

Domiciliary Hospitalisation Rider

1. General Provisions

- 1.1.** It is agreed and understood that the Domiciliary Hospitalisation Rider can only be bought along with the Base Plan and cannot be bought in isolation or as a separate product.
- 1.2.** The Domiciliary Hospitalisation Rider is subject to the terms and conditions stated below and the Policy terms, conditions and applicable endorsements of the Base Plan.
- 1.3.** The Domiciliary Hospitalisation Rider and the option chosen, shall be available only if the same is specifically mentioned in the Schedule of Insurance Certificate.

2. Benefits

This Rider provides benefits up to the Sum Insured subject to any specific limits specified in the Product Benefits Table, the terms, conditions, limitations and specific and general exclusions mentioned in this Rider and as shown in the Schedule of Insurance Certificate and eligibility for the Base Plan opted for as specified in the Product Benefit Table.

2.1 Domiciliary Hospitalisation

We will cover Medical Expenses as shown under the Schedule of Insurance Certificate for Medically Necessary treatment taken at home if the condition for which treatment is taken would otherwise have necessitated Hospitalisation as long as either (i) the attending Medical Practitioner confirms that the Insured Person could not be transferred to a Hospital or (ii) the Insured Person satisfies Us that a Hospital bed was unavailable.

3. Exclusions

We shall not be liable under this Rider for any claim in connection with or in respect of the Exclusions as provided under the Base Plan.

4. Claim Procedure

The Claim process for both Cashless Hospitalization and reimbursement shall be as per the terms and conditions of the Base Plan.

5. Termination of Rider

It is agreed and understood that You do not have the option to opt out of the Rider once You have opted for it and is so indicated in your Schedule of Insurance Certificate. However, the Rider benefit will automatically and immediately cease if the Base Plan is terminated, discontinued or made paid-up. You further understand and agree that the Rider benefit will also automatically and immediately cease when the total claims equal 100% of the Sum Assured.

6. Withdrawal of Rider

This Rider may be withdrawn at the option of the Insurer subject to prior approval of Insurance Regulatory and Development Authority (IRDA) or due to a change in regulations. In such a case, We shall provide an option to migrate to Our other suitable Rider if available with Us.

7. Territorial Jurisdiction

All benefits and optional benefits are available in India only and all claims shall be payable in India in Indian Rupees only.

8. Policy Disputes

Any dispute concerning the interpretation of the terms, conditions, limitations and/or exclusions contained herein shall be governed by Indian law and shall be subject to the jurisdiction of the Indian Courts.

9. Interpretations & Definitions

It is agreed and understood that all definitions as provided in the Base Plan shall apply to this Rider. In addition to the definitions provided in the Base Plan, for the purposes of this Rider, the following words or phrases shall have the meanings attributed to them wherever they appear in this Rider and for this purpose the singular will be deemed to include the plural, the male gender includes the female where the context permits:

Def. 1. **Base Plan** means the Group Health Insurance Policy or any other group insurance plan issued by Max Bupa Health Insurance Company Limited including its terms and conditions, any annexure thereto and the Schedule of Insurance Certificate (as amended from time to time), the information statements in the proposal form or the Information Summary Sheet and the Policy wording (including endorsements, if any) and to which this Rider is attached.

Def. 2. **Domiciliary Hospitalisation** 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
- b) The patient takes treatment at home on account of non availability of room in a Hospital.

Def. 3. **Rider** means the Domiciliary Hospitalisation Rider.

Any reference to any statute shall be deemed to refer to any replacement or amendment to that statute.

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