

# United India Insurance Company Limited

Corporate Identity Number: U93090TN1938GOI000108  
Registered Office: 24 Whites Road, Chennai – 600014  
IRDAI REG NO.545



## TMB UNI MAHILA HEALTH INSURANCE

### Policy Terms & Conditions

#### 1. PREAMBLE

This Policy is a contract of insurance issued by **UNITED INDIA INSURANCE COMPANY** (hereinafter called the **COMPANY**) to the Proposer mentioned in the Schedule (hereinafter called the '**Insured**') to cover the person(s) named in the schedule (hereinafter called the '**Insured Persons**'). The Policy is based on the statements and declaration provided in the Proposal Form by the Proposer and is subject to

- i. the receipt of full premium,
- ii. disclosure to information norm including the information provided in the Proposal Form by the Insured on behalf of him/her-self and all persons to be insured which is incorporated in the policy and is the basis of it; and
- iii. the terms, conditions and exclusions of this Policy

#### 2. OPERATIVE CLAUSE

If during the Policy Period the Insured Person(s) is required to be hospitalized for treatment of an Illness or Injury at a Hospital /Day Care Centre, following Medical Advice of a duly qualified Medical Practitioner, the Company shall indemnify Medically Necessary, Reasonable and Customary Medical Expenses towards the Coverage mentioned hereunder.

Provided further that, any amount payable under the Policy shall be subject to the terms of coverage (including any limits/sub limits), exclusions, conditions and definitions contained herein. Maximum liability of the Company under all such Claims during each Policy Year shall be the Sum Insured on floater basis as opted and specified in the Schedule.

#### 3. DEFINITIONS

The terms defined below and at other junctures in the Policy have the meanings ascribed to them wherever they appear in this Policy and, where, the context so requires, references to the singular include references to the plural; references to the male includes the female and references to any statutory enactment includes subsequent changes to the same.

1. **Accident** is a sudden, unforeseen and involuntary event caused by external, visible and violent means.
2. **Age** means age of the Insured person on last birthday as on date of commencement of the Policy.
3. **Any One Illness** means continuous period of illness and includes relapse within 45 days from the date of last consultation with the Hospital/Nursing Home where treatment was taken.
4. **Break in Policy** means the period of gap that occurs at the end of the existing policy term, when the premium due for renewal on a given policy is not paid on or before the premium renewal date or within 30 days thereof.
5. **Cancellation** defines the terms on which the policy contract can be terminated either by the Insurer or the Insured Person by giving sufficient notice to other which is not lower than a period of fifteen days.
6. **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 is approved.
7. **Certificate of Insurance** means the certificate We issue to the Insured Person outlining the Insured Person's cover under the Policy.
8. **Co-morbidity** is the presence of one or more additional conditions co-occurring with a primary condition; in the countable sense of the term, a comorbidity is each additional condition.

# United India Insurance Company Limited

Corporate Identity Number: U93090TN1938GOI000108  
Registered Office: 24 Whites Road, Chennai – 600014  
IRDAI REG NO.545



9. **Condition Precedent** shall mean a policy term or condition upon which the Insurer's liability under the policy is conditional upon.
10. **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.
11. **Day Care Centre** means any institution established for day care treatment of illness 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.
12. **Day Care Treatment** means medical treatment, and/or surgical procedure, which is:
- undertaken under general or local anaesthesia in a hospital/day care centre in less than twenty-four hours because of technological advancement, and
  - which would have otherwise required a hospitalisation of more than twenty-four hours.
- Treatment normally taken on an outpatient basis is not included in the scope of this definition.
13. **Dental Treatment** means a treatment related to teeth or structures supporting teeth including examinations, fillings (where appropriate), crowns, extractions and surgery.
14. **Emergency Care** means management for an 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
15. **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.
16. **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:
- Has qualified nursing staff under its employment round the clock;
  - Has at least 10 in-patient beds in towns having a population of less than 10 lakhs and at least 15 in-patient beds in all other places;
  - 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 makes these accessible to the insurance company's authorized personnel.
17. **Hospitalisation** means admission in a Hospital for a minimum period of 24 consecutive '*In-patient care*' hours except for the day-care treatments, where such admission could be for a period of less than 24 consecutive hours.
18. **ID Card** means the identity card issued to the Insured Person by the TPA to avail cashless facility in network hospitals.

# United India Insurance Company Limited

Corporate Identity Number: U93090TN1938GOI000108  
Registered Office: 24 Whites Road, Chennai – 600014  
IRDAI REG NO.545



19. **Illness** means a sickness or a disease or pathological condition leading to the impairment of normal physiological function 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:
1. It needs ongoing or long-term monitoring through consultations, examinations, check-ups, and/or tests
  2. It needs ongoing or long-term control or relief of symptoms
  3. It requires rehabilitation for the patient or for the patient to be specially trained to cope with it
  4. It continues indefinitely
  5. It recurs or is likely to recur
20. **Injury** means accidental physical bodily harm excluding illness or disease solely and directly caused by external, violent, visible and evident means which is verified and certified by a Medical Practitioner.
21. **In-Patient Care** means treatment for which the insured person has to stay in a hospital for more than 24 hours for a covered event.
22. **Insured Person** means person(s) named in the schedule of the Policy.
23. **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.
24. **ICU (Intensive Care Unit) Charges** means the amount charged by a Hospital towards ICU expenses which shall include the expenses for ICU bed, general medical support services provided to any ICU patient including monitoring devices, critical care nursing and intensivist charges.
25. **Maternity Expenses** mean
- 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.
26. **Medical Advice** means any consultation or advice from a Medical Practitioner including the issue of any prescription or follow-up prescription.
27. **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.
28. **Medically Necessary Treatment** means any treatment, tests, medication, or stay in hospital or part of a stay in hospital which:
- i. is required for the medical management of the illness or injury suffered by the Insured;
  - ii. Must not exceed the level of care necessary to provide safe, adequate and appropriate medical care in scope, duration or intensity;
  - iii. Must have been prescribed by a Medical Practitioner;
  - iv. Must conform to the professional standards widely accepted in international medical practice or by the medical community in India.
29. **Medical Practitioner** means a person who holds a valid registration from the Medical Council of any State of India or Medical Council of India or Council for Indian Medicine or for Homeopathy set up by the Government of India

# United India Insurance Company Limited

Corporate Identity Number: U93090TN1938GOI000108  
Registered Office: 24 Whites Road, Chennai – 600014  
IRDAI REG NO.545



or a State Government and is thereby entitled to practice medicine within its jurisdiction; and is acting within its scope and jurisdiction of license.

The term Medical Practitioner would include Physician, Specialist and Surgeon. The Registered Medical Practitioner should not be the Insured or any member of his family including parents and in-laws.

30. **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.

31. **Network Provider** means hospitals or health care providers enlisted by an Insurer, TPA or jointly by an Insurer and TPA to provide medical services to an Insured by a cashless facility.

The list of Network Hospitals is maintained by and available with the TPA and the same is subject to amendment from time to time.

**PPN-Preferred Provider Network** means a network of hospitals, which have agreed to a cashless packaged pricing for certain procedures for the Insured Person.

Updated list of network provider/PPN is available on website of the company (<https://uiic.co.in/en/tpa-ppn-network-hospitals>) and website of the TPA mentioned in the schedule and is subject to amendment from time to time.

32. **New Born Baby** means baby born during the policy period and aged upto 90 days.

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

34. **Notification of Claim** means the process of notifying a claim to the Insurer or TPA through any of the recognised modes of communication.

35. **Policy** means these Policy wordings, the Policy Schedule and any applicable endorsements or extensions attaching to or forming part thereof. The Policy contains details of the extent of cover available to the Insured Person, what is excluded from the cover and the terms & conditions on which the Policy is issued to The Insured Person

36. **Policy Period** means period of one policy year as mentioned in schedule for which the Policy is issued.

37. **Policy Schedule** means the Policy Schedule attaching to and forming part of the Policy.

38. **Pre-Existing Disease** means any condition, ailment, injury or disease:

- 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
- 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

39. **Pre-Hospitalisation Medical Expenses** means relevant medical expenses incurred 1 day preceding the hospitalization of the Insured Person, provided that:

- Such Medical expenses are incurred for the same condition for which the Insured Person's Hospitalisation was required; and
- The In-patient Hospitalisation claim for such Hospitalisation is admissible by us.

40. **Post-Hospitalisation Medical Expenses** means relevant medical expenses incurred 5 days immediately after the Insured Person is discharged from the hospital provided that:

- Such Medical expenses are incurred for the same condition for which the Insured Person's Hospitalisation was required; and
- The In-patient Hospitalisation claim for such Hospitalisation is admissible by us.

41. **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.

# United India Insurance Company Limited

Corporate Identity Number: U93090TN1938GOI000108  
Registered Office: 24 Whites Road, Chennai – 600014  
IRDAI REG NO.545



42. **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 illness/injury involved.
43. **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 gaining credit for pre-existing diseases, time-bound exclusions and for all waiting periods.
44. **Room Rent** shall mean the amount charged by a hospital towards room and boarding expenses and shall include the associated medical expenses.
45. **Sub-Limit** means a cost-sharing requirement under a health insurance policy in which an Insurer would not be liable to pay any amount in excess of the pre-defined limit.
46. **Sum Insured** means the pre-defined limit specified in the Policy Schedule that represents, the maximum, total and cumulative liability for any and all claims made under the Policy, in respect of that Insured Person (on Individual Sum Insured basis) or all Insured Persons (on Floater basis) during the policy period.
47. **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 from suffering and prolongation of life, performed in a Hospital or Day Care Centre by a Medical Practitioner.
48. **Third Party Administrator (TPA)** means a company registered under the IRDAI (Third Party Administrators – Health Services) Regulations, 2016 notified by the Authority, and is engaged, for a fee or remuneration by an insurance company, for the purpose of providing health services as defined in the regulations.
49. **Unproven/Experimental Treatment** means the treatment including drug experimental therapy which is not based on established medical practice in India, is treatment experimental or unproven.
50. **Waiting Period** means a period from the inception of this Policy during which specified diseases/treatments are not covered. On completion of the period, diseases/treatments shall be covered provided the Policy has been continuously renewed without any break.
51. **We/Our/Us/Company** means the United India Insurance Company Limited.
52. **You/Your/Policyholder** means the person named in the Policy Schedule who has concluded this Policy with Us.

## 4. COVERAGE

The Policy provides coverage as described below in this section provided that the expenses are incurred on the written Medical Advice of a Medical Practitioner and are incurred on Medically Necessary Treatment of the Insured Person.

### 4.1 In-patient Hospitalisation Expenses Cover

In the event of any claim becoming admissible under this scheme, the company will pay to the Hospital / Nursing Home or insured person the amount of such expenses as would fall under different heads mentioned below and as are reasonably and medically necessary incurred thereof by or on behalf of such insured person but not exceeding the Sum Insured in aggregate mentioned in the schedule hereto.

- A. Room, Boarding and Nursing expenses as provided by the Hospital/Nursing Home. This also includes Nursing Care, RMO charges, IV Fluids/Blood Transfusion/Injection administration charges and similar expenses.
- B. Intensive Care Unit (ICU) / Intensive Cardiac Care Unit (ICCU) expenses
- C. The fees charged by the Medical Practitioner, Surgeon, Anaesthetists, Consultants and Specialists treating the Insured Person;
- D. Anaesthetics, Blood, Oxygen, Operation Theatre Charges, surgical appliances, Medicines & Drugs, Dialysis, Chemotherapy, Radiotherapy, Cost of Artificial Limbs, cost of prosthetic devices implanted during surgical procedure like pacemaker, orthopaedic implants, infra cardiac valve replacements, vascular stents, relevant laboratory/ diagnostic tests, X Ray and such similar expenses (if any) that are medically necessary

# United India Insurance Company Limited

Corporate Identity Number: U93090TN1938GOI000108  
Registered Office: 24 Whites Road, Chennai – 600014  
IRDAI REG NO.545



- E. All hospitalisation expenses (excluding cost of organ, if any) incurred for donor in respect of organ transplant to the Insured Person provided the donation conforms to The Transplantation of Human Organs Act 1994.

## 4.1.1 Hospitalisation expenses are limited as follows:

- Maximum limit of Rs. 15,000/- per illness per person during the Policy Period
- Cataract:
  - Unilateral with IOL – Rs. 3,500
  - Bilateral with IOL – Rs. 6,500
- For sub-limits applicable in respect of other diseases/illnesses/procedures/surgeries, please refer to Annexure – 3 which is at the end of this Policy Document

### Note to 4.1

No payment shall be made under 4.1 (C) other than as part of the hospitalisation bill. However, the bills raised by Surgeon, Anaesthetist directly and not forming part of the hospital bill shall be paid provided a pre-numbered bill/receipt is produced in support thereof, when such payment is made ONLY by cheque/ credit card/debit card or digital/online transfer.

## 4.2 Day Care Treatment

Expenses on Hospitalisation for a minimum period of 24 hours are admissible. However, this time limit is not applied to specific treatments, such as:

- |  |  |
|--|--|
| i. Haemo-Dialysis                          | xv. Surgery of Ear   |
| ii. Parenteral Chemotherapy                | xvi. Surgery of Urinary System   |
| iii. Radiotherapy                          | xvii. Treatment of fractures/dislocation (excluding hair line fracture), Contracture releases and minor reconstructive procedures of limbs which otherwise require hospitalisation |
| iv. Eye Surgery                            | xviii. Laparoscopic therapeutic surgeries that can be done in day care   |
| v. Lithotripsy (kidney stone removal)      | xix. Identified surgeries under General Anaesthesia  |
| vi. Tonsillectomy                          | xx. Any disease/procedure mutually agreed upon   |
| vii. D&C                                   | xxi. Screening and Follow up Care Including medicine cost but without Diagnostic Tests   |
| viii. Dental surgery following an accident | xxii. Screening and Follow up Care Including medicine cost and basic Diagnostic Tests  |
| ix. Treatment of Hydrocele                 |  |
| x. Surgery of Prostate                     |  |
| xi. Gastrointestinal Surgeries             |  |
| xii. Genital Surgery                       |  |
| xiii. Surgery of Nose                      |  |
| xiv. Surgery of Throat                     |  |

### Note to 4.2

1. The cost for xxi above is Rs. 100 per visit and cost for xxii above is Rs. 150 per visit
2. One visit will be for up to seven consecutive days
3. For serial number xxi and xxii, the total amount used cannot be more than Rs. 1,500 per family per year. This will be within the Sum Insured.
4. For serial number xxi and xxii, transport allowance will not be part of the package rate and will not be paid by the hospital

## 4.3 Pre-Hospitalisation and Post-hospitalisation Expenses

We will cover, on a reimbursement basis, the Insured Person's

- i. Pre-hospitalisation Medical Expenses incurred due to an Illness or Injury during the period up to 1 day prior to hospitalisation; and
- ii. Post-hospitalisation Medical Expenses incurred due to an Illness or Injury during the period up to 5 days after the discharge from the hospital,



# United India Insurance Company Limited

Corporate Identity Number: U93090TN1938GOI000108  
Registered Office: 24 Whites Road, Chennai – 600014  
IRDAI REG NO.545



Provided that:

- We have accepted a claim for primary In-patient Hospitalization under Section 4.1 or Section 4.2 above;
- The Pre-hospitalisation & Post-hospitalisation Medical Expenses are related to the same Illness or Injury.
- The date of admission to the Hospital for the purpose of this Benefit shall be the date of the Insured Person's first admission to the Hospital in relation to the same Any One Illness.

## 4.4 Modern Treatment Methods & Advancement in Technologies:

In case of an admissible claims under Section 4.1, expenses incurred on the following procedures (wherever medically indicated) either as in-patient or as part of day care treatment in a hospital, shall be covered.

Sr. No.	Modern Treatment Methods & Advancement in Technology
1	Uterine Artery Embolization & High Intensity Focussed Ultrasound (HIFU)
2	Balloon Sinuplasty
3	Deep Brain Stimulation
4	Oral Chemotherapy
5	Immunotherapy-Monoclonal Antibody to be given as injection
6	Intra vitreal Injections
7	Robotic Surgeries (Including Robotic Assisted Surgeries)
8	Stereotactic Radio Surgeries
9	Bronchial Thermoplasty
10	Vaporisation of the Prostate (Green laser treatment for holmium laser treatment)
11	Intra Operative Neuro Monitoring (IONM)
12	Stem Cell Therapy: Hematopoietic Stem Cells for bone marrow transplant for haematological conditions to be covered only

## 4.5 Maternity Expenses Benefit

The Policy covers Maternity Expenses without additional premium with the special conditions mentioned below. The hospitalization expenses in respect of treatment given to the new born baby in the Hospital as an in-patient for a maximum period of 90 days from the date of its birth shall also be covered.

Special conditions applicable to Maternity Expenses Benefit:

- Expenses under this section shall be limited to a maximum of Rs. 3,500/- for Normal Delivery and Rs. 6,500 for Caesarean. These limits are applicable per hospitalisation.
- These benefits are admissible only if the expenses are incurred in Hospital / Nursing Home as in-patients in India
- A waiting period of 9 months is applicable for payment of any claim relating to normal delivery or caesarean section or abdominal operation for extra uterine pregnancy. The waiting period may be relaxed only in case of delivery, miscarriage or abortion induced by accident or other medical emergency.
- Claim in respect of delivery for only first two children and / or operations associated therewith will be considered in respect of any one Insured Person covered under the policy or any renewal thereof.
- Pre-natal and post-natal expenses are not covered unless admitted in Hospital / Nursing Home and treatment is taken there
- Expenses incurred in connection with voluntary medical termination of pregnancy during the first 12 weeks from the date of conception are not covered
- New Born Child will be covered under current policy by giving request to the Branch within 90 days from the date of birth. Claim coverage starts from 91<sup>st</sup> day from the baby date of birth after addition.
- The reimbursement of Maternity and Baby Care will be limited to the actual expenses subject to a maximum of Rs. 15,000/- per hospitalisation.

## 5. PERMANENT EXCLUSIONS

The Company shall not be liable to make any payment under the policy, in respect of any expenses incurred in connection with or in respect of:

# United India Insurance Company Limited

Corporate Identity Number: U93090TN1938GOI000108  
Registered Office: 24 Whites Road, Chennai – 600014  
IRDAI REG NO.545



- 5.1 All expenses caused by or arising from or attributable to foreign invasion, act of foreign enemies, hostilities, warlike operations (whether war be declared or not or while performing duties in the armed forces of any country), civil war, public defence, rebellion, revolution, insurrection, military or usurped power.
- 5.2 All illness/expenses caused by ionizing radiation or contamination by radioactivity from any nuclear fuel (explosive or hazardous form) or from any nuclear waste from the combustion of nuclear fuel nuclear, chemical or biological attack.
- 5.3 Circumcision unless necessary for Treatment of an Illness or Injury not excluded hereunder or as may be necessitated due to an Accident.
- 5.4 Vaccination or inoculation of any kind unless it is post animal bite.
- 5.5 Change-of-Gender treatments (**Code-Excl07**): Expenses related to any treatment, including surgical management, to change characteristics of the body to those of the opposite sex.
- 5.6 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.
- 5.7 Refractive Error (**Code-Excl15**): Expenses related to the treatment for correction of eyesight due to refractive error less than 7.5 dioptries.
- 5.8 Cost of Spectacles and Contact Lenses, Hearing Aids
- 5.9 Any dental treatment or surgery which is corrective, cosmetic or of aesthetic procedure, filling of cavity, root canal including wear and tear, unless arising from disease or injury and which requires hospitalisation for treatment
- 5.10 Rest Cure, Rehabilitation and Respite Care (**Code-Excl05**): 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.
- 5.11 Obesity/ Weight Control (**Code-Excl06**): Expenses related to the surgical treatment of obesity that does not fulfil all the below conditions:
  - i. Surgery to be conducted is upon the advice of the Doctor
  - ii. The surgery/Procedure conducted should be supported by clinical protocols
  - iii. The member has to be 18 years of age or older and
  - iv. 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-morbidities following failure of less invasive methods of weight loss:
      - i. Obesity-related cardiomyopathy
      - ii. Coronary heart disease
      - iii. Severe Sleep Apnoea
      - iv. Uncontrolled Type2 Diabetes
- 5.12 Congenital External Diseases or Defects or anomalies.
- 5.13 Sterility and Infertility (**Code-Excl17**): Expenses related to Sterility and infertility. This includes:
  - i. Any type of contraception, sterilization



# United India Insurance Company Limited

Corporate Identity Number: U93090TN1938GOI000108  
Registered Office: 24 Whites Road, Chennai – 600014  
IRDAI REG NO.545



- ii. Assisted Reproduction services including artificial insemination and advanced reproductive technologies such as IVF, ZIFT, GIFT, ICSI
  - iii. Gestational Surrogacy
  - iv. Reversal of sterilization
- 5.14 Intentional self-inflicted Injury, attempted suicide.
- 5.15 Treatment for, Alcoholism, drug or substance abuse or any addictive condition and consequences thereof. **(Code-Excl12)**
- 5.16 Investigation & Evaluation **(Code-Excl04)**:
- i. Expenses related to any admission primarily for diagnostics and evaluation purposes only are excluded;
  - ii. Any diagnostic expenses which are not related or not incidental to the current diagnosis and treatment are excluded.
- 5.17 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 hospitalisation claim or day care procedure. **(Code-Excl14)**
- 5.18 External and or durable Medical / Non-medical equipment of any kind used for diagnosis and/or treatment and/or monitoring and/or maintenance and/or support including CPAP, CAPD, Infusion pump, Oxygen concentrator, Ambulatory devices i.e., walker, crutches, Belts, Collars, Caps, Splints, Slings, Braces, Stockings, elastocrepe bandages, external orthopaedic pads, sub cutaneous insulin pump, Diabetic foot wear, Glucometer/Thermometer, alpha/water bed and similar related items and also any medical equipment, which are subsequently used at home. This is only indicative. This is indicative and please refer to Annexure-I for the complete list of non-payable items
- 5.19 Naturopathy Treatment, acupressure, acupuncture, magnetic therapies and experimental treatments/therapies.
- 5.20 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.
- 5.21 Stem cell implantation/Surgery, harvesting, storage or any kind of Treatment using stem cells except as provided for in clause 4.4 (12) above.
- 5.22 Change of treatment from one system of medicine to another system unless recommended by the consultant/hospital under whom the treatment is taken.
- 5.23 Rotational Field Quantum Magnetic Resonance (RFQMR), External Counter Pulsation (ECP), Enhanced External Counter Pulsation (EECP), Hyperbaric Oxygen Therapy
- 5.24 Any item(s) or treatment specified in 'List of Non-Medical Expenses– Payable/Non-Payable' as per *Annexure – 1* and available on Company web site also, unless specifically covered under the Policy.

## 6. MORATORIUM PERIOD

After completion of eight continuous years under the policy no look back would 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 claim under this policy 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 as per the policy.

# United India Insurance Company Limited

Corporate Identity Number: U93090TN1938GOI000108  
Registered Office: 24 Whites Road, Chennai – 600014  
IRDAI REG NO.545



## 7. CLAIM PROCEDURE

### 7.1 Notification of Claim

Notice with full particulars shall be sent to the Company/TPA (if applicable) as under:

- i. Within 24 hours from the date of emergency hospitalisation required or before the Insured Person's discharge from the Hospital, whichever is earlier.
- ii. At least 48 hours prior to admission in Hospital in case of a planned Hospitalisation

### 7.2 Procedure for Cashless Claims:

- i. Cashless facility for treatment in network hospitals only shall be available to Insured if opted for claim processing by TPA.
- ii. Treatment may be taken in a network provider and is subject to pre-authorization by the Company or its authorized TPA.
- iii. Cashless request form available with the network provider and TPA shall be completed and sent to the Company/TPA for authorization.
- iv. The Company/TPA upon getting cashless request form and related medical information from the Insured Person/network provider will issue pre-authorization letter to the hospital after verification.
- v. At the time of discharge, the Insured person has to verify and sign the discharge papers, pay for non-medical and inadmissible expenses.
- vi. The Company/TPA reserves the right to deny pre-authorization in case the Insured Person is unable to provide the relevant medical details.
- vii. In case of denial of cashless access, the Insured Person may obtain the treatment as per treating doctor's advice and submit the claim documents to the Company/TPA for treatment.

Claims for Pre and Post-Hospitalisation will be settled on a reimbursement basis on production of cash receipts.

### 7.3 Procedure for reimbursement of claims:

For reimbursement of claims the Insured Person may submit the necessary documents to TPA (if applicable)/Company within the prescribed time limit as specified in Section 7.5

### 7.4 Documents to be submitted:

The claim is to be supported with the following original documents and submitted within the prescribed time limit.

- i. Duly completed claim form
- ii. Attending medical practitioner's / surgeon's certificate regarding diagnosis/ nature of operation performed or Operation Theatre (OT) Notes, along with date of diagnosis, advise for admission, investigation test reports etc. supported by the prescription from attending medical practitioner.
- iii. Medical history of the patient recorded, bills (including break up of charges) and payment receipts duly supported by the prescription from attending medical practitioner/ hospital.
- iv. Discharge certificate/ summary from the hospital.
- v. Cash-memo/bills/ invoices from the Diagnostic Centre(s)/ hospital(s)/ chemist(s) supported by proper prescription.
- vi. Payment receipts from Doctors, Surgeons and Anaesthetist.
- vii. Bills, receipt, Sticker of the Implants.
- viii. Photo Identity proof of the patient
- ix. MLR (Medico Legal Report copy if carried out and FIR (First Information Report) if registered, wherever applicable)
- x. NEFT Details (to enable direct credit of claim amount in bank account) and cancelled Cheque
- xi. KYC (Identity proof with Address) of the proposer, where claim liability is above Rs. 1 Lakh as per AML Guidelines

# United India Insurance Company Limited

Corporate Identity Number: U93090TN1938GOI000108  
Registered Office: 24 Whites Road, Chennai – 600014  
IRDAI REG NO.545



- xii. Any other document required by Company/TPA

## Note

- i. In the event of a claim lodged as per Settlement under multiple policies clause and the original documents having been submitted to the other Insurer, the Company may accept the duly certified documents listed under condition 7.4 and claim settlement advice duly certified by the other Insurer subject to satisfaction of the Company.
- ii. The Company may specify the documents required in original and waive off any of above required as per our claim procedure
- iii. Any delay in notification or submission may be condoned on merit where delay is proved to be for reasons beyond the control of the Insured Person

## 7.5 Time Limit for Submission of Documents

Sr. No.	Type of Claim	Prescribed Time Limit
1.	Reimbursement of hospitalisation and pre-hospitalisation expenses	Within 15 (fifteen) days of date of discharge from hospital
2.	Reimbursement of post-hospitalisation expenses	Within 15 (fifteen) days from completion of post-hospitalisation treatment

## Note

- i. The company shall only accept bills/invoices/medical treatment related documents only in the Insured Person's name for whom the claim is submitted
- ii. Waiver of this Condition may be considered in extreme cases of hardship where it is proved to the satisfaction of the Company that under the circumstances in which the insured was placed it was not possible for him or any other person to give such notice or file claim within the prescribed time limit
- iii. The Insured Person shall also give the TPA / Company such additional information and assistance as the TPA / Company may require in dealing with the claim including an authorisation to obtain Medical and other records from the hospital, lab, etc.
- iv. All the documents submitted to TPA shall be electronically collected by us for settlement/denial of the claims by the appropriate authority.
- v. Any medical practitioner or Authorised Person authorised by the TPA / Company shall be allowed to examine the Insured Person in case of any alleged injury or disease leading to Hospitalisation if so required

## 7.6 Claim Settlement (provision for Penal Interest)

- i. 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.
- ii. In the case of delay in the payment of a claim, the Company shall be liable to pay interest to the Insured Person from the date of receipt of last necessary document to the date of payment of claim at a rate 2% above the bank rate.
- iii. 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.
- iv. In case of delay beyond stipulated 45 days, the Company shall be liable to pay interest to the Insured Person at a rate 2% above the bank rate from the date of receipt of last necessary document to the date of payment of claim.

# United India Insurance Company Limited

Corporate Identity Number: U93090TN1938GOI000108  
Registered Office: 24 Whites Road, Chennai – 600014  
IRDAI REG NO.545



(Explanation: "Bank rate" shall mean the rate fixed by the Reserve Bank of India (RBI) at the beginning of the financial year in which claim has fallen due).

## 7.7 Services offered by TPA

Servicing of claims, i.e., claim admissions and assessments, under this Policy by way of pre-authorisation of cashless treatment or processing of claims other than cashless claims or both, as per the underlying terms and conditions of the policy.

The services offered by a TPA shall not include

- i. Claim settlement and rejection;
- ii. Any services directly to any Insured Person or to any other person unless such service is in accordance with the terms and conditions of the Agreement entered into with the Company.

## 7.8 Payment of Claim

All claims under the policy shall be payable in Indian currency only.

## 8. GENERAL TERMS AND CONDITIONS

### 8.1 Disclosure of Information

The policy shall be void and all premium paid thereon shall be forfeited to the Company in the event of misrepresentation, misdescription 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).

### 8.2 Contract

The Proposal form, Declaration and the Policy issued shall constitute the complete contract of Insurance.

### 8.3 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.

### 8.4 Eligibility

This Policy is specially designed for the group of Female accountholders of Tamilnad Mercantile Bank under an arrangement with the Bank through an MoU and the policy terms and conditions and premium are subject to revision of the arrangement between Tamilnad Mercantile Bank and the Company. In the event of such revision or discontinuation of the arrangement, the Company, after following the laid down process as per IRDAI guidelines, may revise the terms of the policy including the premium rates or withdraw the product.

To be eligible for coverage under the Policy, the Insured Person must be –

- A. A female account holder of Indian Bank or her family member with relationship as specified in 8.4.C below.
- B. Age of Entry: Minimum: 18 Years; Maximum: 65 years for Proposer/ Insured Persons except in case of children as mentioned in 8.4.C (c) below. Renewal age is unlimited.
- C. The relationships which may be covered under the Policy are:
  - a. Female Account holder
  - b. Female Account holder's legally wedded spouse

# United India Insurance Company Limited

Corporate Identity Number: U93090TN1938GOI000108  
Registered Office: 24 Whites Road, Chennai – 600014  
IRDAI REG NO.545



- c. Account-holder's dependent children between the age of 91 days and 26 years shall be covered provided either or both parents are covered concurrently. Dependent Children are covered till date of attaining 26 years of age or till date of marriage or till date of obtaining employment whichever is earlier

## 8.5 Sum Insured

This policy has a fixed sum insured of Rs. 30,000/- per family per year (floater basis) subject to a maximum limit of Rs. 15,000/- per illness per person during the policy period.

## 8.6 Premium

The fully premium payable under this Policy is Rs. 525/- plus applicable taxes per family and shall be paid in advance. No receipt for premium shall be valid except on the Company's official form signed by the Company's duly authorized official. The due payment of premium and the observance and fulfilment of the terms, provisions, conditions and endorsements of this Policy by the Policyholder in so far as they relate to anything to be done or complied with by the Policyholder shall be a Condition Precedent to Our liability 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 authorised official of the Company.

Premium will be subject to revision at the time of renewal of the Policy.

## 8.7 Territorial Limit & Payment

The geographical scope of this Policy applies to events limited to India. All medical treatment for the purpose of this insurance will have to be taken in India only and all admitted or payable claims shall be settled in India in Indian rupees.

Payment shall be made directly to Network Hospital if cashless facility is applied for before treatment and accepted by TPA. If TPA does not accept the request for Cashless facility, bills shall be submitted after payment under Reimbursement (if admitted in Registered Hospital). However, submission of claim papers does not mean admission of claim.

## 8.8 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 party acting on behalf of the Insured Person, with intent to deceive the Insurer or to induce the Insurer to issue an insurance policy:

- i. the suggestion, as a fact of that which is not true and which the Insured Person does not believe to be true;
- ii. the active concealment of a fact by the Insured Person having knowledge or belief of the fact;
- iii. any other act fitted to deceive; and
- iv. 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.

# United India Insurance Company Limited

Corporate Identity Number: U93090TN1938GOI000108  
Registered Office: 24 Whites Road, Chennai – 600014  
IRDAI REG NO.545



## 8.9 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 condition 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.

## 8.10 Renewal of Policy

The policy shall ordinarily be renewable except on grounds of fraud, misrepresentation, non-disclosure of material facts by the Insured Person.

- i. The Company shall endeavour to give notice for renewal. However, the Company is not under obligation to give any notice for renewal.
- ii. Renewal shall not be denied on the ground that the Insured Person had made a claim or claims in the preceding policy years.
- iii. Request for renewal along with requisite premium shall be received by the Company before the end of the policy period.
- 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.
- v. No loading shall apply on renewals based on individual claims experience.

## 8.11 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)

## 8.12 Nomination

The Insured Person 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.

## 8.13 Cancellation



# United India Insurance Company Limited

Corporate Identity Number: U93090TN1938GOI000108  
Registered Office: 24 Whites Road, Chennai – 600014  
IRDAI REG NO.545



- i. The policyholder may request for cancellation of the policy at any time by giving 15 days' notice in writing. In such case We shall refund the percentage of premium for the unexpired Policy Period on short period scale as per the table below:

The grid is applicable for single premium Policy

Cancellation Grid	
Period for which risk is retained	Refund
Up to 1 Month	75%
>1 Month- less than 3 Month	50%
>3 Months – less than 6 months	25%
>6 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.

- ii. The Company may cancel the policy at any time on grounds of mis-representation, 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 of mis-representation, non-disclosure of material facts or fraud.

## 8.14 Arbitration

- i. If any dispute or difference shall arise as to the quantum to be paid by the 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 here to or if they cannot agree upon a single arbitrator within thirty days of any party invoking arbitration, the same shall be referred to a panel of three arbitrators, comprising of two arbitrators, 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 arbitration shall be conducted under and in accordance with the provisions of the Arbitration and Conciliation Act, 1996, as amended by Arbitration and Conciliation (Amendment) Act, 2015 (No. 3 of 2016).
- ii. It is clearly agreed and understood that no difference or dispute shall be preferable to arbitration as herein before provided, if the Company has disputed or not accepted liability under or in respect of the Policy.
- iii. It is hereby expressly stipulated and declared that it shall be a condition precedent to any right of action or suit upon the policy that award by such arbitrator/arbitrators of the amount of expenses shall be first obtained.

## 8.15 Limitation of Liability

If a claim is rejected or partially settled and is not the subject of any pending suit or other proceeding or arbitration, as the case may be, within twelve months from the date of such rejection or settlement, the claim shall be deemed to have been abandoned and Our liability shall be extinguished and shall not be recoverable thereafter.

## 8.16 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.

## 8.17 Withdrawal of Policy

- i. In the likelihood of this product being withdrawn in future, the Company will intimate the Policyholders about the same 90 days prior to date of withdrawal of the product.
- 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.

# United India Insurance Company Limited

Corporate Identity Number: U93090TN1938GOI000108  
Registered Office: 24 Whites Road, Chennai – 600014  
IRDAI REG NO.545



## 8.18 Notice & Communication

- i. Any notice, direction or instruction or any other communication related to the Policy should be made in writing.
- ii. Such communication shall be sent to the address of the Company or through any other electronic modes at contact address as specified in the Policy Schedule.
- iii. No insurance agents, brokers, other person or entity is authorized to receive any notice on behalf of Us unless explicitly stated in writing by Us.
- iv. The Company shall communicate to The Policyholder/ Insured Person in writing, at the address as specified in the Policy Schedule/ Certificate of Insurance or through any other electronic mode at the contact address as specified in the policy schedule.

## 8.19 Territorial Jurisdiction

All disputes or differences under or in relation to the interpretation of the terms, conditions, validity, construct, limitations and/or exclusions contained in the policy shall be determined by the Indian court and according to Indian law.

## 8.20 Endorsements (Changes in Policy)

This policy constitutes the complete contract of insurance. This Policy cannot be modified by anyone (including an insurance agent or broker) except the Company. Any change made by the Company shall be evidenced by a written endorsement signed and stamped.

## 8.21 Terms and Conditions of the Policy

The terms and conditions contained herein and in the Policy Schedule shall be deemed to form part of the Policy and shall be read together as one document.

## 9. Redressal of Grievance

In case of any grievance the Insured Person may contact the company through:

### Level 1

**Phone:** 0461-2320525 / 0461-2321275

**E-mail:** [090100@uiic.co.in](mailto:090100@uiic.co.in)

**Address :** United India Insurance Co. Ltd., Divisional Office Tuticorin, 457, Victoria Extension Road, Tuticorin – 628002  
TAMIL NADU

### Level 2

**Phone:** 0452-2342152/53/54

**E-mail:** [customercare.madurai@uiic.co.in](mailto:customercare.madurai@uiic.co.in)

**Address:** United India Insurance Co. Ltd., Regional Office – Madurai, Pandiyan Building Floor No. 1, No. 7, West Veli Street, Madurai – 625001 TAMIL NADU

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 [customercare@uiic.co.in](mailto:customercare@uiic.co.in)

**Website:** [www.uiic.co.in](http://www.uiic.co.in)

**Toll free:** 1800 425 333 33

**Courier:** Customer Care Department, Head Office, United India Insurance Co. Ltd., 19, IV Lane, Nungambakkam High Road, Chennai, Tamil Nadu- 600034

# United India Insurance Company Limited

Corporate Identity Number: U93090TN1938GOI000108  
Registered Office: 24 Whites Road, Chennai – 600014  
IRDAI REG NO.545



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 [customercare@uiic.co.in](mailto:customercare@uiic.co.in)

For updated details of grievance officer, kindly refer the link <https://uiic.co.in/en/customercare/grievance>

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 grievance as per Insurance Ombudsman Rules 2017. The contact details of the Insurance Ombudsman offices have been provided as *Annexure-2*.

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

## 10. IRDAI Regulations

This policy is subject to Provisions of Insurance Act, 1938, IRDAI (Health Insurance) Regulations 2016 and IRDAI (Protection of Policyholders' Interest) Regulations 2017 as amended from time to time.

\* \* \* \* \*

# United India Insurance Company Limited

Corporate Identity Number: U93090TN1938GOI000108  
Registered Office: 24 Whites Road, Chennai – 600014  
IRDAI REG NO.545



**ANNEXURE – 1**

## TMB Uni Mahila Health Insurance

### List of Non-Medical Expenses under this Policy – Payable/Not Payable

#### List I – Optional Items

Sr. No	Item	Payable / Not Payable
1	BABY FOOD	Not Payable
2	BABY UTILITIES CHARGES	Not Payable
3	BEAUTY SERVICES	Not Payable
4	BELTS/ BRACES	Payable for cases who have undergone surgery of thoracic or lumbar spine.
5	BUDS	Not Payable
6	COLD PACK/HOT PACK	Not Payable
7	CARRY BAGS	Not Payable
8	EMAIL / INTERNET CHARGES	Not Payable
9	FOOD CHARGES (OTHER THAN PATIENT'S DIET PROVIDED BY HOSPITAL)	Not Payable
10	LEGGINGS	Payable in case of varicose vein surgery
11	LAUNDRY CHARGES	Not Payable
12	MINERAL WATER	Not Payable
13	SANITARY PAD	Not Payable
14	TELEPHONE CHARGES	Not Payable
15	GUEST SERVICES	Not Payable
16	CREPE BANDAGE	Not Payable
17	DIAPER OF ANY TYPE	Not Payable
18	EYELET COLLAR	Not Payable
19	SLINGS	Reasonable costs for one sling in case of upper arm fractures is payable
20	BLOOD GROUPING AND CROSS MATCHING OF DONORS SAMPLES	Part of Cost of Blood, not payable
21	SERVICE CHARGES WHERE NURSING CHARGE ALSO CHARGED	Part of room charge not payable separately
22	Television Charges	Payable under room charges not if separately levied
23	SURCHARGES	Part of Room Charge, Not payable separately
24	ATTENDANT CHARGES	Not Payable - Part of Room Charges
25	EXTRA DIET OF PATIENT (OTHER THAN THAT WHICH FORMS PART OF BED CHARGE)	Patient Diet provided by hospital is payable
26	BIRTH CERTIFICATE	Not Payable
27	CERTIFICATE CHARGES	Not Payable
28	COURIER CHARGES	Not Payable
29	CONVEYANCE CHARGES	Not Payable
30	MEDICAL CERTIFICATE	Not Payable
31	MEDICAL RECORDS	Not Payable
32	PHOTOCOPIES CHARGES	Not Payable
33	MORTUARY CHARGES	Payable up to 24 hrs, shifting charges not payable
34	WALKING AIDS CHARGES	Not Payable
35	OXYGEN CYLINDER (FOR USAGE OUTSIDE THE HOSPITAL)	Not Payable
36	SPACER	Not Payable
37	SPIROMETRE	Device not payable

# United India Insurance Company Limited

Corporate Identity Number: U93090TN1938GOI000108

Registered Office: 24 Whites Road, Chennai – 600014

IRDAI REG NO.545



38	NEBULIZER KIT	Not Payable
39	STEAM INHALER	Not Payable
40	ARMSLING	Not Payable
41	THERMOMETER	Not Payable
42	CERVICAL COLLAR	Not Payable
43	SPLINT	Not Payable
44	DIABETIC FOOT WEAR	Not Payable
45	KNEE BRACES (LONG/ SHORT/ HINGED)	Not Payable
46	KNEE IMMOBILIZER/SHOULDER IMMOBILIZER	Not Payable
47	LUMBO SACRAL BELT	Payable for cases who have undergone surgery of lumbar spine.
48	NIMBUS BED OR WATER OR AIR BED CHARGES	Payable for any ICU patient requiring more than 3 days in ICU, all patients with paraplegia/quadriplegia for any reason and at reasonable cost of approximately Rs 200/ day
49	AMBULANCE COLLAR	Not Payable
50	AMBULANCE EQUIPMENT	Not Payable
51	ABDOMINAL BINDER	Payable for cases who have undergone surgery of lumbar spine.
52	PRIVATE NURSES CHARGES- SPECIAL NURSING CHARGES	Not Payable
53	SUGAR FREE Tablets	Payable -Sugar free variants of admissible medicines are not excluded
54	CREAMS POWDERS LOTIONS (Toiletries are not payable, only prescribed medical pharmaceuticals payable)	Payable when prescribed
55	ECG ELECTRODES	Up to 5 electrodes are required for every case visiting OT or ICU. For longer stay in ICU, may require a change and at least one set every second day is payable.
56	GLOVES	Sterilized Gloves payable / unsterilized gloves not payable
57	NEBULISATION KIT	Payable reasonably if used during hospitalisation
58	ANY KIT WITH NO DETAILS MENTIONED [DELIVERY KIT, ORTHOKIT, RECOVERY KIT, ETC]	Not Payable
59	KIDNEY TRAY	Not Payable
60	MASK	Not Payable
61	OUNCE GLASS	Not Payable
62	OXYGEN MASK	Not Payable
63	PELVIC TRACTION BELT	Payable in case of PIVD requiring traction
64	PAN CAN	Not Payable
65	TROLLEY COVER	Not Payable
66	UROMETER, URINE JUG	Not Payable
67	AMBULANCE	Not Payable
68	VASOFIX SAFETY	Payable - maximum of 3 in 48 hrs and then 1 in 24 hrs

## List II – Items that are to be subsumed into Room Charges

Sr. No	Item
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

# United India Insurance Company Limited

Corporate Identity Number: U93090TN1938GOI000108

Registered Office: 24 Whites Road, Chennai – 600014

IRDAI REG NO.545



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
29	DOCUMENTATION CHARGES / ADMINISTRATIVE EXPENSES
30	DISCHARGE PROCEDURE CHARGES
31	DAILY CHART CHARGES
32	ENTRANCE PASS / VISTOR'S 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	PULSE OXIMETER CHARGES

## List III – Items that are to be subsumed into Procedure Charges

Sr. No	Item
1	HAIR REMOVAL CREAM
2	DISPOSABLES RAZORS CHARGES (for site preparations)
3	EYE PAD
4	EYE SHIELD
5	CAMERA COVER
6	DVD, CD CHARGES
7	GAUZE SOFT
8	GAUZE
9	WARD AND THEATRE BOOKING CHARGES
10	ARTHROSCOPY AND ENDOSCOPY INSTRUMENTS
11	MICROSCOPE COVER
12	SURGICAL BLADES, HARMONIC SCALPEL, SHAVER
13	SURGICAL DRILL
14	EYE KIT
15	EYE DRAPE
16	X-RAY FILM
17	BOYLES APPARATUS CHARGES
18	COTTON
19	COTTON BANDAGE
20	SURGICAL



# United India Insurance Company Limited

Corporate Identity Number: U93090TN1938GOI000108

Registered Office: 24 Whites Road, Chennai – 600014

IRDAI REG NO.545



21	APRON
22	TORNIQUET
23	ORTHOBUNDLE, GYNAEC BUNDLE

## List IV – Items that are to be subsumed into costs of treatment

Sr. 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 SWABS
16	SCRUB SOLUTIONS / STERILLIUM
17	GLUCOMETER & STRIPS
18	URINE BAG

# United India Insurance Company Limited

Corporate Identity Number: U93090TN1938GOI000108  
Registered Office: 24 Whites Road, Chennai – 600014  
IRDAI REG NO.545



## ANNEXURE -2

### Details of Insurance Ombudsmen

Jurisdiction	Office of the Insurance Ombudsman
Gujarat, Dadra & Nagar Haveli, Daman and Diu	Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, Ahmedabad – 380 001. Tel No: 079 - 25501201/02/05/06. Email: <a href="mailto:bimalokpal.ahmedabad@ecoi.co.in">bimalokpal.ahmedabad@ecoi.co.in</a>
Karnataka	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: <a href="mailto:bimalokpal.bengaluru@ecoi.co.in">bimalokpal.bengaluru@ecoi.co.in</a>
Madhya Pradesh, Chhattisgarh	Office of the Insurance Ombudsman, Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel Office, Near New Market, Bhopal – 462 003. Tel.: 0755 - 2769201 / 2769202. Fax: 0755 – 2769203 Email: <a href="mailto:bimalokpal.bhopal@ecoi.co.in">bimalokpal.bhopal@ecoi.co.in</a>
Odisha	Office of the Insurance Ombudsman, 62, Forest park, Bhubaneswar – 751 009. Tel.: 0674 - 2596461 /2596455. Fax: 0674 – 2596429 Email: <a href="mailto:bimalokpal.bhubaneswar@ecoi.co.in">bimalokpal.bhubaneswar@ecoi.co.in</a>
Punjab, Haryana, Himachal Pradesh, Jammu & Kashmir, Chandigarh	Office of the Insurance Ombudsman, S.C.O. No. 101, 102 & 103, 2nd Floor, Batra Building, Sector 17 – D, Chandigarh – 160 017. Tel.: 0172 - 2706196 / 2706468. Fax: 0172 – 2708274 Email: <a href="mailto:bimalokpal.chandigarh@ecoi.co.in">bimalokpal.chandigarh@ecoi.co.in</a>
Tamil Nadu, Pondicherry Town and Karaikal (which are part of Pondicherry)	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: <a href="mailto:bimalokpal.chennai@ecoi.co.in">bimalokpal.chennai@ecoi.co.in</a>
Delhi	Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002. Tel.: 011 - 23232481/2321350 4. Email: <a href="mailto:bimalokpal.delhi@ecoi.co.in">bimalokpal.delhi@ecoi.co.in</a>
Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura	Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati – 781001 (ASSAM). Tel.: 0361 - 2632204 / 2602205. Email: <a href="mailto:bimalokpal.guwahati@ecoi.co.in">bimalokpal.guwahati@ecoi.co.in</a>
Andhra Pradesh, Telangana, and Yanam - part of Territory of Pondicherry	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: <a href="mailto:bimalokpal.hyderabad@ecoi.co.in">bimalokpal.hyderabad@ecoi.co.in</a>
Rajasthan	Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141 – 2740363. Email: <a href="mailto:Bimalokpal.jaipur@ecoi.co.in">Bimalokpal.jaipur@ecoi.co.in</a>
Kerala, Lakshadweep, Mahe- a part of Pondicherry	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: <a href="mailto:bimalokpal.ernakulam@ecoi.co.in">bimalokpal.ernakulam@ecoi.co.in</a>
West Bengal, Sikkim, Andaman & Nicobar Islands	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: <a href="mailto:bimalokpal.kolkata@ecoi.co.in">bimalokpal.kolkata@ecoi.co.in</a>
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, Gorakhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar	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: <a href="mailto:bimalokpal.lucknow@ecoi.co.in">bimalokpal.lucknow@ecoi.co.in</a>

# United India Insurance Company Limited

Corporate Identity Number: U93090TN1938GOI000108  
Registered Office: 24 Whites Road, Chennai – 600014  
IRDAI REG NO.545



Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane	Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 022 - 26106552 / 26106960. Fax: 022 - 26106052 Email: <a href="mailto:bimalokpal.mumbai@ecoi.co.in">bimalokpal.mumbai@ecoi.co.in</a>
State of Uttarakhand and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kannauj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautam Buddha Nagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kasganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur	Office of the Insurance Ombudsman, Bhagwan Sahai Palace 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddha Nagar, U.P-201301. Tel.: 0120-2514250 / 2514252 / 2514253. Email: <a href="mailto:bimalokpal.noida@ecoi.co.in">bimalokpal.noida@ecoi.co.in</a>
Bihar, Jharkhand	Office of the Insurance Ombudsman, 1st Floor, Kalpana Arcade Building, Bazar Samiti Road, Bahadurpur, Patna 800 006. Tel.: 0612-2680952. Email: <a href="mailto:bimalokpal.patna@ecoi.co.in">bimalokpal.patna@ecoi.co.in</a>
Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region	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: <a href="mailto:bimalokpal.pune@ecoi.co.in">bimalokpal.pune@ecoi.co.in</a>

The updated details of Insurance Ombudsman are also available at:

- IRDAI website: <https://www.irdai.gov.in/>
- General Insurance Council website: <https://www.gicouncil.in/>
- Our Company Website: <https://uiic.co.in/>
- From any of the offices of our Company

### Provisional/Suggested List for medical and Surgical Interventions/Procedures in General Ward

These package rates will include bed charges (General ward), Nursing and boarding charges, Surgeons, Anaesthetists, Medical Practitioner, Consultants fees, Anaesthetics, Blood transfusion, Oxygen, O.T. Charges, Cost of Surgical Appliances, Medicines and Drugs, Cost of Prosthetic Devices, implants, X-Ray and Diagnostic Tests, Food to patient etc. Expenses incurred for diagnostic test and medicines up to 1 day before the admission of the patient and cost of diagnostic test and medicine up to 5 days of the discharge from the hospital for the same ailment / surgery including Transport Expenses will also be the part of package. The package should cover the entire cost of treatment of the patient from date of reporting (1-day Pre hospitalisation) to his discharge from hospital and 5 days after discharge, Transport Expenses and any complication while in hospital, making the transaction truly cashless to the patient.

Medical (Non-surgical) hospitalisation procedures means Bacterial meningitis, Bronchitis- Bacterial/Viral, Chicken pox, Dengue fever, Diphtheria, Dysentery, Epilepsy, Filariasis, Food poisoning, Hepatitis, Malaria, Measles, Meningitis, Plague, Pneumonia, Septicaemia, Tuberculosis (Extra pulmonary, pulmonary etc), Tetanus, Typhoid, Viral fever, Urinary tract infection, Lower respiratory tract infection and other such procedures requiring hospitalisation etc.

<b>(i). NON SURGICAL(Medical) TREATMENT IN GENERAL WARD</b>	
The package should cover the entire cost of treatment of the patient from date of reporting (1 day Pre hospitalisation) to his discharge from hospital and 5 days after discharge, Transport Expenses of Rs. 100 and any complication while in hospital. Details of what all is included is give in Section 5.2 of Tender document.	Rs. 750/- per Day
<b>(ii) IF ADMITTED IN ICU:</b>	
The package should cover the entire cost of treatment of the patient from date of reporting (1 day Pre hospitalisation) to his discharge from hospital and 5 days after discharge, Transport Expenses of Rs. 100 and any complication while in hospital during stay in I.C.U. Details of what all is included is give in Section 5.2 of Tender document.	Rs. 1500/- per Day
<b>(iii) SURGICAL PROCEDURES IN GENERAL WARD (NOT SPECIFIED IN PACKAGE):</b>	
The package includes the entire cost of treatment of the patient from date of reporting (1 day Pre hospitalisation) to his discharge from hospital and 5 days after discharge, Transport Expenses of Rs. 100 and any complication while in hospital. Details of what all is included is give in Section 5.2 of Tender document.	To be negotiated with the Insurer before carrying out the procedure
<b>(iv) SURGICAL PROCEDURES IN GENERAL WARD</b>	
The package should cover the entire cost of treatment of the patient from date of reporting (1 day Pre hospitalisation) to his discharge from hospital and 5 days after discharge, Transport Expenses of Rs. 100 and any complication while in hospital. Details of what all is included is give in Section 5.2 of Tender document.	Please refer Package Rates in the following table.

# United India Insurance Company Limited

Corporate Identity Number: U93090TN1938GOI000108

Registered Office: 24 Whites Road, Chennai – 600014

IRDAI REG NO.545



Sr. No.	Procedure	Group	RSBY Package code_updates	ALOS	Proposed Packaged Rates
<b>1. DENTAL</b>					
1	Fistulectomy	Dental	FP00100001	1	8500
2	Fixation of fracture of jaw	Dental	FP00100002	2	10000
3	Sequestrectomy	Dental	FP00100003	1	9750
4	Tumour excision	Dental	FP00100004	2	7500
5	Apisectomy including LA	Dental	FP00100005	D	550
6	Complicated Ext. per Tooth including LA	Dental	FP00100006	D	300
7	Cyst under LA (Large)	Dental	FP00100007	D	450
8	Cyst under LA (Small)	Dental	FP00100008	D	300
9	Extraction of tooth including LA	Dental	FP00100009	D	100
10	Flap operation per Tooth	Dental	FP00100010	D	350
11	Fracture wiring including LA	Dental	FP00100011	D	600
12	Gingivectomy per Tooth	Dental	FP00100012	D	250
13	Impacted Molar including LA	Dental	FP00100013	D	550
14	Drainage of parotid abscess	Dental	FP00100014	2	7000
15	Excision of mandible	Dental	FP00100015	7	12000
16	Repair of parotid duct	Dental	FP00100016	7	15000
17	Abscess incision	Dental	FP00100017	D	250
18	All extractions in one Jaw	Dental	FP00100018	D	300
19	Alveolectomy per tooth	Dental	FP00100019	D	250
20	Apical Curettage per tooth	Dental	FP00100020	D	250
21	Condylectomy	Dental	FP00100021	D	1500
22	Fistula closure	Dental	FP00100022	D	350
23	Gingivectomy full mouth	Dental	FP00100023	2	1500
24	Fracture Jaws closed reduction	Dental	FP00100024	1	500
25	Frenectomy	Dental	FP00100025	D	150
26	Growth removal	Dental	FP00100026	3	250
27	Osteotomy	Dental	FP00100027	D	1000
28	Pericoronotomy	Dental	FP00100028	D	200
29	Pulpotomy	Dental	FP00100029	D	250
30	Removal of Impaction	Dental	FP00100030	D	250
31	Segmental resection of jaw	Dental	FP00100031	D	1500
32	treatment of malocclusion through wiring	Dental	FP00100032	D	8000
33	treatment Nursing bottle caries (Full mouth)	Dental	FP00100033	D	5000
34	Complete denture	Dental	FP00100034	D	1500
35	Removable partial denture	Dental	FP00100035	D	150
36	Restoration of teeth per tooth	Dental	FP00100036	D	200
37	treatment of gums through scaling (three sittings )	Dental	FP00100036	D	450
38	Root canal treatment per tooth	Dental	FP00100036	D	500
39	Metal crown per cap	Dental	FP00100036	D	200
40	Ceramic crown per cap	Dental	FP00100036	D	600
<b>2. EAR</b>					
41	Aural polypectomy	Ear	FP00200001	1	10000
42	Decompression sac	Ear	FP00200002	2	11500
43	Fenestration	Ear	FP00200003	2	7000
44	Labyrinthectomy	Ear	FP00200004	2	9000

# United India Insurance Company Limited

Corporate Identity Number: U93090TN1938GOI000108

Registered Office: 24 Whites Road, Chennai – 600014

IRDAI REG NO.545



45	Mastoidectomy	Ear	FP00200005	2	13000
46	Mastoidectomy cortical module radical	Ear	FP00200006	3	9000
47	Mastoidectomy With Myringoplasty	Ear	FP00200007	2	9000
48	Mastoidectomy with Tympanoplasty	Ear	FP00200008	2	10000
49	Myringoplasty	Ear	FP00200009	2	6000
50	Myringoplasty with Ossiculoplasty	Ear	FP00200010	2	10500
51	Myringotomy - Bilateral	Ear	FP00200011	2	4500
52	Myringotomy - Unilateral	Ear	FP00200012	2	2500
53	Myringotomy with Grommet - One ear	Ear	FP00200013	2	5000
54	Myringotomy with Grommet - Both ear	Ear	FP00200014	2	6500
55	Ossiculoplasty	Ear	FP00200015	2	7500
56	Partial amputation - Pinna	Ear	FP00200016	1	4050
57	Excision of Pinna for Growths (Squamous/Basal) Injuries - Total Amputation & Excision of External Auditory Meatus	Ear	FP00200017	3	8500
58	Excision of Pinna for Growths (Squamous/Basal) Injuries Total Amputation	Ear	FP00200024	2	5100
59	Stapedectomy	Ear	FP00200018	2	8000
60	Tympanoplasty	Ear	FP00200019	5	11000
61	Vidian Neurectomy - Micro	Ear	FP00200020	3	7000
62	Ear lobe repair - single	Ear	FP00200021	D	1000
63	Excision of Pinna for Growth (Squamous/Basal/ Injuries) Skin and Cartilage	Ear	FP00200022	D	3000
64	Excision of Pinna for Growth (Squamous/Basal/ Injuries) Skin Only	Ear	FP00200023	D	2000
65	Pharyngectomy and reconstruction	Ear	FP00200025	2	12000
66	Skull base surgery	Ear	FP00200026	3	29000
67	Total Amputation & Excision of External Auditory Meatus	Ear	FP00200027	2	6000
68	Total amputation of Pinna	Ear	FP00200028	2	3000
69	Tympanotomy	Ear	FP00200029	2	3000
70	Removal of foreign body from ear	Ear	FP00200030		800
71	Tympanoplasty+ Mastoidectomy	Ear	FP00200031	3	9100
72	Tympanoplasty+ Mastoidectomy cortical module radical	Ear	FP00200032	3	10750
73	Aural polypectomy + Mastoidectomy with Tympanoplasty	Ear	FP00200033	3	12500
74	Mastoidectomy cortical module radical+ Myringoplasty	Ear	FP00200034	3	11750
75	Tympanoplasty+ Myringoplasty	Ear	FP00200035	3	9100
76	Mastoidectomy +Myringoplasty with Ossiculoplasty	Ear	FP00200036	3	10500
77	Mastoidectomy cortical module radical+ Myringoplasty with Ossiculoplasty	Ear	FP00200037	3	14500
78	Mastoidectomy cortical module radical+ Ossiculoplasty	Ear	FP00200038	3	12600
79	Tympanoplasty+ Ossiculoplasty	Ear	FP00200039	3	10150



# United India Insurance Company Limited

Corporate Identity Number: U93090TN1938GOI000108

Registered Office: 24 Whites Road, Chennai – 600014

IRDAI REG NO.545



80	Aural polypectomy +Tympanoplasty	Ear	FP00200040	3	11900
<b>3. Nose</b>					
81	Ant. Ethmoidal artery ligation	Nose	FP00300001	3	12360
82	Antrostomy – Bilateral	Nose	FP00300002	3	6500
83	Antrostomy – Unilateral	Nose	FP00300003	3	4500
84	Caldwell - luc – Bilateral	Nose	FP00300004	2	8000
85	Caldwell - luc- Unilateral	Nose	FP00300005	2	4600
86	Cryosurgery	Nose	FP00300006	2	7200
87	Rhinorrhoea - Repair	Nose	FP00300007	1	5200
88	Dacryocystorhinostomy (DCR)	Nose	FP00300008	1	9300
89	Septoplasty + FESS	Nose	FP00300009	2	10500
90	Ethmoidectomy - External	Nose	FP00300010	2	9200
91	Fracture reduction nose with septal correction	Nose	FP00300011	1	6700
92	Fracture - setting maxilla	Nose	FP00300012	2	8750
93	Fracture - setting nasal bone	Nose	FP00300013	1	4200
94	Functional Endoscopic Sinus (FESS)	Nose	FP00300014	1	9200
95	Intra Nasal Ethmoidectomy	Nose	FP00300015	2	12600
96	Rhinostomy - Lateral	Nose	FP00300016	2	10900
97	Nasal polypectomy - Bilateral	Nose	FP00300017	1	7700
98	Nasal polypectomy - Unilateral	Nose	FP00300018	1	5400
99	Turbinectomy Partial - Bilateral	Nose	FP00300019	3	7200
100	Turbinectomy Partial - Unilateral	Nose	FP00300020	3	4600
101	Radical fronto ethno sphenoidectomy	Nose	FP00300021	5	15500
102	Rhinoplasty	Nose	FP00300022	3	14500
103	Septoplasty	Nose	FP00300023	2	8500
104	Sinus Antroscopy	Nose	FP00300024	1	4600
105	Submucos resection	Nose	FP00300025	1	7500
106	Trans Antral Ethmoidectomy	Nose	FP00300026	2	10800
107	Youngs operation	Nose	FP00300027	2	5600
108	Angiofibrom Excision	Nose	FP00300028	3	14500
109	Cranio-facial resection	Nose	FP00300029	2	11800
110	Endoscopic DCR	Nose	FP00300030	1	5600
111	Endoscopic Hypophysectomy	Nose	FP00300031	2	16500
112	Endoscopic surgery	Nose	FP00300032	1	6300
113	Intranasal Diathermy	Nose	FP00300033	1	1800
114	Lateral Rhinostomy	Nose	FP00300034	1	1130
115	Rhinosporosis	Nose	FP00300035	5	14500
116	Septo-rhinoplasty	Nose	FP00300036	2	6600
117	Removal of FB from nose	Nose	FP00300037	D	900
118	Adeno tonsillectomy + Aural polypectomy	Nose	FP00300038	D	11000
119	Septoplasty + Functional Endoscopic Sinus (FESS)	Nose	FP00300039	D	13500
120	Ant. Ethmoidal artery ligation+ Intra nasal ethmoidectomy	Nose	FP00300040	2	14500
121	Ant. Ethmoidal artery ligation+ Nasal polypectomy - Bilateral	Nose	FP00300041	3	13750

# United India Insurance Company Limited

Corporate Identity Number: U93090TN1938GOI000108  
Registered Office: 24 Whites Road, Chennai – 600014  
IRDAI REG NO.545



122	Functional Endoscopic Sinus (FESS) + Nasal polypectomy - Unilateral	Nose	FP00300042	3	10250
123	Ant. Ethmoidal artery ligation + Rhinoplasty	Nose	FP00300043	5	16500
124	Antrostomy – Bilateral+ Septoplasty	Nose	FP00300044	3	8050
125	Ant. Ethmoidal artery ligation+ Functional Endoscopic Sinus (FESS)	Nose	FP00300045	3	14500
<b>4. Throat</b>					
126	Adeno Tonsillectomy	Throat	FP00400001	1	6000
127	Adenoidectomy	Throat	FP00400002	1	4000
128	Arytenoidectomy	Throat	FP00400003	2	15000
129	Choanal atresia	Throat	FP00400004	2	10000
130	Tonsillectomy + Myringotomy	Throat	FP00400005	3	10000
131	Pharyngeal diverticulum's – Excision	Throat	FP00400006	2	12000
132	Laryngectomy	Throat	FP00400007	2	15750
133	Laryngofissure	Throat	FP00400012	2	3500
134	Laryngopharyngectomy	Throat	FP00400019	2	13500
135	Maxilla - Excision	Throat	FP00400008	2	10000
136	Oro Antral fistula	Throat	FP00400009	2	10000
137	Parapharyngeal - Exploration	Throat	FP00400010	2	10000
138	Parapharyngeal Abscess - Drainage	Throat	FP00400011	2	15000
139	Peritonsillar abscess under LA	Throat	FP00400025	D	1500
140	Excision of Pharyngeal Diverticulum	Throat	FP00400028		9500
141	Pharyngoplasty	Throat	FP00400013	2	11000
142	Release of Tongue tie	Throat	FP00400014	1	2500
143	Retro pharyngeal abscess - Drainage	Throat	FP00400015	D	4000
144	Styloidectomy - Both side	Throat	FP00400016	3	7500
145	Styloidectomy - One side	Throat	FP00400017	3	10000
146	Tonsillectomy + Styloidectomy	Throat	FP00400018	2	12500
147	Thyroglossal Fistula - Excision	Throat	FP00400020	3	9000
148	Tonsillectomy - Bilateral	Throat	FP00400021	1	7000
149	Tonsillectomy - Unilateral	Throat	FP00400022	1	5500
150	Total Parotidectomy	Throat	FP00400023	2	15000
151	Uvulopharyngo Plasty	Throat	FP00400024	2	11000
152	Cleft palate repair	Throat	FP00400026	2	8000
153	Commondo Operation ( glossectomy)	Throat	FP00400027	5	14000
154	Excision of Branchial Cyst	Throat	FP00400029	5	7000
155	Excision of Branchial Sinus	Throat	FP00400030	5	5500
156	Excision of Cystic Hygroma Extensive	Throat	FP00400031	5	7500
157	Excision of Cystic Hygroma Major	Throat	FP00400032	5	4500
158	Excision of Cystic Hygroma Minor	Throat	FP00400033	3	3000
159	Excision of the Mandible Segmental	Throat	FP00400034	5	3000
160	Hemiglossectomy	Throat	FP00400036	5	4500
161	Hemimandibulectomy	Throat	FP00400037	5	11000
162	Palatopharyngoplasty	Throat	FP00400038	2	14000
163	Parotidectomy - Conservative	Throat	FP00400039	5	7000
164	Parotidectomy - Radical Total	Throat	FP00400040	5	15000
165	Parotidectomy - Superficial	Throat	FP00400041	5	9500
166	Partial Glossectomy	Throat	FP00400042	5	3500
167	Ranula excision	Throat	FP00400043	3	4000

# United India Insurance Company Limited

Corporate Identity Number: U93090TN1938GOI000108  
Registered Office: 24 Whites Road, Chennai – 600014  
IRDAI REG NO.545



168	Removal of Submandibular Salivary gland	Throat	FP00400044	5	5500
169	Total Glossectomy	Throat	FP00400046	5	14000
170	Cheek Advancement	Throat	FP00400047	5	9000
171	Adeno tonsillectomy+Aural polypectomy	Throat	FP00400035	5	13500
172	Adenoidectomy+Aural polypectomy	Throat	FP00400045	4	13500
173	Adeno tonsillectomy+choanal atersia	Throat	FP00400048	5	13000
174	Appendicectomy + Cholecystectomy	Throat	FP00400049	7	14500
175	adenolysis + Cholecystectomy	Throat	FP00400050	7	22000
176	Adeno tonsillectomy+Nasal polypectomy - Bilatera	Throat	FP00400051	5	9450
177	Adenoidectomy+Tonsillec tomy - Bilateral	Throat	FP00400052	5	8250
178	Adenoidectomy+ Tonsillectomy + Myrinogotomy	Throat	FP00400053	5	9800
179	polyp removal under LA	Throat	FP00400054	1	1250
<b>5. General Surgery</b>					
180	Abdomino Perineal Resection	General Surgery	FP00500001	3	17500
181	Adventitious Burse - Excision	General Surgery	FP00500002	3	8750
182	Anterior Resection for CA	General Surgery	FP00500003	5	10000
183	Appendicectomy	General Surgery	FP00500004	2	6000
184	Appendicular Abscess - Drainage	General Surgery	FP00500005	2	7000
185	Arteriovenous (AV) Malformation of Soft Tissue Tumour - Excision	General Surgery	FP00500006	3	17000
186	Bakers Cyst - Excision	General Surgery	FP00500008	3	5000
187	Bilateral Inguinal block dissection	General Surgery	FP00500009	3	13000
188	Bleeding Ulcer - Gastrectomy & vagotomy	General Surgery	FP00500010	5	17000
189	Bleeding Ulcer - Partial gastrectomy	General Surgery	FP00500011	5	15000
190	Block dissection Cervical Nodes	General Surgery	FP00500012	3	15750
191	Branchial Fistula	General Surgery	FP00500013	3	13000
192	Breast Lump - Left - Excision	General Surgery	FP00500015	2	5000
193	Breast Lump - Right - Excision	General Surgery	FP00500016	2	5000
194	Bronchial Cyst	General Surgery	FP00500018	3	5000
195	Bursa - Excision	General Surgery	FP00500019	3	7000
196	Bypass – Inoperable aca of Pancreas	General Surgery	FP00500020	5	20400
197	Cecopexy	General Surgery	FP00500021	3	13000
198	Carbuncle back	General Surgery	FP00500022	1	3500
199	Cavernostomy	General Surgery	FP00500023	5	13000
200	Cervial Lymphnodes - Excision	General Surgery	FP00500024	2	2500
201	Colocystoplasty	General Surgery	FP00500027	5	15000
202	Colostomy	General Surgery	FP00500028	5	12500
203	Cyst over Scrotum - Excision	General Surgery	FP00500031	1	4000
204	Cystic Mass - Excision	General Surgery	FP00500032	1	2000
205	Dermoid Cyst - Large - Excision	General Surgery	FP00500033	D	2500
206	Dermoid Cyst - Small - Excision	General Surgery	FP00500034	D	1500

# United India Insurance Company Limited

Corporate Identity Number: U93090TN1938GOI000108

Registered Office: 24 Whites Road, Chennai – 600014

IRDAI REG NO.545



207	Distal Pancreatectomy with Pancreatico Jejunostomy	General Surgery	FP00500035	7	17000
208	Diverticulectomy	General Surgery	FP00500036	3	15000
209	Dorsal Slit and Reduction of Paraphimosis	General Surgery	FP00500037	D	1500
210	Drainage of Ischio Rectal Abscess	General Surgery	FP00500038	1	4000
211	Incision and Drainage of large Abscess	General Surgery	FP00500039	D	1500
212	Drainage of Peripherally Gastric Abscess	General Surgery	FP00500040	3	8000
213	Drainage of Psoas Abscess	General Surgery	FP00500041	2	6000
214	Drainage of Subdiaphragmatic Abscess	General Surgery	FP00500042	3	8000
215	Drainage Pericardial Effusion	General Surgery	FP00500043	7	11000
216	Duodenal Diverticulum	General Surgery	FP00500044	5	15000
217	Duodenal Jejunostomy	General Surgery	FP00500045	5	15000
218	Duodenectomy	General Surgery	FP00500046	7	20000
219	Dupcryn's (duputryen's contracture ?]	General Surgery	FP00500047	7	13000
220	Duplication of Intestine	General Surgery	FP00500048	8	17000
221	Hydrocelectomy + Orchidectomy	General Surgery	FP00500049	2	7000
222	Epididectomy	General Surgery	FP00500050	3	8000
223	Epididymal Swelling Excision	General Surgery	FP00500051	2	5500
224	Epidymal Cyst	General Surgery	FP00500052	D	3000
225	Evacuation of Scrotal Hematoma	General Surgery	FP00500053	2	5000
226	Excision Benign Tumor Small intestine	General Surgery	FP00500054	5	15000
227	Excision Bronchial Sinus	General Surgery	FP00500055	D	8000
228	Excision and drainage of liver Abscess	General Surgery	FP00500056	3	13000
229	Excision Filarial Scrotum	General Surgery	FP00500057	3	8750
230	Excision Mammary Fistula	General Surgery	FP00500058	2	5500
231	Excision Meckel's Diverticulum	General Surgery	FP00500059	3	15000
232	Excision Pilonidal Sinus	General Surgery	FP00500060	2	8250
233	Excision Small Intestinal Fistula	General Surgery	FP00500061	5	12000
234	Excision of Large Growth from Tongue	General Surgery	FP00500063	3	5000
235	Excision of Small Growth from Tongue	General Surgery	FP00500064	D	1500
236	Excision of Swelling in Right Cervical Region	General Surgery	FP00500065	1	4000
237	Excision of Large Swelling in Hand	General Surgery	FP00500066	D	2500
238	Excision of Small Swelling in Hand	General Surgery	FP00500067	D	1500
239	Excision of Neurofibroma	General Surgery	FP00500068	3	7000
240	Excision of Siniuds and Curetage	General Surgery	FP00500069	2	7000
241	Facial Decompression	General Surgery	FP00500070	5	15000
242	Fibro Lipoma of Right Sided Spermatic with Lord Excision	General Surgery	FP00500071	1	2500
243	Fibroadenoma - Bilateral	General Surgery	FP00500072	2	7500
244	Fibroadenoma - Unilateral	General Surgery	FP00500073	2	6500
245	Fibroma - Excision	General Surgery	FP00500074	2	7000
246	Fissurectomy	General Surgery	FP00500075	2	7000
247	Fissurectomy and Haemorrhoidectomy	General Surgery	FP00500076	2	11250

# United India Insurance Company Limited

Corporate Identity Number: U93090TN1938GOI000108

Registered Office: 24 Whites Road, Chennai – 600014

IRDAI REG NO.545



248	Fissurectomy with Eversion of Sac - Bilateral	General Surgery	FP00500077	2	8750
249	Fissurectomy with Sphincterotomy	General Surgery	FP00500078	2	9000
250	Fistula Repair	General Surgery	FP00500079	2	5000
251	Foreign Body Removal in Deep Region	General Surgery	FP00500081	2	3000
252	Fulguration	General Surgery	FP00500082	2	5000
253	Fundoplication	General Surgery	FP00500083	3	15750
254	G J Vagotomy	General Surgery	FP00500084	5	15000
255	Vagotomy	General Surgery	FP00500085	3	12000
256	Ganglion - large - Excision	General Surgery	FP00500086	1	3000
257	Ganglion (Dorsum of Both Wrist) - Excision	General Surgery	FP00500087	1	4000
258	Ganglion - Small - Excision	General Surgery	FP00500088	D	1000
259	Gastro jejunal ulcer	General Surgery	FP00500089	5	10000
260	Gastro jejuno Colic Fistula	General Surgery	FP00500090	5	12500
261	Gastrojejunoscopy	General Surgery	FP00500091	5	15000
262	Gastrotomy	General Surgery	FP00500092	7	15000
263	Graham's Operation	General Surgery	FP00500093	5	12500
264	Granuloma - Excision	General Surgery	FP00500094	1	4000
265	Growth - Excision	General Surgery	FP00500095	D	1800
266	Haemangioma - Excision	General Surgery	FP00500096	3	7000
267	Haemorrhage of Small Intestine	General Surgery	FP00500097	3	15000
268	Hemi Glossectomy	General Surgery	FP00500098	3	10000
269	Hemithyoplasty	General Surgery	FP00500101	3	12000
270	Hepatic Resection (lobectomy)	General Surgery	FP00500102	7	15000
271	Hernia - Epigastric	General Surgery	FP00500103	3	10000
272	Hernia - Incisional	General Surgery	FP00500104	3	12250
273	Hernia - Repair & release of obstruction	General Surgery	FP00500105	3	10000
274	Hernia - Umbilical	General Surgery	FP00500106	3	8450
275	Hernia - Ventral - Lipectomy/Incisional	General Surgery	FP00500107	3	10500
276	Hernia - Femoral	General Surgery	FP00500108	3	7000
277	Hernioplasty	General Surgery	FP00500109	3	7000
278	Herniorraphy and Hydrocelectomy Sac Excision	General Surgery	FP00500110	3	10500
279	Hernia - Hiatus - abdominal	General Surgery	FP00500111	5	14500
280	Hydatid Cyst of Liver	General Surgery	FP00500112	3	10000
281	Nodular Cyst	General Surgery	FP00500113	D	3000
282	Hydrocelectomy+Hernioplasty - Excision	General Surgery	FP00500115	3	9000
283	Hydrocele - Excision - Unilateral	General Surgery	FP00500116	2	3750
284	Hydrocele - Excision - Bilateral	General Surgery	FP00500117	2	5000
285	Ileio Sigmoidostomy	General Surgery	FP00500118	5	13000
286	Infected Bunion Foot - Excision	General Surgery	FP00500119	1	4000
287	Inguinal Node (bulk dissection) axial	General Surgery	FP00500120	2	10000
288	Intestinal perforation	General Surgery	FP00500121	6	9000
289	Intestinal Obstruction	General Surgery	FP00500122	6	9000
290	Intussusception	General Surgery	FP00500123	7	12500
291	Jejunostomy	General Surgery	FP00500124	6	10000
292	Closure of Perforation	General Surgery	FP00500125	5	9000
293	Cysto Reductive Surgery	General Surgery	FP00500126	3	7000

# United India Insurance Company Limited

Corporate Identity Number: U93090TN1938GOI000108

Registered Office: 24 Whites Road, Chennai - 600014

IRDAI REG NO.545



294	Gastric Perforation	General Surgery	FP00500127	6	12500
295	Intestinal Perforation (Resection Anastomosis)	General Surgery	FP00500128	5	11250
296	Appendicular Perforation	General Surgery	FP00500129	5	9500
297	Burst Abdomen Obstruction	General Surgery	FP00500130	7	11000
298	Closure of Hollow Viscus Perforation	General Surgery	FP00500131	5	13500
299	Laryngectomy & Pharyngeal Diverticulum (Throat)	General Surgery	FP00500132	3	10000
300	Anorectoplasty	General Surgery	FP00500133	2	14000
301	Laryngectomy with Block Dissection (Throat)	General Surgery	FP00500134	3	12000
302	Laryngo Fissure (Throat)	General Surgery	FP00500135	3	12500
303	Laryngopharyngectomy (Throat)	General Surgery	FP00500136	3	12000
304	Ileostomy	General Surgery	FP00500137	7	17500
305	Lipoma	General Surgery	FP00500138	D	2000
306	Loop Colostomy Sigmoid	General Surgery	FP00500139	5	12000
307	Lords Procedure (haemorrhoids)	General Surgery	FP00500140	2	5000
308	Lumpectomy - Excision	General Surgery	FP00500141	2	7000
309	Mastectomy	General Surgery	FP00500142	2	9000
310	Mesenteric Cyst - Excision	General Surgery	FP00500143	3	9000
311	Mesenteric Caval Anastomosis	General Surgery	FP00500144	5	10000
312	Microlaryngoscopic Surgery	General Surgery	FP00500145	3	12500
313	Oeshophagoscopy for foreign body removal	General Surgery	FP00500146	D	6000
314	Oesophagectomy	General Surgery	FP00500147	5	14000
315	Oesophagus Portal Hypertension	General Surgery	FP00500148	5	18000
316	Pelvic Abscess - Open Drainage	General Surgery	FP00500149	5	8000
317	Orchidectomy	General Surgery	FP00500150	2	5500
318	Orchidectomy + Herniorraphy	General Surgery	FP00500151	3	7000
319	Orchidopexy	General Surgery	FP00500152	5	6000
320	Orchidopexy with Circumsion	General Surgery	FP00500153	5	9750
321	Orchidopexy With Eversion of Sac	General Surgery	FP00500154	5	8750
322	Orchidopexy with Herniotomy	General Surgery	FP00500155	5	14875
323	Pancreatico Deodeneotomy	General Surgery	FP00500157	6	13750
324	Papilloma Rectum - Excision	General Surgery	FP00500158	2	3500
325	Haemorroidectomy+ Fistulectomy	General Surgery	FP00500159	2	7000
326	Phyomatous Growth in the Scalp - Excision	General Surgery	FP00500160	1	3125
327	Porto Caval Anastomosis	General Surgery	FP00500161	5	12000
328	Pyeloplasty	General Surgery	FP00500162	5	11000
329	Radical Mastectomy	General Surgery	FP00500163	2	12500
330	Radical Neck Dissection - Excision	General Surgery	FP00500164	6	18750
331	Hernia - Spigelian	General Surgery	FP00500165	3	12250
332	Rectal Dilation	General Surgery	FP00500166	1	4500
333	Prolapse of Rectal Mass - Excision	General Surgery	FP00500167	2	8000
334	Rectopexy	General Surgery	FP00500169	3	10000
335	Repair of Common Bile Duct	General Surgery	FP00500170	3	12500
336	Resection Anastomosis (Large Intestine)	General Surgery	FP00500171	8	15000
337	Resection Anastomosis (Small Intestine)	General Surgery	FP00500172	8	15000
338	Retroperitoneal Tumor - Excision	General Surgery	FP00500173	5	15750
339	Haemorroidectomy	General Surgery	FP00500174	2	5000
340	Salivary Gland - Excision	General Surgery	FP00500175	3	7000
341	Sebaceous Cyst - Excision	General Surgery	FP00500176	D	1200



# United India Insurance Company Limited

Corporate Identity Number: U93090TN1938GOI000108

Registered Office: 24 Whites Road, Chennai - 600014

IRDAI REG NO.545



342	Segmental Resection of Breast	General Surgery	FP00500177	2	10000
343	Scrotal Swelling (Multiple) - Excision	General Surgery	FP00500178	2	5500
344	Sigmoid Diverticulum	General Surgery	FP00500179	7	15000
345	Simple closure - Peptic perforation	General Surgery	FP00500180	6	11000
346	Sinus - Excision	General Surgery	FP00500181	2	5000
347	Soft Tissue Tumor - Excision	General Surgery	FP00500182	3	4000
348	Spindle Cell Tumor - Excision	General Surgery	FP00500183	3	7000
349	Splenectomy	General Surgery	FP00500184	10	23000
350	Submandibular Lymphs - Excision	General Surgery	FP00500185	2	4500
351	Submandibular Mass Excision + Reconstruction	General Surgery	FP00500186	5	15000
352	Superficial Parodectomy	General Surgery	FP00500188	5	10000
353	Swelling in Rt and Lt Foot - Excision	General Surgery	FP00500189	1	2400
354	Swelling Over Scapular Region	General Surgery	FP00500190	1	4000
355	Terminal Colostomy	General Surgery	FP00500191	5	12000
356	Thyroplasty	General Surgery	FP00500192	5	11000
357	Coloectomy - Total	General Surgery	FP00500193	6	15000
358	Cystectomy - Total	General Surgery	FP00500194	6	10000
359	Pharyngectomy & Reconstruction - Total	General Surgery	FP00500196	6	13000
360	Tracheal Stenosis (End to end Anastamosis) (Throat)	General Surgery	FP00500197	6	15000
361	Tracheoplasty (Throat)	General Surgery	FP00500198	6	15000
362	Tranverse Colostomy	General Surgery	FP00500199	5	12500
363	Umbilical Sinus - Excision	General Surgery	FP00500200	2	5000
364	Vagotomy & Drainage	General Surgery	FP00500201	5	15000
365	Vagotomy & Pyloroplasty	General Surgery	FP00500202	6	15000
366	Varicose Veins - Excision and Ligation	General Surgery	FP00500203	3	7000
367	Vasco Vasostomy	General Surgery	FP00500204	3	11000
368	Volvlous of Large Bowel	General Surgery	FP00500205	4	15000
369	Warren's Shunt	General Surgery	FP00500206	6	15000
370	Abbe Operation	General Surgery	FP00500207	3	7500
371	Aneurysm not Requiring Bypass Techniques	General Surgery	FP00500208	5	28000
372	Aneurysm Resection & Grafting	General Surgery	FP00500209	D	29000
373	Aorta-Femoral Bypass	General Surgery	FP00500210	D	25000
374	Arterial Embolectomy	General Surgery	FP00500211	D	20000
375	Aspiration of Empymema	General Surgery	FP00500212	3	1500
376	Benign Tumour of intestine Excisions	General Surgery	FP00500213	3	8500
377	Carotid artery aneurism	General Surgery	FP00500214	7	28000
378	Carotid Body Excision	General Surgery	FP00500215	6	14500
379	Cholecystectomy & Exploration of CBD	General Surgery	FP00500216	7	11500
380	Cholecystostomy	General Surgery	FP00500217	7	9000
381	Congenital Arteriovenous Fistula	General Surgery	FP00500218	D	21000
382	Decortication (Pleurectomy)	General Surgery	FP00500219	D	16500
383	Diagnostic Laproscopy	General Surgery	FP00500220	D	4000
384	Dissecting Aneurysms	General Surgery	FP00500221	D	28000
385	Distal Abdominal Aorta	General Surgery	FP00500222	D	22500
386	Dressing under GA	General Surgery	FP00500223	D	1500
387	Estlander Operation	General Surgery	FP00500224	3	6500
388	Examination under Anesthesia	General Surgery	FP00500225	1	1500



# United India Insurance Company Limited

Corporate Identity Number: U93090TN1938GOI000108

Registered Office: 24 Whites Road, Chennai – 600014

IRDAI REG NO.545



389	Excision and Skin Graft of Venous Ulcer	General Surgery	FP00500226	D	10500
390	Excision of Corns	General Surgery	FP00500227	D	250
391	Excision of Moles	General Surgery	FP00500229	D	300
392	Excision of Molluscumcontagiosum	General Surgery	FP00500230	D	350
393	Excision of Parathyroid Adenoma/Carcinoma	General Surgery	FP00500231	5	13500
394	Excision of Sebaceous Cysts	General Surgery	FP00500232	D	1200
395	Excision of Superficial Lipoma	General Surgery	FP00500233	D	1500
396	Excision of Superficial Neurofibroma	General Surgery	FP00500234	D	300
397	Excision of Thyroglossal Cyst/Fistula	General Surgery	FP00500235	3	7000
398	Femoropopliteal by pass procedure	General Surgery	FP00500238	7	23500
399	Flap Reconstructive Surgery	General Surgery	FP00500239	D	22500
400	Free Grafts - Large Area 10%	General Surgery	FP00500240	D	5000
401	Free Grafts - Theirech- Small Area 5%	General Surgery	FP00500241	D	4000
402	Free Grafts - Very Large Area 20%	General Surgery	FP00500242	D	7500
403	Free Grafts - Wolfe Grafts	General Surgery	FP00500243	10	8000
404	Haemorrhoid - injection	General Surgery	FP00500244	D	500
405	Hemithyroidectomy	General Surgery	FP00500245	D	8000
406	Intrathoracic Aneurysm Aneurysm not Requiring Bypass Techniques	General Surgery	FP00500246	7	16440
407	Intrathoracic Aneurysm Requiring Bypass Techniques	General Surgery	FP00500247	7	17460
408	Isthmectomy	General Surgery	FP00500248	5	7000
409	Laaprosopic Hernia Repair	General Surgery	FP00500249	3	13000
410	Lap. Assisted left Hemicolectomy	General Surgery	FP00500250	5	17000
411	Lap. Assisted Right Hemicolectomy	General Surgery	FP00500251	3	17000
412	Lap. Assisted small bowel resection	General Surgery	FP00500252	3	14000
413	Lap. Assisted Total Colectomy	General Surgery	FP00500253	5	19500
414	Lap. Cholecystectomy & CBD exploration	General Surgery	FP00500254	5	15000
415	Lap. For intestinal obstruction	General Surgery	FP00500255	5	14000
416	Lap. Hepatic resection	General Surgery	FP00500256	5	17300
417	Lap. Hydatid of liver surgery	General Surgery	FP00500257	5	15200
418	Laprosopic Adhesiolysis	General Surgery	FP00500258	5	11000
419	Laprosopic Adrenalectomy	General Surgery	FP00500259	5	12000
420	Laprosopic Appenjdicectomy	General Surgery	FP00500260	3	9500
421	Laprosopic Cholecystectomy	General Surgery	FP00500261	5	12000
422	Laprosopic Coliatomus	General Surgery	FP00500262	5	17000
423	Laprosopic cystogastrostomy	General Surgery	FP00500263	5	15000
424	Laprosopic donor Nephroctomy	General Surgery	FP00500264	5	15000
425	Laprosopic Gastrostomy	General Surgery	FP00500266	5	10500
426	Laprosopic Hiatus Hernia Repair	General Surgery	FP00500267	5	17000
427	Laprosopic Pyelolithotomy	General Surgery	FP00500268	5	15000
428	Laprosopic Pyloromyotomy	General Surgery	FP00500269	5	12500
429	Laprosopic Rectopexy	General Surgery	FP00500270	5	15000
430	Laprosopic Spleenectomy	General Surgery	FP00500271	5	12000

# United India Insurance Company Limited

Corporate Identity Number: U93090TN1938GOI000108  
Registered Office: 24 Whites Road, Chennai – 600014  
IRDAI REG NO.545



431	Laprosopic Thyroidectomy	General Surgery	FP00500272	5	12000
432	Laprosopic umbilical hernia repair	General Surgery	FP00500273	5	14000
433	Laprosopic ureterolithotomy	General Surgery	FP00500274	5	14000
434	Laprosopic ventral hernia repair	General Surgery	FP00500275	5	14000
435	Laprotomy-peritonitis lavage and drainage	General Surgery	FP00500276	7	7000
436	Ligation of Ankle Perforators	General Surgery	FP00500277	3	10500
437	Lymphatics Excision of Subcutaneous Tissues In Lymphoedema	General Surgery	FP00500278	3	8000
438	Repai of Main Arteries of the Limbs	General Surgery	FP00500279	5	28000
439	Mediastinal Tumour	General Surgery	FP00500280	D	23000
440	Oesophagectomy for Carcinoma Easophagus	General Surgery	FP00500281	7	20000
441	Operation for Bleeding Peptic Ulcer	General Surgery	FP00500282	5	14000
442	Operation for Carcinoma Lip - Vermilionectomy	General Surgery	FP00500283	7	7200
443	Operation for Carcinoma Lip - Wedge Excision and Vermilionectomy	General Surgery	FP00500284	7	8250
444	Operation for Carcinoma Lip - Wedge-Excision	General Surgery	FP00500285	7	7750
445	Appendicectomy – Appendicular Abscess - Drainage	General Surgery	FP005000007	5	9500
446	Caecostomy	General Surgery	FP00500014	5	6500
447	Closure of Colostomy	General Surgery	FP00500017	5	12500
448	Coccygeal Teratoma Excision	General Surgery	FP00500025		15,300
449	Colostomy - Loop Colostomy Transverse Sigmoid	General Surgery	FP00500026		11,900
450	Congenital Atresia & Stenosis of Small Intestine	General Surgery	FP00500029		15,500
451	Cystojejunostomy/or Cystogastrostomy	General Surgery	FP00500030		17500
452	Direct Operation on Oesophagus for Portal Hypertension	General Surgery	FP00500062		19,890
453	Drainage of perinephric abscess	General Surgery	FP00500080	5	8500
454	drainage of perivertibral abscess	General Surgery	FP00500099	5	7000
455	Excision and removal of superficial cysts	General Surgery	FP00500100	D	750
456	Excision I/D Injection keloid or Acne ( per site)	General Surgery	FP00500114	D	250
457	Foreign Body Removal in Superficial	General Surgery	FP00500156	D	850
458	Gastojejunostomy and vagotomy	General Surgery	FP00500168		15500
459	hernia -hiatusTranthorasic	General Surgery	FP00500187	5	15500
460	Incision and Drainage of small abscess	General Surgery	FP00500228	D	750
461	Intercostal drainage	General Surgery	FP00500265	3	1500
462	operation for caricinoma lip- cheek advancement	General Surgery	FP00500283	7	9250
463	thymectomy	General Surgery	FP00500335		23000
464	Operation for Gastrojejunal Ulcer	General Surgery	FP00500286	5	13000
465	Operation of Choledochal Cyst	General Surgery	FP00500287	7	12500

# United India Insurance Company Limited

Corporate Identity Number: U93090TN1938GOI000108

Registered Office: 24 Whites Road, Chennai – 600014

IRDAI REG NO.545



466	Operations for Acquired Arteriovenous Fistula	General Surgery	FP00500288	7	19500
467	Operations for Replacement of Oesophagus by Colon	General Surgery	FP00500289	7	21000
468	Operations for Stenosis of Renal Arteries	General Surgery	FP00500290	7	24000
469	Parapharyngeal Tumour Excision	General Surgery	FP00500292	7	11000
470	Partial Pericardectomy	General Surgery	FP00500293	8	14500
471	Partial Thyroidectomy	General Surgery	FP00500294	7	8000
472	Partial/Subtotal Gastrectomy for Carcinoma	General Surgery	FP00500295	7	15500
473	Partial/Subtotal Gastrectomy for Ulcer	General Surgery	FP00500296	7	15500
474	Patch Graft Angioplasty	General Surgery	FP00500297	8	17000
475	Pericardiostomy	General Surgery	FP00500298	10	25000
476	Peritoneal dialysis	General Surgery	FP00500299	1	1500
477	Phimosis Under LA	General Surgery	FP00500300	D	1000
478	Pneumonectomy	General Surgery	FP00500301	8	20000
479	Portocaval Anastomosis	General Surgery	FP00500302	9	22000
480	Removal of Foreign Body from Trachea or Oesophagus	General Surgery	FP00500303	1	2500
481	Removal Tumours of Chest Wall	General Surgery	FP00500304	8	12500
482	Renal Artery aneurysm and dissection	General Surgery	FP00500305	8	28000
483	Procedures Requiring Bypass Techniques	General Surgery	FP00500306	8	28000
484	Resection Enucleation of Adenoma	General Surgery	FP00500307	7	7500
485	Rib Resection & Drainage	General Surgery	FP00500308	5	7500
486	Skin Flaps - Rotation Flaps	General Surgery	FP00500309	3	5000
487	Soft Tissue Sarcoma	General Surgery	FP00500310	5	12500
488	Splenectomy - For Hypersplenism	General Surgery	FP00500311	8	18000
489	Splenectomy - For Trauma	General Surgery	FP00500312	8	18000
490	Splenorenal Anastomosis	General Surgery	FP00500313	8	20000
491	Superficial Veriscosity	General Surgery	FP00500314	3	2500
492	Surgery for Arterial Aneurysm Carotid	General Surgery	FP00500315	8	15000
493	Surgery for Arterial Aneurysm Renal Artery	General Surgery	FP00500316	6	15000
494	Surgery for Arterial Aneurysm Spleen Artery	General Surgery	FP00500317	7	15000
495	Surgery for Arterial Aneurysm - Vertebral	General Surgery	FP00500318	7	20520
496	Suturing of wounds with local anesthesia	General Surgery	FP00500319	D	200
497	Suturing without local anesthesia	General Surgery	FP00500320	D	100
498	Sympathetectomy - Cervical	General Surgery	FP00500321	5	2500
499	Sympathetectomy - Lumbar	General Surgery	FP00500322	5	11500
500	Temporal Bone resection	General Surgery	FP00500323	5	11500
501	Temporary Pacemaker Implantation	General Surgery	FP00500324	5	10000
502	Thorachostomy	General Surgery	FP00500325	5	7500
503	Thoracocentesis	General Surgery	FP00500326	5	1200
504	Thoracoplasty	General Surgery	FP00500327	7	20500
505	Thoracoscopic Decortication	General Surgery	FP00500328	7	19500
506	Thoracoscopic Hydatid Cyst excision	General Surgery	FP00500329	7	16500

# United India Insurance Company Limited

Corporate Identity Number: U93090TN1938GOI000108

Registered Office: 24 Whites Road, Chennai – 600014

IRDAI REG NO.545



507	Thoracoscopic Lelectomy	General Surgery	FP00500330	7	19500
508	Thoracoscopic Pneumonectomy	General Surgery	FP00500331	7	22500
509	Thoracoscopic Segmental Resection	General Surgery	FP00500332	7	18500
510	Thoracoscopic Sympathectomy	General Surgery	FP00500333	7	16500
511	Thrombendarterectomy	General Surgery	FP00500334	7	23500
512	Thorax ( penetrating wounds)	General Surgery	FP00500336	7	10000
513	Total Laryngectomy	General Surgery	FP00500337	7	17500
514	Total Thyroidectomy and Block Dissection	General Surgery	FP00500339	10	16500
515	Trendelenburg Operation	General Surgery	FP00500340	5	10500
516	Urthral Dilatation	General Surgery	FP00500341	D	500
517	Vagotomy Pyloroplasty / Gastro Jejunostomy	General Surgery	FP00500342	6	11000
518	Varicose veins - injection	General Surgery	FP00500343	D	500
519	Vasectomy	General Surgery	FP00500344	D	1500
520	Subtotal Thyroidectomy (Toxic Goitre)	General Surgery	FP00500345	5	12000
521	Debridement of Ulcer Leprosy	General Surgery	FP00500324	7	9000
522	Tissue Reconstruction Flap Leprosy	General Surgery	FP00500335	10	22000
523	Tendon Transfer-Leprosy	General Surgery	FP00500338	10	22000
524	Excision of Veneral Warts	General Surgery	FP00500346	D	250
525	Excision of Warts	General Surgery	FP00500347	d	350
526	Chemical Cautery Wart excision ( per sitting)	General Surgery	FP00500348	d	100
527	Adhenolysis + Appendicectomy	General Surgery	FP00500349	5	17500
528	Haemorrhoidectomy + Fistulectomy	General Surgery	FP00500350	5	12000
529	cleft lip	General Surgery	FP00500291	2	2500
530	cleft lip and palate	General Surgery	FP00500351	5	10000
531	Hernia - Repair & release of obstruction+Hydrocele - Excision - Bilateral	General Surgery	FP00500352	5	10500
532	Hernia - Repair & release of obstruction+Hydrocele - Excision - Unilateral	General Surgery	FP00500353	5	9750
533	Hernia - Repair & release of obstruction+ Hernioplasty	General Surgery	FP00500354	5	11900
534	Hydrocele - Excision - Bilateral + Hernioplasty	General Surgery	FP00500355	3	8500
535	Hydrocele - Excision - Unilateral + Hernioplasty	General Surgery	FP00500356	3	8250
536	Hydrocele - Excision - Bilateral + Cyst over Scrotum - Excision	General Surgery	FP00500357	3	7250
537	Hydrocele - Excision - unilateral + Cyst over Scrotum - Excision	General Surgery	FP00500358	3	6500
538	Appendicular Perforation +Hysterectomy - abdominal*	General Surgery	FP00500359	7	14500
539	Caecopexy+Hysterectomy - abdominal*	General Surgery	FP00500360	5	16500
540	Cholecystectomy + Hysterectomy - abdominal*	General Surgery	FP00500361	7	16500
541	Cholecystectomy & exploration +Hysterectomy - abdominal*	General Surgery	FP00500362	7	16500
542	Cystocele - Anterior repair+ Hysterectomy - abdominal*	General Surgery	FP00500363	5	1500

# United India Insurance Company Limited

Corporate Identity Number: U93090TN1938GOI000108  
Registered Office: 24 Whites Road, Chennai – 600014  
IRDAI REG NO.545



543	Fissurectomy and Haemorrhoidectomy+ Hysterectomy - Abdominal*	General Surgery	FP00500364	5	15250
544	Hysterectomy with bilateral salpingo ooperectomy+Adhenolysis*	General Surgery	FP00500365	7	20450
545	Hysterectomy with bilateral salpingo ooperectomy+Appendicect omy*	General Surgery	FP00500366	5	12250
546	Skin Grafting + Fasciotomy	General Surgery	FP00500367	7	13650
547	Hernioplasty + Orchidectomy	General Surgery	FP00500368	5	8750
548	Appendicectomy + Ovarian Cystectomy	General Surgery	FP00500369	5	10150
549	Appendicular Perforation +Ovarian Cystectomy	General Surgery	FP00500370	5	13500
550	Fissurectomy and Haemorrhoidectomy+ Rectal Dilation	General Surgery	FP00500371	3	9500
551	Rectal Dilation + Rectal Polyp	General Surgery	FP00500372	3	5750
552	Cholecystectomy & exploration + Repair of Common Bile Duct	General Surgery	FP00500373	7	17750
553	Cholecystectomy + Caecopexy	General Surgery	FP00500374	7	18000
554	Cholecystectomy & exploration + Adhenolysis	General Surgery	FP00500375	7	23650
555	Fissurectomy +Fistulectomy	General Surgery	FP00500376	5	12500
556	Removal of foreign body ( from skin/muscle)	General Surgery	FP00500377	D	450
557	Aspiration of cold abscess of lymphnode	General Surgery	FP00500378	D	2,040
558	Aspiration of Emyema	General Surgery	FP00500379	D	1,700
559	Injury of Superficial Soft Tissues - Debridement of wounds	General Surgery	FP00500380	D	850
560	Injury of Superficial Soft Tissues - Delayed primary suture	General Surgery	FP00500381	D	1250
561	Injury of Superficial Soft Tissues - Secondary suture of wounds	General Surgery	FP00500382	D	850
<b>6. Obstetrics &amp; Gynaecology</b>					
562	Abdomonal open for stress incision	Obstetrics & Gynaecology	FP00600001	5	13000
563	Bartholin abscess I & D	Obstetrics & Gynaecology	FP00600002	D	2200
564	Bartholin cyst removal	Obstetrics & Gynaecology	FP00600003	D	2200
565	Cervical Polypectomy	Obstetrics & Gynaecology	FP00600004	1	3500
566	Cyst - Labial	Obstetrics & Gynaecology	FP00600005	D	2000
567	Cyst -Vaginal Enucleation	Obstetrics & Gynaecology	FP00600006	D	2100
568	Ovarian Cystectomy	Obstetrics & Gynaecology	FP00600007	1	8000
569	Cystocele - Anterior repair	Obstetrics & Gynaecology	FP00600008	2	11500

# United India Insurance Company Limited

Corporate Identity Number: U93090TN1938GOI000108

Registered Office: 24 Whites Road, Chennai – 600014

IRDAI REG NO.545



570	D&C ( Dilatation& curretage)	Obstetrics & Gynaecology	FP00600009	D	2750
571	Electro Cauterisation Cryo Surgery	Obstetrics & Gynaecology	FP00600010	D	2750
572	Fractional Curretage	Obstetrics & Gynaecology	FP00600011	D	2750
573	Gilliams Operation	Obstetrics & Gynaecology	FP00600012	2	6900
574	Haemato Colpo/Excision - Vaginal Septum	Obstetrics & Gynaecology	FP00600013	D	3450
575	Hymenectomy & Repair of Hymen	Obstetrics & Gynaecology	FP00600014	D	5750
576	Hysterectomy - abdominal*	Obstetrics & Gynaecology	FP00600015	5	11500
577	Hysterectomy - Vaginal*	Obstetrics & Gynaecology	FP00600016	5	11500
578	Hysterectomy - Wertheims operation*	Obstetrics & Gynaecology	FP00600017	5	14000
579	Hysterotomy -Tumors removal	Obstetrics & Gynaecology	FP00600018	5	14500
580	Myomectomy - Abdominal	Obstetrics & Gynaecology	FP00600019	5	12000
581	Ovarectomy/Oophrectomy	Obstetrics & Gynaecology	FP00600020	3	8000
582	Perineal Tear Repair	Obstetrics & Gynaecology	FP00600021	D	2100
583	Prolapse Uterus -L forts	Obstetrics & Gynaecology	FP00600022	5	13000
584	Prolapse Uterus - Manchester	Obstetrics & Gynaecology	FP00600023	5	13000
585	Retro Vaginal Fistula Repair	Obstetrics & Gynaecology	FP00600024	3	14000
586	Salpingoophrectomy	Obstetrics & Gynaecology	FP00600025	3	8750
587	Tuboplasty	Obstetrics & Gynaecology	FP00600026	3	9500
588	Vaginal Tear -Repair	Obstetrics & Gynaecology	FP00600027	D	3500
589	Vulvectomy	Obstetrics & Gynaecology	FP00600028	2	9200
590	Vulvectomy - Radical	Obstetrics & Gynaecology	FP00600029	2	8600
591	Vulval Tumors - Removal	Obstetrics & Gynaecology	FP00600030	3	5750
592	Normal Delivery	Obstetrics & Gynaecology	FP00600031	2	3500
593	Casearean delivery	Obstetrics & Gynaecology	FP00600032	4	6500
594	Caesarean+ Hysterectomy*	Obstetrics & Gynaecology	FP00600033	4	12500
595	Conventional Tubectomy	Obstetrics & Gynaecology	FP00600034	2	3000
596	D&C ( Dilatation& curetage ) > 12 wks	Obstetrics & Gynaecology	FP00600035	1	5200



# United India Insurance Company Limited

Corporate Identity Number: U93090TN1938GOI000108  
Registered Office: 24 Whites Road, Chennai – 600014  
IRDAI REG NO.545



597	D&C ( dilatation& Curretage) upto 12 wks	Obstetrics & Gynaecology	FP00600036	D	4000
598	D&C ( Dilatation& curretage)upto 8 wks	Obstetrics & Gynaecology	FP00600037	D	3000
599	Destructive operation	Obstetrics & Gynaecology	FP00600038	5	7500
600	Hysterectomy- Laproscopy*	Obstetrics & Gynaecology	FP00600039	3	15000
601	Insertion of IUD Device	Obstetrics & Gynaecology	FP00600040	D	575
602	Laproscopy Salpingoplasty/ ligation	Obstetrics & Gynaecology	FP00600041	D	7500
603	Laprotomy -failed laproscopy to explore	Obstetrics & Gynaecology	FP00600042	5	9500
604	Laprotomy for ectopic repture	Obstetrics & Gynaecology	FP00600043	5	8500
605	Low Forceps+ Normal delivery	Obstetrics & Gynaecology	FP00600044	3	5500
606	Low midcavity forceps + Normal delivery	Obstetrics & Gynaecology	FP00600045	3	5500
607	Lower Segment Caesarean Section	Obstetrics & Gynaecology	FP00600046	4	6900
608	Manual removal of Plecenta for outside delivery etc.	Obstetrics & Gynaecology	FP00600047	3	4250
609	mANUal removal of Plecenta	Obstetrics & Gynaecology	FP00600059	1	2500
610	Nomal delivery with episioty and P repair	Obstetrics & Gynaecology	FP00600048	3	5100
611	Perforamtion of Uterus after D/E laprotomy and closure	Obstetrics & Gynaecology	FP00600049	5	14000
612	Repair of post coital tear, perineal injury	Obstetrics & Gynaecology	FP00600050	1	2750
613	Rupture Uterus , closer and reopar with tubal ligation	Obstetrics & Gynaecology	FP00600051	4	14000
614	Salphingo-oophorectomy	Obstetrics & Gynaecology	FP00600052	4	10500
615	Shirodhkar Mc. Donalds stich	Obstetrics & Gynaecology	FP00600053	5	2800
616	Casearean delivery + Tubectomy	Obstetrics & Gynaecology	FP00600054	4	7500
617	Pre-eclampsia + Caesaren Delivery	Obstetrics & Gynaecology	FP00600055	7	10000
618	Pre-eclampsia + Normal Delivery	Obstetrics & Gynaecology	FP00600056	5	7500
619	Normal Delivery + Tubectomy	Obstetrics & Gynaecology	FP00600057	4	6500
620	Puerperal Sepsis	Obstetrics & Gynaecology	FP00600058	3	5500
621	Bartholin abscess I & D + Cyst - Vaginal Enuclation	Obstetrics & Gynaecology	FP00600060	d	3100
622	Adhenolysis + Cystocele - Anterior repair	Obstetrics & Gynaecology	FP00600061	7	17500
623	Ablation of Endometrium + D&C ( Dilatation& curretage)	Obstetrics & Gynaecology	FP00600062	1	6000



# United India Insurance Company Limited

Corporate Identity Number: U93090TN1938GOI000108

Registered Office: 24 Whites Road, Chennai – 600014

IRDAI REG NO.545



624	Ablation of Endometrium + Hysterectomy - abdominal*	Obstetrics & Gynaecology	FP00600063	7	12500
625	Oophrectomy + Hysterectomy - abdominal*	Obstetrics & Gynaecology	FP00600064	5	13000
626	Ovarian Cystectomy + Hysterectomy - abdominal*	Obstetrics & Gynaecology	FP00600065	5	13000
627	Salpingoophrectomy + Hysterectomy - abdominal*	Obstetrics & Gynaecology	FP00600066	5	13500
628	Hysterectomy (Abdominal and Vaginal) + Cystocele - Anterior Repair*	Obstetrics & Gynaecology	FP00600067	7	15000
629	Hysterectomy (Abdominal and Vaginal) + Perineal Tear Repair*	Obstetrics & Gynaecology	FP00600068	5	11000
630	Hysterectomy (Abdominal and Vaginal) + Salpingoophrectomy*	Obstetrics & Gynaecology	FP00600069	7	13750
631	Cystocele - Anterior Repair + Perineal Tear Repair	Obstetrics & Gynaecology	FP00600070	5	11500
632	Cystocele - Anterior Repair + Salpingoophrectomy	Obstetrics & Gynaecology	FP00600071	5	15000
633	Perineal Tear Repair + Salpingoophrectomy	Obstetrics & Gynaecology	FP00600072	5	6000
634	Hysterectomy (Abdominal and Vaginal) + Cystocele - Anterior Repair + Perineal Tear Repair*	Obstetrics & Gynaecology	FP00600073	5	16000
635	Hysterectomy (Abdominal and Vaginal) + Cystocele - Anterior Repair + Salpingoophrectomy*	Obstetrics & Gynaecology	FP00600074	5	18000
636	Hysterectomy (Abdominal and Vaginal) + Cystocele - Anterior Repair + Perineal Tear Repair + Salpingoophrectomy*	Obstetrics & Gynaecology	FP00600075	5	19500
637	Cystocele - Anterior Repair + Perineal Tear Repair + Salpingoophrectomy	Obstetrics & Gynaecology	FP00600076	5	13500
638	Abdominal perineal neo construction Cx+Uteria+Vagina	Obstetrics & Gynaecology	FP00600077	5	12000
639	Cervical biopsy	Obstetrics & Gynaecology	FP00600078	d	750
640	Cone Biopsy Cervix	Obstetrics & Gynaecology	FP00600079	d	750
641	Colopotomy	Obstetrics & Gynaecology	FP00600080	d	900
642	Colpollaisis/Colporrhophy	Obstetrics & Gynaecology	FP00600081	1	3000
643	Operation for stress incontinence	Obstetrics & Gynaecology	FP00600082	5	9200
644	Radical vulvectomy	Obstetrics & Gynaecology	FP00600083	5	9200

# United India Insurance Company Limited

Corporate Identity Number: U93090TN1938GOI000108  
Registered Office: 24 Whites Road, Chennai – 600014  
IRDAI REG NO.545



645	comprehensive mother package (three antenatal checkup, diagnostics, treatment and Delivery - normal or caesarian)	Obstetrics & Gynaecology	FP00600084	120	7500
646	Ablation of Endometriotic Spot +Adhenolysis	Obstetrics & Gynaecology	FP00600085	3	6500
647	Bartholin abscess I & D + cervical polypectomy	Obstetrics & Gynaecology	FP00600086	3	4500
648	Bartholin cyst removal + cervical polypectomy	Obstetrics & Gynaecology	FP00600087	3	4500
649	Bartholin abscess I & D +Cyst - Vaginal Enuclation	Obstetrics & Gynaecology	FP00600088	3	3750
650	Abdominal open for stress incision+Cystocele - Anterior repair	Obstetrics & Gynaecology	FP00600089	7	16250
651	Ablation of Endometriotic Spot +Cystocele - Anterior repair	Obstetrics & Gynaecology	FP00600090	5	12500
652	Adhenolysis+ Cystocele - Anterior repair	Obstetrics & Gynaecology	FP00600091	5	18500
653	Cervical polypectomy + Cystocele - Anterior repair	Obstetrics & Gynaecology	FP00600092	5	12500
654	Caesarean delivery + Cystocele - Anterior repair	Obstetrics & Gynaecology	FP00600093	5	12500
655	D&C ( Dilatation& curretage) + Ablation of Endometrium	Obstetrics & Gynaecology	FP00600094	2	6250
656	D&C ( Dilatation& curretage) +Bartholin abscess I & D	Obstetrics & Gynaecology	FP00600095	2	3500
657	D&C ( Dilatation& curretage) + Cervical polypectomy	Obstetrics & Gynaecology	FP00600096	2	4250
658	Ablation of Endometrium + Electro Cauterisation Cryo Surgery	Obstetrics & Gynaecology	FP00600097	2	6250
659	D&C ( Dilatation& curretage) +Electro Cauterisation Cryo Surgery	Obstetrics & Gynaecology	FP00600098	1	3750
660	Hysterectomy - Vaginal+ Haemorrhoidectomy*	Obstetrics & Gynaecology	FP00600099	5	13500
661	Adhenolysis +Hernia - Ventral - Lipectomy/Incisional	Obstetrics & Gynaecology	FP00600100	5	22500
662	Hysterectomy - abdominal+Hernia - Epigastric*	Obstetrics & Gynaecology	FP00600101	5	15500
663	Hysterectomy - abdominal+ Hernia - Incisional*	Obstetrics & Gynaecology	FP00600102	7	16500
664	Hysterotomy -Tumors removal+ Hernia - Incisional	Obstetrics & Gynaecology	FP00600103	5	18650
665	Caesarean delivery+Hernia - Incisional	Obstetrics & Gynaecology	FP00600104	5	12500
666	Hysterectomy - abdominal+Ablation of Endometrium*	Obstetrics & Gynaecology	FP00600105	5	12500

# United India Insurance Company Limited

Corporate Identity Number: U93090TN1938GOI000108

Registered Office: 24 Whites Road, Chennai – 600014

IRDAI REG NO.545



667	Ovarian Cystectomy +Hysterotomy - Tumors removal	Obstetrics & Gynaecology	FP00600106	7	14500
668	Inguinal hernia - Unilateral + Adhenolysis	Obstetrics & Gynaecology	FP00600107	5	15500
669	Intestinal Obstruction + Appendicectomy	Obstetrics & Gynaecology	FP00600108	5	12500
670	Appendicectomy + Fissurectomy	Obstetrics & Gynaecology	FP00600109	3	9500
671	Cyst over Scrotum - Excision + Fissurectomy and Haemorrhoidectomy	Obstetrics & Gynaecology	FP00600110	3	9500
672	Ablation of Endometriotic Spot +Ovarian Cystectomy	Obstetrics & Gynaecology	FP00600111	5	8750
673	Ablation of Endometrium +Ovarian Cystectomy	Obstetrics & Gynaecology	FP00600112	5	8750
674	D&C ( Dilatation& curretage) +Ovarian Cystectomy	Obstetrics & Gynaecology	FP00600113	5	7500
675	Casearean delivery+Ovarian Cystectomy	Obstetrics & Gynaecology	FP00600114	7	9500
676	Ablation of Endometriotic Spot + Polypectomy	Obstetrics & Gynaecology	FP00600115	4	8400
677	Ablation of Endometrium + Polypectomy	Obstetrics & Gynaecology	FP00600116	4	8400
678	D&C ( Dilatation& curretage) + Polypectomy	Obstetrics & Gynaecology	FP00600117	4	9750
679	Casearean delivery+ Salpingoophrectomy	Obstetrics & Gynaecology	FP00600118	5	9500
680	Ablation of Endometriotic Spot +Salpingostomy	Obstetrics & Gynaecology	FP00600119	5	9800
681	Adhenolysis+ Salpingostomy	Obstetrics & Gynaecology	FP00600120	5	9500
682	Adhenolysis+ Ovarian Cystectomy	Obstetrics & Gynaecology	FP00600121	5	15000
683	Normal delivery + perineal tear repair	Obstetrics & Gynaecology	FP00600122	3	4500
684	Electro Cauterisation Cryo Surgery +Fractional Curretage	Obstetrics & Gynaecology	FP00600123	2	4250
685	Broad Ligment Haemotoma drainage	Obstetrics & Gynaecology	FP00600124	3	7650
686	Brust abdomen repair	Obstetrics & Gynaecology	FP00600125	5	11500
687	Colpotomy-drainage P/V needling EUA	Obstetrics & Gynaecology	FP00600126	2	3500
688	Examination under anaesthesia	Obstetrics & Gynaecology	FP00600127	D	2500
689	Excision of urethral caruncle	Obstetrics & Gynaecology	FP00600128	1	2750
690	Exploration of abdominal haematoma (after laparotomy + LUCS)	Obstetrics & Gynaecology	FP00600129	5	10500
691	Exploration of perineal haematoma & Resuturing of episiotomy	Obstetrics & Gynaecology	FP00600130	3	7225
692	Exploration of PPH-tear repair	Obstetrics & Gynaecology	FP00600131	3	3400

# United India Insurance Company Limited

Corporate Identity Number: U93090TN1938GOI000108  
Registered Office: 24 Whites Road, Chennai – 600014  
IRDAI REG NO.545



693	Gaping pareneal wound secondary suturing	Obstetrics & Gynaecology	FP00600132	1	2040
694	Internal podalic version and extraction	Obstetrics & Gynaecology	FP00600133	3	7650
695	Laparotomy for Ectopic rupture	Obstetrics & Gynaecology	FP00600134	5	12750
696	Laparotomy-failed laparoscopy to explore	Obstetrics & Gynaecology	FP00600135	3	6500
697	Laparotomy-peritonitis lavage and drainage	Obstetrics & Gynaecology	FP00600136	5	10200
698	Perforation of Uterus after D/E Laparotomy & Closure	Obstetrics & Gynaecology	FP00600137	5	12750
699	Repair of post-coital tear, perineal injury	Obstetrics & Gynaecology	FP00600138	1	2900
700	Rupture Uterus, closure & repair with tubal ligation	Obstetrics & Gynaecology	FP00600139	5	15300
701	Suction evacuation vesicular mole, missed abortion D/E	Obstetrics & Gynaecology	FP00600140	2	4250
702	comprehensive mother package (three antenatal checkup , diagnostics , treatment and Delivery - normal or caessorian)	Obstetrics & Gynaecology	FP00600141	120	7500
<b>7. Endoscopic Procedures</b>					
703	Cholecystectomy and Drainage of Liver abscess	Endoscopic procedures	FP00700001	3	14200
704	Cholecystectomy with Excision of TO Mass	Endoscopic procedures	FP00700002	4	15000
705	Cyst Aspiration	Endoscopic procedures	FP00700003	D	1750
706	Endometria to Endometria Anastomosis	Endoscopic procedures	FP00700004	3	7000
707	Fimbriolysis	Endoscopic procedures	FP00700005	2	5000
708	Hemicolectomy	Endoscopic procedures	FP00700006	4	17000
709	Hysterectomy with bilateral Salpingo Operectomy*	Endoscopic procedures	FP00700007	3	12250
710	Incisional Hernia - Repair	Endoscopic procedures	FP00700008	2	12250
711	Inguinal Hernia - Bilateral	Endoscopic procedures	FP00700009	2	10000
712	Inguinal hernia - Unilateral	Endoscopic procedures	FP00700010	2	11000
713	Intestinal resection	Endoscopic procedures	FP00700011	3	13500
714	Myomectomy	Endoscopic procedures	FP00700012	2	10500
715	Oophrectomy	Endoscopic procedures	FP00700013	2	7000
716	Perotitionities	Endoscopic procedures	FP00700014	5	9000
717	Salpingo Ophrectomy	Endoscopic procedures	FP00700015	3	9000

# United India Insurance Company Limited

Corporate Identity Number: U93090TN1938GOI000108  
Registered Office: 24 Whites Road, Chennai – 600014  
IRDAI REG NO.545



718	Salpingostomy	Endoscopic procedures	FP00700016	2	9000
719	Uterine septum	Endoscopic procedures	FP00700017	D	7500
720	Varicocele - Bilateral	Endoscopic procedures	FP00700018	1	15000
721	Varicocele - Unilateral	Endoscopic procedures	FP00700019	1	11000
722	Repair of Ureterocele	Endoscopic procedures	FP00700020	3	10000
723	Esophageal Sclerotherapy for varies first sitting	Endoscopic procedures	FP00700021	D	1400
724	Esophageal Sclerotherapy for varies subseqent sitting	Endoscopic procedures	FP00700022	D	1100
725	Upper GI endoscopy	Endoscopic procedures	FP00700023	D	900
726	Upper GI endoscopy with biopsy	Endoscopic procedures	FP00700024	D	1200
727	ERCP	Endoscopic procedures	FP00700025	D	8000
<b>8. Hysteroscopic Procedures</b>					
728	Ablation of Endometrium	Hysteroscopic procedures	FP00800001	D	5000
729	Hysteroscopic Tubal Cannulation	Hysteroscopic procedures	FP00800002	D	7500
730	Polypectomy	Hysteroscopic procedures	FP00800003	D	7000
731	Uterine Synechia - Cutting	Hysteroscopic procedures	FP00800004	D	7500
<b>9. Neurosurgery</b>					
732	Anneurysm	Neurosurgery	FP00900001	10	28750
733	Anterior Encephalocele	Neurosurgery	FP00900002	10	28750
734	Burr hole	Neurosurgery	FP00900003	8	20625
735	Carotid Endartrectomy	Neurosurgery	FP00900004	10	20625
736	carotid body tumour - excision	Neurosurgery	FP00900024	10	21500
737	Carpal Tunnel Release	Neurosurgery	FP00900005	5	12100
738	Cervical Ribs – Bilateral	Neurosurgery	FP00900006	7	14300
739	Cervical Ribs - Unilateral	Neurosurgery	FP00900007	5	11000
740	Cranio Ventrical	Neurosurgery	FP00900008	9	15400
741	Cranioplasty	Neurosurgery	FP00900009	7	11000
742	Craniostenosis	Neurosurgery	FP00900010	7	22000
743	Cerebrospinal Fluid (CSF) Rhinorrohea	Neurosurgery	FP00900011	3	11000
744	Duraplasty	Neurosurgery	FP00900012	5	9900
745	Haematoma - Brain (head injuries)	Neurosurgery	FP00900013	9	24200
746	Haematoma - Brain (hypertensive)	Neurosurgery	FP00900014	9	24200
747	Haematoma (Child irritable subdural)	Neurosurgery	FP00900015	10	24200
748	Laminectomy with Fusion	Neurosurgery	FP00900016	6	17875
749	Local Neurectomy	Neurosurgery	FP00900017	6	12100
750	Lumbar Disc	Neurosurgery	FP00900018	5	12000
751	Meningocele - Anterior	Neurosurgery	FP00900019	10	33000
752	Meningocele - Lumbar	Neurosurgery	FP00900020	8	24750

# United India Insurance Company Limited

Corporate Identity Number: U93090TN1938GOI000108

Registered Office: 24 Whites Road, Chennai – 600014

IRDAI REG NO.545



753	Meningocele – Occipital	Neurosurgery	FP00900021	10	29000
754	Microdiscectomy - Cervical	Neurosurgery	FP00900022	10	16500
755	Microdiscectomy - Lumber	Neurosurgery	FP00900023	10	16500
756	Peripheral Nerve Surgery	Neurosurgery	FP00900025	7	13200
757	Posterior Fossa - Decompression	Neurosurgery	FP00900026	8	20625
758	Repair & Transposition Nerve	Neurosurgery	FP00900027	3	7150
759	Brachial Plexus - Repair	Neurosurgery	FP00900028	7	20625
760	Spina Bifida - Large - Repair	Neurosurgery	FP00900029	10	24200
761	Spina Bifida - Small - Repair	Neurosurgery	FP00900030	10	19800
762	Shunt	Neurosurgery	FP00900031	7	16000
763	Skull Traction	Neurosurgery	FP00900032	5	9000
764	Spine - Anterior Decompression	Neurosurgery	FP00900033	8	21000
765	Spine - Canal Stenosis	Neurosurgery	FP00900034	6	15400
766	Spine - Decompression & Fusion	Neurosurgery	FP00900035	6	18700
767	Spine - Disc Cervical/Lumber	Neurosurgery	FP00900036	6	16500
768	Spine - Extradural Tumour	Neurosurgery	FP00900037	7	15400
769	Spine - Intradural Tumour	Neurosurgery	FP00900038	7	15400
770	Spine - Intramedullary Tumour	Neurosurgery	FP00900039	7	16500
771	Subdural aspiration	Neurosurgery	FP00900040	3	8800
772	Temporal Rhizotomy	Neurosurgery	FP00900041	5	13200
773	Trans Sphenoidal	Neurosurgery	FP00900042	6	16500
774	Tumours - Supratentorial	Neurosurgery	FP00900043	7	25000
775	Tumours Meninges - Gocussa	Neurosurgery	FP00900044	7	25000
776	Tumours Meninges - Posterior	Neurosurgery	FP00900045	7	25000
777	Vagotomy - Selective	Neurosurgery	FP00900046	5	16500
778	Vagotomy with Gastrojejunostomy	Neurosurgery	FP00900047	6	16500
779	Vagotomy with Pyloroplasty	Neurosurgery	FP00900048	6	16500
780	Vagotomy - Highly Selective	Neurosurgery	FP00900049	5	16500
781	Ventricular Puncture	Neurosurgery	FP00900050	3	9000
782	Brain Biopsy	Neurosurgery	FP00900051	5	13750
783	Cranial Nerve Anastomosis	Neurosurgery	FP00900052	5	11000
784	Depressed Fracture	Neurosurgery	FP00900053	7	18150
785	Nerve Biopsy excluding Hansen's	Neurosurgery	FP00900054	2	4950
786	Peripheral Neurectomy (Trigeminal)	Neurosurgery	FP00900055	5	11550
787	Peritoneal Shunt	Neurosurgery	FP00900056	5	11000
788	R.F. Lesion for Trigeminal Neuralgia -	Neurosurgery	FP00900057	5	5500
789	Subdural Tapping	Neurosurgery	FP00900058	3	2200
790	Twist Drill Craniotomy	Neurosurgery	FP00900059	3	11550
<b>10. Ophthalmology</b>					
791	Abscess Drainage of Lid	Ophthalmology	FP01000001	D	550
792	Anterior Chamber Reconstruction	Ophthalmology	FP01000002	3	7700
793	Buckle Removal	Ophthalmology	FP01000003	2	10450
794	Canaliculo Dacryocysto Rhinostomy	Ophthalmology	FP01000004	1	7700
795	Capsulotomy	Ophthalmology	FP01000005	1	2200
796	Cataract – Bilateral with IOL	Ophthalmology	FP01000006	D	6500
797	Cataract – Unilateral with IOL	Ophthalmology	FP01000007	D	3500
798	Corneal Grafting	Ophthalmology	FP01000008	D	5000



# United India Insurance Company Limited

Corporate Identity Number: U93090TN1938GOI000108

Registered Office: 24 Whites Road, Chennai – 600014

IRDAI REG NO.545



799	Cryoretinopexy - Closed	Ophthalmology	FP01000009	1	4000
800	Cryoretinopexy - Open	Ophthalmology	FP01000010	1	5500
801	Cyclocryotherapy	Ophthalmology	FP01000011	D	6600
802	Cyst	Ophthalmology	FP01000012	D	3850
803	Dacryocystectomy With Pterygium - Excision	Ophthalmology	FP01000013	D	1100
804	Pterygium + Conjunctival Autograft	Ophthalmology	FP01000014	D	7150
805	Dacryocystectomy	Ophthalmology	FP01000015	D	7500
806	Endoscopic Optic Nerve Decompression	Ophthalmology	FP01000016	D	5500
807	Endoscopic Optic Orbital Decompression	Ophthalmology	FP01000017	D	8800
808	Enucleation	Ophthalmology	FP01000018	1	8800
809	Enucleation with Implant	Ophthalmology	FP01000019	1	2200
810	Exenteration	Ophthalmology	FP01000020	D	7500
811	Ectropion Correction	Ophthalmology	FP01000021	D	3850
812	Glaucoma surgery (trabeculectomy)	Ophthalmology	FP01000022	2	3300
813	Intraocular Foreign Body Removal	Ophthalmology	FP01000023	D	7700
814	Keratoplasty	Ophthalmology	FP01000024	1	3300
815	Lensectomy	Ophthalmology	FP01000025	D	8800
816	Limbal Dermoid Removal	Ophthalmology	FP01000026	D	8250
817	Membranectomy	Ophthalmology	FP01000027	D	2750
818	Perforating corneoscleral Injury	Ophthalmology	FP01000028	2	6600
819	Pterygium (Day care)	Ophthalmology	FP01000029	D	5500
820	Ptosis	Ophthalmology	FP01000030	D	1100
821	Radial Keratotomy	Ophthalmology	FP01000031	1	4500
822	IRIS Prolapse - Repair	Ophthalmology	FP01000032	2	10,000
823	Retinal Detachment Surgery	Ophthalmology	FP01000033	2	3500
824	Small Tumour of Lid - Excision	Ophthalmology	FP01000034	D	11000
825	Socket Reconstruction	Ophthalmology	FP01000035	3	550
826	Trabeculectomy - Right	Ophthalmology	FP01000036	D	6600
827	Iridectomy	Ophthalmology	FP01000037	D	8500
828	Tumours of IRIS	Ophthalmology	FP01000038	2	1980
829	Vitrectomy	Ophthalmology	FP01000039	2	4400
830	Vitrectomy + Retinal Detachment	Ophthalmology	FP01000041	3	14000
831	Acid and alkali burns	Ophthalmology	FP01000042	D	550
832	Cataract with foldable IOL by Phaco emulsification tech. unilateral /SICS with foldable lens	Ophthalmology	FP01000043	D	6000
833	Cataract with foldable IOL with Phaco emulsification Bilateral/ SICS with foldable lens	Ophthalmology	FP01000044	D	9500
834	Cauterisation of ulcer/sub conjunctival injection - both eye	Ophthalmology	FP01000045	D	320
835	Cauterisation of ulcer/sub conjunctival injection - One eye	Ophthalmology	FP01000046	D	210
836	Chalazion - both eye	Ophthalmology	FP01000047	D	660
837	Chalazion - one eye	Ophthalmology	FP01000048	D	500
838	Conjunctival Melanoma	Ophthalmology	FP01000049	D	1100
839	Dacryocystectomy (DCY)	Ophthalmology	FP01000051	D	6000
840	Decompression of Optic nerve	Ophthalmology	FP01000053	D	13500
841	EKG/EOG	Ophthalmology	FP01000054	1	1350
842	Entropion correction	Ophthalmology	FP01000055	D	3300
843	Epicanthus correction	Ophthalmology	FP01000056	D	2200
844	Epilation	Ophthalmology	FP01000057	D	250



# United India Insurance Company Limited

Corporate Identity Number: U93090TN1938GOI000108  
Registered Office: 24 Whites Road, Chennai – 600014  
IRDAI REG NO.545



845	ERG	Ophthalmology	FP01000058	D	825
846	Eviseration	Ophthalmology	FP01000059	D	2700
847	Laser for retinopath (per sitting)	Ophthalmology	FP01000060	1	1320
848	Laser inter ferometry	Ophthalmology	FP01000061	D	1650
849	Lid tear	Ophthalmology	FP01000062	D	4500
850	Orbitotomy	Ophthalmology	FP01000063	D	6600
851	Squint correction	Ophthalmology	FP01000064	1	12500
852	lasix laser	Ophthalmology	FP01000040	d	10000
853	terigium removal	Ophthalmology	FP01000050	d	750
854	Cataract – Unilateral +Glaucoma surgery (trabeculectomy)	Ophthalmology	FP01000052	2	7500
855	Cataract – Bilateral +Glaucoma surgery (trabeculectomy)	Ophthalmology	FP01000065	2	9000
856	Pterigium + Conjunctival Autograft +Glaucoma surgery (trabeculectomy)	Ophthalmology	FP01000066	2	8000
857	Anterior Chamber Reconstruction +Cataract – Unilateral	Ophthalmology	FP01000067	2	8750
858	Canaliculo Dacryocysto Rhinostomy +Cataract – Unilateral	Ophthalmology	FP01000068	2	8750
859	Abscess Drainage of Lid +Cryoretinopexy - Closed	Ophthalmology	FP01000069	2	5250
860	Lensectomy +Vitrectomy	Ophthalmology	FP01000070	2	8400
861	Trabeculectomy + Vitrectomy	Ophthalmology	FP01000071	2	8400
862	Anterior Chamber Reconstruction +Perforating corneo - Scleral Injury	Ophthalmology	FP01000072	3	9200
863	Cataract – Unilateral + trabecullectomy	Ophthalmology	FP01000073	3	7700
864	Retrobulbar injections both eyes	Ophthalmology	FP01000074	D	450
865	Retrobulbar injections one eye	Ophthalmology	FP01000075	D	250
866	syringing of lacrimal sac for both eyes	Ophthalmology	FP01000076	D	350
867	Syringing of lacrimal sac for one eye	Ophthalmology	FP01000077	D	250
<b>11. Orthopaedics</b>					
868	Acromion reconstruction	Orthopaedics	FP01100001	10	20,000
869	Accessory bone - Excision	Orthopaedics	FP01100002	3	12,000
870	Amputation - Upper Fore Arm	Orthopaedics	FP01100003	5	16,000
871	Amputation - Index Fingure	Orthopaedics	FP01100004	1	1,000
872	Amputation - Forearm	Orthopaedics	FP01100005	5	18,000
873	Amputation - Wrist Axillary Node Dissection	Orthopaedics	FP01100006	4	12,000
874	Amputation - 2nd and 3rd Toe	Orthopaedics	FP01100007	1	2,000
875	Amputation - 2nd Toe	Orthopaedics	FP01100008	1	1,000
876	Amputation - 3rd and 4th Toes	Orthopaedics	FP01100009	1	2,000
877	Amputation - 4th and 5th Toes	Orthopaedics	FP01100010	1	2,000
878	Amputation - Ankle	Orthopaedics	FP01100011	5	12,000
879	Amputation - Arm	Orthopaedics	FP01100012	6	18,000
880	Amputation - Digits	Orthopaedics	FP01100013	1	5,000
881	Amputation - Fifth Toe	Orthopaedics	FP01100014	1	1,700
882	Amputation - Foot	Orthopaedics	FP01100015	5	18,000
883	Amputation - Forefoot	Orthopaedics	FP01100016	5	15,000

# United India Insurance Company Limited

Corporate Identity Number: U93090TN1938GOI000108

Registered Office: 24 Whites Road, Chennai – 600014

IRDAI REG NO.545



884	Amputation - Great Toe	Orthopaedics	FP01100017	1	2,500
885	Amputation - Wrist	Orthopaedics	FP01100018	5	12,000
886	Amputation - Leg	Orthopaedics	FP01100019	7	20,000
887	Amputation - Part of Toe and Fixation of K Wire	Orthopaedics	FP01100020	5	12,000
888	Amputation - Thigh	Orthopaedics	FP01100021	7	20,000
889	Anterior & Posterior Spine Fixation	Orthopaedics	FP01100022	6	25,000
890	Arthroplasty – Excision	Orthopaedics	FP01100023	3	8,000
891	Arthorotomy	Orthopaedics	FP01100024	7	15,000
892	Arthrodesis Ankle Triple	Orthopaedics	FP01100025	7	16,000
893	Arthrotomy + Synevectomy	Orthopaedics	FP01100026	3	15,000
894	Arthroplasty of Femur head - Excision	Orthopaedics	FP01100027	7	18,000
895	Bimalleolar Fracture Fixation	Orthopaedics	FP01100028	6	12,000
896	Bone Tumour and Reconstruction -Major - Excision	Orthopaedics	FP01100029	6	13,000
897	Bone Tumour and Reconstruction - Minor - Excision	Orthopaedics	FP01100030	4	10,000
898	Calcaneal Spur - Excision of Both	Orthopaedics	FP01100031	3	9,000
899	Clavicle Surgery	Orthopaedics	FP01100032	5	15,000
900	Close Fixation - Hand Bones	Orthopaedics	FP01100033	3	7,000
901	Close Fixation - Foot Bones	Orthopaedics	FP01100034	2	6,500
902	Close Reduction - Small Joints	Orthopaedics	FP01100035	1	3,500
903	Closed Interlock Nailing + Bone Grafting	Orthopaedics	FP01100036	2	12,000
904	Closed Interlocking Intermedullary	Orthopaedics	FP01100037	2	12,000
905	Closed Interlocking Tibia + Orif of Fracture Fixation	Orthopaedics	FP01100038	3	12,000
906	Closed Reduction and Internal Fixation	Orthopaedics	FP01100039	3	12,000
907	Closed Reduction and Internal Fixation with K wire	Orthopaedics	FP01100040	3	12,000
908	Closed Reduction and Percutaneous Screw Fixation	Orthopaedics	FP01100041	3	12,000
909	Closed Reduction and Percutaneous Pinning	Orthopaedics	FP01100042	3	12,000
910	Closed Reduction and Percutaneous Nailing	Orthopaedics	FP01100043	3	12,000
911	Closed Reduction and Proceed to Posterior Stabilization	Orthopaedics	FP01100044	5	16,000
912	Debridement & Closure - Major	Orthopaedics	FP01100045	3	5,000
913	Debridement & Closure - Minor	Orthopaedics	FP01100046	1	3,000
914	Decompression and Spinal Fixation	Orthopaedics	FP01100047	5	20,000
915	Decompression and Stabilization with Steffiplate	Orthopaedics	FP01100048	6	20,000
916	Decompression L5 S1 Fusion with Posterior Stabilization	Orthopaedics	FP01100049	6	20,000
917	Decompression of Carpal Tunnel Syndrome	Orthopaedics	FP01100050	2	4,500
918	Decompression Posterior D12+L1	Orthopaedics	FP01100051	5	18,000

# United India Insurance Company Limited

Corporate Identity Number: U93090TN1938GOI000108

Registered Office: 24 Whites Road, Chennai – 600014

IRDAI REG NO.545



919	Decompression Stabilization and Laminectomy	Orthopaedics	FP01100052	5	16,000
920	Dislocation - Elbow	Orthopaedics	FP01100053	D	1,000
921	Dislocation - Shoulder	Orthopaedics	FP01100054	D	1,000
922	Dislocation- Hip	Orthopaedics	FP01100055	1	1,000
923	Dislocation - Knee	Orthopaedics	FP01100056	1	1,000
924	Drainage of Abscess Cold	Orthopaedics	FP01100057	D	1,250
925	Dupuytren Contracture	Orthopaedics	FP01100058	6	12,000
926	Epiphyseal Stimulation	Orthopaedics	FP01100059	3	10,000
927	Exostosis - Small bones Excision	Orthopaedics	FP01100060	2	5,500
928	Exostosis - Femur - Excision	Orthopaedics	FP01100061	7	15,000
929	Exostosis - Humerus - Excision	Orthopaedics	FP01100062	7	15,000
930	Exostosis - Radius - Excision	Orthopaedics	FP01100063	6	12,000
931	Exostosis - Ulna - Excision	Orthopaedics	FP01100064	6	12,000
932	Exostosis - Tibia- Excision	Orthopaedics	FP01100065	6	12,000
933	Exostosis - Fibula - Excision	Orthopaedics	FP01100066	6	12,000
934	Exostosis - Patella - Excision	Orthopaedics	FP01100067	6	12,000
935	Exploration and Ulnar Repair	Orthopaedics	FP01100068	5	9,500
936	External fixation - Long bone	Orthopaedics	FP01100069	4	13,000
937	External fixation - Small bone	Orthopaedics	FP01100070	2	11,500
938	External fixation - Pelvis	Orthopaedics	FP01100071	5	15,000
939	Fasciotomy	Orthopaedics	FP01100072	2	12,000
940	Fixater with Joint Arthrolysis	Orthopaedics	FP01100073	9	18,000
941	Fracture - Acetabulum	Orthopaedics	FP01100074	9	18,000
942	Fracture - Femoral neck - MUA & Internal Fixation	Orthopaedics	FP01100075	7	18,000
943	Fracture - Femoral Neck Open Reduction & Nailing	Orthopaedics	FP01100076	7	15,000
944	Fracture - Fibula Internal Fixation	Orthopaedics	FP01100077	7	15,000
945	Fracture - Hip Internal Fixation	Orthopaedics	FP01100078	7	15,000
946	Fracture - Humerus Internal Fixation	Orthopaedics	FP01100079	2	13,000
947	Fracture - Olecranon of Ulna	Orthopaedics	FP01100080	2	9,500
948	Fracture - Radius Internal Fixation	Orthopaedics	FP01100081	2	9,500
949	Fracture - TIBIA Internal Fixation	Orthopaedics	FP01100082	4	10,500
950	Fracture - Ulna Internal Fixation	Orthopaedics	FP01100084	4	9,500
951	Fractured Fragment Excision	Orthopaedics	FP01100085	2	7,500
952	Girdle Stone Arthroplasty	Orthopaedics	FP01100086	7	15,000
953	Harrington Instrumentation	Orthopaedics	FP01100087	5	15,000
954	Head Radius - Excision	Orthopaedics	FP01100088	3	15,000
955	High Tibial Osteotomy	Orthopaedics	FP01100089	5	15,000
956	Hip Region Surgery	Orthopaedics	FP01100090	7	18,000
957	Hip Spica	Orthopaedics	FP01100091	D	4,000
958	Internal Fixation Lateral Epicondyle	Orthopaedics	FP01100092	4	9,000
959	Internal Fixation of other Small Bone	Orthopaedics	FP01100093	3	7,000
960	Joint Reconstruction	Orthopaedics	FP01100094	10	22,000
961	Laminectomy	Orthopaedics	FP01100095	9	18,000
962	Leg Lengthening	Orthopaedics	FP01100096	8	15,000
963	Llizarov Fixation	Orthopaedics	FP01100097	6	15,000
964	Multiple Tendon Repair	Orthopaedics	FP01100098	5	12,500
965	Nerve Repair Surgery	Orthopaedics	FP01100099	6	14,000
966	Nerve Transplant/Release	Orthopaedics	FP01100100	5	13,500
967	Neurolysis	Orthopaedics	FP01100101	7	18,000

# United India Insurance Company Limited

Corporate Identity Number: U93090TN1938GOI000108

Registered Office: 24 Whites Road, Chennai – 600014

IRDAI REG NO.545



968	Open Reduction Internal Fixation (2 Small Bone)	Orthopaedics	FP01100102	5	12,000
969	Open Reduction Internal Fixation (Large Bone)	Orthopaedics	FP01100103	6	16,000
970	Open Reduction of CDH	Orthopaedics	FP01100104	7	17,000
971	Open Reduction of Small Joint	Orthopaedics	FP01100105	1	7,500
972	Open Reduction with Phemister Grafting	Orthopaedics	FP01100106	3	10,000
973	Osteotomy -Small Bone	Orthopaedics	FP01100107	6	18,000
974	Osteotomy -Long Bone	Orthopaedics	FP01100108	8	21,000
975	Patellectomy	Orthopaedics	FP01100109	7	15,000
976	Pelvic Fracture - Fixation	Orthopaedics	FP01100110	8	17,000
977	Pelvic Osteotomy	Orthopaedics	FP01100111	10	22,000
978	Percutaneous - Fixation of Fracture	Orthopaedics	FP01100112	6	10,000
979	Prepatellar Bursa and Repair of MCL of Knee	Orthopaedics	FP01100113	7	15,500
980	Reconstruction of ACL/PCL	Orthopaedics	FP01100114	7	19,000
981	Retrocalcaneal Bursa - Excision	Orthopaedics	FP01100115	4	10,000
982	Sequestrectomy of Long Bones	Orthopaedics	FP01100116	7	18,000
983	Shoulder Jacket (is it shoulder spica ?	Orthopaedics	FP01100117	D	5,000
984	Sinus Over Sacrum Excision	Orthopaedics	FP01100118	2	7,500
985	Skin Grafting	Orthopaedics	FP01100119	2	7,500
986	Spinal Fusion	Orthopaedics	FP01100120	10	22,000
987	Synovectomy	Orthopaedics	FP01100121	7	18,000
988	Synovial Cyst - Excision	Orthopaedics	FP01100122	1	7,500
989	Tendo Achilles Tenotomy	Orthopaedics	FP01100123	1	5,000
990	Tendon Grafting	Orthopaedics	FP01100124	3	18,000
991	Tendon Nerve Surgery of Foot	Orthopaedics	FP01100125	1	2,000
992	Tendon Release	Orthopaedics	FP01100126	1	2,500
993	Tenolysis	Orthopaedics	FP01100127	2	8,000
994	Tenotomy	Orthopaedics	FP01100128	2	8,000
995	Tension Band Wiring Patella	Orthopaedics	FP01100129	5	12,500
996	Trigger Thumb	Orthopaedics	FP01100130	D	2,500
997	Wound Debridement	Orthopaedics	FP01100131	D	1,000
998	Application of Functional Cast Brace	Orthopaedics	FP01100132	D	1,200
999	Application of P.O.P. casts for Upper & Lower Limbs	Orthopaedics	FP01100133	D	850
1000	Application of P.O.P. Spicas & Jackets	Orthopaedics	FP01100134	D	2,450
1001	Application of Skeletal Traction	Orthopaedics	FP01100135	D	1,500
1002	Application of Skin Traction	Orthopaedics	FP01100136	D	800
1003	Arthroplasty (joints) - Excision	Orthopaedics	FP01100137	3	13,000
1004	Aspiration & Intra Articular Injections	Orthopaedics	FP01100138	D	1,000
1005	Bandage & Stapping for Fractures	Orthopaedics	FP01100139	D	600
1006	Close Reduction of Fractures of Limb & P.O.P.	Orthopaedics	FP01100140	D	2,000
1007	Internal Wire Fixation of Mandible & Maxilla	Orthopaedics	FP01100141	D	9,500
1008	Reduction of Compound Fractures	Orthopaedics	FP01100142	1	4,000
1009	Reduction of Facial Fractures of Maxilla	Orthopaedics	FP01100143	1	8,500

# United India Insurance Company Limited

Corporate Identity Number: U93090TN1938GOI000108

Registered Office: 24 Whites Road, Chennai – 600014

IRDAI REG NO.545



1010	Reduction of Fractures of Mandible & Maxilla - Cast Metal Splints	Orthopaedics	FP01100144	2	5,500
1011	Reduction of Fractures of Mandible & Maxilla - Eye Let Splinting	Orthopaedics	FP01100145	2	5,500
1012	Reduction of Fractures of Mandible & Maxilla - Gumming Splints	Orthopaedics	FP01100146	2	5,500
1013	Accessory bone - Excision + Acromion reconstruction	Orthopaedics	FP01100083	5	22,400
1014	Clavicle Surgery + Closed reduction and internal fixation with K wire	Orthopaedics	FP01100147	3	19,000
1015	Fracture - Radius Internal Fixation + Fracture - Ulna Internal Fixation	Orthopaedics	FP01100148	3	16,500
1016	Head radius - Excision + Fracture - Ulna Internal Fixation	Orthopaedics	FP01100149	3	18,000
1017	Clavicle Surgery + Closed Interlocking Intermedullary	Orthopaedics	FP01100150	3	18900
1018	Close Fixation - Hand Bones +Closed Reduction and Internal Fixation	Orthopaedics	FP01100151	3	13,300
1019	Close Fixation - Hand Bones +Closed Reduction and Internal Fixation with K wires	Orthopaedics	FP01100152	3	18,900
1020	Closed Interlocking Intermedullary+Closed reduction and internal fixation with K wire	Orthopaedics	FP01100153	3	16,800
1021	External fixation - Long bone +Fracture - Fibula Internal Fixation	Orthopaedics	FP01100154	5	19,600
1022	Accessory bone - Excision+Fracture - Humerus Internal Fixation	Orthopaedics	FP01100155	3	19,600
1023	Acromion reconstruction +Fracture - Humerus Internal Fixation	Orthopaedics	FP01100156	7	23,100
1024	Fracture - Humerus Internal Fixation+Fracture - Olecranon of Ulna	Orthopaedics	FP01100157	5	15,750
1025	Fracture - Fibula Internal Fixation+Fracture - TIBIA Internal Fixation	Orthopaedics	FP01100158	7	17,850
1026	Fracture - Radius Internal Fixation+Fracture - Ulna Internal Fixation	Orthopaedics	FP01100159	7	13,300
1027	Head radius - Excision+Fracture - Ulna Internal Fixation	Orthopaedics	FP01100160	5	17,150
1028	Amputation - Arm+ Amputation - Digits	Orthopaedics	FP01100161	5	19,500
1029	Fistulectomy+Sequestrectomy	Orthopaedics	FP01100162	5	14,500
1030	Skin Grafting + Sequestrectomy of Long Bones	Orthopaedics	FP01100163	7	18,500

# United India Insurance Company Limited

Corporate Identity Number: U93090TN1938GOI000108  
Registered Office: 24 Whites Road, Chennai – 600014  
IRDAI REG NO.545



1031	Acromion reconstruction +Percutaneous - Fixation of Fracture	Orthopaedics	FP01100164	7	21,000
1032	Amputation - Forearm +Open Reduction Internal Fixation (Large Bone)	Orthopaedics	FP01100165	7	18,200
1033	Arthorotomy + Open Reduction Internal Fixation (Large Bone)	Orthopaedics	FP01100166	7	19,500
1034	Closed reduction and internal fixation with K wire+Open Reduction Internal Fixation (Large Bone)	Orthopaedics	FP01100167	7	19,600
1035	Acromion reconstruction +Open Reduction with Plemister Grafting	Orthopaedics	FP01100168	7	21,000
1036	Open Reduction Internal Fixation (Large Bone) +Open Reduction with Plemister Grafting	Orthopaedics	FP01100169	7	18,500
1037	Open Reduction Internal Fixation (Large Bone) +Osteotomy -long bone	Orthopaedics	FP01100170	7	14,500
1038	Open Reduction Internal Fixation (Large Bone) + Hip Region Surgery	Orthopaedics	FP01100171	10	24,500
1039	Accessory bone - Excision+Exostosis - Femur - Excision	Orthopaedics	FP01100172	7	18,900
1040	Debridement & closure - Major+ skin grafting	Orthopaedics	FP01100173	7	10,150
1041	Tendon Grafting + skin grafting	Orthopaedics	FP01100174	7	18,500
1042	Debridement & closure - Major+Open Reduction Internal Fixation (Large Bone)	Orthopaedics	FP01100175	7	15,500
1043	Closed Interlocking Intermedullary+Debridement & closure - Major	Orthopaedics	FP01100176	7	11,900
1044	Above elbow post-slab for Soft Tissue injury	Orthopaedics	FP01100177	D	550
1045	Below knee post-slab for Soft tissue injury	Orthopaedics	FP01100178	D	750
1046	Colles fracture Ant. or post, slab	Orthopaedics	FP01100179	D	750
1047	Colles fracture Below elbow	Orthopaedics	FP01100180	d	950
1048	Colles fracture Full plaster	Orthopaedics	FP01100181	d	1,500
1049	Double hip spiky	Orthopaedics	FP01100182	d	1,700
1050	Fingers (post, slab)	Orthopaedics	FP01100183	d	250
1051	Fingers full plaster	Orthopaedics	FP01100184	d	300
1052	Minerva Jacket	Orthopaedics	FP01100185		1,500
1053	Plaster Jacket	Orthopaedics	FP01100186	d	1,500
1054	Shoulder spika	Orthopaedics	FP01100187	d	1,500
1055	Single hip spika	Orthopaedics	FP01100188	d	1,500
1056	Strapping Ankle	Orthopaedics	FP01100189	d	300
1057	Strapping Ball bandage	Orthopaedics	FP01100190	d	450
1058	Strapping Chest	Orthopaedics	FP01100191	d	450



# United India Insurance Company Limited

Corporate Identity Number: U93090TN1938GOI000108

Registered Office: 24 Whites Road, Chennai – 600014

IRDAI REG NO.545



1059	Strapping Collar and cuff sling	Orthopaedics	FP01100192	d	300
1060	Strapping Elbow	Orthopaedics	FP01100193	d	300
1061	Strapping Figure of 8 bandage	Orthopaedics	FP01100194	d	450
1062	Strapping Finger	Orthopaedics	FP01100195	d	200
1063	Strapping Knee	Orthopaedics	FP01100196	d	350
1064	Strapping Nasal bone fracture	Orthopaedics	FP01100197	d	400
1065	Strapping Shoulder	Orthopaedics	FP01100198	d	250
1066	Strapping Toes	Orthopaedics	FP01100199	d	150
1067	Strapping Wrist	Orthopaedics	FP01100200	d	300
1068	Tube Plaster (or plaster cylinder)	Orthopaedics	FP01100201	d	1050
1069\$	Correction of club foot \$	Orthopaedics	FP01100202	5 visits	10000

## 12. Paediatrics

1070	Abdomino Perioneal (Exomphalos)	Paediatrics	FP01200001	5	13,000
1071	Anal Dilatation	Paediatrics	FP01200002	3	5000
1072	Anal Transposition for Ectopic Anus	Paediatrics	FP01200003	7	17000
1073	Chordee Correction	Paediatrics	FP01200004	5	10000
1074	Closure Colostomy	Paediatrics	FP01200005	7	12500
1075	Colectomy	Paediatrics	FP01200006	5	12000
1076	Colon Transplant	Paediatrics	FP01200007	3	18000
1077	Cystolithotomy	Paediatrics	FP01200008	3	7500
1078	Esophageal Atresia (Fistula)	Paediatrics	FP01200009	3	18000
1079	Gastrostomy	Paediatrics	FP01200010	5	15000
1080	Hernia - Diaphragmatic	Paediatrics	FP01200011	3	10000
1081	Hernia-Inguinal - Bilateral	Paediatrics	FP01200014	3	10000
1082	Hernia-Inguinal Unilateral	Paediatrics	FP01200015	3	7000
1083	Meckel's Diverticulectomy	Paediatrics	FP01200016	3	12250
1084	Meniscectomy	Paediatrics	FP01200017	3	6000
1085	Orchidopexy - Bilateral	Paediatrics	FP01200019	2	7500
1086	Orchidopexy - Unilateral)	Paediatrics	FP01200020	2	5000
1087	Pyeloplasty	Paediatrics	FP01200022	5	15000
1088	Pyloric Stenosis (Ramsted OP)	Paediatrics	FP01200023	3	10000
1089	Rectal Polyp	Paediatrics	FP01200024	2	3750
1090	Resection & Anastamosis of Intestine	Paediatrics	FP01200025	7	17000
1091	Supra Pubic Drainage - Open	Paediatrics	FP01200026	2	4000
1092	Torsion Testis	Paediatrics	FP01200027	5	10000
1093	Tracheo Esophageal Fistula	Paediatrics	FP01200028	5	18750
1094	Ureterotomy	Paediatrics	FP01200029	5	10000
1095	Urethroplasty	Paediatrics	FP01200030	5	15000
1096	Vesicostomy	Paediatrics	FP01200031	5	12000
1097#	neonatal jaundice #	Paediatrics	FP01200012	5	9500
1098#	Basic Package for Neo Natal Care (Package for Babies admitted for short term care for conditions like: Transient tachypnoea of newborn, Mild birth asphyxia, Jaundice requiring phototherapy, Hemorrhagic disease of newborn, Large for date babies (>4000 gm) for observational care)#	Paediatrics	FP01200013	<3	3,000
1099#	<b>Specialised Package for Neo Natal Care</b> (Package for Babies admitted	Paediatrics	FP01200018	3<X<8	5,500



# United India Insurance Company Limited

Corporate Identity Number: U93090TN1938GOI000108  
Registered Office: 24 Whites Road, Chennai – 600014  
IRDAI REG NO.545



	with mild-moderate respiratory distress, Infections/sepsis with no major complications, Prolonged/persistent jaundice, Assisted feeding for low birth weight babies (<1800 gms), Neonatal seizures)#				
1100	Advanced Package for Neo Natal Care (Low birth weight babies <1500 gm and all babies admitted with complications like Meningitis, Severe respiratory distress, Shock, Coma, Convulsions or Encephalopathy, Jaundice requiring exchange transfusion, NEC)#	Paediatrics	FP01200021	>8	12,000
<b>13. Endocrine</b>					
1101	Adenoma Parathyroid - Excision	Endocrine	FP01300001	3	28000
1102	Adrenal Gland Tumour - Excision	Endocrine	FP01300002	5	35000
1103	Axillary lymphnode - Excision	Endocrine	FP01300003	3	21000
1104	Parotid Tumour - Excision	Endocrine	FP01300004	3	9000
1105	Pancreatectomy	Endocrine	FP01300005	7	55000
1106	spleenectomy	Endocrine	FP01300006	5	13000
1107	Thyroid Adenoma Resection Enucleation	Endocrine	FP01300007	5	22000
1108	Total Thyroidectomy + Reconstruction	Endocrine	FP01300008	5	15000
1109	Trendal Burge Ligation and Stripping	Endocrine	FP01300009	3	9000
1110	Post Fossa	Endocrine	FP01300010	D	12000
1111	Excision of Lingual Thyroid	Endocrine	FP01300011		18500
<b>14. Urology</b>					
1112	Bladder Calculi- Removal	Urology	FP01400001	2	7000
1113	Bladder Tumour (Fulgration)	Urology	FP01400002	2	2000
1114	Correction of Extrophy of Bladder	Urology	FP01400003	2	1500
1115	Cystolithotomy	Urology	FP01400004	2	6000
1116	Cysto Gastrostomy	Urology	FP01400005	4	10000
1117	Cysto Jejunostomy	Urology	FP01400006	4	10000
1118	Dormia Extraction of Calculus	Urology	FP01400007	1	5000
1119	Drainage of Perinephric Abscess	Urology	FP01400008	1	7500
1120	Cystolithopexy	Urology	FP01400009	2	7500
1121	Excision of Urethral Carbuncle	Urology	FP01400010	1	5000
1122	Exploration of Epididymus (Unsuccessful Vasco vasectomy)	Urology	FP01400011	2	7500
1123	Urachal Cyst	Urology	FP01400012	1	4000
1124	Hydrospadius	Urology	FP01400013	2	10800
1125	Internal Urethrotomy	Urology	FP01400014	3	7000
1126	Litholapexy	Urology	FP01400015	2	7500
1127	Lithotripsy	Urology	FP01400016	2	11000
1128	Meatoplasty	Urology	FP01400017	1	2500
1129	Meatotomy	Urology	FP01400018	1	1500
1130	Neoblastoma	Urology	FP01400019	3	10000

# United India Insurance Company Limited

Corporate Identity Number: U93090TN1938GOI000108

Registered Office: 24 Whites Road, Chennai – 600014

IRDAI REG NO.545



1131	Nephrectomy	Urology	FP01400020	4	10000
1132	Nephrectomy (Renal tumour)	Urology	FP01400021	4	10000
1133	Nephro Uretrectomy	Urology	FP01400022	4	10000
1134	Nephrolithotomy	Urology	FP01400023	3	15000
1135	Nephropexy	Urology	FP01400024	2	9000
1136	Nephrostomy	Urology	FP01400025	2	10500
1137	Nephrourethrotomy ( is it Nephrourethrectomy ?)	Urology	FP01400026	3	11000
1138	Open Resection of Bladder Neck	Urology	FP01400027	2	7500
1139	Operation for Cyst of Kidney	Urology	FP01400028	3	9625
1140	Operation for Double Ureter	Urology	FP01400029	3	15750
1141	Fturp	Urology	FP01400030	3	12250
1142	Operation for Injury of Bladder	Urology	FP01400031	3	12250
1143	Partial Cystectomy	Urology	FP01400032	3	16500
1144	Partial Nephrectomy	Urology	FP01400033	3	10000
1145	PCNL (Percutaneous nephro lithotomy) - Biilateral	Urology	FP01400034	3	18000
1146	PCNL (Percutaneous nephro lithotomy) - Unilateral	Urology	FP01400035	3	14000
1147	Post Urethral Valve	Urology	FP01400036	1	9000
1148	Pyelolithotomy	Urology	FP01400037	3	13500
1149	Pyeloplasty & Similar Procedures	Urology	FP01400038	3	12500
1150	Radical Nephrectomy	Urology	FP01400039	3	13000
1151	Reduction of Paraphimosis	Urology	FP01400040	D	1500
1152	Reimplanation of Urethra	Urology	FP01400041	5	17000
1153	Reimplantation of Bladder	Urology	FP01400042	5	17000
1154	Reimplantation of Ureter	Urology	FP01400043	5	17000
1155	Repair of Uretero Vaginal Fistula	Urology	FP01400044	2	12000
1156	Retroperitoneal Fibrosis - Renal	Urology	FP01400046	5	26250
1157	Retropubic Prostatectomy	Urology	FP01400047	4	15000
1158	Spleno Renal Anastomosis	Urology	FP01400048	5	13000
1159	Stricture Urethra	Urology	FP01400049	1	7500
1160	Suprapubic Cystostomy - Open	Urology	FP01400050	2	3500
1161	Suprapubic Drainage - Closed	Urology	FP01400051	2	3500
1162	Trans Vesical Prostatectomy	Urology	FP01400053	2	15750
1163	Transurethral Fulguration	Urology	FP01400054	2	4000
1164	TURBT (Transurethral Resection of the Bladder Tumor)	Urology	FP01400055	3	15000
1165	TURP + Circumcision	Urology	FP01400056	3	15000
1166	TURP + Closure of Urinary Fistula	Urology	FP01400057	3	13000
1167	TURP + Cystolithopexy	Urology	FP01400058	3	18000
1168	TURP + Cystolithotomy	Urology	FP01400059	3	18000
1169	TURP + Fistulectomy	Urology	FP01400060	3	15000
1170	TURP + Cystoscopic Removal of Stone	Urology	FP01400061	3	12000
1171	TURP + Nephrectomy	Urology	FP01400062	3	25000
1172	TURP + Orchidectomy	Urology	FP01400063	3	18000
1173	TURP + Suprapubic Cystolithotomy	Urology	FP01400064	3	15000
1174	TURP + TURBT	Urology	FP01400065	3	15000
1175	TURP + URS	Urology	FP01400066	3	14000
1176	TURP + Vesicolithotripsy	Urology	FP01400067	3	15000
1177	TURP + VIU (visual internal urethrotomy)	Urology	FP01400068	3	12000
1178	TURP + Haemorrhoidectomy	Urology	FP01400069	3	15000

# United India Insurance Company Limited

Corporate Identity Number: U93090TN1938GOI000108

Registered Office: 24 Whites Road, Chennai – 600014

IRDAI REG NO.545



1179	TURP + Hydrocele	Urology	FP01400070	3	18000
1180	TURP + Hernioplasty	Urology	FP01400071	3	15000
1181	TURP with Repair of Urethra	Urology	FP01400072	3	12000
1182	TURP + Herniorraphy	Urology	FP01400073	3	17000
1183	TURP (Trans-Urethral Resection of Bladder)Prostate	Urology	FP01400074	3	14250
1184	TURP + Fissurectomy	Urology	FP01400075	3	15000
1185	TURP + Urethrolithotomy	Urology	FP01400076	3	15000
1186	TURP + Urethral dilatation	Urology	FP01400077	3	15000
1187	Uretero Colic Anastomosis	Urology	FP01400078	3	8000
1188	Ureterolithotomy	Urology	FP01400079	3	10000
1189	Ureteroscopic Calculi - Bilateral	Urology	FP01400080	2	18000
1190	Ureteroscopic Calculi - Unilateral	Urology	FP01400081	2	12000
1191	Ureteroscopy Urethroplasty	Urology	FP01400082	3	17000
1192	Ureteroscopy PCNL	Urology	FP01400083	3	17000
1193	Ureteroscopic stone Removal And DJ Stenting	Urology	FP01400084	3	9000
1194	Urethral Dilatation	Urology	FP01400085	1	2250
1195	Urethral Injury	Urology	FP01400086	2	10000
1196	Urethral Reconstuction	Urology	FP01400087	3	10000
1197	Ureteric Catheterization - Cystoscopy	Urology	FP01400088	1	3000
1198	Uretrostomy (Cutanie)	Urology	FP01400089	3	10000
1199	URS + Stone Removal	Urology	FP01400090	3	9000
1200	URS Extraction of Stone Ureter - Bilateral	Urology	FP01400091	3	15000
1201	URS Extraction of Stone Ureter - Unilateral	Urology	FP01400092	3	10500
1202	URS with DJ Stenting With ESWL	Urology	FP01400093	3	15000
1203	URS with Endolitholopexy	Urology	FP01400094	2	9000
1204	URS with Lithotripsy	Urology	FP01400095	3	9000
1205	URS with Lithotripsy with DJ Stenting	Urology	FP01400096	3	10000
1206	URS+Cysto+Lithotomy	Urology	FP01400097	3	9000
1207	V V F Repair	Urology	FP01400098	3	15000
1208	Hypospadias Repair and Orchiopexy	Urology	FP01400099	5	16250
1209	Vesico uretero Reflux - Bilateral	Urology	FP01400100	3	13000
1210	Vesico Uretero Reflux - Unilateral	Urology	FP01400101	3	8750
1211	Vesicolithotomy	Urology	FP01400102	3	7000
1212	VIU (Visual Internal Urethrotomy )	Urology	FP01400103	3	7500
1213	VIU + Cystolithopexy	Urology	FP01400104	3	12000
1214	VIU + Hydrocelectomy	Urology	FP01400105	2	15000
1215	VIU and Meatoplasty	Urology	FP01400106	2	9000
1216	VIU for Stricture Urethra	Urology	FP01400107	2	7500
1217	VIU with Cystoscopy	Urology	FP01400108	2	7500
1218	Y V Plasty of Bladder Neck	Urology	FP01400109	5	9500
1219	Operation for ectopic ureter	Urology	FP01400111	3	9000
1220	TURP + Cystolithotripsy	Urology	FP01400113	3	12000
1221	TURP with removal of the verical calculi	Urology	FP01400114	3	12000
1222	TURP with vesicolithotomy	Urology	FP01400115	3	12000

# United India Insurance Company Limited

Corporate Identity Number: U93090TN1938GOI000108

Registered Office: 24 Whites Road, Chennai – 600014

IRDAI REG NO.545



1223	Ureteroscopic removal of lower ureteric	Urology	FP01400116	2	9000
1224	Ureteroscopic removal of ureteric calculi	Urology	FP01400117	2	7500
1225	Varicocele	Urology	FP01400118	1	3500
1226	VIU + TURP	Urology	FP01400119	2	12000
1227	Ureteric Catheterization - Cystoscopy+PCNL (Percutaneous nephro lithotomy) - Unilateral	Urology	FP01400045	2	12500
1228	Ureteric Catheterization - Cystoscopy+Pyelolithotomy	Urology	FP01400052	2	10500
1229	Bladder Calculi- Removal+Trans vesical prostatectomy	Urology	FP01400110	2	14500
1230	Stricture Urethra+TURP (Trans-Urethral Resection of Bladder)Prostate	Urology	FP01400112	2	15550
1231	Ureteroscopic Calculi - Unilateral+TURP (TransUrethral Resection of Bladder)Prostate	Urology	FP01400120	2	18550
1232	Bladder Calculi- Removal+Stricture Urethra	Urology	FP01400121	2	10150
1233	Ureteroscopic Calculi - Unilateral+Ureteric Catheterization - Cystoscopy	Urology	FP01400122	2	11250
1234	Ureteric Catheterization - Cystoscopy+Nephrolithotomy	Urology	FP01400123	5	10550
1235	Dilatation of urethra	Urology	FP01400124	D	750
1236	AV Shunt for dialysis	Urology	FP01400125	3	7500
1237	Haemolysis per sitting	Urology	FP01400126	D	3000
<b>15. Oncology</b>					
1238	Adenoma Excision	Oncology	FP01500001	7	12000
1239	Adrenalectomy - Bilateral	Oncology	FP01500002	7	22800
1240	Adrenalectomy - Unilateral	Oncology	FP01500003	7	15000
1241	Carcinoma lip - Wedge excision	Oncology	FP01500004	5	8400
1242	Chemotherapy - Per sitting	Oncology	FP01500005	D	1200
1243	Excision Cartoid Body tumour	Oncology	FP01500006	5	15600
1244	Malignant ovarian	Oncology	FP01500007	5	18000
1245	Operation for Neoblastoma	Oncology	FP01500008	5	12000
1246	Partial Subtotal Gastrectomy & Ulcer	Oncology	FP01500009	7	18000
1247	Radiotherapy - Per sitting	Oncology	FP01500010	D	1800
<b>16. Other commonly used procedures</b>					
1248	Upto 30% burns first dressing	Other commonly used procedures	FP01600001	D	300
1249	Upto 30% burns subsequent dressing	Other commonly used procedures	FP01600002	D	200
1250	Dog Bite subject to completion of 5 injections plus dressing	Other commonly used procedures	FP01600003	D	2500
1251	Snake bite ( poisonous)	Other commonly used procedures	FP01600004	5	10500

# United India Insurance Company Limited

Corporate Identity Number: U93090TN1938GOI000108  
Registered Office: 24 Whites Road, Chennai – 600014  
IRDAI REG NO.545



1252	MRI Head - Without Contrast	Other commonly used procedures	FP01600005	D	2500
1253	MRI Head - with Contrast	Other commonly used procedures	FP01600006	D	3500
1254	MRI Orbits - without Contrast	Other commonly used procedures	FP01600007	D	1700
1255	MRI Orbits - with Contrast	Other commonly used procedures	FP01600008	D	5000
1256	MRI Nasopharynx and PNS - Without Contrast	Other commonly used procedures	FP01600009	D	2500
1257	MRI Nasopharynx and PNS - with Contrast	Other commonly used procedures	FP01600010	D	5000
1258	MRI Neck - Without Contrast	Other commonly used procedures	FP01600011	D	2500
1259	MRI Neck - with Contrast	Other commonly used procedures	FP01600012	D	5000
1260	MRI Shoulder - Without Contrast	Other commonly used procedures	FP01600013	D	2500
1261	MRI Shoulder - with Contrast	Other commonly used procedures	FP01600014	D	5000
1262	MRI Shoulder both Joint - Without Contrast	Other commonly used procedures	FP01600015	D	2500
1263	MRI Shoulder both Joint - with Contrast	Other commonly used procedures	FP01600016	D	5000
1264	MRI Wrist Single Joint - Without Contrast	Other commonly used procedures	FP01600017	D	2500
1265	MRI Wrist Single Joint - with Contrast	Other commonly used procedures	FP01600018	D	5000
1266	MRI Wrist both Joint - Without Contrast	Other commonly used procedures	FP01600019	D	1000
1267	MRI Wrist both Joint - with Contrast	Other commonly used procedures	FP01600020	D	5000
1268	MRI Knee Single Joint - Without Contrast	Other commonly used procedures	FP01600021	D	2500
1269	MRI Knee Single Joint - with Contrast	Other commonly used procedures	FP01600022	D	5000
1270	MRI Knee both Joint - Without Contrast	Other commonly used procedures	FP01600023	D	2500
1271	MRI Knee both Joint - with Contrast	Other commonly used procedures	FP01600024	D	5000
1272	MRI Ankle Single - Without Contrast	Other commonly used procedures	FP01600025	D	2500
1273	MRI Ankle Single - with Contrast	Other commonly used procedures	FP01600026	D	5000
1274	MRI Ankle Both - Without Contrast	Other commonly used procedures	FP01600027	D	2500
1275	MRI Ankle Both - with Contrast	Other commonly used procedures	FP01600028	D	5000
1276	MRI Hip - Without Contrast	Other commonly used procedures	FP01600029	D	2500
1277	MRI Hip - with Contrast	Other commonly used procedures	FP01600030	D	5000
1278	MRI Pelvis - Without Contrast	Other commonly used procedures	FP01600031	D	2500

# United India Insurance Company Limited

Corporate Identity Number: U93090TN1938GOI000108  
Registered Office: 24 Whites Road, Chennai – 600014  
IRDAI REG NO.545



1279	MRI Pelvis - with Contrast	Other commonly used procedures	FP01600032	D	5000
1280	MRI Extremities - Without Contrast	Other commonly used procedures	FP01600033	D	2500
1281	MRI Extremities - with Contrast	Other commonly used procedures	FP01600034	D	5000
1282	MRI Temporomandibular Single Joint - Without Contrast	Other commonly used procedures	FP01600035	D	2500
1283	MRI Temporomandibular Single Joint - with Contrast	Other commonly used procedures	FP01600036	D	5000
1284	MRI Temporomandibular Double Joints - Without Contrast	Other commonly used procedures	FP01600037	D	2500
1285	MRI Temporomandibular Double Joints - with contrast	Other commonly used procedures	FP01600038	D	5000
1286	MRI Abdomen - Without Contrast	Other commonly used procedures	FP01600039	D	2500
1287	MRI Abdomen - with Contrast	Other commonly used procedures	FP01600040	D	5000
1288	MRI Breast - Without Contrast	Other commonly used procedures	FP01600041	D	2500
1289	MRI Breast - with Contrast	Other commonly used procedures	FP01600042	D	5000
1290	MRI Spine Screening - Without Contrast	Other commonly used procedures	FP01600043	D	1000
1291	MRI Spine Screening - with Contrast	Other commonly used procedures	FP01600044	D	4000
1292	MRI Chest - Without Contrast	Other commonly used procedures	FP01600045	D	2500
1293	MRI Chest - with Contrast	Other commonly used procedures	FP01600046	D	5000
1294	MRI Cervical Spine - Without Contrast	Other commonly used procedures	FP01600047	D	1000
1295	MRI Cervical Spine - with Contrast	Other commonly used procedures	FP01600048	D	5000
1296	MRI Lumbar Spine - Without Contrast	Other commonly used procedures	FP01600049	D	2500
1297	MRI Lumbar Spine - with Contrast	Other commonly used procedures	FP01600050	D	5000
1298	MRI Screening - Without Contrast	Other commonly used procedures	FP01600051	D	1000
1299	MRI Screening - with Contrast	Other commonly used procedures	FP01600052	D	4000
1300	MRI Angiography - Without Contrast	Other commonly used procedures	FP01600053	D	1200
1301	MRI Angiography - with Contrast	Other commonly used procedures	FP01600054	D	5000
1302	Mammography (Single side)	Other commonly used procedures	FP01600055	D	450
1303	Mammography (Both sides)	Other commonly used procedures	FP01600056	D	540
1304	Pulmonary function test	Other commonly used procedures	FP01600057	D	430
1305	Fiberoptic Bronchoscopy with Washing/Biopsy	Other commonly used procedures	FP01600058	D	1830



# United India Insurance Company Limited

Corporate Identity Number: U93090TN1938GOI000108  
Registered Office: 24 Whites Road, Chennai – 600014  
IRDAI REG NO.545



1306	Uroflow Study (Micturometry)	Other commonly used procedures	FP01600059	D	330
1307	Urodynamic Study (Cystometry)	Other commonly used procedures	FP01600060	D	400
1308	Cystoscopy with Retrograde Catheter Unilateral	Other commonly used procedures	FP01600061	D	2620
1309	Cystoscopy with Retrograde Catheter - Bilateral	Other commonly used procedures	FP01600062	D	3300
1310	Cystoscopy Diagnostic	Other commonly used procedures	FP01600063	D	1570
1311	Cystoscopy with Bladder Biopsy	Other commonly used procedures	FP01600064	D	2000
1312	Cat Scan (C.T.) Head/ Brain - Without Contrast	Other commonly used procedures	FP01600065	D	900
1313	Cat Scan (C.T.) Head / Brain - with Contrast	Other commonly used procedures	FP01600066	D	1400
1314	C.T. Head Scan Involv. Spl. Investigation - Without Contrast	Other commonly used procedures	FP01600067	D	1400
1315	C.T. Head Involv. Spl. Investigation -with Contrast	Other commonly used procedures	FP01600068	D	1900
1316	C.T. Chest (HRCT) - Without Contrast	Other commonly used procedures	FP01600069	D	1700
1317	C.T. Chest (HRCT) - with Contrast	Other commonly used procedures	FP01600070	D	2140
1318	C.T. Spine (Cervical,Dorsal,Lumbar, Sacral) - Without Contrast	Other commonly used procedures	FP01600071	D	1440
1319	C.T. Spine (Cervical,Dorsal,Lumbar, Sacral) - with Contrast	Other commonly used procedures	FP01600072	D	2300
1320	C.T. Cervical C.T. 3D Reconstruction only	Other commonly used procedures	FP01600073	D	2945
1321	C.T. Guided Biopsy	Other commonly used procedures	FP01600074	D	1000
1322	C.T. Guided percutaneous cath drainage	Other commonly used procedures	FP01600075	D	1200
1323	C.T. Myelogram (Cervical Spine) - Without Contrast	Other commonly used procedures	FP01600076	D	1800
1324	C.T. Myelogram (Cervical Spine) - with Contrast	Other commonly used procedures	FP01600077	D	2558
1325	C.T. Myelogram (Lumbar Spine or D/S) - Without Contrast	Other commonly used procedures	FP01600078	D	2000
1326	C.T. Myelogram (Lumbar Spine or D/S)- with Contrast	Other commonly used procedures	FP01600079	D	2558
1327	C.T. Scan Chest - Without Contrast	Other commonly used procedures	FP01600080	D	1400
1328	C.T. Scan Chest - with Contrast	Other commonly used procedures	FP01600081	D	2325
1329	C.T. Scan Upper Abdomen - Without Contrast	Other commonly used procedures	FP01600082	D	1300
1330	C.T. Scan Upper Abdomen - with Contrast	Other commonly used procedures	FP01600083	D	2092

# United India Insurance Company Limited

Corporate Identity Number: U93090TN1938GOI000108

Registered Office: 24 Whites Road, Chennai – 600014

IRDAI REG NO.545



1331	C.T. Scan Lower Abdomen - Without Contrast	Other commonly used procedures	FP01600084	D	1680
1332	C.T. Scan Lower Abdomen - with Contrast	Other commonly used procedures	FP01600085	D	2092
1333	C.T. Scan Whole Abdomen - Without Contrast	Other commonly used procedures	FP01600086	D	2092
1334	C.T. Scan Whole Abdomen - with Contrast	Other commonly used procedures	FP01600087	D	3400
1335	C.T. Scan Neck (Thyroid Soft Tissue) - Without Contrast	Other commonly used procedures	FP01600088	D	1560
1336	C.T. Scan Neck (Thyroid Soft Tissue) - with Contrast	Other commonly used procedures	FP01600089	D	1940
1337	C.T. Scan Orbits - Without Contrast	Other commonly used procedures	FP01600090	D	1200
1338	C.T. Scan Orbits - with contract	Other commonly used procedures	FP01600091	D	1750
1339	C.T. Scan Limbs - Without Contrast	Other commonly used procedures	FP01600092	D	1700
1340	C.T. Scan Limbs - with Contrast	Other commonly used procedures	FP01600093	D	2300
1341	C.T. Scan Whole Body - Without Contrast	Other commonly used procedures	FP01600094	D	6700
1342	C.T. Scan Whole Body - with Contrast	Other commonly used procedures	FP01600095	D	9000
1343	C.T. Scan of Para Nasal Sinus - Without Contrast	Other commonly used procedures	FP01600096	D	1520
1344	C.T. Scan of Para Nasal Sinus - with Constrast	Other commonly used procedures	FP01600097	D	1860
1345	Whole Blood per unit	Other commonly used procedures	FP01600098	D	1200
1346	Platelets per unit	Other commonly used procedures	FP01600099	D	750
1347	Plasma per unit	Other commonly used procedures	FP01600100	D	750
1348	Packed cells per unit	Other commonly used procedures	FP01600101	D	1500
<b>17. Medical Procedures</b>					
1349	General Ward :Unspecified Description of ailment to be written.	Medical procedures	FP01700001	n	750
1350	ICU-designated air-conditioned space, with Standard ICU bed, equipment for the constant monitoring for vitals, emergency crash cart/tray, defibrillator, ventilators, suction pumps, bedside oxygen facility.	Medical procedures	FP01700002	n	1500
<b>18. Medical Conditions</b>					
1351	Accidental orgono phosphorus poisoning	Medical conditions	FP01800001	n	
1352	Acid peptic disease	Medical conditions	FP01800002	1	
1353	Acute and subacute endocarditis	Medical conditions	FP01800003	10	
1354	Acute astahamic attack	Medical conditions	FP01800004	3	

# United India Insurance Company Limited

Corporate Identity Number: U93090TN1938GOI000108  
Registered Office: 24 Whites Road, Chennai – 600014  
IRDAI REG NO.545



1355	Acute colitis	Medical conditions	FP01800005	3	
1356	Acute diarrhea with severe dehydration ( grade 2 and above)	Medical conditions	FP01800006	2	
1357	Acute diarrhoea with moderate dehydration	Medical conditions	FP01800007	1	
1358	Acute Exarcebation of COPD	Medical conditions	FP01800008	6	
1359	Acute hepatitis A	Medical conditions	FP01800009	10	
1360	Acute hepatitis B	Medical conditions	FP01800010	10	
1361	Acute hepatitis B	Medical conditions	FP01800011	10	
1362	Acute Hytension - medical management	Medical conditions	FP01800012	3	
1363	Acute meningitis - fungal	Medical conditions	FP01800013	7	
1364	Acute meningitis - pyogenic	Medical conditions	FP01800014	7	
1365	Acute Myocardial infarction ( conservative management)	Medical conditions	FP01800015	7	
1366	Acute otitis media	Medical conditions	FP01800016	2	
1367	Acute Pancreatitis	Medical conditions	FP01800017	7	
1368	Acute Pneumonia-/ consolidation Bacterial	Medical conditions	FP01800018	5	
1369	Acute renal colitis	Medical conditions	FP01800019	3	
1370	Acute renal failure	Medical conditions	FP01800020	10	
1371	Acute renal failure ( plus dialysis )	Medical conditions	FP01800021	7	
1372	acute respiratory failure ( including ventilator )	Medical conditions	FP01800022	7	
1373	Acute tubulo-interstitial nephritis	Medical conditions	FP01800023	7	
1374	Acute urinary infection	Medical conditions	FP01800024	3	
1375	Acute virall hepatitis ( hepatitis A)	Medical conditions	FP01800025	7	
1376	Amoebiasis	Medical conditions	FP01800026	3	
1377	Amoebic abscess - liver	Medical conditions	FP01800027	5	
1378	Anemia – Severe Hb less than 6 gm/dl ( plus blood transfusion units )	Medical conditions	FP01800028	5	
1379	Aneurysm - resection and grafting	Medical conditions	FP01800029	7	
1380	Angioplasty	Medical conditions	FP01800030	5	
1381	ASD / VSD repair	Medical conditions	FP01800031	7	
1382	Asthma Acute Status	Medical conditions	FP01800032	5	
1383	Bacterial pneumonia, not elsewhere classified	Medical conditions	FP01800033	7	
1384	Bronchiectasis	Medical conditions	FP01800034	7	
1385	Bronchitis, not specified as acute or chronic	Medical conditions	FP01800035	7	
1386	CABG	Medical conditions	FP01800036	10	
1387	Caudal Block Therapeutic (Cervical)	Medical conditions	FP01800037	D	
1388	Caudal Block Therapeutic (Lumbar)	Medical conditions	FP01800038	D	
1389	Cerebral infarction	Medical conditions	FP01800039	10	
1390	Chicken pox- complicated	Medical conditions	FP01800040	3	
1391	Chronic otitis media	Medical conditions	FP01800041	5	
1392	Chronic pancreatitis	Medical conditions	FP01800042	5	
1393	Chronic viral hepatitis	Medical conditions	FP01800043	10	
1394	Closed valvotomy	Medical conditions	FP01800044	10	
1395	Congetive cardiac failure	Medical conditions	FP01800045	5	
1396	Conjunctivitis (bacterial)	Medical conditions	FP01800046	3	
1397	Control of diabetic ketoacidosis	Medical conditions	FP01800047	3	
1398	Control of Hypertension	Medical conditions	FP01800048	5	

# United India Insurance Company Limited

Corporate Identity Number: U93090TN1938GOI000108  
Registered Office: 24 Whites Road, Chennai – 600014  
IRDAI REG NO.545



1399	COPD+ Respiratory Failure	Medical conditions	FP01800049	7	
1400	Dengue fever	Medical conditions	FP01800050	3	
1401	Dengue fever [classical dengue	Medical conditions	FP01800051	7	
1402	Dengue haemorrhagic fever	Medical conditions	FP01800052	10	
1403	Dengue h'agic fever ( plus packed cell transfusion)	Medical conditions	FP01800053	5	
1404	Diarrhoea and gastroenteritis of presumed infectious origin	Medical conditions	FP01800054	3	
1405	Diphtheria	Medical conditions	FP01800055	7	
1406	Dysentery - bacterial	Medical conditions	FP01800056	4	
1407	Dysfunctional uterine bleeding	Medical conditions	FP01800057	7	
1408	Emphysema Acute Exacerbation	Medical conditions	FP01800058	3	
1409	Endocarditis	Medical conditions	FP01800059	5	
1410	Enteric fever	Medical conditions	FP01800060	5	
1411	Epiduro-fluroscopy Adhesiolysis (3 days stay)	Medical conditions	FP01800061	3	
1412	Essential (primary) hypertension	Medical conditions	FP01800062	3	
1413	Filariasis	Medical conditions	FP01800063	2	
1414	Food poisoning	Medical conditions	FP01800064	3	
1415	Gestational [pregnancyinduced] hypertension with significant proteinuria	Medical conditions	FP01800065	7	
1416	Gestational [pregnancyinduced] hypertension without significant proteinuria	Medical conditions	FP01800066	3	
1417	Heat stroke	Medical conditions	FP01800067	3	
1418	Hemiplegia / quadriplegia	Medical conditions	FP01800068	15	
1419	colitis	Medical conditions	FP01800069	2	
1420	Hepatis B	Medical conditions	FP01800070	5	
1421	Herpes Simplex	Medical conditions	FP01800071	7	
1422	Hyper Osmolar Non Ketotic Coma	Medical conditions	FP01800072	4	
1423	Insulin-dependent diabetes mellitus- Acute episode	Medical conditions	FP01800073	3	
1424	Interstitial lung diseases	Medical conditions	FP01800074	4	
1425	Intraarticular Ozone Knee package of 5sitting	Medical conditions	FP01800075	D	
1426	Intraarticular Steroid knee package of 5 sitting	Medical conditions	FP01800076	D	
1427	Intracerebral haemorrhage (ICU)	Medical conditions	FP01800077	10	
1428	Leprosy Reaction & Neuritis (T1R & T2R)	Medical conditions	FP01800078	10	
1429	Leprosy Ulcer Care With Stay	Medical conditions	FP01800079	10	
1430	Leptospirosis	Medical conditions	FP01800080	7	
1431	Localised cellulilits	Medical conditions	FP01800081	3	
1432	LRTI management	Medical conditions	FP01800082	4	
1433	Lung abscess /Empema	Medical conditions	FP01800083	4	
1434	Malaria - complicated	Medical conditions	FP01800084	5	
1435	Malaria - uncomplicated	Medical conditions	FP01800085	3	
1436	Malaria -cerebral	Medical conditions	FP01800086	7	
1437	Malnutrition-related diabetes mellitus	Medical conditions	FP01800087	5	
1438	Management of Pneumothorax	Medical conditions	FP01800088	5	
1439	Measles - complicated	Medical conditions	FP01800089	7	
1440	Measles - uncomplicated	Medical conditions	FP01800090	2	

# United India Insurance Company Limited

Corporate Identity Number: U93090TN1938GOI000108

Registered Office: 24 Whites Road, Chennai – 600014

IRDAI REG NO.545



1441	Meningitis	Medical conditions	FP01800091	7	
1442	Mngt of Hemorrhagic Stroke/Strokes	Medical conditions	FP01800092	5	
1443	Mngt of Ischemic Strokes	Medical conditions	FP01800093	5	
1444	Multiple fractures	Medical conditions	FP01800094	10	
1445	Myalgia	Medical conditions	FP01800095	2	
1446	Neonatal jaundice due to other excessive haemolysis	Medical conditions	FP01800096	7	
1447	Neonatal jaundice from other and unspecified causes	Medical conditions	FP01800097	7	
1448	Nephrotic syndrom	Medical conditions	FP01800098	3	
1449	Non-insulin-dependent diabetes mellitus	Medical conditions	FP01800099	3	
1450	<b>Orchitis</b>	<b>Medical conditions</b>	FP01800100	<b>2</b>	
1451	Organ transplant	Medical conditions	FP01800101	10	
1452	Other acute viral hepatitis	Medical conditions	FP01800102	10	
1453	Other bacterial foodborne intoxications, not elsewhere classified	Medical conditions	FP01800103	2	
1454	Other Coagulation disorders ( plus blood tranfusion units costs)	Medical conditions	FP01800104	2	
1455	Other nontraumatic intracranial haemorrhage	Medical conditions	FP01800105	10	
1456	Ozone Therapy + Nerve Block	Medical conditions	FP01800106	D	
1457	Ozone Therapy(Intradiscal Paraspinal package inculde admission one day + 4 follow up procedure)	Medical conditions	FP01800107	D	
1458	Pacemaker - permanent	Medical conditions	FP01800108		
1459	Pacemaker - temporary	Medical conditions	FP01800109		
1460	Peripheral neuritis/ neuropathy	Medical conditions	FP01800110	5	
1461	Pertussis	Medical conditions	FP01800111		
1462	Plague	Medical conditions	FP01800112		
1463	Plasmodium falciparum malaria	Medical conditions	FP01800113	5	
1464	Plasmodium malariae malaria	Medical conditions	FP01800114	5	
1465	Plasmodium vivax malaria	Medical conditions	FP01800115	5	
1466	Pneumonia	Medical conditions	FP01800116		
1467	Pneumonia due to Haemophilus influenzae	Medical conditions	FP01800117	7	
1468	Pneumonia due to other infectious organisms, not elsewhere classified	Medical conditions	FP01800118	5	
1469	Pneumonia due to Streptococcus pneumoniae	Medical conditions	FP01800119	7	
1470	Pneumonia in diseases classified elsewhere	Medical conditions	FP01800120	5	
1471	Pneumonia, organism unspecified	Medical conditions	FP01800121	5	
1472	Pneumothorax	Medical conditions	FP01800122	10	
1473	PUO Management(would include fevers - viral/bacterial/fungal/infes tation, etc)	Medical conditions	FP01800123	7	
1474	Respiratory tuberculosis, bacteriologically and histologically confirmed	Medical conditions	FP01800124	10	
1475	RTA Head Injury Mgt (conservative)	Medical conditions	FP01800125	3	
1476	Scabies	Medical conditions	FP01800126		
1477	Schizophrenia	Medical conditions	FP01800127		

# United India Insurance Company Limited

Corporate Identity Number: U93090TN1938GOI000108

Registered Office: 24 Whites Road, Chennai – 600014

IRDAI REG NO.545



1478	Scorpion sting	Medical conditions	FP01800128	2	
1479	Septic shock	Medical conditions	FP01800129	5	
1480	Septicemia	Medical conditions	FP01800130		
1481	Simple and mucopurulent chronic bronchitis	Medical conditions	FP01800131	3	
1482	status epilepsy	Medical conditions	FP01800132	5	
1483	Staus asthamicus	Medical conditions	FP01800133	6	
1484	Stroke	Medical conditions	FP01800134		
1485	Stroke, not specified as haemorrhage or infarction	Medical conditions	FP01800135	15	
1486	Subarachnoid haemorrhage (ICU)	Medical conditions	FP01800136	7	
1487	Syphillis	Medical conditions	FP01800137		
1488	Systemic Lupus Erythematosus	Medical conditions	FP01800138	5	
1489	TB – pulmonary	Medical conditions	FP01800139		
1490	TB Meningitis	Medical conditions	FP01800140		
1491	Tetanus	Medical conditions	FP01800141		
1492	Thrombocytopenia ( plus blood unit costs )	Medical conditions	FP01800142	3	
1493	Tonsillitis	Medical conditions	FP01800143		
1494	Trachoma	Medical conditions	FP01800144		
1495	Transforaminal Block	Medical conditions	FP01800145	D	
1496	Tubercular meningitis	Medical conditions	FP01800146	10	
1497	Typhoid	Medical conditions	FP01800147		
1498	Typhoid and paratyphoid fevers	Medical conditions	FP01800148	7	
1499	Unspecified chronic bronchitis	Medical conditions	FP01800149	3	
1500	Unspecified diabetes mellitus	Medical conditions	FP01800150	3	
1501	Unspecified malaria	Medical conditions	FP01800151	5	
1502	Unspecified viral hepatitis	Medical conditions	FP01800152	10	
1503	Upper GI bleeding ( conservative)	Medical conditions	FP01800153	3	
1504	Upper GI bleeding ( endoscopic treatment)	Medical conditions	FP01800154	2	
1505	Urethritis - chlamydial	Medical conditions	FP01800155		
1506	Urethritis - gonococcal	Medical conditions	FP01800156		
1507	URI	Medical conditions	FP01800157		
1508	Valve replacement	Medical conditions	FP01800158		
1509	Vasculitis	Medical conditions	FP01800159	3	
1510	Viral and other specified intestinal infections	Medical conditions	FP01800160	3	
1511	Viral fever	Medical conditions	FP01800161		
1512	Viral meningitis	Medical conditions	FP01800162	7	
1513	Viral pneumonia, not elsewhere classified	Medical conditions	FP01800163	5	
1514	Vitamin A deficiency	Medical conditions	FP01800164		
1515	Screening			100 per visit	upto 10 visits during policy year
1516	Screening with basic diaganostics			150 per visit	
<ul style="list-style-type: none"> <li>▪ Info on form and Preauthorisation required.</li> <li>▪ # Hospital registered with Neonatologist federation.                             <ul style="list-style-type: none"> <li>▪ \$ only accredited hospitals</li> <li>▪ % as per NBTC guidelines</li> </ul> </li> </ul>					

More common interventions/procedures can be added by the insurer under specific system columns