers maintained by Insurer, which is available to Insured on request.

**“Disclosure to information norm”** The Policy shall be void and all premium paid hereon shall be forfeited to the Company, in the event of misrepresentation, mis-description or non-disclosure of any material fact.

### **“Dental treatment”**

Dental treatment means a treatment related to teeth or structures supporting teeth including examinations, fillings (where appropriate), crowns, extractions and surgery.

**“Dependent Child/Children”** means children / a child (natural or legally adopted), who are/is financially dependent on the Insured or Proposer aged between 3 months twenty three (23) years and who are unmarried. (kindly refer to CIS)

**“Disease / Illness”** means a sickness or a disease or pathological condition leading to the impairment of normal physiological function which manifests itself during the Policy Period and requires medical treatment.

- a. **Acute condition** - Acute condition is a disease, illness or injury that is likely to respond quickly to treatment which aims to return the person to his or her state of health immediately before suffering the disease/illness/injury which leads to full recovery.
- b. **Chronic condition** - A chronic condition is defined as a disease, illness, or injury that has one or more of the following characteristics
  - i. it needs ongoing or long-term monitoring through consultations, examinations, check-ups, and / or tests
  - ii. it needs ongoing or long-term control or relief of symptoms
  - iii. it requires your rehabilitation or for you to be specially trained to cope with it
  - iv. it continues indefinitely
  - v. it recurs or is likely to recur

**“Domiciliary Hospitalisation”** Domiciliary hospitalization means medical treatment for an illness/disease/injury which in the normal course would require care and treatment at a hospital but is actually taken while confined at home under any of the following circumstances:

- a. the condition of the patient is such that he/she is not in a condition to be removed to a hospital, or

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- b. the patient takes treatment at home on account of non availability of room in a hospital.

**“Deductible”** means a cost-sharing requirement under a health insurance policy that provides that the Insurer will not be liable for a specified rupee amount in case of indemnity policies and for a specified number of days/hours in case of hospital cash policies which will apply before any benefits are payable by the insurer. A deductible does not reduce the sum insured.

**“Eligible Hospitalisation Expenses”** means the expenses which the Insured/Insured Person is entitled to applicable room rent and other charges as given in the scope of cover under the policy.

**“Emergency Care”** means management for a severe illness or injury which results in symptoms which occur suddenly and unexpectedly, and requires immediate care by a medical practitioner to prevent death or serious long term impairment of the insured person’s health.

**“Epidemic Disease”** means a Disease which occurs when new cases of a certain Disease, in a given human population, and during a given period, substantially exceed what is the normal "expected" Incidence Rate based on recent experience (the number of new cases in the population during a specified period of time is called the "Incidence Rate").

**“Family”** means and includes Insured Person/Insured Person’s legal Spouse, Insured Person’s legal & dependent children, Insured Person’s legal & dependent siblings and dependent parents or dependent parents-in-law.(kindly refer to CIS)

**“Grace Period”** means the specified period of time immediately following the premium due date during which a payment can be made to renew or continue a **Policy** in force without loss of continuity benefits such as waiting periods and coverage of **Pre-existing Diseases**. Coverage is not available for the period for which no premium is received.

**“Group”** means any association of persons who assemble together with a commonality of purpose or engaging in a common economic activity like employees of a company. Non-employer-employee groups, like employee associations, holders of credit cards issued by a specific company, customers of a particular business where insurance is offered as an add on benefit, borrowers of a bank, professional associations or societies may also be treated as a group. However, an association of persons coming together with a purpose of availing an insurance cover, will not be treated as a group for the purpose of this policy.

**“Hospital”:** means any institution established for in- patient care and day care treatment of illness and / or injuries and which has been registered as a Hospital with the local authorities under the Clinical Establishments (Registration and Regulation) Act, 2010 or under the enactments specified under the Schedule of Section 56(1) of the said Act OR complies with all minimum criteria as under:

- a. has qualified nursing staff under its employment round the clock;
- b. has at least 10 in-patient beds, in towns having a population of less than 10,00,000 and at least 15 in-patient beds in all other places;
- c. has qualified **Medical Practitioner** (s) in charge round the clock;
- d. has a fully equipped operation theatre of its own where surgical procedures are carried out.
- e. maintains daily records of patients and makes these accessible to the insurance company’s authorized personnel.

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**“Hospitalisation”** means admission in a Hospital for a minimum period of 24 In patient Care consecutive hours except for specified procedures/ treatments, where such admission could be for a period of less than 24 consecutive hours.

**“Insured”** means the group of persons/Corporate/organization/institution/firm/society/ other entity engaged in any trade or business in India on whose name the Policy is issued named as Insured in the Schedule.

**“Insured Person”** means the person named in the Schedule/who is a resident of India and for whom the insurance is proposed and appropriate premium paid.

**“Insurer”** means Us/Our/We SBI General Insurance Company Limited.

**“Injury”** means accidental physical bodily harm excluding illness or disease solely and directly caused by external, violent and visible and evident means which is verified and certified by a Medical Practitioner

**“Inpatient Care”** means treatment for which the insured person has to stay in a hospital for more than 24 hours for a covered event.

**“Intensive Care Unit”** means an identified section, ward or wing of a Hospital which is under the constant supervision of a dedicated Medical Practitioner(s), and which is specially equipped for the continuous monitoring and treatment of patients who are in a critical condition, or require life support facilities and where the level of care and supervision is considerably more sophisticated and intensive than in the ordinary and other wards.

**“Maternity expenses”** shall include—

- a. medical treatment expenses traceable to childbirth ( including complicated deliveries and caesarean sections incurred during hospitalization).
- b. expenses towards lawful medical termination of pregnancy during the policy period.

**“Medical Advise”** means any consultation or advice from a Medical Practitioner including the issue of any prescription or repeat prescription.

**“Medical Expenses”** means those expenses that an Insured Person has necessarily and actually incurred for medical treatment on account of Illness or Accident on the advice of a Medical Practitioner, as long as these are no more than would have been payable if the Insured Person had not been insured and no more than other hospitals or doctors in the same locality would have charged for the same medical treatment.

**“Medical Practitioner”**: means a person who holds a valid registration from the Medical Council of any State or Medical Council of India or Council for Indian Medicine or for Homeopathy set up by the Government of India or a State Government and is thereby entitled to practice medicine within its jurisdiction; and is acting within the scope and jurisdiction of license. The registered practitioner should not be the Insured or close family members.

**“Medically Necessary”** Medically necessary treatment is defined as any treatment, tests, medication, or stay in hospital or part of a stay in hospital which

- a. is required for the medical management of the illness or injury suffered by the insured;
- b. must not exceed the level of care necessary to provide safe, adequate and appropriate medical care in scope, duration, or intensity;
- c. must have been prescribed by a medical practitioner,

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- d. must conform to the professional standards widely accepted in international medical practice or by the medical community in India.

**“Mental Illness/Disease”** means any mental Disease or bodily condition marked by disorganization of personality, mind, and emotions to impair the normal psychological, social or work performance of the individual regardless of its cause or origin.

**Migration”** means, the right accorded to health insurance policyholders (including all members under family cover and members of group health insurance policy), to transfer the credit gained for pre-existing conditions and time bound exclusions, with the same insurer.

**“Network Provider”** means hospitals or health care providers enlisted by an insurer or by a TPA and insurer together to provide medical services to insured on payment by a cashless facility.

**“Non- Network”** means Any hospital, day care centre or other provider that is not part of the network.

**“Notification of claim”**

Notification of claim means the process of intimating a claim to the insurer or TPA through any of the recognized modes of communication.

**“Newborn baby”** means baby born during the Policy Period and is aged between 1 day and 90 days, both days inclusive.

**“Other Insurer”** means any of the registered Insurers in India other than Us/Our/We SBI General Insurance Company Limited.

**“OPD treatment”** means a treatment in which the Insured visits a clinic / hospital or associated facility like a consultation room for diagnosis and treatment based on the advice of a Medical Practitioner. The Insured is not admitted as a day care or in-patient.

**“Package Service Expenses”** means expenses levied by the Hospital for treatment of specific surgical procedures/medical ailments as a lump sum amount under agreed package charges based on the room criteria as defined in the tariff schedule of the hospital.

**Pre-existing Disease means any condition, ailment, injury or disease:**

- a) That is/are diagnosed by a physician within 48 months prior to the effective date of the policy issued by the insurer or its reinstatement or
- b) For which medical advice or treatment was recommended by, or received from, a physician within 48 months prior to the effective date of the policy issued by the insurer or its reinstatement.

**“Policy”** means the complete documents consisting of the Policy wording, Schedule and Endorsements and attachments if any.

**“Policy Period”** means the period commencing with the commencement date of the Policy & terminating with

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the expiry date of the Policy as stated in the Policy Schedule.

**“Portability”** means, the right accorded to individual health insurance policyholders (including all members under family cover), to transfer the credit gained for pre-existing conditions and time bound exclusions, from one insurer to another insurer.

**“Pre-hospitalization Medical Expenses”** means medical expenses incurred during predefined number of days preceding the hospitalization of the Insured Person, provided that:

- i. Such Medical Expenses are incurred for the same condition for which the Insured Person’s Hospitalization was required, and
- ii. The In-patient Hospitalization claim for such Hospitalization is admissible by the Insurance Company.

**“Post-hospitalization Medical Expenses”** means medical expenses incurred during predefined number of days immediately after the insured person is discharged from the hospital provided that:

- i. Such Medical Expenses are for the same condition for which the insured person’s hospitalization was required, and
- ii. The inpatient hospitalization claim for such hospitalization is admissible by the  
i. insurance company.

**“Proposal”** means application form which the Insured duly fills in and signs for this Insurance and any other information Insured provides in the said form or otherwise to Insurer.

**“Proposer”** means the person furnishing complete details and information in the Proposal form for availing the benefits either for himself or towards the person to be covered under the Policy and consents to the terms of the contract of Insurance by way of signing the same.

**“Reasonable and Customary Charges”** means the charges for services or supplies, which are the standard charges for the specific provider and consistent with the prevailing charges in the geographical area for identical or similar services, taking into account the nature of the illness / injury involved .

**“Qualified Nurse”** means a person who holds a valid registration from the Nursing Council of India or the Nursing Council of any state in India.

**“Renewal”** means the terms on which the contract of insurance can be renewed on mutual consent with a provision of grace period for treating the renewal continuous for the purpose of of gaining credit for pre-existing diseases, time-bound exclusions and for all waiting periods.

### **“Room Rent”**

Room Rent means the amount charged by a Hospital towards Room and Boarding expenses and shall include the associated medical expenses.

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“**Schedule**” means that portion of the Policy which sets out Insured details, the type of Insurance cover in force, the Policy Period and the Sum Insured. Any Annexure and/or Endorsement to the Schedule shall also be a part of the Schedule.

“**Sum Insured**” means the specified amount mentioned in the schedule to this policy which represents the Insurers maximum liability for any or all claims under this policy during the currency of the policy subject to terms and conditions.

“**Surgery/ or Surgical Procedure** ” means manual and/or operative procedures required for treatment of an Illness or Accidental Bodily Injury, correction of deformities and defects, diagnosis and cure of Diseases, relief of suffering or prolongation of life, performed in a Hospital or day care centre by a Medical Practitioner.

“**Unproven/Experimental treatment**” means Treatment including drug experimental therapy which is not based on established medical practice in India, is treatment experimental or unproven.

“**Waiting Period**” No benefit shall be payable during the term of the Policy for the claim which occurs or where the hospitalisation for the claim has occurred within 30 days of first Policy issue Date. Waiting period is not applicable for the subsequent continuous uninterrupted renewals.

#### **Tele-consultation**

means engagement between licensed tele-consultation service provider/ professional and the insured/ covered member that is provided via a range of technology enabled communication media other than face-to-face interactions, such as telephone, internet, and others.

#### **SCOPE OF COVER**

Insurer shall pay the expenses reasonably and necessarily incurred by or on behalf of the Insured Person under the following categories but not exceeding the Sum Insured and subject to deduction of any deductible as reflected in the policy schedule in respect of such Insured person as specified in the Schedule:

- 1. Room, Board & Nursing** Charges as provided by the hospital: up to 1% of the Sum Insured max Rs.1500/- for Normal Room per day. If admitted into Intensive Care Unit up to 2% of the Sum Insured per day max Rs.2500/-. In case the insured opts for a higher room category than his eligibility the same can be covered upon specific acceptance by the insurer or **Administrator**. In such a case we shall not recover any expenses towards proportionate deductions other than the defined 'associate medical expenses'(kindly refer to CIS)
- 2. Medical Practitioner and Specialists Fees.**( Including Teleconsultation)
- 3. Anesthesia, Blood, Oxygen, Operation Theatre charges, Surgical Appliances, Medicines & Drugs, Diagnostic Materials and X-ray, Dialysis, Chemotherapy, Radiotherapy, Cost of Pacemaker, prosthesis/internal implants and any medical expenses incurred which is integral part of the operation**
- 4. Pre-hospitalisation Expenses** - Insurer shall pay for expenses as defined in the policy and incurred 30 days prior to the date of admission into the hospital or Domiciliary Hospitalisation

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5. **Post-hospitalisation Expenses** - Insurer shall pay for expenses as defined in the policy and incurred 60 days after the date of discharge from the hospital or Domiciliary Hospitalisation
6. **Day Care Expenses** - Insurer shall pay for Day Care expenses incurred on advanced technological surgeries and procedures requiring less than 24 hours of hospitalisation as per the attached list and subject to the condition that prior approval is obtained by the **Insured Person/Insured** from the **Administrator/Insurer** for such a **Day Care Procedure/Expense**.
7. **Non Network Hospitalisation Co-pay:** For all admissible claims where treatment is taken at hospitals which are not in the list of network providers empanelled by the **Company/Administrator**, insured person shall bear 10% of the eligible admissible claim as per terms of insurance or shall bear a % of the eligible admissible claim as stipulated in the schedule for the said purpose.
8. **Domiciliary Hospitalisation-** Insurer will cover Reasonable and Customary Charges towards Domiciliary Hospitalisation exceeding 3 days as defined in definition subject to 20% of the Basic Sum Insured or a maximum of up to Rs.20000, whichever is lesser, however domiciliary **Hospitalisation** benefits shall not cover:-
  - i. Expenses incurred for pre and post domiciliary hospitalisation treatment or
  - ii. Expenses incurred for treatment for any of the following **Diseases**
    - a. Asthma
    - b. Bronchitis
    - c. Chronic Nephritis and Nephritic Syndrome
    - d. Diarrhea and all type of Dysenteries including Gastro-enteritis
    - e. Epilepsy
    - f. Influenza, Cough and Cold
    - g. Pyrexia of unknown Origin for less than 10 days
    - h. Tonsillitis and Upper Respiratory Tract Infection including Laryngitis and Pharyngitis
    - i. Arthritis, Gout and Rheumatism
9. **HIV/AIDS Cover:** We will cover expenses incurred for Inpatient treatment due to any condition caused by or associated with human immunodeficiency virus or variant/mutant viruses and or any syndrome or condition of a similar kind commonly referred to as AIDS up to the Sum Insured or as specified on the policy schedule. except for the conditions which are permanently excluded.
10. **Mental Illness Cover:** We will cover for the expenses incurred for the inpatient Treatment for any mental illness or psychiatric or psychological ailment / condition upto the Sum Insured or as specified on the policy schedule.
11. Genetic Disorders or Diseases are covered up to the Sum Insured or as specified on the policy schedule.
12. Internal Congenital Diseases are Covered upto the Sum Insured or as specified on the policy schedule.
13. The following procedures will be covered (wherever medically indicated) either as in patient or as part of

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day care treatment in a hospital up to of Sum Insured or specified in the policy schedule, during the policy period:

- A. Uterine Artery Embolization and HIFU (High Intensity Focused Ultrasound)
- B. Balloon Sinuplasty
- C. Deep Brain Stimulation
- D. Oral Chemotherapy
- E. Immunotherapy - Monoclonal Antibody to be given as injection
- F. Intra Vitreal Injections
- G. Robotic Surgeries
- H. Stereotactic Radio Surgeries
- I. Bronchial Thermoplasty
- J. Vaporisation of the Prostate ( Green Laser Treatment or Holmium Laser Treatment)
- K. IONM - (Intra Operative Neuro Monitoring)
- L. Stem Cell Therapy: Hematopoietic stem cells for bone marrow transplant for haematological conditions to be covered

## **EXCLUSIONS**

We will not pay for any expenses incurred by Insured Person in respect of claims arising out of or howsoever related to any of the following and for any of the coverages offered under the policy including add on covers:

### **1. Pre-Existing Diseases - Code- Excl01**

- a) Expenses related to the treatment of a pre-existing Disease (PED) and its direct complications shall be excluded until the expiry of 48 months of continuous coverage after the date of inception of the first policy with insurer.
- b) In case of enhancement of sum insured the exclusion shall apply afresh to the extent of sum insured increase.
- c) If the Insured Person 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.
- d) Coverage under the policy after the expiry of 48 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**

- a) Expenses related to the treatment of the listed Conditions, surgeries/treatments shall be excluded until the expiry of 90 Days/ 12 months of continuous coverage after the date of inception of the first

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policy with us. This exclusion shall not be applicable for claims arising due to an accident.

- b) In case of enhancement of sum insured the exclusion shall apply afresh to the extent of sum insured increase.
- c) 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.
- d) The waiting period for listed conditions shall apply even if contracted after the policy or declared and accepted without a specific exclusion.
- e) If the Insured Person 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.
- f) List of specific diseases/procedures

**12 Months Waiting Period:**

- i. Any types of gastric or duodenal ulcers;
- ii. Tonsillectomy, Adenoidectomy, Mastoidectomy, Tympanoplasty;
- iii. Surgery on all internal or external tumor /cysts/nodules/polyps of any kind including breast lumps;
- iv. All types of Hernia and Hydrocele;
- v. Anal Fissures, Fistula and Piles;
- vi. Cataract;
- vii. Benign Prostatic Hypertrophy;
- viii. Hysterectomy/ myomectomy for menorrhagia or fibromyoma or prolapse of uterus;
- ix. Non infective Arthritis, Treatment of Spondylosis / Spondylitis, Gout & Rheumatism;
- x. Surgery of Genitourinary tract;
- xi. Calculus Diseases;
- xii. Sinusitis, nasal disorders and related disorders;
- xiii. Surgery for prolapsed intervertebral disc unless arising from accident;
- xiv. Vertebro-spinal disorders (including disc) and knee conditions;
- xv. Surgery of varicose veins and varicose ulcers;
- xvi. Chronic Renal failure;
- xvii. Medical Expenses incurred in connection with joint replacement surgery due to Degenerative condition, Age related osteoarthritis and Osteoporosis unless such Joint replacement surgery unless

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necessitated by Accidental Bodily Injury.

90 Days Waiting Period:

- i. Hypertension, Heart Disease and related complications;
- ii. Diabetes and related complications;

**3. 30-day waiting period- Code- Excl03**

- a) Expenses related to the treatment of any illness within 30 days from the first policy commencement date shall be excluded except claims arising due to an accident, provided the same are covered.
- b) This exclusion shall not, however, apply if the Insured Person has Continuous Coverage for more than twelve months.
- c) The within referred waiting period is made applicable to the enhanced sum insured in the event of granting higher sum insured subsequently.

4. Treatment outside India.

5. War, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, commotion, unrest, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation or requisition of or damage by or under the order of any government or public local authority.

6. Injury or Disease directly or indirectly caused by or contributed to by nuclear weapons/materials.

7. Circumcision unless necessary for treatment of a disease, illness or injury not excluded hereunder, or, as may be necessitated due to an accident

**8. Refractive Error: (Code- Excl15)**

Expenses related to the treatment for correction of eye sight due to refractive error less than 7.5 dioptries.

**9. Cosmetic or plastic Surgery: (Code- Excl08)**

Expenses for cosmetic or plastic surgery or any treatment to change appearance unless for reconstruction following an Accident, Burn(s) or Cancer or as part of medically necessary treatment to remove a direct and immediate health risk to the insured. For this to be considered a medical necessity, it must be certified by the attending Medical Practitioner.

10. The cost of spectacles, contact lenses, hearing aids, crutches, wheelchairs, dentures, artificial teeth and all other external appliances, and/or devices unless specifically covered.

11. Expenses incurred on Items for personal comfort like television, telephone, etc. incurred during hospitalization and which have been specifically charged for in the hospitalisation bills issued by the hospital.

12. External medical equipment of any kind used at home as post hospitalisation care including cost of

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instrument used in the treatment of Sleep Apnoea Syndrome (C.P.A.P), Continuous Peritoneal Ambulatory Dialysis (C.P.A.D) and Oxygen concentrator for Bronchial Asthmatic condition.

13. Dental treatment or surgery of any kind unless required as a result of Accidental Bodily Injury to natural teeth requiring hospitalization treatment.
14. Convalescence, general debility, "Run-down" condition, rest cure, Congenital external illness/ disease/ defect.
15. Intentional self-injury (including but not limited to the use or misuse of any intoxicating drugs or alcohol).

**16. Breach of law: (Code- Excl10)**

Expenses for treatment directly arising from or consequent upon any Insured Person committing or attempting to commit a breach of law with criminal intent.

17. Treatment for, Alcoholism, drug or substance abuse or any addictive condition and consequences thereof. **(Code- Excl12)**
18. Venereal disease or any sexually transmitted disease or sickness. (excluding HIV / AIDS as mentioned under scope of cover )

**19. Maternity Expenses (Code - Excl 18):**

- i. Medical treatment expenses traceable to childbirth (including complicated deliveries and caesarean sections incurred during hospitalization) except ectopic pregnancy;
- ii. expenses towards miscarriage (unless due to an accident) and lawful medical termination of pregnancy during the policy period.

**20. Sterility and Infertility: (Code- Excl17)**

Expenses related to sterility and infertility this includes:

- i. Any type of sterilization
- ii. Assisted Reproduction services including artificial insemination and advanced reproductive technologies such as IVF, ZIFT, GIFT ICSI
- iii. Gestational Surrogacy
- iv. Reversal of sterilization

21. Vaccination or inoculation except as part of post-bite treatment for animal bite.
22. Dietary supplements and substances that can be purchased without prescription, including but not limited to Vitamins, minerals and organic substances unless prescribed by a medical practitioner as part of hospitalization claim or day care procedure. (Code- Excl14)
23. Surgery to correct Deviated Nasal septum and hypertrophied turbinate unless necessitated by an accidental body injury and proved to our satisfaction that the condition is a result of an accidental injury.
24. Medical Practitioner's home visit Expenses during pre and post hospitalization period, Attendant Nursing Expenses.
25. Outpatient Diagnostic, Medical and Surgical procedures or treatments, non-prescribed drugs and medical supplies,
26. Change-of-Gender treatments: **(Code- Excl07)**

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Expenses related to any treatment, including surgical management, to change characteristics of the body to those of the opposite sex.

**27. Hazardous or Adventure sports: Code- Excl09**

Expenses related to any treatment necessitated due to participation as a professional in hazardous or adventure sports, including but not limited to, para-jumping, rock climbing, mountaineering, rafting, motor racing, horse racing or scuba diving, hand gliding, sky diving, deep-sea diving.

28. Expenses incurred at Hospital primarily for diagnosis irrespective of 24 hours hospitalization . This would also include stay in a hospital without undertaking any treatment or where there is no active regular treatment by the Medical Practitioner, which ordinarily can be given without hospitalization.

29. Treatments received in health hydros, nature cure clinics, spas or similar establishments or private beds registered as a nursing home attached to such establishments or where admission is arranged wholly or partly for domestic reasons. Code- Excl13

**30. Rest Cure, rehabilitation and respite care- (Code- Excl05)**

- a) Expenses related to any admission primarily for enforced bed rest and not for receiving treatment. This also includes:
  - i. Custodial care either at home or in a nursing facility for personal care such as help with activities of daily living such as bathing, dressing, moving around either by skilled nurses or assistant or non-skilled persons.
  - ii. Any services for people who are terminally ill to address physical, social, emotional and spiritual needs.

**31. Investigation & Evaluation- (Code- Excl04)**

- a) Expenses related to any admission primarily for diagnostics and evaluation purposes only are excluded.
- b) Any diagnostic expenses which are not related or not incidental to the current diagnosis and treatment are excluded.

32. Treatment with alternative medicines like ayurvedic, homeopathy, unani, acupuncture, acupressure, osteopath, naturopathy, chiropractic, reflexology and aromatherapy unless specifically covered under the policy.

33. Hospitalization for donation of any body organs by an Insured Person including complications arising from the donation of organs.

**34. Obesity/ Weight Control: (Code- Excl06)**

Expenses related to the surgical treatment of obesity that does not fulfil all the below conditions:

1. Surgery to be conducted is upon the advice of the Doctor
2. The surgery/Procedure conducted should be supported by clinical protocols
3. The member has to be 18 years of age or older and
4. Body Mass Index (BMI);
  - a) greater than or equal to 40 or
  - b) greater than or equal to 35 in conjunction with any of the following severe co-

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morbidities

following failure of less invasive methods of weight loss:

- i. Obesity-related cardiomyopathy
- ii. Coronary heart disease
- iii. Severe Sleep Apn
- iv. Uncontrolled Type2 Diabetes

**35. Unproven Treatments: Code- Excl16**

Expenses related to any unproven treatment, services and supplies for or in connection with any treatment. Unproven treatments are treatments, procedures or supplies that lack significant medical documentation to support their effectiveness.

36. Costs of donor screening or treatment including organ extraction, unless specifically covered and specified in the schedule of the policy.
37. Disease / injury illness whilst performing duties as a serving member of a military or police force.
38. Any kind of Service charges, Surcharges, Admission fees / Registration charges etc levied by the hospital.
39. In respect of the existing diseases, disclosed by the insured and mentioned in the policy schedule (based on insured's consent), policyholder is not entitled to get the coverage for specified ICD codes.

**Conditions**

**2. Condition Precedent to Admission of Liability**

The terms and conditions of the policy must be fulfilled by the insured person for the Company to make any payment for claim(s) arising under the policy.

**3. Disclosure to Information Norm:**

The policy shall be void and all premium paid thereon shall be forfeited to the Company in the event of misrepresentation, mis description or non-disclosure of any material fact by the policyholder.  
(Explanation: "Material facts" for the purpose of this policy shall mean all relevant information sought by the company in the proposal form and other connected documents to enable it to take informed decision in the context of underwriting the risk)

**4. Complete Discharge**

Any payment to the policyholder, insured person or his/ her nominees or his/ her legal representative or assignee or to the Hospital, as the case may be, for any benefit under the policy shall be a valid discharge towards payment of claim by the Company to the extent of that amount for the particular claim.

**5. Due Care**

Where this Policy requires Insured to do or not to do something, then the complete satisfaction of that requirement by Insured or someone claiming on Insured behalf is a precondition to any obligation under this Policy. If Insured or someone claiming on Insured behalf fails to completely satisfy that requirement, then Insurer

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may refuse to consider Insured claim. Insured will cooperate with Insurer at all times.

### 6. Free look period

The Free Look Period shall be applicable on new individual health insurance policies and not on renewals or at the time of porting/migrating the policy.

The insured person shall be allowed free look period of fifteen days from date of receipt of the policy document to review the terms and conditions of the policy, and to return the same if not acceptable.

If the insured has not made any claim during the Free Look Period, the insured shall be entitled to

- i. a refund of the premium paid less any expenses incurred by the Company on medical examination of the insured person and the stamp duty charges or
- ii. where the risk has already commenced and the option of return of the policy is exercised by the insured person, a deduction towards the proportionate risk premium for period of cover or
- iii. Where only a part of the insurance coverage has commenced, such proportionate premium commensurate with the insurance coverage during such period;

### 7. Mis-description

This Policy shall be void and premium paid shall be forfeited to Insurer in the event of misrepresentation, mis-description or non-disclosure of any material facts pertaining to the proposal form, written declarations or any other communication exchanged for the sake of obtaining the Insurance policy by the Insured. Nondisclosure shall include non-intimation of any circumstances which may affect the insurance cover granted. The Misrepresentation, mis-description and non-disclosure is related to the information provided by the proposer/insured to the **Insurer** at any point of time starting from seeking the insurance cover in the form of submitting the filled in proposal form, written declarations or any other communication exchanged for the sake of obtaining the Insurance policy and ends only after all the Contractual obligations under the policy are exhausted for both the parties under the contract.

### 8. Insured Person

Only those persons named as the Insured Person in the Schedule shall be covered under this Policy. The details of the Insured Person are as provided by Insured. A person may be added as an Insured Person during the Policy Period after Insured's Proposal has been accepted by Insurer, an additional premium has been paid and Insurer's agreement to extend cover has been indicated by it issuing an endorsement confirming the addition of such person as an Insured. Cover under this Policy shall be withdrawn from any Insured Person upon such Insured giving 15 days written notice to be received by Insurer.

### 9. Premium

The premium payable under this policy shall be paid in advance. No receipt for premium shall be valid except on the official form of Insurer signed by a duly authorized official of Insurer. The due payment of premium and the observance and fulfillment of the terms, provisions, conditions and endorsements of this policy by the Insured

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person in so far as they relate to anything to be done or complied with by the Insured Person shall be a condition precedent to any liability of Insurer to make any payment under this policy. No waiver of any terms provisions, conditions and endorsements of this policy shall be valid unless made in writing and signed by an authorized official of Insurer.

**10. Package Service Expenses** as defined under the policy will be payable only if prior approval for the said package service is provided by Administrator / Insurer upon the request of the Insured Person or Insured.

**11. Mechanism for continuity of coverage for Individual members covered under the group insurance:**

In the event of the group policy under which the Insured Person is a covered member and which is being discontinued or not renewed or Insured person leaving the group on account of resignation/termination or otherwise, the Insured Person has the option of taking a standard individual health policy of the Insurer without any benefit of continuity of cover for any additional benefits that the Insured Person may have enjoyed under the group policy and for which additional premium has been charged. In such an event, all the waiting periods as stipulated under the Individual Health policy will be applicable with due adjustment for the Uninterrupted period in completed years for which the Individual was covered under the Group Health policy issued by us. However, any such benefit would be restricted to the maximum of his eligibility of sum insured under the Individual health policy or the sum insured enjoyed by the individual under the Group Health policy whichever is lower. Also, all the underwriting rules and regulations of our Individual health policy would be applicable for acceptance of such risk.

**12. Unhindered access**

The Insured/Insured person shall extend all possible support & co-operation including necessary authorisation to the insurer for accessing the medical records and medical practitioners who have attended to the patient.

**13. Claims Procedures**

**i. Reimbursement:**

- a. The Insured Person shall without any delay consult a Doctor and follow the advice and treatment recommended, take reasonable steps to minimize the quantum of any claim that might be made under this Policy and intimation to this effect can be forwarded to insurer accordingly.
- b. In respect of post hospitalization claims, the claims must be lodged within 15 days from the completion of post hospitalisation treatment subject to maximum of 75 days from the date of discharge from hospital.
- c. The Insured Person shall submit himself for examination by Insurer's medical advisors as often as may be considered necessary by Insurer. In such an event the Insurer will bear all expenses incurred with the prior approval/permission of the Insurer to the Insured Person for making himself available for the said examinations.
- d. Insured / Insured person shall submit all original bills, receipts, certificates, information and evidences from the attending Medical Practitioner / Hospital / Diagnostic Laboratory as required by Insurer.
- e. On receipt of intimation from Insured / Insured Person regarding a claim under the policy, Insurer / Administrator is entitled to carry out examination and obtain information on any alleged Injury or Disease requiring Hospitalisation of the Insured Person, if and when insurer may reasonably require.

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### ii. Cashless:

ADMINISTRATOR will provide the User guide & identity card to insured. User guide will have following details:

- a. Contact details of all Administrator offices
- b. Website address of **Administrator**
- c. List of network providers with their contact details
- d. Procedure for availing cashless benefits at Network providers
- e. Claim submission guidelines.

### iii. Intimation of claims:

- a. In the event of Accidental Bodily Injury or Disease / Illness first occurring or manifesting itself during the Policy Period and causing the Insured Person's Hospitalisation, a hospitalization benefit will be payable as per the Policy conditions, that may result in a claim as per Policy terms and condition, then as a condition precedent to Insurer's liability, Insured / Insured person must provide intimation to Insurer immediately and in any event within 48 hours from date of hospitalisation. However, the Insurer at his sole discretion may relax this condition subject to a satisfactory proof/evidence/justification being produced on the reasons for such a delay beyond the stipulated period. The intimation can be sent by Insured / Insured Person through various modes like email / telephone/ fax/ in person / letter or any other suitable mode.
- b. Insured/Insured Person will need to submit the below mentioned documents for the processing of Hospitalisation Claims within 30 days from the date of discharge from the Hospital, however the Insurer at his sole discretion may relax this condition subject to a satisfactory proof/evidence being produced on the reasons for such a delay beyond the stipulated 30 days up to a maximum period of 60 days.

### iv. Claims Submission:

Insured / Insured Person will submit the claim documents to the Administrator . Following is the document list for claim submission:

- a. Duly filled Claim form,
- b. Valid Photo Identity Card
- c. Original Discharge card/certificate/ death summary
- d. Copies of prescription for diagnostic test, treatment advise, medical references
- e. Original set of investigation reports
- f. Itemized original hospital bills, original receipts and related original medical expenses receipts, pharmacy bills in original with prescriptions.

### v. Claims Processing:

**On receipt of claim documents from Insured/Insured Person, Insurer/Administrator shall assess the**

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admissibility of claim as per **Policy** terms and conditions. Upon satisfactory completion of assessment and admission of claim, the **Insurer** will make the payment of benefit as per the contract. In case if the claim is repudiated **Insurer** will inform the claimant about the same in writing with reason for repudiation.

#### vi. Penal Interest Provision :

- 1) The Company shall settle or reject a claim, as the case may be, within 30 days from the date of receipt of last necessary document.
- 2) In the case of delay in the payment of a claim, the Company shall be liable to pay interest to the policyholder from the date of receipt of last necessary document to the date of payment of claim at a rate 2o/o above the bank rate.
- 3) However, where the circumstances of a claim warrant an investigation in the opinion of the Company, it shall initiate and complete such investigation at the earliest, in any case not later than 30 days from the date of receipt of last necessary document- In such cases, the Company shall settle or reject the claim within 45 days from the date of receipt of last necessary document.
- 4) In case of delay beyond stipulated 45 days, the Company shall be liable to pay interest to the policyholder at a rate 2o/o above the bank rate from the date of receipt of last necessary document to the date of payment of claim.

#### 14. Fraud

If any claim made by the insured person, is in any respect fraudulent, or if any false statement, or declaration is made or used in support thereof, or if any fraudulent means or devices are used by the insured person or anyone acting on his/her behalf to obtain any benefit under this policy, all benefits under this policy and the premium paid shall be forfeited.

Any amount already paid against claims made under this policy but which are found fraudulent later shall be repaid by all recipient(s)/policyholder(s), who has made that particular claim, who shall be jointly and severally liable for such repayment to the insurer.

For the purpose of this clause, the expression "fraud" means any of the following acts committed by the insured person or by his agent or the hospital/doctor/any other pa(y acting on behalf of the insured person, with intent to deceive the insurer or to induce the insurer to issue an insurance policy:

- a) the suggestion, as a fact of that which is not true and which the insured person does not believe to be true;
- b) the active concealment of a fact by the insured person having knowledge or belief of the fact;
- c) any other act fitted to deceive; and
- d) any such act or omission as the law specially declares to be fraudulent

The Company shall not repudiate the claim and / or forfeit the policy benefits on the ground of Fraud, if the insured person / beneficiary can prove that the misstatement was true to the best of his knowledge and there was no deliberate intention to suppress the fact or that such misstatement of or suppression of material fact are within the knowledge of the insurer.

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1. **Nomination:** The policyholder is required at the inception of the policy to make a nomination for the purpose of payment of claims under the policy in the event of death of the policyholder. Any change of nomination shall be communicated to the company in writing and such change shall be effective only when an endorsement on the policy is made. In the event of death of the policyholder, the Company will pay the nominee {as named in the Policy Schedule/Policy Certificate/Endorsement (if any)} and in case there is no subsisting nominee, to the legal heirs or legal representatives of the policyholder whose discharge shall be treated as full and final discharge of its liability under the policy.

#### 15. Multiple Policies

- i. In case of multiple policies taken by an insured person during a period from one or more insurers to indemnify treatment costs, the insured person shall have the right to require a settlement of his/her claim in terms of any of his/her policies. In all such cases the insurer chosen by the insured person shall be obliged to settle the claim as long as the claim is within the limits of and according to the terms of the chosen policy.
- ii. Insured person having multiple policies shall also have the right to prefer claims under this policy for the amounts disallowed under any other policy / policies even if the sum insured is not exhausted. Then the insurer shall independently settle the claim subject to the terms and conditions of this policy.
- iii. If the amount to be claimed exceeds the sum insured under a single policy, the insured person shall have the right to choose insurer from whom he/she wants to claim the balance amount.
- iv. Where an insured person has policies from more than one insurer to cover the same risk on indemnity basis, the insured person shall only be indemnified the treatment costs in accordance with the terms and conditions of the chosen policy.

#### 14. Cancellation

- i. The policyholder may cancel this policy by giving 15 days' written notice and in such an event, the Company shall refund premium for the unexpired policy period as detailed below.

Period on risk	Rate of premium refunded
Up to one month	75% of annual rate
Up to three months	50% of annual rate
Up to six months	25% of annual rate
Exceeding six months	Nil

Notwithstanding anything contained herein or otherwise, no refunds of premium shall be made in respect of Cancellation where, any claim has been admitted or has been lodged or any benefit has been availed by the insured person under the policy.

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- ii. The Company may cancel the policy at any time on grounds of misrepresentation non-disclosure of material facts, fraud by the insured person by giving 15 days' written notice. There would be no refund of premium on cancellation on grounds or misrepresentation, non-disclosure of material facts or fraud.

### **15. Termination of Policy**

This Policy terminates on earliest of the following events-

- a. Cancellation of policy by as per the cancellation provision.
- b. On the policy expiry date.

### **16. Arbitration & Conciliation**

- If any dispute or difference shall arise as to the quantum to be paid under this Policy ( liability being otherwise admitted) such difference shall independently of all other questions be referred to the decision of a sole Arbitrator to be appointed in writing by the parties to the dispute/difference, or if they cannot agree upon a single Arbitrator within 30 days of any party invoking arbitration, the same shall be referred to a panel of 3 Arbitrators, comprising of two Arbitrators and one to be appointed by each of the parties to the dispute/difference and the third Arbitrator to be appointed by such two Arbitrators and the arbitration shall be conducted under and in accordance with the provisions of the Arbitration and Conciliations Act 1996.
- It is hereby agreed and understood that no dispute or difference shall be referable to arbitration, as hereinbefore provided, if the Insurer has disputed or not accepted liability under or in respect of this Policy.
- It is expressly stipulated and declared that it shall be a condition precedent to any right of action or suit upon this Policy that the award by such Arbitrator/Arbitrators of the amount of the loss shall be first obtained.
- The law of the arbitration shall be Indian law and the seat of the arbitration and venue for all the hearings shall be within India.

### **17. Renewal**

The policy shall ordinarily be renewable except on misrepresentation by the insured person. grounds of fraud,

- vi. The Company shall endeavor to give notice for renewal. However, the Company is not under obligation to give any notice for renewal.
- vii. Renewal shall not be denied on the ground that the insured person had made a claim or claims in the preceding policy years.
- viii. Request for renewal along with requisite premium shall be received by the Company before the end of the policy period.
- ix. At the end of the policy period, the policy shall terminate and can be renewed within the Grace Period of 30 days to maintain continuity of benefits without break in policy. Coverage is not available during the grace period.
- x. No loading shall apply on renewals based on individual claims experience

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### **18. Withdrawal of Product**

- i. In the likelihood of this product being withdrawn in future, the Company will intimate the insured person about the same 90 days prior to expiry of the policy.
- ii. Insured Person will have the option to migrate to similar health insurance product available with the Company at the time of renewal with all the accrued continuity benefits such as cumulative bonus, waiver of waiting period. as per IRDAI guidelines, provided the policy has been maintained without a break.

### **19. Migration**

The insured person will have the option to migrate the policy to other health insurance products/plans offered by the company by applying for migration of the policy at least 30 days before the policy renewal date as per IRDAI guidelines on Migration. If such person is presently covered and has been continuously covered without any lapses under any health insurance product/plan offered by the company, the insured person will get the accrued continuity benefits in waiting periods as per IRDAI guidelines on migration.

For Detailed Guidelines on migration, kindly refer the link

[https://www.irdai.gov.in/ADMINCMS/cms/whatsNew\\_Layout.aspx?page=PageNo3987&flag=1](https://www.irdai.gov.in/ADMINCMS/cms/whatsNew_Layout.aspx?page=PageNo3987&flag=1)

### **20. Portability:**

The insured person will have the option to port the policy to other insurers by applying to such insurer to port the entire policy along with all the members of the family, if any, at least 45 days before, but not earlier than 60 days from the policy renewal date as per IRDAI guidelines related to portability. If such person is presently covered and has been continuously covered without any lapses under any health insurance policy with an Indian General/Health insurer, the proposed insured person will get the accrued continuity benefits in waiting periods as per IRDAI guidelines on portability.

For Detailed Guidelines on portability, kindly refer the link

[https://www.irdai.gov.in/ADMINCMS/cms/whatsNew\\_Layout.aspx?page=PageNo3987&flag=1](https://www.irdai.gov.in/ADMINCMS/cms/whatsNew_Layout.aspx?page=PageNo3987&flag=1)

### **21. Moratorium Period**

After completion of eight continuous years under the policy no look back to be applied. This period of eight years is called as moratorium period. The moratorium would be applicable for the sums insured of the first policy and subsequently completion of 8 continuous years would be applicable from date of enhancement of sums insured only on the enhanced limits. After the expiry of Moratorium Period no health insurance claim shall be contestable except for proven fraud and permanent exclusions specified in the policy contract. The policies would however be subject to all limits, sub limits, co-payments, deductibles as per the policy contract.

### **22. Possibility of Revision of Terms of the Policy Including the Premium Rates**

The Company, with prior approval of IRDAI, may revise or modify the terms of the policy including the premium rates. The insured person shall be notified three months before the changes are effected.

### **23. Disclaimer**

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If Insurer shall disclaim liability to the Insured for any claim hereunder and if the Insured shall not within 12 calendar months from the date of receipt of the notice of such disclaimer notify Insurer in writing that he does not accept such disclaimer and intends to recover his claim from Insurer then the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder.

#### **24. Geographical limits**

All medical/ surgical treatments under this policy shall have to be taken in India and admissible claims thereof shall be payable in Indian currency.

#### **25. Redressal of Grievance**

In case of any grievance the insured person may contact the company through

Website: [www.sbigeneral.in](http://www.sbigeneral.in)

Toll free: 1800 22 1111 / 1800 102 1111 Monday to Saturday (8 am - 8 pm).

E-mail: [customer.care@sbigeneral.in](mailto:customer.care@sbigeneral.in)

Fax : 1800 22 7244 / 1800 102 7244

Courier:

Insured person may also approach the grievance cell at any of the company's branches with the details of grievance

If Insured person is not satisfied with the redressal of grievance through one of the above methods, insured person may contact the grievance officer at [gro@sbigeneral.in](mailto:gro@sbigeneral.in)

For updated details of grievance officer, kindly refer the link <https://www.sbigeneral.in/portal/grievance-redressal>

If Insured person is not satisfied with the redressal of grievance through above methods, the insured person may also approach the office of Insurance Ombudsman of the respective area/region for redressal of grievances as per Insurance Ombudsman Rules 2017

<b>Office of Insurance the Ombudsman</b>	<b>Areas of Jurisdiction</b>
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<p>AHMEDABAD - Shri Kuldip Singh Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, Ahmedabad – 380 001. Tel.: 079 - 25501201/02/05/06 Email: bimalokpal.ahmedabad@ecoi.co.in</p>	<p>Gujarat, Dadra &amp; Nagar Haveli, Daman and Diu.</p>
<p>BENGALURU - Smt. Neerja Shah Office of the Insurance Ombudsman, Jeevan Soudha Building, PID No. 57-27-N-19 Ground Floor, 19/19, 24th Main Road, JP Nagar, 1st Phase, Bengaluru – 560 078. Tel.: 080 - 26652048 / 26652049 Email: bimalokpal.bengaluru@ecoi.co.in</p>	<p>Karnataka.</p>
<p>BHOPAL - Shri Guru Saran Shrivastava Office of the Insurance Ombudsman, JanakVihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel Office, Near New Market, Bhopal – 462 003. Tel.: 0755 - 2769201 / 2769202 Fax: 0755 - 2769203 Email: bimalokpal.bhopal@ecoi.co.in</p>	<p>Madhya Pradesh, Chhattisgarh.</p>
<p>BHUBANESHWAR - Shri Suresh Chnadra Panda Office of the Insurance Ombudsman, 62, Forest park, Bhubneshwar – 751 009. Tel.: 0674 - 2596461 / 2596455 Fax: 0674 - 2596429 Email: bimalokpal.bhubaneswar@ecoi.co.in</p>	<p>Orissa.</p>
<p>CHANDIGARH - Dr. Dinesh Kumar Verma Office of the Insurance Ombudsman, S.C.O. No. 101, 102 &amp; 103, 2nd Floor, Batra Building, Sector 17 – D, Chandigarh – 160 017. Tel.: 0172 - 2706196 / 2706468 Fax: 0172 - 2708274 Email: bimalokpal.chandigarh@ecoi.co.in</p>	<p>Punjab, Haryana, Himachal Pradesh, Jammu &amp; Kashmir, Chandigarh.</p>

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<p>CHENNAI - Shri M. Vasantha Krishna Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI – 600 018. Tel.: 044 - 24333668 / 24335284 Fax: 044 - 24333664 Email: bimalokpal.chennai@ecoi.co.in</p>	<p>Tamil Nadu, Pondicherry Town and Karaikal (which are part of UT of Pondicherry).</p>
<p>DELHI - Shri Sudhir Krishna Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002. Tel.: 011 - 23232481/23213504 Email: bimalokpal.delhi@ecoi.co.in</p>	<p>Delhi.</p>
<p>GUWAHATI - Shri Kiriti .B. Saha Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati – 781001(ASSAM). Tel.: 0361 - 2632204 / 2602205 Email: bimalokpal.guwahati@ecoi.co.in</p>	<p>Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.</p>
<p>HYDERABAD - Shri I. Suresh Babu Office of the Insurance Ombudsman, 6-2-46, 1st floor, "Moin Court", Lane Opp. Saleem Function Palace, A. C. Guards, Lakdi-Ka-Pool, Hyderabad - 500 004. Tel.: 040 - 67504123 / 23312122 Fax: 040 - 23376599 Email: bimalokpal.hyderabad@ecoi.co.in</p>	<p>Andhra Pradesh, Telangana, Yanam and part of Territory of UT of Pondicherry.</p>
<p>JAIPUR - Smt. Sandhya Baliga Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141 - 2740363 Email: Bimalokpal.jaiur@ecoi.co.in</p>	<p>Rajasthan.</p>

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<p>ERNAKULAM - Ms. Poonam Bodra Office of the Insurance Ombudsman, 2nd Floor, Pulinat Bldg., Opp. Cochin Shipyard, M. G. Road, Ernakulam - 682 015. Tel.: 0484 - 2358759 / 2359338 Fax: 0484 - 2359336 Email: bimalokpal.ernakulam@ecoi.co.in</p>	<p>Kerala, UT of (a) Lakshadweep, (b) Mahe-a part of UT of Pondicherry.</p>
<p>KOLKATA - Shri P. K. Rath Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 4th Floor, 4, C.R. Avenue, KOLKATA - 700 072. Tel.: 033 - 22124339 / 22124340 Fax : 033 - 22124341 Email: bimalokpal.kolkata@ecoi.co.in</p>	<p>West Bengal, Sikkim, UT of Andaman &amp; Nicobar Islands.</p>
<p>LUCKNOW -Shri Justice Anil Kumar Srivastava Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 2231330 / 2231331 Fax: 0522 - 2231310 Email: bimalokpal.lucknow@ecoi.co.in</p>	<p>Districts of Uttar Pradesh : Laitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar.</p>
<p>MUMBAI - Shri Milind A. Kharat Office of the Insurance Ombudsman, 3rd Floor, Jeevan SevaAnnexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 022 - 26106552 / 26106960 Fax: 022 - 26106052 Email: bimalokpal.mumbai@ecoi.co.in</p>	<p>Goa, Mumbai Metropolitan Region excluding Navi Mumbai &amp; Thane.</p>
<p>NOIDA - Shri Chandra Shekhar Prasad Office of the Insurance Ombudsman, BhagwanSahai Palace 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddh Nagar, U.P-201301. Tel.: 0120-2514250 / 2514252 / 2514253</p>	<p>State of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshihar, Etah, Kanoor, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautambodhanagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj,</p>

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Email: bimalokpal.noida@ecoi.co.in	Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.
PATNA - Shri N. K. Singh Office of the Insurance Ombudsman, 1st Floor, Kalpana Arcade Building,, Bazar Samiti Road, Bahadurpur, Patna 800 006. Tel.: 0612-2680952 Email: bimalokpal.patna@ecoi.co.in	Bihar, Jharkhand.
PUNE - Shri Vinay Sah Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 3rd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune – 411 030. Tel.: 020-41312555 Email: bimalokpal.pune@ecoi.co.in	Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region.

Grievance may also be lodged at IRDAI Integrated Grievance Management System - <https://igms.irda.gov.in/>

### Annexure I - Day Care List

The following are the listed Day care procedures and such other Surgical Procedures that necessitate less than 24 hours Hospitalisation due to medical/technological advancement/ infrastructure facilities and the coverage of which is subject to the terms, conditions and exclusions of the policy

#### Microsurgical operations on the middle ear

1. Stapedectomy
2. Revision of a stapedectomy
3. Other operations on the auditory ossicles
4. Myringoplasty (Type -I Tympanoplasty)
5. Tympanoplasty (closure of an eardrum perforation/reconstruction of the auditory ossicles)
6. Revision of a tympanoplasty
7. Other microsurgical operations on the middle ear

#### Other operations on the middle & internal ear

8. Myringotomy
9. Removal of a tympanic drain
10. Incision of the mastoid process and middle ear

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11. Mastoidectomy
12. Reconstruction of the middle ear
13. Other excisions of the middle and inner ear
14. Fenestration of the inner ear
15. Revision of a fenestration of the inner ear
16. Incision (opening) and destruction (elimination) of the inner ear
17. Other operations on the middle and inner ear

Operations on the nose & the nasal sinuses

18. Excision and destruction of diseased tissue of the nose
19. Operations on the turbinates (nasal concha)
20. Other operations on the nose
21. Nasal sinus aspiration

Operations on the eyes

22. Incision of tear glands
23. Other operations on the tear ducts
24. Incision of diseased eyelids
25. Excision and destruction of diseased tissue of the eyelid
26. Incision of diseased eyelids
27. Operations on the canthus and epicanthus
28. Corrective surgery for entropion and ectropion
29. Corrective surgery for blepharoptosis
30. Removal of a foreign body from the conjunctiva
31. Removal of a foreign body from the cornea
32. Incision of the cornea
33. Operations for pterygium
34. Other operations on the cornea
35. Removal of a foreign body from the lens of the eye
36. Removal of a foreign body from the posterior chamber of the eye
37. Removal of a foreign body from the orbit and eyeball
38. Operation of cataract

Operations on the skin & subcutaneous tissues

39. Incision of a pilonidal sinus
40. Other incisions of the skin and subcutaneous tissues
41. Surgical wound toilet (wound debridement) and removal of diseased tissue of the skin and subcutaneous tissues
42. Local excision of diseased tissue of the skin and subcutaneous tissues
43. Other excisions of the skin and subcutaneous tissues
44. Simple restoration of surface continuity of the skin and subcutaneous tissues
45. Free skin transplantation, donor site
46. Free skin transplantation, recipient site
47. Revision of skin plasty

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- 48. Other restoration and reconstruction of the skin and subcutaneous tissues
- 49. Chemosurgery to the skin
- 50. Destruction of diseased tissue in the skin and subcutaneous tissues

Operations on the tongue

- 51. Incision, excision and destruction of diseased tissue of the tongue
- 52. Partial glossectomy
- 53. Glossectomy
- 54. Reconstruction of the tongue
- 55. Other operations on the tongue

Operations on the salivary glands & salivary ducts

- 56. Incision and lancing of a salivary gland and a salivary duct
- 57. Excision of diseased tissue of a salivary gland and a salivary duct
- 58. Resection of a salivary gland
- 59. Reconstruction of a salivary gland and a salivary duct
- 60. Other operations on the salivary glands and salivary ducts

Other operations on the mouth & face

- 61. External incision and drainage in the region of the mouth, jaw and face
- 62. Incision of the hard and soft palate
- 63. Excision and destruction of diseased hard and soft palate
- 64. Incision, excision and destruction in the mouth
- 65. Plastic surgery to the floor of the mouth
- 66. Palatoplasty
- 67. Other operations in the mouth

Operations on the tonsils & adenoids

- 68. Transoral incision and drainage of a pharyngeal abscess
- 69. Tonsillectomy without adenoidectomy
- 70. Tonsillectomy with adenoidectomy
- 71. Excision and destruction of a lingual tonsil
- 72. Other operations on the tonsils and adenoids

Trauma surgery and orthopaedics

- 73. Incision on bone, septic and aseptic
- 74. Closed reduction on fracture, luxation or epiphyseolysis with osteosynthesis
- 75. Suture and other operations on tendons and tendon sheath
- 76. Reduction of dislocation under GA
- 77. Arthroscopic knee aspiration

Operations on the breast

- 78. Incision of the breast
- 79. Operations on the nipple

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Operations on the digestive tract

80. Incision and excision of tissue in the perianal region
81. Surgical treatment of anal fistulas
82. Surgical treatment of haemorrhoids
83. Division of the anal sphincter (sphincterotomy)
84. Other operations on the anus
85. Ultrasound guided aspirations
86. Sclerotherapy etc.
87. Laparoscopic cholecystectomy

Operations on the female sexual organs

88. Incision of the ovary
89. Insufflation of the Fallopian tubes
90. Other operations on the Fallopian tube
91. Dilatation of the cervical canal
92. Conisation of the uterine cervix
93. Other operations on the uterine cervix
94. Incision of the uterus (hysterotomy)
95. Therapeutic curettage
96. Culdotomy
97. Incision of the vagina
98. Local excision and destruction of diseased tissue of the vagina and the pouch of Douglas
99. Incision of the vulva
100. Operations on Bartholin's glands (cyst)

Operations on the prostate & seminal vesicles

101. Incision of the prostate
102. Transurethral excision and destruction of prostate tissue
103. Transurethral and percutaneous destruction of prostate tissue
104. Open surgical excision and destruction of prostate tissue
105. Radical prostatovesiculectomy
106. Other excision and destruction of prostate tissue
107. Operations on the seminal vesicles
108. Incision and excision of periprostatic tissue
109. Other operations on the prostate

Operations on the scrotum & tunica vaginalis testis

110. Incision of the scrotum and tunica vaginalis testis
111. Operation on a testicular hydrocele
112. Excision and destruction of diseased scrotal tissue
113. Plastic reconstruction of the scrotum and tunica vaginalis testis
114. Other operations on the scrotum and tunica vaginalis testis

Operations on the testes

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115. Incision of the testes
116. Excision and destruction of diseased tissue of the testes
117. Unilateral orchidectomy
118. Bilateral orchidectomy
119. Orchidopexy
120. Abdominal exploration in cryptorchidism
121. Surgical repositioning of an abdominal testis
122. Reconstruction of the testis
123. Implantation, exchange and removal of a testicular prosthesis
124. Other operations on the penis

Operations on the spermatic cord, epididymis und ductus deferens

125. Surgical treatment of a varicocele and a hydrocele of the spermatic cord
126. Excision in the area of the epididymis
127. Epididymectomy
128. Reconstruction of the spermatic cord
129. Reconstruction of the ductus deferens and epididymis
130. Other operations on the spermatic cord, epididymis and ductus deferens

Operations on the penis

131. Operations on the foreskin
132. Local excision and destruction of diseased tissue of the penis
133. Amputation of the penis
134. Plastic reconstruction of the penis
135. Other operations on the penis

Operations on the urinary system

136. Cystoscopical removal of stones

Other Operations

137. Lithotripsy
138. Coronary angiography
139. Haemodialysis
140. Radiotherapy for Cancer
141. Cancer Chemotherapy

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**Annexure II**

**List I – Items for which coverage is not available in the policy**

Sr No	Item
1	BABY FOOD
2	BABY UTILITIES CHARGES
3	BEAUTY SERVICES
4	BELTS/ BRACES
5	BUDS
6	COLD PACK/HOT PACK
7	CARRY BAGS
8	EMAIL / INTERNET CHARGES
9	FOOD CHARGES (OTHER THAN PATIENT'S DIET PROVIDED BY HOSPITAL)
10	LEGGINGS
11	LAUNDRY CHARGES
12	MINERAL WATER
13	SANITARY PAD
14	TELEPHONE CHARGES
15	GUEST SERVICES
16	CREPE BANDAGE
17	DIAPER OF ANY TYPE
18	EYELET COLLAR
19	SLINGS
20	BLOOD GROUPING AND CROSS MATCHING OF DONORS SAMPLES
21	SERVICE CHARGES WHERE NURSING CHARGE ALSO CHARGED
22	Television Charges
23	SURCHARGES
24	ATTENDANT CHARGES
25	EXTRA DIET OF PATIENT (OTHER THAN THAT WHICH FORMS PART OF BED CHARGE)
26	BIRTH CERTIFICATE
27	CERTIFICATE CHARGES
28	COURIER CHARGES
29	CONVEYANCE CHARGES
30	MEDICAL CERTIFICATE
31	MEDICAL RECORDS
32	PHOTOCOPIES CHARGES
33	MORTUARY CHARGES

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34	WALKING AIDS CHARGES
35	OXYGEN CYLINDER (FOR USAGE OUTSIDE THE HOSPITAL)
36	SPACER
37	SPIROMETRE
38	NEBULIZER KIT
39	STEAM INHALER
40	ARMSLING
41	THERMOMETER
42	CERVICAL COLLAR
43	SPLINT
44	DIABETIC FOOT WEAR
45	KNEE BRACES (LONG/ SHORT/ HINGED)
46	KNEE IMMOBILIZER/SHOULDER IMMOBILIZER
47	LUMBO SACRAL BELT
48	NIMBUS BED OR WATER OR AIR BED CHARGES
49	AMBULANCE COLLAR
50	AMBULANCE EQUIPMENT
51	ABDOMINAL BINDER
52	PRIVATE NURSES CHARGES- SPECIAL NURSING CHARGES
53	SUGAR FREE Tablets
54	CREAMS POWDERS LOTIONS (Toiletries are not payable, only prescribed medical pharmaceuticals payable)
55	ECG ELECTRODES
56	GLOVES
57	NEBULISATION KIT
58	ANY KIT WITH NO DETAILS MENTIONED [DELIVERY KIT, ORTHOKIT, RECOVERY KIT, ETC]
59	KIDNEY TRAY
60	MASK
61	OUNCE GLASS
62	OXYGEN MASK
63	PELVIC TRACTION BELT
64	PAN CAN
65	TROLLY COVER
66	UROMETER, URINE JUG

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67	AMBULANCE
68	VASOFIX SAFETY

**List II— Items that are to be subsumed into Room charges**

<b>Sl No</b>	<b>Item</b>
1	BABY CHARGES (UNLESS SPECIFIED/INDICATED)
2	HAND WASH
3	SHOE COVER
4	CAPS
5	CRADLE CHARGES
6	COMB
7	EAU-DE-COLOGNE / ROOM FRESHNERS
8	FOOT COVER
9	GOWN
10	SLIPPERS
11	TISSUE PAPER
12	TOOTH PASTE
13	TOOTH BRUSH
14	BED PAN
15	FACE MASK
16	FLEXI MASK
17	HAND HOLDER
18	SPUTUM CUP
19	DISINFECTANT LOTIONS
20	LUXURY TAX
21	HVAC
22	HOUSE KEEPING CHARGES
23	AIR CONDITIONER CHARGES
24	IM IV INJECTION CHARGES
25	CLEAN SHEET
26	BLANKET/WARMER BLANKET
27	ADMISSION KIT
28	DIABETIC CHART CHARGES

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29	DOCUMENTATION CHARGES / ADMINISTRATIVE EXPENSES
30	DISCHARGE PROCEDURE CHARGES
31	DAILY CHART CHARGES
32	ENTRANCE PASS / VISITORS PASS CHARGES
33	EXPENSES RELATED TO PRESCRIPTION ON DISCHARGE
34	FILE OPENING CHARGES
35	INCIDENTAL EXPENSES / MISC. CHARGES (NOT EXPLAINED)
36	PATIENT IDENTIFICATION BAND / NAME TAG
37	PULSEOXYMETER CHARGES

List III. Items that are subsumed into procedure charges.

Sl No.	Item
1	HAIR REMOVAL CREAM
2	DISPOSABLES RAZORS CHARGES (for site preparations)
3	EYE PAD
4	EYE SHEILD
5	CAMERA COVER
6	DVD, CD CHARGES
7	GAUSE SOFT
8	GAUZE
9	WARD AND THEATRE BOOKING CHARGES
10	ARTHROSCOPY AND ENDOSCOPY INSTRUMENTS
11	MICROSCOPE COVER
12	SURGICAL BLADES, HARMONICSCALPEL,SHAVER
13	SURGICAL DRILL
14	EYE KIT
15	EYE DRAPE

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16	X-RAY FILM
17	BOYLES APPARATUS CHARGES
18	COTTON
19	COTTON BANDAGE
20	SURGICAL TAPE
21	APRON
22	TORNIQUET
23	ORTHOBUNDLE, GYNAEC BUNDLE

**List IV— Items that are to be subsumed into Cost of Treatment**

Sl No.	Item
1	ADMISSION/REGISTRATION CHARGES
2	HOSPITALISATION FOR EVALUATION/ DIAGNOSTIC PURPOSE
3	URINE CONTAINER
4	BLOOD RESERVATION CHARGES AND ANTE NATAL BOOKING CHARGES
5	BIPAP MACHINE
6	CPAP/ CAPD EQUIPMENTS
7	INFUSION PUMP– COST
8	HYDROGEN PEROXIDE\SPIRIT\ DISINFECTANTS ETC
9	NUTRITION PLANNING CHARGES - DIETICIAN CHARGES- DIET CHARGES
10	HIV KIT
11	ANTISEPTIC MOUTHWASH
12	LOZENGES
13	MOUTH PAINT
14	VACCINATION CHARGES
15	ALCOHOL SWABES
16	SCRUB SOLUTION/STERILLIUM

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17	Glucometer& Strips
18	URINE BAG

Annexure 3 (List of diseases to be permanently excluded)

Sr. No.	Disease	ICD Code
1	Sarcoidosis	D86.0-D86.9
2	Malignant Neoplasms	C00-C14 Malignant neoplasms of lip,oral cavity and pharynx, • C15-C26 Malignant neoplasms of digestive organs, • C30-C39 Malignant neoplasms of respiratory and intrathoracic organs• C40-C41 Malignant neoplasms of bone and articular cartilage• C43-C44 Melanoma and other malignant neoplasms of skin • C45-C49 Malignant neoplasms of mesothelial and soft tissue • C50-CS0 Malignant neoplasms of breast • C51-C58 Malignant neoplasms of female genital organs • G60-C63 Malignant neoplasms of male genital organs • C64- C68 Malignant neoplasms of urinary tract • C69-C72 Malignant neoplasms of eye, brain and other parts of central nervous system • C73-C75 Malignant neoplasms of thyroid and other endocrine glands • C76-C80 Malignant neoplasms of ill-defined, other secondary and unspecified sites • C7A-C7A Malignant neuroendocrine tumours • C7B-

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		C7B Secondary neuroendocrine tumours • C81-C96 Malignant neoplasms of lymphoid, hematopoietic and related tissue • D00-D09 In situ neoplasms • D10-D36 Benign neoplasms, except benign neuroendocrine tumours • D37-D48 Neoplasms of uncertain behaviour, polycythaemia vera and myelodysplastic syndromes • D3A-D3A Benign neuroendocrine tumours • D49-D49 Neoplasms of unspecified behaviour
3	Epilepsy	G40 Epilepsy
4	Heart Ailment Congenital	149 Other cardiac arrhythmias, (120-

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	<p>heart disease and valvular heart disease</p>	<p>I25)Ischemic heart diseases, 150 Heart failure, I42Cardiomyopathy; 105-109 Chronic rheumaticheart diseases. • Q20 Congenital malformations of cardiac chambersandconnections •Q21Congenital malformations of cardiac septa • Q22 Congenital malformations of pulmonaryand tricuspid valves • Q23 Congenital malformations of aortic and mitral valves • Q24 Other congenital malformations of heart • Q25 Congenital malformations of great arteries • Q26 Congenital malformations of great veins • Q27 Other congenital malformations of peripheral vascular system• Q28 Other congenital malformations ofcirculatory system •100-102 Acute rheumatic fever • 105-109 • Chronic rheumatic heart diseases Nonrheumatic mitral valve disorders mitral (valve): • disease (105.9) • failure (105.8) • stenosis (105.0). When of unspecified cause but with mention of: • diseases of aortic valve (108.0), • mitral stenosis or obstruction (105.0) when specified as congenital (Q23.2, Q23.3) when specified as rheumatic (105), 134.0Mitral (valve) insufficiency • Mitral (valve): incompetence / regurgitation - • NOS or of specified cause, except rheumatic, I 34.1to 134.9 - Valvular heart disease.</p>
5	<p>Cerebrovascular disease (Stroke)</p>	<p>167 Other cerebrovascular diseases, (160-169) Cerebrovascular diseases</p>

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6	inflammatory Diseases	Bowel	K 50.0 to K 50.9 {including Crohn's and Ulcerative colitis) K50.0 - Crohn's disease of small intestine; K50.1 - Crohn's disease of large intestine; K50.8 - Other Crohn's disease; K50.9 - Crohn's disease, unspecified. K51.0 - Ulcerative (chronic) enterocolitis; K51.8 -Other ulcerative colitis; K51.9 - Ulcerative colitis,unspecified.
7	Chronic Liver diseases		K70.0 To X74.6 Fibrosis and cirrhosis of liver; K71.7 -Toxic liver disease with fibrosis and cirrhosis of liver; K70.3 - Alcoholic cirrhosis of liver; 198.2 - K70.-Alcoholic liver disease; Oesophageal varices in diseases classified elsewhere. K 70 to K 74.6 (Fibrosis, cirrhosis, alcoholic liver disease, CLO)
8	Pancreatic diseases		K85-Acute pancreatitis; (Q 45.0 to Q 45.1) Congenital conditions of pancreas, K 86.1 to K 86.8 - Chronic pancreatitis
9	Chronic Kidney disease		N17-N19) Renal failure; 112.0 -Hypertensive renal disease with renal failure; 112.9 Hypertensive renal disease without renal failure; 113.1 -Hypertensive heart and renal disease with renal failure; 113.2 Hypertensive heart and renal disease with both (congestive) heart failure and renal failure; N99.0- Post procedural renal failure; 008.4 - Renal failure following abortion and ectopic and molar pregnancy; 090.4 - Postpartum acute renal failure; P96.0 Congenital renal failure. Congenital malformations of the urinary system (Q60 to Q64), diabetic nephropathy E14.2,N.083

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10	Hepatitis B	B16.0 - Acute hepatitis B with delta-agent (coinfection) with hepatic coma; B16.1 Acute hepatitis B with delta-agent (coinfection) without hepatic coma; B16.2 - Acute hepatitis B without delta-agent with hepatic coma; B16.9 —Acute hepatitis B without delta-agent and without hepatic coma; B17.0 —Acute delta-(super)infection of hepatitis B carrier; B18.0 -Chronic viral hepatitis B with delta-agent; B18.1 - Chronic viral hepatitis B without delta-agent;
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11	Alzheimer's Disease, Parkinson's Disease -	G30.9 - Alzheimer's disease, unspecified; F00.9 G30.9Dementia in Alzheimer's disease, unspecified, G20 - Parkinson'sdisease.
12	Demyelinating disease	G.35 to G 37
13	HIV & AIDS	B20.0 - HIV disease resulting in mycobacterial infection; B20.1 - HIV disease resulting in other bacterial infections; B20.2 - HIV disease resulting in cytomegaloviral disease; B20.3 - HIV disease resulting in other viral infections; B20.4 - HIV disease resulting in candidiasis; B20.5 - HIV disease resulting in other mycoses. B20.6 - HIV disease resulting in Pneumocystis carinii pneumonia; B20.7 - HIV disease resulting in multiple infections; B20.8 - HIV disease resulting in other infectious and parasitic diseases; B20.9 - HIV disease resulting in unspecified infectious or parasitic disease; B23.0 - Acute HIV infection syndrome; B24 - Unspecified human immunodeficiency virus [HIV] disease
14	Loss of Hearing	H90.0 - Conductive hearing loss, bilateral; H90.1 - Conductive hearing loss, unilateral with unrestricted hearing on the contralateral side; H90.2 Conductive hearing loss, unspecified; H90.3 - Sensorineural hearing loss, bilateral; H90.4 - Sensorineural hearing loss, unilateral with unrestricted hearing on the contralateral side; H90.6 - Mixed conductive and sensorineural hearing loss, bilateral; H90.7 - Mixed conductive and sensorineural hearing loss, unilateral with unrestricted hearing on the contralateral side; H90.8 - Mixed conductive and sensorineural hearing loss, unspecified; H91.0 - Ototoxic hearing loss; H91.9 Hearing loss, unspecified
15.	Papulosquamous disorder of the skin	L40 - L45 Papulosquamous disorder of the skin including psoriasis lichen planus
16.	Avascular necrosis (osteonecrosis)	M 87 to M 87.9

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