

# Standard Policy Provisions

AEGON Religare iHealth Plan UIN 138No38Vo2

## 1. Definitions

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

**Age** means age as on last birthday.

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

**Annual Limit** means the amount specified in the Benefit Table which is Our maximum liability for each Insured for any and all benefits claimed during any Policy Year.

**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.

**Company, Insurer We, Us or Our** means AEGON Religare Life Insurance Company Limited.

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

**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 which is not in the visible and accessible parts of the body

b) External Congenital Anomaly which is in the visible and accessible parts of the body

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

i. undertaken under General or Local Anesthesia in a hospital/day care centre in less than 24 hrs because of technological advancement, and

ii. which would have otherwise required a hospitalization of more than 24 hours.

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

**Day Care Centre** means any institution established for day care treatment of sickness and/or injuries or a medical set-up 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:-

- has qualified nursing staff under its employment

- has qualified medical practitioner (s) in charge

- has a fully equipped operation theatre of its own where surgical procedures are carried out

- maintains daily records of patients and will make these accessible to the Insurance company's authorized personnel.

**Dental treatment** is treatment carried out by a dental practitioner including examinations, fillings (where appropriate), crowns, extractions and surgery excluding any form of cosmetic surgery/implants.

**Diagnosis** shall mean the diagnosis of an Insured made by a Medical Practitioner based upon evidence as specified in this Policy in relation to the appropriate benefit but not limited to radiological, clinical, histological or laboratory tests which are acceptable to Us.

**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.

**Maturity Date** means the date of expiry of the Policy Term as specified in the Policy Schedule.

**Maternity Expense / treatment** shall include the following Medical treatment Expenses:

i. Medical Expenses for a delivery (including complicated deliveries and caesarean sections) incurred during Hospitalization;

ii. The lawful medical termination of pregnancy during the Policy Period limited to 2 deliveries or terminations or either during the lifetime of the Insured Person;

iii. Pre-natal and post-natal Medical Expenses for delivery or termination.

**Family** means Your legally married spouse and Your natural or adopted children aged between 91 days and below 18 years of Age as on the Policy Date.

**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.

**Hospital** means any institution established for in-patient care and day care treatment of sickness 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:

- has at least 10 inpatient beds, in those towns having a population of less than 10,00,000 and 15 inpatient beds in all other places;

- has qualified nursing staff under its employment round the clock;

- has qualified medical practitioner (s) in charge round the clock;

- has a fully equipped operation theatre of its own where surgical procedures are carried out

- maintains daily records of patients and will make these accessible to the Insurance company's authorized personnel.

**Hospitalisation or Hospitalised** means the admission of an Insured in a Hospital as an inpatient upon the written advice of a Medical Practitioner and for a continuous period of at least 24 hours for the purpose of necessary medical treatment of an Illness or following an Accident.

**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.

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

**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.

**Insured** means you and that/those person/s named as insured in the Policy Schedule.

**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.

**Internal Congenital Anomaly** which is not in the visible and accessible parts of the body.

**IRDA** means the Insurance Regulatory and Development Authority.

**Lifetime Limit** means the amount specified in the Benefit Table which is our maximum liability for each Insured for any and all benefits claimed during the Policy Term and the term of policy issued as a renewal of this Policy until the Insured attains Age 85.

Maternity expense/treatment shall include:

- a. Medical treatment Expenses tracable to childbirth(including complicated deliveries and caesarean sections) incurred during Hospitalization;
- b. Expenses towards lawful medical termination of pregnancy during the Policy Period

**Maturity Date** means the date of expiry of the Policy Term as specified in the Policy Schedule.

**Medical Practitioner** means a person who holds an allopathic degree / diploma from a recognized institution and is registered with and licensed by the medical council of India or such other appropriate authority for the registration and licensing of medical practitioners in India from time to time and including any physician, specialist, anesthetist or surgeon but not including You or any Insured or any person related to You or the Insured by blood, adoption or marriage.

**Medical Advice** is 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 an allopathic degree / diploma from a recognized institution and is registered with and licensed by the medical council of India or such other appropriate authority for the registration and licensing of medical practitioners in India from time to time and including any physician, specialist, anesthetist or surgeon but not including You or any Insured or any person related to You or the Insured by blood, adoption or marriage.

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

- is required for the medical management of the illness or injury suffered by the insured;
- must not exceed the level of care necessary to provide safe, adequate and appropriate medical care in scope, duration, or intensity;
- must have been prescribed by a medical practitioner,
- must conform to the professional standards widely accepted in international medical practice or by the medical community in India

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

**Non Network** is any hospital, day care centre or other provider that is not part of the network.

**Notification of claim** is the process of notifying a claim to the insurer or TPA by specifying the timelines as well as the address /telephone number to which it should be notified.

**OPD Treatment** is one 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

**Plan** means the plan chosen by you and accepted by the Company from among the two Plans available under this Policy, namely Gold and Platinum only.

**Policy** means this policy wording (including endorsements, if any), the Policy Schedule as amended from time to time and Your statements in the proposal form which are the basis of this Policy.

**Policy Date** means the date of commencement of the Policy which is specified in the Policy Schedule

**Policy Premium** means the amount of premium stated in the Policy Schedule payable by You in regular installments on the due dates specified in the Policy Schedule (Due Dates) for the base Policy and Rider (if any).

**Policy Term** means the period commencing on the Policy Date and ending on the Maturity Date which is specified in the Policy Schedule.

**Policy Year** means a period of twelve consecutive calendar months from the Policy Date.

**Primary Insured** means the Insured who is the oldest member of the Family.

**Pre-Existing Disease** means any condition, ailment or injury or related condition(s) for which you had signs or symptoms, and /or were diagnosed, and /or received medical advice /treatment within 48 months to prior to the first policy issued by the insurer

**Qualified nurse** is a person who holds a valid registration from the Nursing Council of India or the Nursing Council of any state in India

**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

**Renewal** defines 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 all waiting periods

**Surgery or Surgical Procedure** means manual and /or operative procedure (s) required for treatment of an illness or 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** including drug Experimental therapy which is not based on established medical practice in India, is treatment experimental or unproven

**You or Your** means the policyholder named in the Policy Schedule.

#### **Interpretation:**

In this Policy, unless the context otherwise requires, the male shall include the female and the singular shall include the plural. Words not defined in this Policy document shall have meaning as contained in IRDA circular/guidelines/regulations on Health Insurance products.

## 2. General

### 2.1 Product Description

“AEGON Religare iHealth Plan” is the name of the health insurance Policy. This is a non-linked, non-participating policy which provides for the payment of fixed benefit amounts upto the Annual Limit and Lifetime Limit if the Insured is Hospitalized or undergoes any Surgery specified during the Policy Term. No payment will be made under this Policy on the death of the Insured or on the surrender or when the policy is lapsed or termination of the Policy.

### 2.2 Incorrect Information, Non Disclosure or Fraud

The Policy is issued based on Your statements and declarations in the proposal form and any information or documentation given to Us along with the proposal form which are the basis of this Policy. If any information, statements or documentation provided to Us is incomplete, false or inaccurate, then subject to Section 45 of the Insurance Act 1938 which is stated for Your reference below, the Policy is voidable at Our option or We may vary the applicable terms and conditions or premium.

It is a condition precedent to Our liability under the Policy that You shall notify Us in writing immediately and in any event within 15 days of any changes during the Policy Term of any information provided to Us prior to the Policy Date.

If any claim is in any manner dishonest or fraudulent, or is supported by any dishonest or fraudulent means or devices, whether by You or any Insured or anyone acting on behalf of You or an Insured, then this Policy shall be void and all benefits paid or payable shall be forfeited.

Section 45 of the Insurance Act, 1938 is reproduced hereunder for your ready reference.

“No policy of life insurance effected before the commencement of this Act shall after the expiry of two years from the date of commencement of this Act and no policy of life insurance effected after the coming into force of this Act shall after the expiry of two years from the date on which it was effected, be called in question by an insurer on the ground that a statement made in the proposal for insurance or in any report of a medical officer, or referee, or friend of the insured, or in any other document leading to the issue of the policy, was inaccurate or false, unless the insurer shows that such statement was on a material matter or suppressed facts which it was material to disclose and that it was fraudulently made by the Policy-holder and that the Policy-holder knew at the time of making it that the statement was false or that it suppressed facts which it was material to disclose.

Provided that nothing in this section shall prevent the insurer from calling for proof of age at any time if he is entitled to do so, and no policy shall be deemed to be called in question merely because the terms of the policy are adjusted on subsequent proof that the age of the Insured was incorrectly stated in the proposal.”

### 2.3 Misstatement of age

The Policy Premium payable under the Policy have been calculated based on the Age of the Primary Insured as declared in the proposal form.

Subject to the provisions of Section 45 of the Insurance Act 1938, if the Age of the Primary Insured has been mis-stated in the proposal form, then We may re-determine the Policy Premium payable and the benefits applicable as follows:

- If the Age of the Primary Insured has been misstated, any amount payable shall be increased or decreased to the amount that would have been provided, as determined by us, given the correct age.
- If at the correct age, the Primary Insured was not insurable under this Policy according to our requirements, we reserve the right to terminate the Policy.

### 2.4 Free Look Option

If you are not satisfied with any of the terms and conditions of the Policy, you may return the Policy document along with a letter stating the reason for disagreement within 30 days of receipt of the Policy document. Upon return of this Policy by You, this Policy will terminate and all rights, benefits and interests under this Policy shall stand extinguished. We will only refund the Premiums received by Us, after deducting the charges of stamp duty paid. All the rights under the Policy shall stand extinguished immediately on the cancellation of the Policy under the Free Look Option.

### 2.5 Payment of Claim

Subject to the Exclusions under the Policy, it is a condition precedent to Our liability to make any payment that we are informed in writing as soon as possible of any event giving rise to a claim and provided with all information and documentation including but not limited to:

- o Policy number (as stated on the Policy Schedule)
- o Claimant's statement
- o Claim form duly completed and signed by or on behalf of the Insured.
- o Certificate from the Medical Practitioner treating the Insured.

| Benefit                                  | Gold    | Platinum |
|--|---------|----------|
| Daily Hospitalisation Cash Benefit (Rs.) | 3,000   | 5,000    |
| Annual Limit for DHCB (Days)             | 60 days | 60 days  |

| Surgical Cash Benefit (Rs.)*  | Gold      | Platinum  |
|-------------------------------|-----------|-----------|
| Category 1                    | 300,000   | 500,000   |
| Category 2                    | 240,000   | 400,000   |
| Category 3                    | 120,000   | 200,000   |
| Category 4                    | 60,000    | 100,000   |
| Category 5                    | 30,000    | 50,000    |
| Category 6                    | 15,000    | 25,000    |
| Annual Limit for SCB (Rs.)    | 300,000   | 500,000   |
| Life Time Limit for SCB (Rs.) | 1,500,000 | 2,500,000 |

- o Copy of indoor case papers
- o Hospital discharge card/summary
- o All diagnostic reports, investigation reports, prescriptions, bills with breakup of costs and charges, any other document to support Hospitalisation/Surgery.

- o Any other documentation or information We request.

If the Insured's Hospitalisation has been pre-authorized for cashless service in accordance with the Policy, then the above information and documentation is not required to be submitted. For pre-authorization of cashless service, it is a condition precedent to Our liability under the Policy that the Insured shall:

- o Produce his Health ID card issued by Us along with a valid photo identity card and documentary proof of age on admission to the Hospital; and
- o Inform Us of his admission to Hospital and co-operate with the Hospital to have the above details given to Us, for authorization of cashless service.

## **2.6 Taxation**

Any tax benefits under the Policy shall be in accordance with the provisions of Indian Tax law/s, as amended from time to time. We are entitled to make any deductions which are necessary and appropriate from the premium payable or any amounts receivable under the Policy on account of any tax or other payment which may be imposed on Us in accordance with the provisions of Indian law as amended from time to time.

## **2.7 Notices**

Any notice, direction or instruction given by You under the Policy shall be in writing and given to Us at Our address specified in the Policy Schedule. Any notice, direction or instruction sent to You under the Policy shall be in writing and sent to You at the address specified in the Policy Schedule.

You shall notify Us of any change to Your address, failing which any notices, directions or instructions sent by Us to Your last recorded address shall be legally effective and valid.

## **2.8 Currency and Payment**

All payments made to Us or by Us under the Policy shall be in Indian rupees and shall be made in India.

## **2.9 Governing Law & Jurisdiction**

The Policy and any and all disputes or differences arising out of or in relation to the Policy shall be construed in accordance with Indian law and shall be determined by the Indian courts.

## **2.10. Electronic Transactions**

You shall adhere to and comply with all such terms and conditions as the Company may prescribe from time to time. Any transactions carried out by or through any electronic facilities or means established by or on behalf of the Company, in respect of the Policy or any other product of the Company, shall constitute legally binding and valid transactions when done in adherence to and in compliance with the Company's terms and conditions for such facilities, as may be prescribed from time to time. However, the terms of this condition shall not override provisions of any law(s) or statutory regulations including provisions of IRDA regulations for the protection of policyholder's interests.

## **3. Benefits**

- It is a condition precedent to Our liability to make any payment under this Policy that the Policy must be in force when the event giving rise to the claim occurs.
- All payments made under the Policy unless expressly stated otherwise are subject to the Annual Limit and the Lifetime Limit.
- No amount will be payable on the death of any Insured or on the surrender of the Policy or on the termination of the Policy for any other reason.
- Plan option once chosen cannot be changed during the Policy Term.

### **3.1 Daily Hospitalisation Cash Benefit (DHCB)**

If an Insured suffers an Accident or Illness during the Policy Term which requires the Insured's Hospitalisation, then for each continuous day of Hospitalisation (each continuous period of 24 hours) of the Insured, We will pay the amount specified in the Benefit Table, provided that:

- We will not make payment under this provision for more than 60 days of Hospitalisation of the Insured in any Policy Year irrespective of the number of days for which the Insured was Hospitalised in any previous Policy Year.

### **3.2 Surgical Cash Benefit (SCB)**

If an Insured suffers an Illness or Accident during the Policy Term which requires any Surgery specified in the list of surgeries to be performed on the Insured, then We will pay the amount specified for such Surgery in the Benefit Table, provided that:

- (a) We reserve the right to modify or revise the list of Surgeries covered under this Policy and the amounts payable for the same. We will send You written notice of any such changes. List of Surgeries is available on Our website [www.aegonreligare.com](http://www.aegonreligare.com) and the same can be made available to You on request.
- (b) If an Insured suffers an Illness or Accident during the Policy Term which requires the Insured's Hospitalisation for a Surgery which is not specified in the list of surgeries, to be performed on the Insured, then provided that We have admitted a claim under Clause 3.1, We will pay up to the amount specified for such Surgeries in the Benefit Table under category 6 of SCB.

### **Benefit Table**

\* The Surgeries covered under Categories 1 to 5 and the category under which each is covered is specified in the List of Surgeries. The list is available on Our website [www.aegonreligare.com](http://www.aegonreligare.com). The same can also be made available to You on request.

### **3.3 Congenital Cover**

- If a medically necessary Surgery is required to correct a congenital defect in a child born to or adopted by an Insured, We will pay the amount specified in the Benefit Table for such Surgery provided that:
  - o The child born to the Insured has already been covered as an Insured or the Insured mother has been continuously covered under the Policy for a period of not less than 9 months on the date of the Surgery.

- o The Insured mother should be either the Primary Insured or the spouse of the Primary Insured at the time of birth /adoption of the child.
- o An adopted child will be covered under this provision only if the claim is made within 12 months from the date of birth of the adopted child.
- o Our maximum liability under this provision will be subject to the Annual Limit and Lifetime Limit of SCB.
- o The list of Surgeries covered and the specific exclusions applicable, under this provision is available in Annexure 1. We may, in Our discretion, modify or revise the list of Surgeries covered under Congenital Cover and the amounts payable for the same. We will send You written notice of any such changes.

## 4. Premium

The Policy Schedule will specify the Policy Premium payable by You. The following provisions will apply for Policy Premium payable under the Policy.

The amount of Policy Premium is guaranteed not to change for a period of 3 years from the Policy Date. We may in Our sole discretion and after obtaining approval of IRDA revise the Policy Premium payable from the commencement of the 4th Policy Year. We will send You written notice of the change.

Policy Premium amount specified in the Policy Schedule for all Insured is payable in full on the Due Dates. We will not accept any amount less than the Policy Premium due. If any amount more than the Policy Premium amount due is received, then We will refund the excess amount received without payment of any interest.

If Policy Premium is not received in full on the Due Date then it shall be payable during the Grace Period from that Due Date.

- Benefits under the Policy shall continue to be applicable during the Grace Period provided that We shall deduct any due but un-received Policy Premium from any amounts payable.
- Claims received during Grace Period will be processed and treated as per Our claim payout rules as applicable from time to time.

### 4.1 Discontinuance of Policy Premium

If We have not received all due Policy Premium in full on the expiry of the Grace Period, the Policy will lapse with effect from the first Due Date on which the Policy Premium became due and all benefits under the Policy shall cease immediately and automatically without any intimation to You.

### 4.2 Reinstatement of the Policy

- You may reinstate the Policy by giving written notice to Us within one year from the Due Date of the first unpaid premium (“Reinstatement Period”) provided that:
  - o You pay all due Policy Premium in full; and
  - o You give Us all information and documentation We request in respect of all the Insureds;
- The Policy shall be reinstated only when We issue an endorsement to the Policy Schedule confirming the reinstatement of the Policy. You agree that:
  - o We are not obliged to reinstate the Policy or to reinstate the Policy on the same terms or for all Insureds even if You have given Us all the information and documentation We have requested; and
  - o We may in Our sole and absolute discretion revise or restrict the terms upon which We agree to reinstate the Policy.
  - o Any Insured who has already attained Age 70 on the date of the request for reinstatement shall not be covered under the reinstated Policy.
  - o No amount shall be payable under this Policy for any Illness, Accident, Surgery or Hospitalisation that is diagnosed or occurs during the Reinstatement Period even if the Policy is subsequently reinstated.
  - o A fresh waiting period of 90 days for all the benefits will be applicable from the date of reinstatement of the Policy and a fresh 2 years waiting period will be applicable for specific Surgeries. We may, in Our discretion, modify or revise the waiting period which will be applicable to any Surgery on reinstatement of the Policy. We will send You written notice of any such changes.

## 5. Features

### 5.1 Family Coverage

Any member of Your Family may be added as an Insured under the same Policy during the Policy Term after his application has been accepted by Us, additional premium has been paid and We have issued an endorsement confirming the addition of such person as an Insured.

Any Insured person may be removed from coverage under the Policy by You giving Us a written notice. Coverage for the Insured will terminate automatically from the Due Date for Policy Premium immediately following Our receipt of the written notice.

If during the Policy Term, an Insured child attains Age 18, We will revise the Policy premium applicable to that Insured by sending a written notice to You of the additional Policy Premium to be paid for that Insured.

### 5.2 Waiting Period

We will not be liable to make any payment for any treatment which commences or any Diagnosis which is first made during any of the following waiting periods, unless such treatment is required due to the Insured suffering an Accident:

- Initial waiting period:
  - o A waiting period of 90 days from Policy Date or the date of reinstatement of the Policy is applicable for all benefits under this Policy.
- Specific waiting period
  - o A waiting period of 2 years from the Policy Date or the date of reinstatement of the Policy will be applicable for specific Surgeries listed in the surgeries list which is available on Our website [www.aegonreligare.com](http://www.aegonreligare.com). The same can also be made available to You on request. We may, in Our discretion, modify or revise the waiting period. We will send You written notice of any such changes.

### 5.3 No Claim Benefit

If no claim in respect of an Insured has been made under the Policy during a Policy Year, the benefits under Clauses 3.1 and 3.2 for that Insured will be increased by 10% of the amount specified in the Benefit Table for the next Policy Year provided that the maximum increase for any Insured shall not exceed 50% of the initial amount specified in the Benefit Table. If no claim in respect of an Insured has been made under the Policy during a Policy Year, then the Annual Limit and the Lifetime Limit will increase by 10%, provided that the maximum increase for any Insured shall not exceed 50% of the Annual Limit or Lifetime Limit respectively.

#### 5.4 Increase in Benefit Amount

You may increase the benefit under Daily Hospitalisation Cash Benefit (DHCB) [Clauses 3.1] and Surgical Cash Benefit (SCB) [Clause 3.2] only after the expiry of first three Policy Years or subsequently on any Policy year for any of the insured members. Any increase in the benefit amount under above clauses shall be subject to the prevailing rules of the Company. In case of the increase in the benefit amount, the premium shall also be increased and the same shall be intimated to you and the increased benefit coverage will start on payment of full Policy Premium and a written notification from Us.

#### 5.5 Guaranteed Renewability

If this Policy is in force at the expiry of the Policy Term, You may give Us written notice to renew the Policy within 30 days from the expiry of the Policy Term. We will renew the Policy without carrying out further underwriting for any Insured. The premium payable by You on renewal shall be determined based on the Age of the Primary Insured at the time the request for renewal is received by Us.

### 6. Exclusions

6.1. We will not make payment for claim in respect of any Insured directly or indirectly for, caused by, based on, arising out of or howsoever attributable to any of the following:

- Any claim occurring as a result of Pre-existing conditions or their resultant complications unless stated in the proposal form and specifically accepted by the company and endorsed thereon.
- AIDS, HIV related complications or any Sexually Transmitted Diseases.
- Attempted suicide or self inflicted injury, irrespective of the mental condition.
- Hazardous sports or activities included but not limited to bungee jumping, mountaineering etc.
- Any flying activity other than as a bonafide passenger.
- Under the influence of alcohol, drugs or any substance not prescribed by a Registered Medical Practitioner.
- War, riots, civil commotion, strikes, civil war or service in the military or paramilitary forces of a country at war.
- Criminal, unlawful or illegal activity participation.
- Any treatment directly or indirectly arising from Exposure of life assured to Radioactive, explosive or hazardous nature of nuclear fuel materials or property contaminated by nuclear fuel materials or Accident arising from such nature.
- Diagnosis or treatment taken outside India.
- Psychiatric or mental illness.
- Circumcision, any Cosmetic procedures or Plastic Surgery.
- Pregnancy, childbirth or their complications, Abortion, Medical Termination of Pregnancy, Infertility or sex change operation.
- Organ donation (donor costs).
- Rehabilitation or convalescent care or treatments or tests not consistent with customary medical treatment or diagnosis or stay in hospital beyond the customary length of stay where no active treatment is provided.
- Any Non-Allopathic/Alternative treatment on Allopathic treatment
- Purely investigative procedure not resulting in any treatment or unreasonable failure to seek medical advice.
- Congenital conditions, genetic disorders, stem cell therapy or birth defects unless specifically covered.
- Any dental examination or treatment except as necessitated due to any accident
- Admission into a Hospital for routine examination, preventive medical check-up, vaccinations or any medical examination or diagnostic tests that are customarily carried out on an Out Patient Basis
- Admission into a Hospital for supply or fitting of eyeglasses or hearing aids. LASIK/PRK/Phaco IOL implants or any other procedures carried out for purpose of correcting refractive errors like Myopia
- Any treatment related to sleep disorder or Sleep Apnea Syndrome, obesity and any other weight control programme.
- Any experimental or unproven pharmacological regimens or usage of any unproven treatment devices; any conditions (injuries or illnesses) arising due to avocation of any experimental or unproven pharmacological regimens or treatment devices or diagnostic tests

6.2 We shall not make payment of any claim for any procedure or treatment undertaken by Insured Person(s) in any of the Hospital(s) or from any of the Medical practitioner(s) as specified in Annexure 2. For updated list you are requested to visit Our website [www.aegonreligare.com](http://www.aegonreligare.com) or contact our Customer care.

### 7. Other Provisions

#### 7.1 Policy Termination

- The Policy will immediately and automatically terminate on the occurrence of the earliest of the following:
  - The Primary Insured's death : The Primary Insured's spouse may give Us written notice to become the Primary Insured under the Policy. If We accept such application in writing, the Policy will continue with the Primary Insured's spouse as the Primary Insured until his/her death.
  - The date We receive Your application for surrender of the Policy.
  - The Maturity Date.
  - On discontinuance of premium as mentioned in Clause 4.1.
  - On Our declaring the Policy void.
  - On Us not receiving the application for guaranteed renewability within 30 days from the completion of the Policy Term

**Entire Contract:** The Policy comprises the entire contract of insurance between You and Us.

**Amendment:** We may amend the policy terms and conditions (with the consent of the Insurance Regulatory and Development Authority) in Our discretion to be evidenced by and effective from the date an endorsement on the Policy Schedule.

## 8. Consumer Grievance Cell:

**8.1** Any complaints/grievances can be addressed to the Company in any of the following manner :

- a. By calling on the Toll Free Number 1800 209 9090 between 8.30 a.m. to 8.30 p.m. any day (except National Holidays) or
- b. By writing an e-mail at customer.care@aegonreligare.com or
- c. By registering the grievance on the website of the Company at www.aegonreligare.com or
- d. By a written letter addressed to the Grievance Redressal Officer.

In case of disagreement with the response of the Company or of no response within 14 days, the grievance can be escalated to grievance.manager@aegonreligare.com

**8.2.** In case You are not satisfied with the decision/resolution of the Company or have not received any reply within a period of 14 days from the Company, You may approach the Insurance Ombudsman, if your complaint pertains to :

- (i) Any partial or total repudiation of claim;
- (ii) Premium paid or payable in terms of the Policy;
- (iii) Delay in settlement of claim;
- (iv) Non-issue of policy document to customers after receipt of premiums
- (v) Any claim related dispute on the legal construction of the policies in so far as such disputes relate to claims.

The addresses of the Insurance Ombudsmen are given on the last page of this document. You are requested to visit the website of the Company for updated information on contact details of the Company and Insurance Ombudsmen.

### Annexure 1: Surgeries Covered under Congenital Cover and their definitions and specific exclusions are as below:

| Sr. No. | Category   | Procedure   | Specific Exclusions  |
|---------|------------|---|--|
| 1       | Category 3 | Surgical repair of club foot with corrective osteotomy.   | Exclusions: Physiotherapy and corrective splinting (Pre and post operative)                          |
| 2       | Category 1 | Open heart surgical repair of congenital heart diseases (ASD, VSD and Triology / Tetralogy Of Fallot, Transposition of great Vessels) | Exclusions: Any closed heart repairs of congenital heart diseases.                                   |
| 3       | Category 1 | Surgical repair of imperforate anus of high and intermediate variety with or without fistula which also requires temporary colostomy. | Exclusions: Imperforate anus of low variety.   |
| 4       | Category 3 | Single or multistage surgical repair of cleft palate alone or cleft lip with cleft palate .   | Exclusions: Mild cleft lip repair for cosmetic purpose   |
| 5       | Category 3 | Surgical repair of Oomphalocoel which requires reconstructive surgery of abdomen.   | Exclusion: Congenital Umbilical hernia.  |
| 6       | Category 1 | Roux-en-Y anastomosis for Biliary atresia   | Exclusion: Surgery for cholestasis or biliary obstruction other than atresia                         |
| 7       | Category 1 | Surgical repair of Oesophageal atresia with or without tracheo-oesophageal fistula  |  |
| 8       | Category 1 | Surgical repair of Hirschsprungs Disease by resection of affected segment of gut along with colostomy.                                | Exclusion: Laparoscopic repair or repair of short segment Hirschprung by approaching per rectum.     |
| 9       | Category 3 | Surgical repair of Spina Bifida Manifesta ( meningoceol or meningomyelocoele)   | Exclusion: Repair of Spina bifida occulta  |
| 10      | Category 3 | Surgical repair of congenital hydronephrosis caused due to obstruction at pelviureteric junction.                                     | Exclusion: Hydronephrosis where cause is not obstruction at pelviureteric junction.                  |
| 11      | Category 1 | Surgery for Unilateral / Bi-lateral Congenital Diaphragmatic Hernia with Hypoplasia of the lung                                       | Exclusion: Sliding or Rotating Diaphragmatic Hiatus Hernia with or without Gastro-Oesophageal reflux |

## Key Definitions

### Cashless Service

With our cashless service, you don't have to pay hospitalisation expenses or the hospital bills at the end of treatment / discharge except for the non-medical and uncovered items. This facility is available only at the network hospitals. To avail the "Cashless Service" you need to get an authorisation from the TPA. The network hospital will coordinate the authorisation for cashless services with the TPA on your behalf.

The authorisation along with a copy of the Health ID card issued by AEGON Religare Life Insurance, photo ID and age proof (Refer to the list of photo IDs and age proof documents accepted by TPA) has to be given to the network hospital at the time of admission. The cashless access at the network hospital is merely a facility extended to the insured and does not guarantee the availability, quality and outcome of the treatment.

Choosing of a network or a non-network hospital is the prerogative of the patient / insured. Note: Cashless Service/ Authorisation is subject to Policyholder complying all the requirements for availing such service.

The TPA may deny cashless authorisation.

### Third Party Administrator (TPA)

TPA shall mean a Third Party Administrator who is licensed by the Insurance Regulatory and Development Authority (IRDA) and is engaged, for a fee or remuneration with an insurance company, for administration of health insurance policies.

### Network Hospitals

Network providers are hospitals and nursing homes who have contracted with our TPA to provide cashless service for inpatient treatment, for ailments, diseases and medical conditions covered under the AEGON Religare iHealth Plan, to all those who are insured. The list of our network hospitals is provided in a booklet along with the policy document. Please note that the TPA adds or deletes network hospitals regularly; hence to get the most recent list of network hospitals, please call the TPA toll free line at 1800-22-6655 or log on to their website <http://www.paramounttpa.com/AegonReligare>

### Cashless Authorisation

It means a written approval by the TPA for a cashless service to the network provider for the covered expenses.

### Intimation

A communication by the Policyholder or his/her representatives to the TPA appointed by AEGON Religare Life Insurance for a prospective claim or treatment mentioning the details of treatment, estimated costs, place of treatment, date and duration of treatment.

### Reimbursement Claim

For all types of claims where the Policyholder has paid for treatments especially at non-network hospitals and has not availed the cashless service at the network hospital, the Policyholder can claim for reimbursement of the eligible expenses up to the limit of the plan and within the terms and conditions of the policy. The Policyholder is encouraged to intimate the Company as early as possible for planned hospitalisation, to avoid delays and to ensure smooth processing.

Please Note: The TPA will authorise "Cashless Service" but it may be denied in the following circumstances e.g.

- In case of any ambiguity in the coverage of the present ailment with respect to the policy terms and conditions based on the documents / information sent to the TPA or AEGON Religare Life Insurance.
- Any false, manipulated or forged documents and information presented to the TPA.
- The ailment / condition etc. not being covered under the iHealth plan.
- The insured amount not being sufficient to cover the hospitalisation expenses.
- If the request for preauthorisation is not received by the TPA in time.
- If the information / documents sent to the TPA is insufficient to confirm coverage.

Denial of "Cashless Service" is not denial of treatment. The Policyholder can continue with the treatment, pay for the services to the hospital, and later send the claim to the TPA for processing and reimbursement. It will be processed and reimbursed as per Terms and Conditions of the Policy.

We appreciate your trust in choosing AEGON Religare iHealth Plan as your Health Insurance provider. We wish good health to you and your family.

### Third Party Administrator (TPA) contact details

|                         |  |
|-------------------------|--|
| <b>Toll-free Number</b> | <b>1800 22 6655</b> (Serviced 24 hours, 7 days a week)   |
| <b>Website</b>          | <b><a href="http://www.paramounttpa.com/AegonReligare">http://www.paramounttpa.com/AegonReligare</a></b> |



## Annexure 2 - Excluded hospitals and medical practitioners

Procedures/ Treatment not covered in below Hospitals & Medical Practitioners

Further, in continuation of Section 6 of the Policy Document, we shall not offer cashless/reimbursement of costs pertaining to any procedure or treatment undertaken by Insured Person(s) in any of the Hospital(s) or from any of the Medical practitioner(s) specified below, under this Policy.

| Sr. No. | Hospital   | Address   |
|---------|--|---|
| 1       | Adarsh Hospital (Dr. Dinesh Patel)                                     | 6, Ambica society, Nr.Vidyanagar High School, Usmanpura, Ahmedabad - 380013                               |
| 2       | Adarsh Hospital (2nd Unit)   | 14, Vadgram Society, Opp. Nerinath Society, Ranip, Ahmedabad, Gujarat                                     |
| 3       | Aditya Multispeciality Hospital  | F-1, Centre Plaza, Satadhar Char Rasta, Sola Road, Ahmedabad  |
| 4       | Chandramani Hospital   | Gidharnagar, Shahibaug, Ahmedabad   |
| 5       | Devasya Superspeciality Kidney Hospital                                | New Vadaj Road, NR. Bhimajipura Cross Roads, Ahmedabad, Gujarat-380013                                    |
| 6       | Dr. Joshi Maternity and Gynaec Hospital                                | 60, Brahma Mitra Mandal Society, Ellisbridge, Ahmedabad-380006  |
| 7       | Hetvi Hospital   | 11, Varsha State Bank Society, Chanakyapuri Rly. Crossing, Ghatlodia, Ahmedabad                           |
| 8       | Indus Hospital And ICCU Pvt. Ltd.                                      | 3rd Floor, Shally Complex, Opp. Sal Hospital, Near Surdhara Circle, Thaltej, Ahmedabad, Gujarat           |
| 9       | Indus Hospital And ICCU Pvt. Ltd.                                      | Opp. Adani CNG Pump, Near Octroi Booth, Sabarmati, Ahmedabad, Gujarat                                     |
| 10      | J J Hospital   | Sector -6, Chankyapuria Society, Ghatlodia, Ahmedabad-380061  |
| 11      | Lifeline Hospital And Children And Healthcare Hospital Pvt Ltd         | 304, Lifeline Complex, Near Bhimjipura Cross Road, Nava Wadaj, Ahmedabad                                  |
| 12      | Maitri Hospital  | Gopal Park Society, Nr. Maya Cinema, Kubernagar, Ahmedabad  |
| 13      | Matru Hospital   | 198/1272, Opp. Ambaji Temple, Jodka, Nr. Gol Limda, Dargah Road, Hardasnagar, Bapunagar, Ahmedabad-380024 |
| 14      | Metalia Heart & Medical Hospital                                       | Bapunagar Char Rasta, Ahmedabad-380024  |
| 15      | Patadia Hospital And Pathology Lab                                     | 119-120, Bharvi Tower, Near Petrol Pump, Nh-8, CTM, Ahmedabad   |
| 16      | Polyclinic   | Kasturbanagar, Milan Cinema Road, Saraspur, Ahmedabad   |
| 17      | Sarveshwari Charitable Trust and General Hospital                      | 5/102, Laxmi Nagar, Near Satyamnagar, Ameriawadi, Ahmedabad, Gujarat                                      |
| 18      | Sharda Clinic And Hospital   | Nr.Dena Bank, Asarwa Chakla, Ahmedabad  |
| 19      | Tapan Hospital   | 7/75, Vallabh Flats, Bapunagar Char Rasta, Ahmedabad-380024   |
| 20      | Virendra Hospital  | Stanley Road, Next of Mishra Bhawan, Civil Lines, Allahabad -211001                                       |
| 21      | Chamundi Hospital  | Cholanayakanahalli Main Road, Chamundi Nagar, Bangalore-560032  |
| 22      | Maruthi Hospital   | No:14, Maruthi Nagar, Near Maruthi Temple, Nagarabhavi Main Road, Bangalore                               |
| 23      | Maruthi Nursing & Maternity Home                                       | Iyyanna Shetty Layout, Byatarayanapura, Opp Kavika, Mysore Road, Bangalore                                |
| 24      | Parimala Hospital & Research Center                                    | Bilekahalli, Bannerghatta Road, Bangalore   |
| 25      | Satya Hospital   | Kammanahalli Main Road, Sri Ramaiah Layout, HSBK Layout, Bangalore-54                                     |
| 26      | Shreyas Hospital   | Opp Kamakshi Theatre, Magadi Road, Bangalore  |
| 27      | Shridevi Hospital  | No:14, Maruthi Nagar, Nagarabhavi Main Road, Bangalore  |
| 28      | Shah Hospital  | First Floor, Behind Janta Market, Panchbatti, Bharuch   |
| 29      | Trupti Nursing Home  | First Floor, Behind Janta Market, Panchbatti, Bharuch   |
| 30      | Aakash Hospital  | 210/2005, 395, T H Road, Chennai  |
| 31      | Amma Hospital  | No 1, Sowrastha Nagar, 7th Street, Choolaimedu, Chennai   |
| 32      | Beach Chennai Hospital   | #4 Lig, Colony, Cross Road, New Washermenpet, Chennai   |
| 33      | Kumaran Hospital   | No. 214, Evr Periyar Salai, Beside To Sangam Hospital, Ph Road, Kilpauk, Chennai                          |
| 34      | Meera Nursing Home   | #142/9, Purusalwalkam High Road, Kellys, Chennai  |
| 35      | Nichani's Hospital   | 10, Arthoon Road, Royapuram, Chennai-600013   |
| 36      | Noble Hospital   | 4, Audiappa Street, Purusawalkam, Chennai 600084  |
| 37      | Sampat Nursing Home  | 4, Nachiappa Street, Mylapore, Chennai 600004   |
| 38      | Sri Devi Hospital  | 1620-a, 16th Main Road, Annanagar (W), Chennai  |
| 39      | Sri Kumaran Health Centre  | 1419-A, 200, Feet Inner Ring Road, Rettari Junction, Kolathur 600 099                                     |
| 40      | SSS Hospital   | No: 924, T. H. Road, Near Ellaiamman Koil, Thiruvottivur, Chennai-600019                                  |
| 41      | Alaknanda Hospital   | 35, Mansarover Colony, Rajpur Road, Dehradun  |
| 42      | Aashirwad Hospital   | G-121, Oriental Villa, Sushant Lok-iii, Gurgaon   |
| 43      | Abhi Hospital & Trauma Centre  | 330, Gyan Khand - I, Indirapuram, Ghaziabad   |
| 44      | Adinath Hospital   | Gyan Khand 1st, Indirapuram, Ghaziabad  |
| 45      | Agarwal Medical Centre   | E-234, Greater Kailash Part - 1, Delhi  |
| 46      | Anuradha Hospital And  | D-635, 60 Feet Road, Near Shiv Mandir Chawla Colony, Trauma Centre, Ballabhgarh-121004                    |
| 47      | Arihant Hospital   | G-121; Oriental Villae, G-121, 122; Sushant Lok iii, Sector 57, Gurgaon, 122002                           |
| 48      | Atithi Hospital Pvt Ltd.<br>(Multispeciality Research & Trauma Centre) | A-135, Shalimar Garden Extn-ii, (Sahibabad), Near S.M.Wor, Ghaziabad-201005                               |

| Sr. No. | Hospital   | Address  |
|---------|--|--|
| 49      | Chanderlok Hospital                                | Gurdwara Road, Near Disposal, Jawahar Colony, Faridabad.   |
| 50      | Dhar Medical Centre                                | C-111, Sector-39, Noida.   |
| 51      | Gupta Hospital & Maternity Centre                  | Prem Vihar, Khora Colony, Noida  |
| 52      | J M S S Hospital, Najafgarh Road                   | Nagli Dairy Colony, Near State Bank of India, Najafgarh Road, New Delhi 110043                     |
| 53      | Kavita Medical Centre                              | Centrehouse No: 5, Sector-29, (Near Mother Dairy), Faridabad - 121008                              |
| 54      | Lokpriya Hospital                                  | Maliwara Road, Ghaziabad   |
| 55      | Nawal Hospital                                     | Khandsa Road, Behind Police Post, Gurgaon.   |
| 56      | Nirmal Hospital                                    | C-6/241-243, Main Police Station Road, Sultanpuri, Delhi -110086                                   |
| 57      | Park Hospital                                      | 1 Palam Gurgaon Road, Dundaheera, Gurgaon  |
| 58      | Rana Hospital And Maternity Centre                 | Idgah Road, Opp: Rashid Ali Gate, Loni, Ghaziabad-201102   |
| 59      | Sadbhawana Medical Centre                          | 23/5, Mathura Road, Ballabgarh   |
| 60      | Sanjay Medicare Pvt Ltd                            | Sarfarabad, Sec-73, Noida  |
| 61      | Saraswati Hospital And Cancer Care Centre          | A-2, Adhyapak Nagar, (Near Hanuman Mandir), Najafgarh Road, Nangloi, Delhi- 110043                 |
| 62      | Sharad Nursing Home                                | 537, Ganesh Market, Najafgarh Road, Nangloi  |
| 63      | Sharad Nursing Home                                | House No.275; Block-D, Extension-2, Nangloi  |
| 64      | Tewari Medical Centre                              | Bhangel, Noida   |
| 65      | Uttam Hospital                                     | Uttam Hospitale-230, Sector-9 New Vijay Nagar, Ghaziabad-201001                                    |
| 66      | Vaishno Medical Centre                             | 75, S K Iii Indiapuram, Ghaziabad, Uttar Pradesh   |
| 67      | Vansh Hospital                                     | A-135/A-1, Shalimar Garden Extn - li, Ghaziabad  |
| 68      | Anwar Memorial Hospital                            | Santhosh Lane, Aluva, Ernakulam, Dist. Aluva, Ernakulam  |
| 69      | Dr Anji Reddy Multispeciality Hospitals Pvt Ltd    | 16/682 Piduguralla Main Raod, Guntur-522413, Andhra Pradesh  |
| 70      | Ayush Multispeciality Hospital                     | Opp. Seven Hills Appartment, Nizampet Road, Kukatpally, Hyderabad - 500072                         |
| 71      | Gagan Mahal Nh / Cdr Womens Centre                 | 1-2-379, Domalguda, Himayatnagar, Hyderabad  |
| 72      | Hari Prasad Memorial Hospital                      | 21-1-684 & 685, Rikab Gunj, Patter Gatti, Hyderabad  |
| 73      | K G H The Family Hospital                          | 1611-45/B, Saleem Nagar Colony, Malakpet, Hyderabad  |
| 74      | KGH The Family Hospital                            | 16-11-16-45/B, Malakpet, Beside HDFC Bank, Hyderabad   |
| 75      | Leela Hospital                                     | Plot No. 112/D, Opp. Seven Hills High School, Moti Nagar, Erragadda, Hyderabad - 500018            |
| 76      | Mother Theresa Nursing Home                        | Rajeev Chowk, Dammaiguda, Rangareddi, Hyderabad-500083   |
| 77      | Nihar Orthopaedic & Multi-Speciality Hospital      | 8-3-214/2, Murthy Mansion, Srinivas Nagar (W), Ameerpet, Hyderabad - 500038, Andhra Pradesh        |
| 78      | Raghavendra Hospital                               | 1-7-100 Kamal Nagar Ecil X Road, Hyderabad   |
| 79      | Saidurga Multi Hospital                            | 23-35/12/1, Ramachandra Reddy Nagar, Ramachandrapuram, Hyderabad - 500032, Andhra Pradesh          |
| 80      | Saluja Multispeciality Hospital                    | Lane Opp. In-Gare of Sec'bad Railway Station, Regimental Bazar, Secunderabad 500025                |
| 81      | Padmavathi Hospital                                | 3-1-293, Beside Civil Hospital, Karimnagar   |
| 82      | Sri Balaji Maternity & Surgical Nursing Home       | Civil Hospital Road, Jammikunta, Karimnagar  |
| 83      | Surya Nursing Home                                 | Curn Road, Opp: Missron Hospital, Karimnagar   |
| 84      | Gandhi Hospital & Diagnostic Centre                | Near Over Bridge, Mayuri Centre, Khammam, AP   |
| 85      | Ayush Hospital                                     | 3/158, Rajni Khand, Near-Power House, Sharada Nagar, Lucknow                                       |
| 86      | Neel Kamal Nursing Home                            | Neel Kamal Nursing Homenauchandi Shaeed Gate, Garh Road., Meerut                                   |
| 87      | Agrawal Clinic                                     | 49 Daftary Road Malad (E) Mumbai - 400097  |
| 88      | Dr Kunnure Hospital And Iccu                       | F-2, D-2, Sector 9, Main Road, Vashi, Navi Mumbai 400703   |
| 89      | Fracture Care Hospital & Diagnostic                | Ratan Apartment, Gr Floor, S himpli Road, Near Dattapada Subway Centre, Borivali(W), Mumbai 400092 |
| 90      | Gurukul Hospital                                   | Plot No 07, Sec-12/a, Opp. Kalash Udyan, Near Govind Appt, Koparkhairane, Navi Mumbai 400705       |
| 91      | Kaustubh Nursing Home                              | Plot No. 76, Sector No. 6, Behind Ganesh Market & Post Office, Koperkhairane, Navi Mumbai- 400709  |
| 92      | Mallika Hospital                                   | Sharma Estate, Next To Diwan Shopping Centre, S.V.Road, Jogeshwari (W), Mumbai-400102.             |
| 93      | Mohit Hospital                                     | Koyna, Shantivan Complex, Near National Park, Borivali (E), Mumbai - 400066                        |
| 94      | Ms Maternity & General Hospital                    | 10-A, Miniland Tank Road, Bhandup(W), Mumbai - 400078.   |
| 95      | National Hospital                                  | Matruashish, Next To Madhav Hall, M.C Road, Borivli-66   |
| 96      | Parakh Hospital                                    | Khokani Lane, Opp. Ghatkopar Railway Stn. (E), Mumbai 400077                                       |
| 97      | Sai Aashirwad Hospital ICCU & Polyclinic           | Navghar Road, Bhayander (E), Mumbai 401105   |
| 98      | Sapna Health Care Centre Pvt Ltd                   | 1st Floor, Bhaveshwar Plaza, A Wing, L.B.S. Marg, Ghatkopar (W), Mumbai-400086                     |
| 99      | Shaishav Children Hospital & Neonatal Care Nursery | Santram Road, Beside Hdfc Bank, Opp. Ifcowala Hall, Nadiad-387001                                  |
| 100     | Gurukrupa Hospital                                 | Sarvadnya Sankul, 1, Floor, Peth Naka, Panchavati, Nashik, Maharashtra 422004                      |

| Sr. No. | Hospital                                       | Address  |
|---------|--|--|
| 101     | Suman Hospital                                 | Shivneri, 1st Floor, Near Rane Nagar Bus Stop, Mumbai - Agra Road, Nasik - 422009                      |
| 102     | Bollineni Superspeciality Hospital             | Dargamitta, Nellore - 524003; Dist:Nellore, Andhra Pradesh   |
| 103     | Vijaya Hospital                                | Raghava Cine Complex Road,Pogathota,Nellore -524001, Dist:Nellore,Andhra Pradesh                       |
| 104     | Riya Heart And Medical Hospital                | B-Raliya Chambers, Nr. Bhagwati Nagar Society, Nr. Bus Stand-384265                                    |
| 105     | Sanjivani Nursing Home                         | Pratapgarh,201366  |
| 106     | Dayal Maternity & Nursing Home                 | 982/23, D.L.F. Colony Chowk, Rohtak - 124001   |
| 107     | Ganesan Hospital                               | 50-2-C, Gandhi Road, Salem-636004  |
| 108     | Nathan Super Speciality Hospital               | Advaita Ashram Road, Opp. New Busstand, Opp. Holy Flower School, Salem 636004, Dist:Salem,Tamil Nadu   |
| 109     | Dr R K Hota                                    | Mahanadi Vihar(Behind Lath Bagicha), Ainthapali, Sambalpur-768002                                      |
| 110     | LK Hospital Pvt Ltd                            | 4-159, 4-172, Maruthi Nagar, Geeta Nagar, Malkajgiri   |
| 111     | Dikshit Hospital                               | Bazar Madho Dass, B.S.R, Sikandrabad 262403  |
| 112     | Aarzo Hospital                                 | Opp. LB Cinema, Bhatar Road, Surat   |
| 113     | Shubham Hospital                               | 106, Shankar Apartments, Bhakti Mandir Road, Opp. Spinach Shop, Near Hariniwas Circle, Thane(W) 400607 |
| 114     | Galaxy Hospitals                               | 110e/20/1, North By-Pass Road,Tirunelveli -627003, Dist:Tirunelveli, Tamil Nadu                        |
| 115     | Raghavendra Hospital                           | 49-5410/2/A, Balayyastry Layout,Vishakapatnam -530013, Dist:Vishakhapatnam, Andhra Pradesh             |
| 116     | Bharadwaj Nursing Home                         | Beside Bus Stand,Thorrur - 506163, Dist:Warangal, Andhra Pradesh                                       |
| 117     | Dr Narshimarao Memorial Hospital               | H. No: 6-3-23, Near Vijaya Talkies Road, Sahodar Reddy Complex, Hanamkonda, Warangal-Andhra Pradesh    |
| 118     | Padmavathi Multi-specialty Nursing Home        | Beside Bus Stand, Thorrur, Dist Warangal   |
| 119     | Pradhan Nursing Home                           | H.No. 3-84, Main Road, Bhupalpally, Warangal 506168, Dist. Andhra Pradesh                              |
| 120     | Jeevan Jyoti Hospital                          | 162, Bai Ka Bagh, Lowther Roa, Uttarpradesh  |
| 121     | Royal Nursing Home                             | Plot# 7, Sector# 1, Airoli, Navi Mumbai-400708.  |
| 122     | Panipat Cath Lab & Heart Care Centre (Panipat) | Aka Prem Hospital, 2nd Floor, Hospital Bishan Sarup Colony, Opp. Bus Stand Panipat 132103, Haryana     |
| 123     | Sheetla Hospital & Eye Institute Pvt Ltd       | New Railway Road Gurgaon-122001, Haryana   |
| 124     | Nandal Maternity & Nursing Home                | 112/29, Basant Vihar, Opp: Chhotu Ramstadium, Sone, Haryana  |
| 125     | Lakshmi Memorial Hospital & Research Centre    | 1/2 New Palasia,Indore, Madhya Pradesh   |
| 126     | R.K.Hospital                                   | 3-C, 59 Bp, N.I.T, E S I Hospital Chowk,Nh - 3, Near Metro Cinema, Faridabad, Haryana                  |
| 127     | Sparsh Multispeciality Hospital                | 120 Feet,GIDC Road, Near Udhna Citizen Co-operative Bank,Surat   |
| 128     | Rama Hospital                                  | S Rama Multispeciality Hospital, Sonapat Road, Bahalgarh, Sonapat, Haryana-131039                      |
| 129     | Shree Balaji Hospital                          | Opp. Hotel Park View, Near Sumer Talkies, City Road, Madanganj, Kishanganj, Ajmer, Rajasthan - 305801  |

\*Please note that this list is subject to frequent changes. Hence, to get the most recent list of non-covered hospitals:-

Please call us toll free on 1800 209 9090 or log on to [www.aegonreligare.com](http://www.aegonreligare.com), or

Please call the TPA toll free on 1800 226 655 or log on to [www.paramounttpa.com/aegonreligare](http://www.paramounttpa.com/aegonreligare)