



GROUP HEALTH INSURANCE POLICY

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

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

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

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

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

DEFINITIONS

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

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



"**Accidental Bodily Injury**" means any accidental physical bodily harm solely and directly caused by external, violent and visible means which is verified and certified by a **Medical Practitioner** but does not include any sickness or disease.

"**Administrator**" means any third party administrator engaged by the **Insurer** for providing **Policy** and claims facilitation services to the **Insured** as well as to the **Insurer** and who is duly licensed by IRDA for the said purpose.

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

"**Any One Illness**" means any continuous period of illness and which includes a relapse within 45 days from the date of discharge from the Hospital/Nursing Home where treatment may have been taken and for which a claim had been made with the Insurer. Occurrence of same illness after a lapse of 45 days as stated above will be considered as fresh illness for the purpose of this Policy.

"**Critical Illness**" means an illness, sickness or a disease or a corrective measure like Cancer, Kidney failure, Coronary Artery (Bypass) Surgery, Heart Attack (Myocardial Infarction), Heart Valve Surgery, Major Organ Transplantation, Multiple Sclerosis, Primary Pulmonary Arterial Hypertension, Aorta graft surgery, Paralysis, Coma, Total Blindness and Stroke all as defined in Scope of Cover & Benefits section of this **Policy**.

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

"**Co-Payment**" means the agreed share of the claim amount which is borne by the **Insured** for each **Hospitalisation/claim**.

"**Day care Treatment**" refers to medical treatment, and/or surgical procedure which is:
- undertaken under General or Local Anesthesia in a **Hospital/Day care centre** in less than 24 hrs because of technological advancement, and - which would have otherwise required a **Hospitalisation** of more than 24 hours. Treatment normally taken on an out-patient basis is not included in the scope of this definition.

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

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

“**Disease / Illness**” means a condition affecting the general well being and health of the body that first manifests itself in the **Policy Period** and which requires treatment by a **Medical Practitioner**.

“**Domiciliary Hospitalisation**” means Medical treatment for a period exceeding three days for such Illness/**Disease**/Injury which in the normal course would require care and treatment at a **Hospital**/nursing home but actually taken whilst confined at home in India under any of the following circumstances namely :

- The condition of the patient is such that he/she cannot be removed to the **Hospital**/nursing Home or
- The patient cannot be removed to **Hospital**/nursing home for lack of accommodation therein subject however that domiciliary **Hospitalisation** benefits shall not cover:-
 - Expenses incurred for pre and post domiciliary hospitalisation treatment or
 - Expenses incurred for treatment for any of the following **Diseases**
 - Asthma
 - Bronchitis
 - Chronic Nephritis and Nephritic Syndrome
 - Diarrhea and all type of Dysenteries including Gastro-enteritis
 - Diabetes Mellitus and Insipidus
 - Epilepsy
 - Hypertension
 - Influenza, Cough and Cold
 - All Psychiatric or Psychosomatic Disorders
 - Pyrexia of unknown Origin for less than 10 days
 - Tonsillitis and Upper Respiratory Tract Infection including Laryngitis and Pharyngitis
 - Arthritis, Gout and Rheumatism

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

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

“**Excess**” means the % of sum insured/claim or amount up to which all **Expenses** covered by this **Policy** are to be borne by the **Insured** for which the **Policy** benefits will not be available **and before the liability of the Insurer is commenced**.



“**External Congenital Anomaly**” means a condition(s) which is present since birth, in the Visible and an accessible part of the body and which is abnormal with reference to form, structure or Position.

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

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

“**Hospital/Nursing Home**”: means any institution established for in- patient care and day care treatment of sickness and / or injuries and which has been registered as a **Hospital** with the local authorities, wherever applicable, and is under the supervision of a registered and qualified **Medical Practitioner** OR must comply with all minimum criteria as under:

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

“**Hospitalisation**” means the **Insured**’s admission into **Hospital**, due to an injury or disease, for a continuous period of not less than 24 hours.

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

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

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

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

“**Internal Congenital Anomaly**” means **Disease** not manifested externally resulting from congenital disorder due to defects in or damage to a developing fetus. It may be the result of genetic abnormalities, the intrauterine (uterus) environment, errors of morphogenesis, or a chromosomal abnormality.

“**Medical Expenses**” mean reasonable & customary **Expenses** unavoidably and reasonably incurred by the **Insured** for medical treatment of **Disease**, illness or injury that may be the subject matter of claim as an In-patient in a **Hospital** / Nursing Home/Day Care Centre, and includes the costs of a bed; treatment and care by medical staff; medical procedures; **Medical Practitioner’s** fees; medicines and consumables including cost of pacemaker, artificial limbs etc. as long as these are recommended by the attending **Medical Practitioner**.

“**Medical Practitioner**”: means a person who holds a valid registration from the medical council of any state of India and is thereby entitled to practice medicine within its jurisdiction; and is acting within the scope and jurisdiction of his license. The term **Medical Practitioner** would include Physician, Specialist and Surgeon. The registered practitioner should not be the **Insured** or close family members.

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

“**Network Hospital**” means the institutions named on a list maintained by and available from the **Administrator**, and which can be amended from time to time by the **Administrator** and/or **Insurer**.

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

“**Out Patient Department**” means a department where patient is not **Hospitalized** and who is being treated in an office, clinic, or other ambulatory care facility by a **Medical Practitioner** for illness/**Disease**.

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

“**Pre-existing Condition**” means any condition, ailment or injury or related condition(s) for which **Insured** had signs or symptoms, and / or were diagnosed, and / or received medical advice / treatment within 48 months to prior to the first **Policy** issued by the **Insurer**.

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

“**Policy Period**” means the period commencing with the commencement date of the **Policy** & terminating with the expiry date of the **Policy** as stated in the **Policy Schedule**.

“**Post - Hospitalisation Expenses**” means relevant Medical **Expenses** incurred during period up to 60 days after **Hospitalisation** on **Disease/Illness/Accidental Bodily Injury** sustained. Such **Expenses** will be considered as part of claim limited to treatment which is continued after discharge for an ailment / **Disease** / Accidental Bodily Injury not different from the one for which **Hospitalisation** was necessary.

“**Pre - Hospitalisation Expenses**” means relevant medical **Expenses** incurred during period up to 30 days prior to **Hospitalisation** on **Disease/Illness/Injury** sustained. Such **Expenses** will be considered as part of claim limited to treatment which is taken before **Hospitalisation** for an ailment / **Disease** / injury not different from the one for which **Hospitalisation** was necessary.

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

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

“**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.

“**Reasonable and Customary Expenses**” means a charge which: a) is charged for medical treatment, supplies or medical services that are medically necessary to treat **Insured’s** condition; and b) does not exceed the **Insurer** usual level of **Expenses** for similar medical treatment, supplies or medical services in the locality where the expense is incurred; and c) does not include **Expenses** that would not have been made if no insurance existed.

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

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

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

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

SCOPE OF COVER

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

- Room, Board & Nursing Charges as provided by the hospital/nursing home : up to 1% of the Sum Insured max Rs.1500/- for Normal Room per day. If admitted into Intensive Care Unit up to 2% of the Sum Insured per day max Rs.2500/-. In case the insured opts for a higher room category than his eligibility the same can be covered upon specific acceptance by the insurer or **Administrator**. In such a case all incremental Expenses pertaining to room rent, medical practitioners / specialists fees and other incidental Expenses to be borne by the insured.
- Medical Practitioner and Specialists Fees.
- Anesthesia, Blood, Oxygen, Operation Theatre charges, Surgical Appliances, Medicines & Drugs, Diagnostic Materials and X-ray, Dialysis, Chemotherapy, Radiotherapy, Cost of Pacemaker, prosthesis/internal implants and any medical expenses incurred which is integral part of the operation
- **Pre-hospitalisation Expenses** - Insurer shall pay for expenses as defined in the policy and incurred 30 days prior to the date of admission into the hospital
- **Post-hospitalisation Expenses** - Insurer shall pay for expenses as defined in the policy and incurred 60 days after the date of discharge from the hospital.
- **Day Care Expenses** - Insurer shall pay for Day Care expenses incurred on advanced technological surgeries and procedures requiring less than 24 hours of hospitalisation as per the attached list and subject to the condition that prior approval is obtained by the **Insured Person/Insured** from the **Administrator/Insurer** for such a **Day Care Procedure/Expense**.
- **Non Network Hospitalisation Co-pay:** For all admissible claims where treatment is taken at hospitals/nursing homes which are not in the list of network hospitals empanelled by the **Company/Administrator**, insured person shall bear 10% of the

eligible admissible claim as per terms of insurance or shall bear a % of the eligible admissible claim as stipulated in the schedule for the said purpose.

- **Domiciliary Hospitalisation-** Insurer will cover Reasonable and Customary **Expenses** towards Domiciliary Hospitalisation as defined in definition subject to 20% of the Basic Sum Insured or a maximum of up to Rs.20000, whichever is lesser.

EXCLUSIONS

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

1. Pre existing Diseases Exclusion:

Benefits will not be available for any condition, ailment or injury or related condition(s) for which Insured has been diagnosed, received medical treatment, had signs and / or symptoms, prior to inception of Insured Person's first group health Policy, until 48 consecutive months have elapsed, after the date of inception of the first group health Policy with **Insurer**.

This Exclusion shall cease to apply if Insured Person has maintained this Health Insurance Policy with Insurer for a continuous period of a full 4 years, without break from the date of Insured's first group Health Insurance Policy with Insurer.

This Exclusion shall also apply to the extent of the amount by which the limit of indemnity has been increased if the Policy is a renewal of the Health Insurance Policy with Insurer without break in cover. This exclusion shall also apply to any additional health Policy that the Insured has purchased from **Us**.

2. Exclusions applicable to first 30 days of cover from commencement of Policy:

Insurer shall not be liable to make any payment under this Policy in connection with or in respect of Insured Person's hospitalisation due to sickness / illness, as stated in this Section, arising within the first 30 days of the commencement of the Period of Insurance. However, this exclusion will not apply to hospitalization for an Accidental Bodily Injury occurring during the policy period. This Exclusion shall apply also to the extent of the amount by which the limit of indemnity has been increased if the Policy is a renewal of the Health Insurance Policy with Insurer without break in cover.

3. Exclusions applicable to first year of cover from commencement of the Policy, from the following Diseases / Illness and its related complications unless an add on cover waiving this exclusion is purchased by payment of additional premium to Us:

Any types of gastric or duodenal ulcers;
Tonsillectomy, Adenoidectomy, Mastoidectomy, Tympanoplasty;

Surgery on all internal or external tumor /cysts/nodules/polyps of any kind including breast lumps;
All types of Hernia and Hydrocele;
Anal Fissures, Fistula and Piles;
Cataract;
Benign Prostatic Hypertrophy;
Hysterectomy/ myomectomy for menorrhagia or fibromyoma or prolapse of uterus;
Hypertension, Heart Disease and related complications;
Diabetes and related complications;
Non infective Arthritis, Treatment of Spondylosis / Spondylitis, Gout & Rheumatism;
Surgery of Genitourinary tract;
Calculus Diseases;
Sinusitis, nasal disorders and related disorders;
Surgery for prolapsed intervertebral disc unless arising from accident;
Vertebro-spinal disorders (including disc) and knee conditions;
Surgery of varicose veins and varicose ulcers;
Chronic Renal failure;
Medical Expenses incurred in connection with joint replacement surgery due to Degenerative condition, Age related osteoarthritis and Osteoporosis unless such Joint replacement surgery unless necessitated by Accidental Bodily Injury.

This Exclusion shall apply also to the extent of the amount by which the limit of indemnity has been increased if the Policy is a renewal of the Group Health Insurance Policy with Insurer without break in cover for at least 1 year.

4. Treatment outside India.
5. Epidemics recognized by WHO or/and Indian government. Government screening programs, etc
6. War, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, commotion, unrest, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation or requisition of or damage by or under the order of any government or public local authority.
7. Injury or Disease directly or indirectly caused by or contributed to by nuclear weapons/materials.
8. Circumcision unless necessary for treatment of a disease, illness or injury not excluded hereunder, or, as may be necessitated due to an accident
9. Cosmetic or aesthetic treatments of any description, treatment or surgery for change of life/gender, Lasik treatment for refractive error. Any form of plastic surgery (unless necessary for the treatment of Illness or accidental Bodily Injury).

10. The cost of spectacles, contact lenses, hearing aids, crutches, wheelchairs, dentures, artificial teeth and all other external appliances ,and/or devices unless specifically covered.
11. Expenses incurred on Items for personal comfort like television, telephone, etc. incurred during hospitalization and which have been specifically charged for in the hospitalisation bills issued by the hospital/nursing home.
12. External medical equipment of any kind used at home as post hospitalisation care including cost of instrument used in the treatment of Sleep Apnoea Syndrome (C.P.A.P), Continuous Peritoneal Ambulatory Dialysis (C.P.A.D) and Oxygen concentrator for Bronchial Asthmatic condition.
13. Dental treatment or surgery of any kind unless required as a result of Accidental Bodily Injury to natural teeth requiring hospitalization treatment.
14. Convalescence, general debility, “Run-down” condition, rest cure, Congenital external illness/disease/defect.
15. All kinds of Congenital Internal disease/illness/defects.
16. Intentional self-injury (including but not limited to the use or misuse of any intoxicating drugs or alcohol) and any violation of law or participation in an event/activity that is against law with a criminal intent.
17. Any complications arising out of or ailments requiring treatment due to use or abuse of any substance, drug or alcohol and treatment for de-addiction.
18. Any condition directly or indirectly caused by or associated with Human Immunodeficiency Virus or Variant/mutant viruses and or any syndrome or condition of a similar kind commonly referred to as AIDS.
19. Venereal disease or any sexually transmitted disease or sickness.
20. Treatment arising from or traceable to pregnancy childbirth, miscarriage, abortion or complications of any of this, including caesarian section. However, this exclusion will not apply to abdominal operation for extra uterine pregnancy (Ectopic Pregnancy), which is proved by submission of Ultra Sonographic Report and certification by Gynecologist that it is life threatening.
21. Any fertility, sub fertility or assisted conception operation or sterilization procedure and related treatment.
22. Vaccination or inoculation except as part of post-bite treatment for animal bite.

23. Vitamins, tonics, nutritional supplements unless forming part of the treatment for injury or disease as certified by the attending Medical Practitioner.
24. Surgery to correct Deviated Nasal septum and hypertrophied turbinate unless necessitated by an accidental body injury and proved to our satisfaction that the condition is a result of an accidental injury.
25. Treatment for any mental illness or psychiatric or psychological ailment / condition.
26. Medical Practitioner's home visit Expenses during pre and post hospitalization period, Attendant Nursing Expenses.
27. Outpatient Diagnostic, Medical and Surgical procedures or treatments, non-prescribed drugs and medical supplies, Hormone replacement therapy, Sex change or treatment which results from or is in any way related to sex change.
28. Any treatment required arising from Insured's participation in any hazardous activity including but not limited to all forms of skiing, scuba diving, motor racing, parachuting, hang gliding, rock or mountain climbing etc unless specifically agreed by the Insurer.
29. Genetic disorders and stem cell implantation / surgery/storage.
30. Expenses incurred at Hospital or Nursing Home primarily for diagnosis irrespective of 24 hours hospitalization . This would also include stay in a hospital without undertaking any treatment or where there is no active regular treatment by the Medical Practitioner, which ordinarily can be given without hospitalization.
31. Treatments in health hydro, spas, nature care clinics and the like.
32. Treatments taken at any institution which is primarily a rest home or convalescent facility, a place for custodial care, a facility for the aged or alcoholic or drug addicts or for the treatment of psychiatric or mental disorders; even if the institution has been registered as a hospital or nursing home with the Appropriate Authorities
33. Treatment with alternative medicines like ayurvedic, homeopathy, unani, acupuncture, acupressure, osteopath, naturopathy, chiropractic, reflexology and aromatherapy unless specifically covered under the policy.
34. Hospitalization primarily for investigation purposes, diagnosis, x-ray examination, general or routine physical or medical examinations, not incidental to treatment or diagnosis of a covered Disease or Illness or any treatment which is not medically necessary and any preventive treatments, or examinations carried out by a Medical Practitioner.
35. Hospitalization for donation of any body organs by an Insured Person including complications arising from the donation of organs.

36. Treatment for obesity, weight reduction or weight management.
37. Experimental and unproven treatment.
38. Costs of donor screening or treatment including organ extraction, unless specifically covered and specified in the schedule of the policy.
39. Disease / injury illness whilst performing duties as a serving member of a military or police force.
40. Any kind of Service charges, Surcharges, Admission fees / Registration charges etc levied by the hospital.

Conditions

a) Due Care

Where this Policy requires Insured to do or not to do something, then the complete satisfaction of that requirement by Insured or someone claiming on Insured behalf is a precondition to any obligation under this Policy. If Insured or someone claiming on Insured behalf fails to completely satisfy that requirement, then Insurer may refuse to consider Insured claim. Insured will cooperate with Insurer at all times.

b) Mis-description

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

c) Insured Person

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



Insured. Cover under this Policy shall be withdrawn from any Insured Person upon such Insured giving 15 days written notice to be received by Insurer

d) Premium

The premium payable under this policy shall be paid in advance. No receipt for premium shall be valid except on the official form of Insurer signed by a duly authorized official of Insurer. The due payment of premium and the observance and fulfillment of the terms, provisions, conditions and endorsements of this policy by the Insured person in so far as they relate to anything to be done or complied with by the Insured Person shall be a condition precedent to any liability of Insurer to make any payment under this policy. No waiver of any terms provisions, conditions and endorsements of this policy shall be valid unless made in writing and signed by an authorized official of Insurer.

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

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

g) Unhindered access

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

h) Claims Procedures

I. Reimbursement:

1. The Insured Person shall without any delay consult a Doctor and follow the advice and treatment recommended, take reasonable steps to minimize the quantum of any claim that might be made under this Policy and intimation to this effect can be forwarded to insurer accordingly.

2. In respect of post hospitalization claims, the claims must be lodged within 15 days from the completion of post hospitalisation treatment subject to maximum of 75 days from the date of discharge from hospital.
3. The Insured Person shall submit himself for examination by Insurer's medical advisors as often as may be considered necessary by Insurer. In such an event the Insurer will bear all expenses incurred with the prior approval/permission of the Insurer to the Insured Person for making himself available for the said examinations.
4. Insured / Insured person shall submit all original bills, receipts, certificates, information and evidences from the attending Medical Practitioner / Hospital / Diagnostic Laboratory as required by Insurer.
5. On receipt of intimation from Insured / Insured Person regarding a claim under the policy, Insurer / Administrator is entitled to carry out examination and obtain information on any alleged Injury or Disease requiring Hospitalisation of the Insured Person, if and when insurer may reasonably require.

II Cashless:

1. ADMINISTRATOR will provide the User guide & identity card to insured. User guide will have following details:
 - Contact details of all Administrator offices
 - Website address of **Administrator**
 - List of network hospitals with their contact details
 - Procedure for availing cashless benefits at Network Hospitals
 - Claim submission guidelines.

III. Intimation of claims:

1. In the event of Accidental Bodily Injury or Disease / Illness first occurring or manifesting itself during the Policy Period and causing the Insured Person's Hospitalisation, a hospitalization benefit will be payable as per the Policy conditions, that may result in a claim as per Policy terms and condition, then as a condition precedent to Insurer's liability,

Insured / Insured person must provide intimation to Insurer immediately and in any event within 48 hours from date of hospitalisation. However, the Insurer at his sole discretion may relax this condition subject to a satisfactory proof/evidence/justification being produced on the reasons for such a delay beyond the stipulated period. The intimation can be sent by Insured / Insured Person through various modes like email / telephone/ fax/ in person / letter or any other suitable mode. 2. Insured/Insured Person will need to submit the below mentioned documents for the processing of Hospitalisation Claims within 30 days from the date of discharge from the Hospital, however the Insurer at his sole discretion may relax this condition subject to a satisfactory proof/evidence being produced on the reasons for such a delay beyond the stipulated 30 days up to a maximum period of 60 days.

IV. Claims Submission:

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

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

V. Claims Processing:

On receipt of claim documents from **Insured/Insured Person, Insurer/Administrator** shall assess the admissibility of claim as per **Policy** terms and conditions. Upon satisfactory completion of assessment and admission of clam, the **Insurer** will make the payment of benefit as per the contract. In case if the claim is repudiated **Insurer** will inform the claimant about the same in writing with reason for repudiation.

i) Fraud

If Insured Person or any of their family members' makes or progresses any claim knowing it to be false or fraudulent in any way, then the coverage for this Insured Person and his family members will be void and all claims or payments due under it shall be lost and the premium paid shall become forfeited.

j) Subrogation

Insured and/or any Insured Persons shall at their own expense do or concur in doing or permit to be done all such acts and things that may be necessary or reasonably required by Insurer for the purpose of enforcing and/or securing any civil or criminal rights and remedies or obtaining relief or indemnity from any other party to which Insurer would become entitled upon Insurer making reimbursement under this Policy, whether such acts or things shall be or become necessary or required before or after our payment. Neither Insured nor any Insured Person shall prejudice these subrogation rights in any manner and shall at your own expense provide Insurer with whatever assistance or cooperation is required to enforce such rights. Any recovery Insurer make pursuant to this clause shall first be applied to the amounts paid or payable by Insurer under this Policy and our costs and expenses of effecting a recovery, where after Insurer shall pay any balance remaining to Insured.

k) Cancellation

In case of any fraud, misrepresentation, or suppression of any material fact either at the time taking the Policy or any time during the currency of the earlier policies, **Insurer** may at any time cancel this policy by sending the Insured 15 days notice by registered letter, at the Insured's last known address and in such event Insurer shall refund to the Insured a pro-rata' premium for unexpired period of Insurance subject to no claim has occurred up to date of cancellation. Insurer shall, however, remain liable for any claim which arose prior to the date of cancellation. The **Insured** may at any time cancel this policy by giving a written notice to the insurer and in such event Insurer shall allow refund of premium at Insured's short period rate only (table given here below) provided no claim has occurred up to the date of cancellation.

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

l) Arbitration & Conciliation

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

- d. The law of the arbitration shall be Indian law and the seat of the arbitration and venue for all the hearings shall be within India.

m) Renewal

This Policy may be renewed by mutual consent every year and in such event, the renewal premium shall be paid to Insurer on or before the date of expiry of the Policy or of the subsequent renewal thereof. However Insurer shall not be bound to give notice that such renewal premium is due. Also Insurer may exercise Insurer's option not to renew the policy on grounds of fraud misrepresentation, or suppression of any material fact either at the time of taking the Policy or any time during the currency of the earlier policies.

A Grace Period of 15 days is allowed for renewal of the policy. This will be counted from the day immediately following the premium due date during which a payment can be made to renew or continue the Group Health Policy in force without loss of continuity benefits such as waiting periods and coverage of Pre-existing condition / Diseases. The continuity of coverage for all the covers under the expiring policy will be subject to receiving appropriate premium for the same. Coverage is not available for the period for which no premium is received and **Insurer** has no liability for the claims arising during this period.

n) Disclaimer

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

o) Geographical limits

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

p) Grievance Redressal Procedure

The Grievance Redressal Cell of the Insurer looks into complaints from Insureds. If the Insured has a grievance that the Insured wishes the Insurer to redress, the Insured may approach the person nominated as 'Grievance Redressal Officer' with the details of his grievance.

Name, address, e-mail ID and contact number of the Grievance Redressal Officer will appear in the Policy document as well as on Insurer's website.

Further, the Insured may approach the nearest Insurance Ombudsman for redressal of the grievance. List of Ombudsman offices with contact details are attached for ready reference. For updated status, Please refer to website www.irdaindia.org.

Ombudsman Offices	
Areas of Jurisdiction	Addresses of the Ombudsman Offices
State of Gujarat and Union Territories of Dadra & Nagar Haveli and Daman and Diu.	AHMEDABAD 2 nd Floor, Shree Jayshree Ambica Chambers, Nr. C U Shah College, 5, Navyug Colony, Ashram Road, AHMEDABAD-380014 Tel: 27546150, Fax: 079-27546142 Email: insombalhd@rdiffmail.com
States of Madhya Pradesh and Chattisgarh.	BHOPAL 1 st Floor, 117, Zone II (Above D M Motors Pvt. Ltd.), Maharana Pratap Nagar, BHOPAL-462 011 Tel: 2578100, 2578102, 2578103, Fax: 0755-2578103 Email:insombmp@satyam.net.in
State of Orissa.	BHUBANESWAR 62, Forst Park, BHUBANESWAR-751 009. Tel: 2535220, Fax: 0674-2531607 Email:susantamishra@yahoo.com, ioobbsr@vsnl.net
States of Punjab, Haryana, Himachal Pradesh, Jammu & Kashmir and Union territory of Chandigarh.	CHANDIGARH S.C.O No.101,102 & 103, 2 nd Floor, Batra Building, Sector 17 D, CHANDIGARH-160 017 Tel: 2706196 EPBX:0172-2706468 Fax: 0172-2708274
State of Tamil Nadu and Union Territories - Pondicherry Town and Karaikal (which are part of Union Territory of Pondicherry).	CHENNAI Fatima Akhtar Court , 4 th Floor, 453 (Old 312) Anna Salai, Teynampet, CHENNAI-600 018 Tel: 24333678, 24333668, 24335284 Fax: 044-24333664 Email:insombud@md4.vsnl.net.in
States of Delhi and Rajasthan.	DELHI 2/2 A, Universal Insurance Bldg, Asaf Ali Road, NEW DELHI-110 002 Tel: 23239611, Fax: 011-23230858 Email: insombudsmandel@netcracker.com
States of Andhra Pradesh, Karnataka and Union Territory of Yanam - a part of the Union Territory of Pondicherry.	HYDERABAD 6-2-46, Yeturu Towers,Lane Opp. Saleem Function Palace, A C Guards, Lakdi-Ka-Pool, HYDERABAD-500 004 Tel: 55574325, Fax:040-23376599 Email:insombud@hd2.vsnl.net.in
State of Kerela and Union Territory of (a) Lakshadweep (b) Mahe-a part of Union Territory of Pondicherry.	KOCHI 2 nd Floor, CC 27/2603 Pulinat Bldg, Opp. Cochin Shipyard, M G Road, ERNAKULAM-682 015 Tel: 2373334, 2350959, Fax:0484-2373336 Email:insuranceombudsmankochi@hclinfinet.com
States of West Bengal, Bihar, Sikkim, Jharkhand	KOLKATA

and Union Territories of Andaman and Nicobar Islands.	North British Building 29, N S Road, 3 rd Floor, KOLKATTA-700 001 Tel: 22212666, 22212669, Fax:033-22212668
States of Uttar Pradesh and Uttaranchal.	LUCKNOW Jeevan Bhavan, Phase 2, 6 th floor, Nawal Kishore Road, Hazaratganj, LUCKNOW-226001 Tel: 0522-2201188, 2231330, 2231331 Fax:0522-2231310 E-mail: ioblko@sancharnet.in
States of Maharashtra and Goa.	MUMBAI 3 rd Floor, Jeevan Seva Annexe (above MTNL), S V Road, Santacruz (W),Mumbai-400 054 Tel: 26106889, EPBX:022-26106889 Fax:022-26106052, 26106980 Email:ombudsman.i@hclinfinet.com
States of Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.	GUWAHATI Aquarius Bhaskar Nagar, R G Baruah Road, GUWAHATI 781 021 Tel: 2413525 EPBX:0361-2415430 Fax: 0361-2414051

Annexure -Day Care List

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

Microsurgical operations on the middle ear

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

Other operations on the middle & internal ear

8. Myringotomy
9. Removal of a tympanic drain
10. Incision of the mastoid process and middle ear
11. Mastoidectomy
12. Reconstruction of the middle ear
13. Other excisions of the middle and inner ear
14. Fenestration of the inner ear
15. Revision of a fenestration of the inner ear
16. Incision (opening) and destruction (elimination) of the inner ear
17. Other operations on the middle and inner ear

Operations on the nose & the nasal sinuses

18. Excision and destruction of **Diseased** tissue of the nose
19. Operations on the turbinates (nasal concha)

20. Other operations on the nose

21. Nasal sinus aspiration

Operations on the eyes

22. Incision of tear glands

23. Other operations on the tear ducts

24. Incision of **Diseased** eyelids

25. Excision and destruction of **Diseased** tissue of the eyelid

26. Incision of **Diseased** eyelids

27. Operations on the canthus and epicanthus

28. Corrective surgery for entropion and ectropion

29. Corrective surgery for blepharoptosis

30. Removal of a foreign body from the conjunctiva

31. Removal of a foreign body from the cornea

32. Incision of the cornea

33. Operations for pterygium

34. Other operations on the cornea

35. Removal of a foreign body from the lens of the eye

36. Removal of a foreign body from the posterior chamber of the eye

37. Removal of a foreign body from the orbit and eyeball

38. Operation of cataract

Operations on the skin & subcutaneous tissues

39. Incision of a pilonidal sinus

40. Other incisions of the skin and subcutaneous tissues

41. Surgical wound toilet (wound debridement) and removal of **Diseased** tissue of the skin and subcutaneous tissues

42. Local excision of **Diseased** tissue of the skin and subcutaneous tissues

- 43. Other excisions of the skin and subcutaneous tissues
- 44. Simple restoration of surface continuity of the skin and subcutaneous tissues
- 45. Free skin transplantation, donor site
- 46. Free skin transplantation, recipient site
- 47. Revision of skin plasty
- 48. Other restoration and reconstruction of the skin and subcutaneous tissues
- 49. Chemosurgery to the skin
- 50. Destruction of **Diseased** tissue in the skin and subcutaneous tissues

Operations on the tongue

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

Operations on the salivary glands & salivary ducts

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

Other operations on the mouth & face

- 61. External incision and drainage in the region of the mouth, jaw and face
- 62. Incision of the hard and soft palate

- 63. Excision and destruction of **Diseased** hard and soft palate
- 64. Incision, excision and destruction in the mouth
- 65. Plastic surgery to the floor of the mouth
- 66. Palatoplasty
- 67. Other operations in the mouth

Operations on the tonsils & adenoids

- 68. Transoral incision and drainage of a pharyngeal abscess
- 69. Tonsillectomy without adenoidectomy
- 70. Tonsillectomy with adenoidectomy
- 71. Excision and destruction of a lingual tonsil
- 72. Other operations on the tonsils and adenoids
- 73. Trauma surgery and orthopaedics
- 74. Incision on bone, septic and aseptic
- 75. Closed reduction on fracture, luxation or epiphyseolysis with osteosynthesis
- 76. Suture and other operations on tendons and tendon sheath
- 77. Reduction of dislocation under GA
- 78. Arthroscopic knee aspiration

Operations on the breast

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

Operations on the digestive tract

- 81. Incision and excision of tissue in the perianal region
- 82. Surgical treatment of anal fistulas
- 83. Surgical treatment of haemorrhoids

- 84. Division of the anal sphincter (sphincterotomy)
- 85. Other operations on the anus
- 86. Ultrasound guided aspirations
- 87. Sclerotherapy etc.
- 88. Laparoscopic cholecystectomy

Operations on the female sexual organs

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

Operations on the prostate & seminal vesicles

- 102. Incision of the prostate
- 103. Transurethral excision and destruction of prostate tissue
- 104. Transurethral and percutaneous destruction of prostate tissue

- 105. Open surgical excision and destruction of prostate tissue
- 106. Radical prostatovesiculectomy
- 107. Other excision and destruction of prostate tissue
- 108. Operations on the seminal vesicles
- 109. Incision and excision of periprostatic tissue
- 110. Other operations on the prostate

Operations on the scrotum & tunica vaginalis testis

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

Operations on the testes

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

Operations on the spermatic cord, epididymis und ductus deferens

- 126. Surgical treatment of a varicocele and a hydrocele of the spermatic cord

- 127. Excision in the area of the epididymis
- 128. Epididymectomy
- 129. Reconstruction of the spermatic cord
- 130. Reconstruction of the ductus deferens and epididymis
- 131. Other operations on the spermatic cord, epididymis and ductus deferens

Operations on the penis

- 132. Operations on the foreskin
- 133. Local excision and destruction of **Diseased** tissue of the penis
- 134. Amputation of the penis
- 135. Plastic reconstruction of the penis
- 136. Other operations on the penis

Operations on the urinary system

- 137. Cystoscopical removal of stones

Other Operations

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