

## MANIPALCIGNA PROHEALTH GROUP INSURANCE POLICY

### Policy Contract

#### B Preamble

We will provide the insurance cover detailed in the Policy to the Insured Persons up to the Sum Insured subject to (i) the terms, conditions and exclusions of this Policy, (ii) the receipt of premium, statements in the proposal and information disclosed to Us by You or on Your behalf and on behalf of all persons to be insured which is incorporated into the Policy and is the basis of it.

#### C Definitions

##### C.I Standard Definitions

1. **Accident** means sudden, unforeseen and involuntary event caused by external, visible and violent means.
2. **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.
3. **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.
4. **Condition Precedent** means a policy term or condition upon which the Insurer's liability under the policy is conditional upon
5. **Congenital Anomaly** means a condition 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.
6. **Co-Payment** means a cost sharing requirement under a health insurance policy that provides that the policyholder/ insured will bear a specified percentage of the admissible claims amount. A co-payment does not reduce the Sum Insured.
7. **Cumulative Bonus** means any increase or addition in the Sum Insured granted by the insurer without an associated increase in premium.
8. **Day Care Centre** means any institution established for day care treatment of illness and / or injuries or a medical setup with a hospital and which has been registered with the local authorities, wherever applicable, and is under supervision of a registered and qualified medical practitioner AND must comply with all minimum criterion as under-
  - i. has qualified nursing staff under its employment;
  - ii. has qualified medical practitioner/s in charge;
  - iii. has fully equipped operation theatre of its own where surgical procedures are carried out;
  - iv. maintains daily records of patients and will make these accessible to the insurance company's authorised personnel.
9. **Day Care Treatment** means medical treatment, and/or surgical procedure which is:
  - i. undertaken under General or Local Anesthesia in a hospital/ day care centre in less than 24 hrs because of technological advancement, and
  - ii. which would have otherwise required a hospitalisation of more than 24 hours.

Treatment normally taken on an out-patient basis is not included in the scope of this definition.
10. **Deductible** means a cost sharing requirement under a health insurance policy that provides that the insurer will not be liable for a specified rupee amount in case of indemnity policies and for a specified number of days/hours in case of hospital cash policies which will apply before any benefits are payable by the insurer. A deductible does not reduce the Sum Insured.
11. **Dental Treatment** means a treatment related to teeth or structures supporting teeth including examinations, fillings (where appropriate), crowns, extractions and surgery.
12. **Disclosure to information norm**  
The policy shall be void and all premium paid thereon shall be forfeited to the Company in the event of misrepresentation, mis-description or non-disclosure of any material fact.
13. **Domiciliary Hospitalisation** means medical treatment for an illness/ disease/injury which in the normal course would require care and treatment at a hospital but is actually taken while confined at home under any of the following circumstances:
  - the condition of the patient is such that he/she is not in a condition to be removed to a hospital, or
  - the patient takes treatment at home on account of non-availability of room in a hospital.
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 Clinical Establishments (Registration and Regulation) Act 2010 or under enactments specified under the Schedule of Section 56(1) and the said act or complies with all minimum criteria as under:
  - i. has qualified nursing staff under its employment round the clock;
  - ii. has at least 10 in-patient beds in towns having a population of less than 10,00,000 and at least 15 in-patient beds in all other places;
  - iii. has qualified medical practitioner(s) in charge round the clock;
  - iv. has a fully equipped operation theatre of its own where surgical procedures are carried out;
  - v. maintains daily records of patients and makes these accessible to the insurance company's authorised personnel.
17. **Hospitalisation** means admission in a Hospital for a minimum period of 24 consecutive 'In- patient Care' hours except for specified procedures/treatments, where such admission could be for a period of less than 24 consecutive hours.
18. **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:
    - i. it needs on going or long-term monitoring through consultations, examinations, check-ups, and/ or tests
    - ii. it needs on going or long-term control or relief of symptoms
    - iii. it requires rehabilitation for the patient or for the patient to be specially trained to cope with it
    - iv. it continues indefinitely
    - v. it recurs or is likely to recur
19. **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.
20. **Inpatient Care** means treatment for which the insured person has to stay in a hospital for more than 24 hours for a covered event.

- received from, a physician within 48 months prior to the effective date of the policy issued by the insurer or its reinstatement.
21. **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.
  22. **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.
  23. **Maternity expenses** means:
    - a. medical treatment expenses traceable to childbirth (including complicated deliveries and caesarean sections incurred during hospitalisation);
    - b. expenses towards lawful medical termination of pregnancy during the Policy Period.
  24. **Medical Advice** means any consultation or advice from a Medical Practitioner including the issuance of any prescription or follow-up prescription.
  25. **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.
  26. **Medical Practitioner** means a person who holds a valid registration from the Medical Council of any State or Medical Council of India or Council for Indian Medicine or for Homeopathy set up by the Government of India or a State Government and is thereby entitled to practice medicine within its jurisdiction; and is acting within its scope and jurisdiction of license.
  27. **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.
  28. **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.
  29. **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.
  30. **Non-Network Provider** means any hospital, day care centre or other provider that is not part of the network.
  31. **New Born Baby** means baby born during the Policy Year and is aged upto 90 days.
  32. **Notification of Claim** means the process of intimating a claim to the insurer or TPA through any of the recognised modes of communication.
  33. **OPD treatment** means the one in which the Insured visits a clinic / hospital or associated facility like a consultation room for diagnosis and treatment based on the advice of a Medical Practitioner. The Insured is not admitted as a day care or in-patient.
  34. **Pre-Existing Disease** means any condition, ailment, injury or disease:
    - a. That is/are diagnosed by a physician within 48 months prior to the effective date of the policy issued by the insurer  
Or
    - b. For which medical advice or treatment was recommended by, or
  35. **Pre-hospitalisation Medical Expenses** means medical expenses incurred during pre-defined number of days preceding the hospitalisation of the Insured Person, provided that:
    - i. Such Medical Expenses are incurred for the same condition for which the Insured Person's Hospitalisation was required, and
    - ii. The In-patient Hospitalisation claim for such Hospitalisation is admissible by the Insurance Company.
  36. **Post-hospitalisation Medical Expenses** means medical expenses incurred during pre-defined number of days immediately after the insured person is discharged from the hospital provided that:
    - i. Such Medical Expenses are for the same condition for which the insured person's hospitalisation was required, and
    - ii. The inpatient hospitalisation claim for such hospitalisation is admissible by the insurance company.
  37. **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.
  38. **Reasonable and Customary Charges** means the charges for services or supplies, which are the standard charges for the specific provider and consistent with the prevailing charges in the geographical area for identical or similar services, taking into account the nature of the illness / injury involved.
  39. **Room Rent** means the amount charged by a Hospital towards Room and Boarding expenses and shall include the associated medical expenses.
  40. **Renewal** means the terms on which the contract of insurance can be renewed on mutual consent with a provision of grace period for treating the renewal continuous for the purpose of gaining credit for pre-existing diseases, time-bound exclusions and for all waiting periods.
  41. **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.
  42. **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.
- ### C.II Specific Definitions
1. **Age or Aged** means the completed age as on last birthday.
  2. **Annual Renewal Date** means the anniversary of the Inception Date each year or any other date which We and the Policyholder may agree in writing.
  3. **Non-Allopathic Treatments** are forms of Treatments other than "Allopathy" or "modern medicine" and includes Ayurveda, Unani, Siddha, Homeopathy and Naturopathy in the Indian context.
  4. **Annexure** means a document attached and marked as Annexure to this Policy.
  5. **Ambulance** means a road vehicle operated by a licenced/authorised service provider and equipped for the transport and paramedical Treatment of the person requiring medical attention.
  6. **Associated Medical Expenses** shall include Room Rent, nursing charges, operation theatre charges, fees of Medical Practitioner/ surgeon/ anesthetist/ Specialist excluding cost of pharmacy and consumables, cost of implants and medical devices, cost of diagnostics conducted within the same Hospital where the Insured Person has been admitted.
  7. **AYUSH Treatment** refers to the medical and /or Hospitalisation Treatments given under Ayurveda, Yoga and Naturopathy, Unani, Siddha and Homeopathy Systems.
  8. **Benefit** means any benefit shown in the Policy Schedule and/or Certificate of Insurance.

9. **Base Sum Insured** means the Sum Insured for the Base Cover as specified in the Policy Schedule and/or Certificate of Insurance.
10. **Certificate of Insurance** means the certificate We issue to the Insured Person confirming the Insured Person's cover under the Policy.
11. **Cosmetic Surgery** means Surgery or medical Treatment that modifies, improves, restores or maintains normal appearance of a physical feature, irregularity, or defect.
12. **Dental Emergency** means severe pain which cannot be relieved by painkillers, or facial swelling or uncontrollable bleeding after an extraction, where such Emergency occurs either outside the business hours of the Employee's/ Members or Dependant's usual Dentist or if the Employee/ Member or Dependant is staying at a place which is away from the Dentist they usually visit. The Treatment covered in such an instance is to purely stabilise the problem and relieve severe pain.
13. **Dental Injury** means an Injury to the Employee/ Member or Dependant's dentition and supporting structures (including damage to dentures while being worn) caused by extra-oral impact.
14. **Dentist** means a dentist, dental surgeon or dental practitioner who is registered or licensed as such under the laws of the country, state or other regulated area in which the Treatment is provided.
15. **Dependent** means the Employee's / Member's parents, Spouse or child who have been enrolled in the Policy.
16. **Dependent Child** refers to a child (natural or legally adopted), who is under Age 25, either in full-time education or residing at the same residence as the Employee/ Member at the commencement of any Treatment and is financially dependent on the Employee/ Member. For the purpose of coverage under this Policy the Age limit for a dependent child shall be 25 years. However, with respect to coverage under specific sections separate Age limits shall be defined under each Benefit.
17. **Effective Date** means the date shown on the Certificate of Insurance on which the Insured Person was first included under the Policy.
18. **Eligibility** means the provisions of the Policy that state the requirements to be complied with.
19. **Employee** means any member of Your staff who is proposed and sponsored by You and who becomes an Insured Person under this Policy.
20. **Emergency shall** mean a serious medical condition or symptom resulting from Injury or sickness which arises suddenly and unexpectedly, and requires immediate care and treatment by a Medical Practitioner, generally received within 24 hours of onset to avoid jeopardy to life or serious long term impairment of the Insured Person's health, until stabilisation at which time this medical condition or symptom is not considered an emergency anymore.
21. **Exclusions** mean specified coverage, hazards, services, conditions, and the like that are not provided for (covered) under a particular health insurance contract.
22. **Home nursing** is arranged by the Hospital for a Qualified Nurse to visit the patient's home to give expert nursing services immediately after Hospital Treatment for as long as is required by medical necessity, visits for as long as is required by medical necessity for Treatment which would normally be provided in a Hospital. In either case, the Specialist who treated the patient must have recommended these services.
23. **HDU** - High dependency unit is an area in a Hospital, usually located closely to the Intensive Care Unit where patients can be cared for more extensively than in a normal ward but not to the point of care provided in the Intensive Care Unit.
24. **Inception Date** means the inception date of this Policy as specified in the Policy Schedule or Certificate of Insurance when the coverage under the Policy commences.
25. **In-patient** means an Employee/ Member or Dependent who is admitted to a Hospital and stays for at least 24 hours for the sole purpose of receiving Treatment.
26. **Insured Person** means the Employee/ Member or Dependents named in the Policy Schedule/ Certificate of Insurance, who is / are covered under this Policy, for whom the insurance is proposed and the appropriate premium is paid.
27. **IRDAI** means the Insurance Regulatory and Development Authority of India.
28. **Medical Assistance Service** is a service which provides Medical Advice, evacuation, assistance and repatriation. This service can be multi-lingual and is available 24 hours a day.
29. **Nominee** means the person named in the Policy Schedule or Certificate of Insurance (as applicable) who is nominated to receive the Benefits in respect of an Insured Person or Dependent covered under the Policy in accordance with the terms and conditions of the Policy, if such person is deceased when the Benefit becomes payable.
30. **Operation** means any procedure described as an operation in the schedule of Surgical Procedures.
31. **Out-Patient** means a patient who undergoes OPD treatment.
32. **Private Room** means a single occupancy accommodation in a private Hospital.
33. **Policy** is sent to You comprising of Policy wordings, Certificates of Insurance issued to the Insured Persons, group proposal form and Policy Schedule/ Certificate of Insurance which form part of the Policy contract including endorsements, as amended from time to time which form part of the Policy contract and shall be read together.
34. **Policy Anniversary Date** means the day of the calendar year on which the current Policy coverage commenced.
35. **Policy Period** means the period between the Inception Date and the expiry date of the Policy as specified in the Policy Schedule/ Certificate of Insurance or the date of cancellation of this Policy, whichever is earlier.
36. **Policy Year** means a period of 12 consecutive months within the Policy Period commencing from the Policy Anniversary Date.
37. **Policy Schedule** means the schedule attached to and forming part of this Policy mentioning the details of the Insured Persons, the Sum Insured, the period and the limits to which Benefits under the Policy are subject to, including any Annexures and/or endorsements, made to or on it from time to time, and if more than one, then the latest in time.
38. **Spouse** means the Employee's legal husband or wife proposed to be covered under the Policy.
39. **Specialist** is a Medical Practitioner who:
  - Has received advanced specialist training;
  - Practices a particular branch of medicine or Surgery;
  - Is or has been appointed as a consultant in a Hospital or is or has been appointed to a position in a Hospital which we accept as being of equivalent status.

It is clarified that a physiotherapist who is registered or licensed as such under the laws of the country, state or other regulated area in which the Treatment is provided is only a Specialist for the purpose of physiotherapy as described in the list of Benefits.
40. **Sum Insured** means, subject to the terms, conditions and exclusions of this Policy, the amount representing our maximum, total liability for any or all claims arising under this Policy for the respective Benefit(s) in respect of an Insured Person and is as specified in the Policy Schedule and/or Certificate of Insurance against the particular Benefit(s).
41. **Surgical Appliance and/or Medical Appliance** means:
  - An artificial limb, prosthesis or device which is required for the purpose of or in connection with a Surgery;
  - An artificial device or prosthesis which is a necessary part of the Treatment immediately following Surgery for as long as such device or prosthesis is required by medical necessity.
  - A prosthesis or appliance which is medically necessary and is part of the recuperation process on a Short-Term basis.
42. **Service Partner** is an assistance company utilised by Us to support You for facilitation of access to Network Providers and for providing Medical Assistance Services. In India such services will be provided by

- a TPA.
43. **Sub Limit** defines limitation on the amount of coverage available to cover a specific type of claim. A sublimit is part of, rather than in addition to, the limit that would otherwise apply to the admissible claim amount.
  44. **Third Party Administrator (TPA)** means a company registered with the Authority, and engaged by an insurer, for a fee or by whatever name called and as may be mentioned in the health services agreement, for providing health services as mentioned under these regulations.
  45. **Treatment** means any relevant treatment controlled or administered by a Medical Practitioner to cure or substantially relieve Illness within the scope of the Policy.
  46. **Waiting Period** means a time bound exclusion period related to condition(s) specified in the Policy Schedule or Certificate of Insurance or Policy which shall be served before a claim related to such condition(s) becomes admissible.
  47. **We/Our/Us** means the ManipalCigna Health Insurance Company Limited.
  48. **You/Your/Policyholder** means the person named in the Policy Schedule/ Certificate of Insurance who has concluded this Policy with Us.

#### **D Benefits under the Policy**

If any claim arises as a result of treatment taken for an Illness or Injury during the Policy Period which becomes payable under any applicable Base Cover and/or Optional Covers, then We shall indemnify the Medical Expenses incurred or pay for the listed Benefits, in accordance with the terms, conditions and exclusions of the Policy subject to availability of the Sum Insured for the Benefit applicable and any limit specified in the Policy Schedule/ Certificate of Insurance. All limits mentioned in the Policy Schedule/ Certificate of Insurance are applicable for each Policy Year of coverage.

#### **D.1 Base Covers**

The Policy provides coverage which includes In-patient Hospitalisation Expenses, Day Care Treatment, Pre- hospitalisation Medical Expenses, Post- hospitalisation Medical Expenses, Domiciliary Hospitalisation, Road Ambulance Cover and Donor Expenses Cover 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.

##### **D.1.1 In-patient Hospitalisation Expenses Cover**

We will pay the Reasonable and Customary Charges for the following Medical Expenses of an Insured Person in case of Medically Necessary Treatment taken during Hospitalisation provided that the admission date of the Hospitalisation due to Illness or Injury is within the Policy Year:

- i. Room charges up to the category/limit specified in the Policy Schedule/ Certificate of Insurance,
- ii. Charges for accommodation in ICU/CCU/HDU,
- iii. Operation theatre cost,
- iv. Medical Practitioner fees,
- v. Specialist fee,
- vi. Surgeon's fee,
- vii. Anaesthetist fee,
- viii. Radiologist fee,
- ix. Pathologist fee,
- x. Assistant Surgeon fee,
- xi. Qualified Nurses fee,
- xii. Medication,
- xiii. Cost of diagnostic tests as an In-patient such as but not limited to Radiology, Pathology tests, X-rays, MRI and CT Scans, Physiotherapy and Drugs, consumables, blood, oxygen.
- xiv. Surgical Appliance and/or Medical Appliance.

We will cover the Medical Expenses incurred towards a Medically Necessary Modern and Advanced Treatment of the Insured Person subject to Illness/ Injury being covered under Hospitalisation Expenses and the necessity being certified by an authorised Medical Practitioner.

Medical Expenses related to any admission (under In-patient Hospitalization, Day Care Treatment or Domiciliary Hospitalization) primarily for enteral feedings will be covered, up to 15 days in a Policy Year, or as otherwise specified in the Policy Schedule/Certificate of Insurance, provided it is Medically Necessary and is prescribed by a Medical Practitioner.

Under Hospitalization expenses, when availed under Inpatient care, we will cover the expenses towards artificial life maintenance, including life support machine use, even where such treatment will not result in recovery or restoration of the previous state of health under any circumstances

unless in a vegetative state, as certified by the treating Medical Practitioner. If the Insured Person is admitted in a room where the room category or the Room Rent incurred is higher than that which is specified in the Policy Schedule/ Certificate of Insurance, then the Policyholder/ Insured Person shall bear a rateable proportion of the total Associated Medical Expenses (including surcharge or taxes thereon) in the proportion of the difference between the Room Rent of the entitled room category/eligible Room Rent to the Room Rent actually incurred.

This Benefit will be limited to the amount specified in the Policy Schedule/ Certificate of Insurance.

All claims under this Benefit can be made as per the process defined under Section G.I.4. and G.I.5.

##### **D.1.2 Day Care Treatment Cover**

We will pay for the Medical Expenses incurred during the Policy Year for an Insured Person in case of Day Care Treatment or Surgery undertaken for the Illness/ condition covered under Base Cover that requires less than 24 hours Hospitalisation due to advancement in technology and which is undertaken in a Hospital / nursing home/ Day Care Centre on the recommendation of a Medical Practitioner provided that the Medical Expenses are incurred for Medically Necessary Treatment. Any Treatment in an Out-Patient department (OPD) is not covered under this Benefit.

The benefit under the policy will be limited to the amount specified in the Policy Schedule/ Certificate of Insurance.

All claims under this Benefit can be made as per the process defined under Section G.I. 4 and G.I.5.

##### **D.1.3 Pre – hospitalisation Medical Expenses Cover**

We will, on a reimbursement basis, pay the Pre-hospitalisation Medical Expenses of an Insured Person which are incurred due to an Illness or Injury that occurs during the Policy Year immediately prior to the Insured Person's date of Hospitalisation or Day Care Treatment up to the limits specified in the Policy Schedule/ Certificate of Insurance, provided that a claim has been admitted under Section D.I.1. or D.I. 2. and the Pre-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 Any one illness.

All claims under this Benefit can be made as per the process defined under Section G.I. 5.

##### **D.1.4 Post – hospitalisation Medical Expenses Cover**

We will, on a reimbursement basis, pay the Post-hospitalisation Medical Expenses of an Insured Person which are incurred due to an Illness or Injury that occurs during the Policy Year immediately post discharge of the Insured Person from the Hospital or Day Care Treatment up to the limits specified in the Policy Schedule/ Certificate of Insurance, provided that a claim has been admitted under Section D.I.1. or D.I.2. and the Post-hospitalisation Medical Expenses are related to the same Illness or Injury. The date of discharge from the Hospital for the purpose of this Benefit shall be the date of the Insured Person's last discharge from the Hospital in relation to Any one illness.

All claims under this Benefit can be made as per the process defined under Section G.I.5.

##### **D.1.5 Road Ambulance Cover**

We will, on a reimbursement basis, pay the Reasonable and Customary Charges up to the limits specified in the Policy Schedule/ Certificate of Insurance that are incurred during the Policy Year towards transportation of an Insured Person by a registered healthcare or Ambulance service provider to a Hospital for treatment of an Illness or Injury covered under the Base Cover in case of an Emergency, necessitating the Insured Person's admission to the Hospital.

The necessity of use of an Ambulance must be certified by the treating Medical Practitioner and becomes payable if a claim has been admitted under Section D.I.1 or D.I.2 and the expenses are related to the same Illness or Injury.

All claims under this Benefit can be made as per the process defined under Section G.I.5.

##### **D.1.6 Domiciliary Hospitalisation Cover**

We will pay the Medical Expenses incurred on the Domiciliary Hospitalisation of an Insured Person during the Policy Year which would otherwise have been covered under Section D.I.1. and subject to the following conditions:

- a. The Domiciliary Hospitalisation continues for at least 3 consecutive days in which case We will make payment under this Benefit in respect of Medical Expenses incurred from the first day of Domiciliary Hospitalisation.
- b. The treating Medical Practitioner confirms in writing that the

Insured Person's condition was such that the Insured Person could not be transferred to a Hospital or the Insured Person satisfies Us that a Hospital bed was not available.

- c. Pre-hospitalisation and Post Hospitalisation Medical Expenses will be payable up to the specified number of days in accordance with Section D.I.3 above.

This Benefit will be available up to the Sum Insured specified in the Policy Schedule/ Certificate of Insurance.

All claims under this Benefit can be made as per the process defined under Section G.I.5.

#### D.I.7 Donor Expenses Cover

We will cover In-patient Hospitalisation Medical Expenses incurred during the Policy Year towards the donor for harvesting the organ up to the limits specified in the Policy Schedule/ Certificate of Insurance, provided that:

- The organ donor is any person in accordance with the Transplantation of Human Organs Act 1994 (amended) and other applicable laws and rules.
- We have admitted a claim towards In-patient Hospitalisation under the Base Cover and it is related to the same condition.
- The organ donated is for the use of the Insured Person who has been asked to undergo an organ transplant on Medical Advice.
- We will not cover expenses towards the donor in respect of:
  - Any Pre-hospitalisation Medical Expenses or Post - hospitalisation Medical Expenses;
  - Cost towards donor screening;
  - Cost associated to the acquisition of the organ;
  - Any other medical Treatment or complication in respect of the donor consequent to harvesting.

All claims under this Benefit can be made as per the process defined under Section G.I.4. and G.I.5.

There are Optional covers available with the Policy. Refer Policy Contract annexed herewith for Optional Covers.

## E Exclusions

### PERMANENT EXCLUSIONS & WAITING PERIODS

All the Waiting Periods shall be applicable individually for each Insured Person and claims shall be assessed accordingly.

We shall not be liable to make any payment under this Policy caused by, based on, arising out of, relating to or howsoever attributable to any of the following, unless specified otherwise:

#### E.I Standard Exclusions

##### E.I.1 Pre-Existing Diseases - Code- Excl 01

- Expenses related to the treatment of a pre-existing Disease (PED) and its direct complications shall be excluded until the expiry of period (as specified in the Policy Schedule/Certificate of Insurance) of continuous coverage after the date of inception of the first policy with us.
- In case of enhancement of sum insured the exclusion shall apply afresh to the extent of sum insured increase.
- If the Insured Person is continuously covered without any break as defined under the portability norms of the extant IRDAI (Health Insurance) Regulations, then waiting period for the same would be reduced to the extent of prior coverage.
- Coverage under the policy after the expiry of number of months as specified in the Policy Schedule/Certificate of Insurance for any pre-existing disease is subject to the same being declared at the time of application and accepted by Insurer.

##### E.I.2 Specific disease/procedure Waiting period- Code- Excl 02

- Expenses related to the treatment of the listed Conditions, surgeries/treatments shall be excluded until the expiry of period (as specified in the Policy Schedule/Certificate of Insurance) of continuous coverage after the date of inception of the first policy with us. This exclusion shall not be applicable for claims arising due to an accident.
- In case of enhancement of sum insured the exclusion shall apply afresh to the extent of sum insured increase.
- If any of the specified disease/procedure falls under the waiting period specified for Pre-Existing diseases, then the longer of the two waiting periods shall apply.
- The waiting period for listed conditions shall apply even if contracted after the policy or declared and accepted without a specific exclusion.
- If the Insured Person is continuously covered without any break as defined under the applicable norms on portability stipulated by IRDAI, then waiting period for the same would be reduced to the extent of prior coverage.

- f. List of specific diseases/procedures provided:

- Cataract,
- Hysterectomy for Menorrhagia or Fibromyoma or prolapse of Uterus unless necessitated by malignancy myomectomy for fibroids,
- Knee Replacement Surgery (other than caused by an Accident), Non-infectious Arthritis, Gout, Rheumatism, Oostoarthritis and Osteoposrosis, Joint Replacement Surgery (other than caused by Accident), Prolapse of Intervertebral discs(other than caused by Accident), all Vertebrae Disorders, including but not limited to Spondylitis, Spondylosis, Spondylolisthesis, Congenital Internal,
- Varicose Veins and Varicose Ulcers,
- Stones in the urinary uro-genital and biliary systems including calculus diseases,
- Benign Prostate Hypertrophy, all types of Hydrocele,
- Fissure, Fistula in anus, Piles, all types of Hernia, Pilonidal sinus, Hemorrhoids and any abscess related to the anal region.
- Chronic Suppurative Otitis Media (CSOM), Deviated Nasal Septum, Sinusitis and related disorders, Surgery on tonsils/ Adenoids, Tympanoplasty and any other benign ear, nose and throat disorder or surgery.
- Gastric and duodenal ulcer, any type of Cysts/Nodules/ Polyps/internal tumors/skin tumors, and any type of Breast lumps(unless malignant), Polycystic Ovarian Diseases,
- Any Surgery of the genito-urinary system unless necessitated by malignancy.

If these diseases are Pre-Existing Diseases at the time of proposal or subsequently found to be Pre-Existing Diseases, the Pre-Existing Disease Waiting Periods as mentioned in the Policy Schedule/ Certificate of Insurance shall apply.

##### E.I.3 30-day waiting period- Code- Excl 03

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

Initial waiting period applicable under the policy will be specified in the Policy Schedule/Certificate of Insurance.

##### E.I.4 Investigation & Evaluation- Code- Excl 04

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

##### E.I.5 Rest Cure, rehabilitation and respite care- Code- Excl 05

Expenses related to any admission primarily for enforced bed rest and not for receiving.

- treatment. This also includes:
  - 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.
  - Any services for people who are terminally ill to address physical, social, emotional and spiritual needs.

##### E.I.6 Obesity/ Weight Control: Code- Excl 06

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

- Surgery to be conducted is upon the advice of the Doctor
- The surgery/Procedure conducted should be supported by clinical protocols
- The member has to be 18 years of age or older and
- Body Mass Index (BMI);
  - greater than or equal to 40 or
  - 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:
    - Obesity-related cardiomyopathy
    - Coronary heart disease
    - Severe Sleep Apnea
    - Uncontrolled Type 2 Diabetes

##### E.I.7 Change-of-Gender treatments: Code- Excl 07

Expenses related to any treatment, including surgical management, to

change characteristics of the body to those of the opposite sex.

**E.I.8 Cosmetic or plastic Surgery: Code- Excl 08**

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 for reconstruction following an Accident, Burn(s) or Cancer.

**E.I.9 Hazardous or Adventure sports: Code- Excl 09**

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

**E.I.10 Breach of law: Code- Excl 10**

Expenses for treatment directly arising from or consequent upon any Insured Person committing or attempting to commit a breach of law with criminal intent. (e.g. Intentional self-Injury, suicide or attempted suicide (whether sane or insane)).

**E.I.11 Excluded Providers: Code- Excl 11**

Expenses incurred towards treatment in any hospital or by any Medical Practitioner or any other provider specifically excluded by the Insurer and disclosed in its website / notified to the policyholders are not admissible. However, in case of life threatening situations or following an Accident, expenses up to the stage of stabilization are payable but not the complete claim.

**E.I.12 Treatment for, Alcoholism, drug or substance abuse or any addictive condition and consequences thereof. (Code- Excl 12)**

**E.I.13 Treatments received in health hydros, nature cure clinics, spas or similar establishments or private beds registered as a nursing home attached to such establishments or where admission is arranged wholly or partly for domestic reasons. (Code- Excl 13)**

**E.I.14 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- Excl 14)**

**E.I.15 Refractive Error: Code- Excl 15**

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

**E.I.16 Unproven Treatments: Code- Excl 16**

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.

**E.I.17 Sterility and Infertility: Code- Excl 17**

Expenses related to sterility and infertility. This includes:

- a. Any type of contraception, sterilization
- b. Assisted Reproduction services including artificial insemination and advanced reproductive technologies such as IVF, ZIFT, GIFT, ICSI
- c. Gestational Surrogacy
- d. Reversal of sterilization

**E.I.18 Maternity: Code Excl 18**

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

**E.II Specific Exclusions**

**E.II.1 Dental Treatment, dentures or Surgery of any kind unless necessitated due to an Accident and requiring minimum 24 hours Hospitalisation Treatment related to gum disease or tooth disease or damage unless related to irreversible bone disease involving the jaw which cannot be treated in any other way, unless specifically covered under the policy.**

**E.II.2 Circumcision unless necessary for Treatment of an Illness or Injury not excluded hereunder or due to an Accident.**

**E.II.3 Instrument used in Treatment of Sleep Apnea Syndrome (C.P.A.P.) and Continuous Peritoneal Ambulatory Dialysis (C.P.A.D.)**

and Oxygen Concentrator for Bronchial Asthmatic condition, Infusion pump or any other external devices used during or after Treatment.

**E.II.4 External Congenital Anomaly or any complications or conditions arising therefrom.**

**E.II.5 Prostheses, corrective devices and and/or Medical Appliances, which are not required intra-operatively for the Illness/ Injury for which the Insured Person was Hospitalised.**

**E.II.6 Any stay in Hospital without undertaking any Treatment or any other purpose other than for receiving eligible Treatment of a type that normally requires a stay in the Hospital.**

**E.II.7 Treatment received outside India.**

**E.II.8 Costs of donor screening or costs incurred in an organ transplant Surgery involving organs not harvested from a human body.**

**E.II.9 Any form of Non-Allopathic Treatment:**

- i. AYUSH Treatment;
- ii. Hydrotherapy, Acupuncture, Reflexology, Chiropractic Treatment or any other form of indigenous system of medicine.

**E.II.10 All 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 or in any other sequence to the loss.**

**E.II.11 All expenses caused by or arising from war or war-like situation, 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), participation in any naval, military or air-force operation, civil war, public defense, rebellion, revolution, insurrection, military or usurped power, active participation in riots, confiscation or nationalization or requisition of or destruction of or damage to property by or under the order of any government or local authority.**

**E.II.12 For complete list of non-medical expenses, please refer to the Annexure II - List I "Non-Medical Expenses" and also on Our website. Any opted Deductible (Per claim/ Aggregate/ Corporate) amount or percentage of admissible claim under Co-Payment, Sub Limit if applicable and as specified in the Policy Schedule/ Certificate of Insurance to this Policy.**

**E.II.13 Existing diseases disclosed by the Insured Person (limited to the extent of the ICD Codes mentioned in line with Chapter IV, Guidelines on Standardization of Exclusions in Health Insurance Contracts, 2019), provided the same is applied at the underwriting and consented by You/ Insured Person**

**F General Terms and Clauses**

**F.I Standard General Terms and Clauses**

**F.I.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, mis-description or non disclosure of any material fact by the Policyholder. ("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).

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

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

**F.I.3 Claim Settlement (provision for Penal Interest)**

- a. The Company shall settle or reject the claim, as the case may be, within 30 days from the date of receipt of last necessary document.
- b. In the case of delay in the payment of a claim The Company shall be liable to pay interest to the Policyholder from the date of receipt of last necessary document to the date of payment of claim at a rate 2% above the bank rate.
- c. 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.
- d. In case of delay beyond stipulated 45 days the Company shall be

liable to pay interest to the Policyholder at a rate 2% above the bank rate from the date of receipt of last necessary document to the date of payment of claim.

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

**F.1.4 Complete Discharge**

Any payment made to the Policyholder, Insured Person(s) or to his/her Nominees or his/her Legal Representative or assignee or to the Hospital, as the case may be, for any benefit under the policy shall be a valid discharge towards payment of claim by the Company to the extent of that amount for the particular claim.

**F.1.5 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. The Insured Person having multiple policies shall also have the right to prefer claims under this policy for the amounts disallowed under any other policy / policies, even if the sum insured is not exhausted. Then the Insurer shall independently settle the claim subject to the terms and conditions of this policy.
- iii. If the amount to be claimed exceeds the Sum Insured under a single policy the Insured Person shall have the right to choose insurers from whom he/she wants to claim the balance amount.
- iv. Where an insured has policies from more than one insurer to cover the same risk on indemnity basis, the insured shall only be indemnified the treatment costs in accordance with the terms and conditions of the chosen policy.

**F.1.6 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:

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

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

**F.1.7 Cancellation by You**

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

The grid is applicable for single premium Policy.

(Term more than 1 Year is available only for Credit Linked Policy)

In force up to	Premium Refund % (Policy Period in Years)				
Up to 45 Days	70%	85%	90%	93%	94%
46-90 Days	50%	75%	83%	88%	90%
91- 180 Days	25%	63%	75%	81%	85%

181- 273 Days	15%	58%	72%	75%	83%
274- 365 Days	0%	50%	67%	75%	80%
366-455 Days		25%	50%	63%	70%
456- 545 Days		13%	42%	56%	65%
546 – 638 Days		8%	38%	54%	63%
639 – 730 Days		0%	33%	50%	60%
731 – 820 Days			17%	38%	50%
821 - 910 Days			8%	31%	45%
911 – 1003 Days			5%	29%	43%
1004 - 1095 Days			0%	25%	40%
1096 - 1185 Days				13%	30%
1186 - 1275 Days				6%	25%
1276 - 1368 Days				4%	23%
1369 - 1460 Days				0%	20%
1461 - 1550 Days					10%
1551 - 1640 Days					5%
1641 - 1733 Days					3%
Above 1733 Days					0%

For installment premium, We will refund premium on pro rata basis after deducting our expenses.

The above grid is applicable to policies issued with Premium Payment mode ‘Single’ or ‘Yearly (with Policy Tenure 1 Year)’. For ‘Yearly’ premium payment mode with Policy Tenure 2/3/4/5 years, premium shall be refunded basis above grid for ‘Policy Year- 1’.

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 misrepresentation, non-disclosure of material facts, fraud by the insured person by giving 15 days written notice. There would be no refund of premium on cancellation on grounds of misrepresentation, non-disclosure of material facts or fraud.

**F.1.8 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 IRDAI Guidelines Ref No: IRDAI/HLT/REG/CIR/003/01/2020

**F.1.9 Renewal of Policy**

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

- i. The Company shall endeavor 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 30/15, as applicable, 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.

**F.1.10 Withdrawal of Policy**

- i. In the likelihood of this product being withdrawn in future, the Company will intimate the insured person about the same 90 days prior to expiry of the policy.
- ii. Insured Person will have the option to migrate to similar health insurance product available with the Company at the time of renewal with all the accrued continuity benefits such as

cumulative bonus, waiver of waiting period, as per IRDAI guidelines, provided the policy has been maintained without a break.

#### F.I.11 Moratorium Period

After completion of eight continuous years under this 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 eight continuous years would be applicable from date of enhancement of sums insured only on the enhanced limits. After the expiry of Moratorium Period no health insurance claim 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.

#### F.I.12 Premium Payment in Instalments (For Policies other than 'Single/ Yearly' Premium payment modes)

If the insured person has opted for Payment of Premium on an instalment basis i.e. Half Yearly, Quarterly or Monthly, as mentioned in the Policy Schedule/Certificate of Insurance, the following Conditions shall apply (notwithstanding any terms contrary elsewhere in the Policy).

- Grace Period of 30 days would be given for Half-yearly and Quarterly mode of payment and grace period of 15 days for monthly mode of payment would be given to pay the instalment premium due for the Policy.
- During such Grace period, coverage will not be available from the due date of instalment premium payment till the date of receipt of premium by Company.
- The insured person will get the accrued continuity benefit in respect of the "Waiting Periods", "Specific Waiting Periods" Sections in the event of payment of premium within the stipulated grace Period.
- No interest will be charged If the instalment premium is not paid on due date.
- In case of instalment premium due not received within the grace period, the policy will get cancelled.
- In the event of a claim, all subsequent premium instalments shall immediately become due and payable.

#### F.I.13 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

#### F.I.14 Free Look period

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

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

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

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

#### F.I.15 Grievances Redressal Procedure

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

Website: [www.manipalcigna.com](http://www.manipalcigna.com)

Toll Free : 1800-102-4462

Email: [servicesupport@manipalcigna.com](mailto:servicesupport@manipalcigna.com)

Senior Citizens may write to us at

[seniorcitizensupport@manipalcigna.com](mailto:seniorcitizensupport@manipalcigna.com)

Courier: Any of Our Branch office or corporate office during business hours.

Insured Person may also approach the grievance cell at any of the Company's branches with the details of the grievance.

If the Insured Person is not satisfied with the redressal of grievance through one of the above methods, Insured Person may contact the Grievance Officer at The Grievance Cell, ManipalCigna Health Insurance Company Limited, 401/402, Raheja Titanium, Western

Express Highway, Goregaon East, Mumbai-400063, India or or email - [headcustomercare@manipalcigna.com](mailto:headcustomercare@manipalcigna.com).

For updated details of grievance officer, kindly refer link

<https://www.manipalcigna.com/grievance-redressal>

If the Insured Person is not satisfied with the redressal of grievance through one of the 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 Ombudsman offices attached as Annexure I to this Policy.

You may also approach the Insurance Ombudsman if your complaint is open for more than 30 days from the date of filing the complaint.

Grievance may also be lodged at IRDAI Integrated Grievance

Management System - <https://igms.irda.gov.in/>

#### F.I.16 Nomination

The policyholder is required at the inception of the Policy 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 to 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.

### F.II Specific terms and clauses

#### F.II.1 Reasonable Care

The Insured Person understands and agrees to take all reasonable steps in order to safeguard against any Illnesses, Accident or Injury that may give rise to any claim under this Policy.

#### F.II.2 Alterations in the Policy

This Policy constitutes the complete contract of insurance. No change or alteration will be effective or valid unless approved in writing which will be evidenced by a written endorsement, signed and stamped by Us. All endorsement requests will be made by the Policyholder only.

#### F.II.3 Material Information for administration

The Insured Person and/ or the Policyholder must give Us all the written information that is reasonably required to work out the premium and pay any claim/ Benefit provided under the Policy. Billing for the Policy will be processed on the exact number of Insured Persons covered under the Policy. You must give Us written notification specifying the details of the Insured Persons to be deleted and the details of the eligible persons proposed to be added to the Policy as Insured Persons.

We reserve the right to apply additional options, exclusions or to reflect any circumstances the Policyholder or Insured Person advises in their application form or declares to Us as a material fact.

Material information to be disclosed includes every matter that the Insured Person and/or the Policyholder is aware of, or could reasonably be expected to know, that relates to questions in the proposal form and which is relevant to Us in order to accept the risk of insurance and if so on what terms. The Insured Person/ Policyholder must exercise the same duty to disclose those matters to Us before the Renewal, extension, variation, endorsement or reinstatement of the Policy.

#### F.II.4 Material Change

It is Condition Precedent to Our liability under the Policy that You shall at Your own expense immediately notify Us in writing of any material change in the risk on account of change in nature of occupation or business of any Insured Person. We may, in Our discretion, adjust the scope of cover and / or the premium paid or payable, accordingly.

#### F.II.5 Eligibility

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

- A group member/ Employee of the Policyholder or non-employer group enrolled member.
- There is no minimum or maximum Age for entry in to the Policy.
- The relationships which may be covered under the Policy are -
  - The Employee's/member's legal Spouse, Dependent parents,
  - The Employee's/member's unmarried children who are under the Age of 25, either in full-time education or residing at the same residence as the Employee/ Member.
  - Covered relationships also include brother and sister of the Employee/member who are children of the same parents,



grandparents, grandchildren, parent in laws, son in law, daughter in law, uncle, aunt, niece and nephew, etc

- New Born Babies will be accepted for cover (subject to the limitations of the New Born Benefit) from birth if maternity and any one of the parents are covered. Acceptance of New Born Babies as Insured Persons is subject to written notification within 30 days of birth and receipt of the agreed premium within a further 30 days following notification.

Renewals will be available for lifetime, provided the Insured Person is still employed with/ continues to be a member of the group/ Employee of the Policyholder. Relationships covered under the Policy are as specified in the Policy Schedule/ Certificate of Insurance. It is clarified that for the purpose of availing this Policy, the Policyholder shall ensure that the minimum number of Employees/members who will form a group to avail the Benefits under this Policy shall be 7.

#### F.II.6 Geography

The geographical scope of this Policy applies to events limited to India unless specified under this Policy in a particular Benefit or definition. However all admitted or payable claims shall be settled in India in Indian rupees.

#### F.II.7 Dispute Resolution & Applicable Law

Any and all disputes or differences under or in relation to this Policy shall be determined by the Indian Courts and subject to Indian law without reference to any principle which would result in the application of the law of any other jurisdiction.

#### F.II.8 Premium

The premium payable under this Policy shall be paid in accordance with the schedule of payments agreed between the Policyholder and Us in writing. No receipt for premium shall be valid except on Our official form signed by our duly authorised 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. Premium payments under this Policy will be allowed monthly quarterly/half yearly or in the form of annual payments. Premium will be subject to revision at the time of renewal of the Policy and as approved by the IRDAI. Further, premium shall be paid in Indian Rupees and in favour of ManipalCigna Health Insurance Company Ltd.

#### F.II.9 Parties to the Policy

The only parties to this Policy are the Policyholder and Us.

#### F.II.10 Currency

The monetary limits applicable to this Policy will be in INR.

#### F.II.11 Addition and Deletion of a Member

We shall include/exclude a group member/ Employee of the Policyholder or non-employer group enrolled member or Dependant as an Insured Person under the Policy in accordance with the following procedure:

- Additions**  
Any person may be added to the Policy as an Insured Person during the Policy Year provided that the application for cover has been accepted by Us, additional premium on pro-rata basis applied on the risk coverage duration for the Insured Person has been received by Us and We have issued an endorsement confirming the addition of such person as an Insured Person.
- Deletions**  
Any Insured Person who is covered under the Policy may be deleted upon Your request during the Policy Year. Refund of premium can be made on pro-rata basis, provided that no claim is paid/ outstanding in respect of that Insured Person or his/her Dependents.  
In case of refund of premium being generated on the Policy due to deletion of an Insured Person, the same will be refunded or adjusted against future premium instalments due on the Policy.

Throughout the Policy Year, the Policyholder will notify Us of all and any changes in the membership of the Policy in the same month in which the change occurs. However, We may commence or terminate cover retrospectively for Insured Persons for a period not exceeding 2 months from the date when the Policyholder advises Us in writing.

#### F.II.12 No Constructive Notice

Any knowledge or information of any circumstance or condition in relation to You/Insured Person in Our possession or in the possession of any of Our officials shall not be deemed to be notice or be held to bind or prejudicially affect Us, or absolve You/Insured Person from their duty of disclosure, notwithstanding subsequent acceptance of any premium.

#### F.II.13 Endorsements

The Policy will allow the following endorsements during the Policy Year. Any request for endorsement must be made only in writing by the Policyholder. Any endorsement would be effective from the date of the request received from You, or the date of receipt of premium, whichever is later other than for change in date of birth or gender which will be with effect from the Inception Date.

- Non-Financial Endorsements – which do not affect the premium.**
  - Rectification in name of the proposer / Insured Person.
  - Rectification in gender of the proposer/ Insured Person.
  - Rectification in relationship of the Insured Person with the proposer.
  - Rectification of date of birth of the Insured Person (if this does not impact the premium).
  - Change in the correspondence address of the proposer.
  - Change/update in the contact details viz., phone number, E-mail ID, etc.
  - Update of alternate contact address of the proposer.
  - Change in Nominee details.
- Financial Endorsements – which result in alteration in premium**
  - Deletion of Insured Person on death or upon separation or Policyholder/Insured Person leaving the country only if no claims are paid / outstanding.
  - Change in Age/date of birth.
  - Addition of member (New Born Baby or newly wedded Spouse).
  - Change in address (resulting in change in zone).
  - Rectification in gender of the proposer/ Insured Person.

All endorsement requests may be assessed by the underwriting team and if required additional information/documents may be requested.

#### F.II.14 Special Provisions

Any special provisions subject to which this Policy has been entered into and endorsed in the Policy or in any separate instrument shall be deemed to be part of this Policy and shall have effect accordingly. It is further clarified that if any special condition is stipulated in the Policy Schedule and/or Certificate of Insurance, then such special condition shall have effect accordingly.

#### F.II.15 Records to be maintained

You or the Insured Person, as the case may be, shall keep an accurate record containing all relevant medical records and shall allow Us or our representative(s) to inspect such records. You or the Insured Person, as the case may be, shall furnish such information as may be required by Us under this Policy at any time during the Policy Year and up to three years after the Policy expiration, or until final adjustment (if any) and resolution of all claims under this Policy.

#### F.II.16 Grace Period & Renewal

The Policy may be Renewed by mutual consent and in such event the Renewal premium should be paid to Us on or before the date of expiry of the Policy and in no case later than the Grace Period of 30 days, for Single and Yearly mode of payment, from the expiry of the Policy or from the date of next instalment due date. We will not be liable to pay for any claim arising out of an Injury/ Accident/ condition that occurred during the Grace Period. The provisions of Section 64VB of the Insurance Act, 1938 shall be applicable. If the Policy is Renewed within the Grace Period, the Insured Persons shall be eligible for continuity of cover.

#### For Contributory Policy

We shall not be bound to give notice that such Renewal premium is due. A Policy shall be ordinarily Renewable except on grounds of fraud, moral hazard, misrepresentation or non-cooperation by the Insured Person or on his behalf.

Where such behaviour has been noticed on the part of an Employee/ Member, we will terminate the cover for the specific Employee/ Member and his/her Dependents including further Renewals and continue the cover for the remaining group members while bringing such instances to the knowledge of the Policyholder. Where it is found that the Policyholder is involved in such above situations, the complete Policy will be terminated.

#### Renewal of Policy

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

- The Company shall endeavor to give notice for renewal. However, the Company is not under obligation to give any notice for renewal.
- 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 30/15, as applicable, 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.

#### Renewal Terms

Alterations like increase/ decrease in Sum Insured or change in optional covers can be requested at the time of Renewal of the Policy. We reserve Our right to carry out assessment of the group and provide the Renewal quote in respect of the revised Policy.

We may in our sole discretion, revise the premiums payable under the Policy or the terms of the cover, provided that all such changes are approved by the IRDAI and are in accordance with the IRDAI rules and regulations as applicable from time to time.

#### F.II.17 Our Right of Termination

##### Termination of Policy:

Prior to the termination of the Policy, at the expiry of the period shown in the Policy Schedule/ Certificate of Insurance, cover will end immediately for all Insured Persons, if:

- there is misrepresentation, fraud, non-disclosure of material fact by You / Insured Person without any refund of premium, by giving 15 days' notice in writing by Registered Post Acknowledgment Due / recorded delivery to Your last known address.
- there is non-cooperation by You/ Insured person, with refund of premium on pro rata basis after deducting Our expenses, by giving 15 days' notice in writing by Registered Post Acknowledgment Due / recorded delivery to Your last known address.
- the Policyholder does not pay the premiums owed under the Policy within the Grace Period.

Upon termination, cover and services under the Policy shall end immediately. Treatment and costs incurred after the date of termination shall not be paid. If Treatment has been authorised or an approval for Cashless facility has been issued, We will not be held responsible for any Treatment costs if the Policy ends or an Employee or member or Dependant leaves the Policy before Treatment has taken place. However, We will be liable to pay in respect of all claims where the Treatment/ admission has commenced before the date of termination of such Policy.

##### Termination for Insured Person's cover

Cover will end for a Member or dependent:

- If the Policyholder stops paying premiums for the Insured Person (s) and their Dependents (if any);
- When this Policy terminates at the expiry of the period shown in the Policy Schedule/ Certificate of Insurance.
- If he or she dies;
- When he or she ceases to be a Dependant;
- If the Insured Person ceases to be a member of the group.

#### F.II.18 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.

#### F.II.19 Underwriting Loadings & Discounts

- a. We may apply a risk loading on the premium payable (excluding statutory levies and taxes) or Special Conditions on the Policy based upon the health status of the persons proposed to be insured and declarations made at the time of enrolment. These loadings will be applied from the Inception Date of the first Policy including subsequent Renewal (s) with Us. There will be no loadings based on individual claims experience.
- b. We may apply a specific Sub Limit on a medical condition/ailment depending on the past history and declarations or additional Waiting Periods on Pre-Existing Diseases as part of the Special Conditions on the Policy.
- c. We shall inform You about the applicable risk loading or Special Condition through a counter offer letter or through an electronic mode, as the case may be and You would be required to respond with Your consent and additional premium (if any) within the duration specified in the counter offer.
- d. In case, You neither accept the counter offer nor respond to Us within the specified duration, We shall cancel Your application

and refund the premium paid. Your Policy will not be issued unless We receive Your consent.

#### F.II.20 Operation of Policy & Certificate of Insurance

The Policy shall be issued for the duration as specified in the Policy Schedule/ Certificate of Insurance. The Policy takes effect on the Inception Date stated in the Policy Schedule and/or the Certificate of Insurance and ends on the date of expiry of the Policy. For specific groups, upon request, all additions thereto by way of Certificate/s of Insurance shall be valid up to the Policy Period commencing from the actual date of addition to the Policy, it being agreed and understood that We shall continue to extend the benefit of coverage of insurance to the Insured Person(s) in the same manner on Renewal of the Policy or until expiry of the Certificate of Insurance, whichever is later.

#### F.II.21 Electronic Transactions

The Policyholder/ Insured Person agrees to comply with all the terms and conditions as We shall prescribe from time to time, and confirms that all transactions effected facilities for conducting remote transactions such as the internet, World Wide Web, electronic data interchange, call centres, tele-service operations (whether voice, video, data or combination thereof) or by means of electronic, computer, automated machines network or through other means of telecommunication, in respect of this Policy, or Our other products and services, shall constitute legally binding when done in compliance with Our terms for such facilities.

Sales through such electronic transactions shall ensure that all conditions of Section 41 of the Insurance Act, 1938 prescribed for the proposal form and all necessary disclosures on terms and conditions and exclusions are made known to the Policyholder/ Insured Person. A voice recording in case of tele-sales or other evidence for sales through the World Wide Web shall be maintained and such consent will be subsequently validated / confirmed by the Policyholder/ Insured Person.

#### F.II.22 Communications & Notices

Any communication or notice or instruction under this Policy shall be in writing and will be sent to:

- a. The Policyholder/Insured Person, at the address as specified in the Policy Schedule/Certificate of Insurance.
- b. To Us, at the address specified in the Policy Schedule/ Certificate of Insurance.
- c. No insurance agents, brokers, other person or entity is authorised to receive any notice on behalf of Us unless explicitly stated in writing by Us.
- d. Notice and instructions will be deemed served 10 days after posting or immediately upon receipt in the case of hand delivery, facsimile or e-mail.

#### F.II.23 Cover Type

The Policy provides cover on an Individual or Family Floater basis. Under Individual basis, each Insured Person has a separate Sum Insured. Under Family Floater basis, the Sum Insured limit is shared by the whole family of the group member as specified in the Policy Schedule/ Certificate of Insurance and Our total liability for the family cannot exceed the Sum Insured in a Policy Year. The cover type basis shall be as specified in the Policy Schedule/ Certificate of Insurance. The basis of cover chosen for the Base Cover is applicable for the Optional Covers as well.

Relationships covered under the Policy are as specified in the Policy Schedule/ Certificate of Insurance.

### G Other terms and conditions

#### G.I Claims Procedure

Processing of claims for Cashless facility and/or for reimbursement and providing access to the Network Provider will be through Our TPA. Details of the TPA will be available on the health card issued by Us to the Insured Persons.

A TPA will be used for accessing Network Providers and for facilitating claim processing.

The updated applicable list of Network Providers is available on the TPA's website. Details of applicable Network Providers may also be obtained from the TPA's call center. In advance of availing Cashless Facility from a Network Provider, the updated list may be checked to ensure that the Network Provider can provide Cashless facility in respect of the Treatment required by the Insured Person.

We, in our sole discretion, reserve the right to modify, add or restrict any Network Provider for providing Cashless facilities under the Policy. Before availing a Cashless facility, the Policyholder / Insured Person is required to check the applicable/latest list of Network Providers on the TPA's or Our website or by calling the TPA's or Our call centre.

### G.1.1 Condition Precedent

The fulfilment of the terms and conditions of this Policy (including the realisation of premium by their respective due dates) in so far as they relate to anything to be done or complied with by You/Insured Person, including complying with the following steps, shall be Condition Precedent to the admissibility of a claim.

Completed claim forms and the necessary processing documents must be furnished to Us within the stipulated timelines for all claims. Failure to furnish this documentation within the time required shall not invalidate nor reduce any claim if You / Insured Person can satisfy Us that it was not reasonably possible for You/Insured Person to submit the required forms/documents within such time.

The due intimation, submission of documents and compliance with requirements as provided under the Claims Procedure set out under this Section by the Insured Person shall be essential failing which, We shall not be bound to accept a claim.

### G.1.2 Policyholder's / Insured Person's Duty at the time of Claim

On occurrence of an event which may lead to a claim under this Policy, the Insured Person shall:

- Forthwith intimate, file and submit the claim form and documents as prescribed in accordance with the procedure set out under Section G.1.3, G.1.4 and G.1.5 as mentioned below.
- Follow the directions, Medical Advice or guidance provided by a Medical Practitioner. We shall not be obliged to make any payment (s) that are brought about or contributed to as a consequence of failure to follow such directions, Medical Advice or guidance.
- If so requested by Us, the Insured Person must submit himself/herself for a medical examination by Our nominated Medical Practitioner as often as We consider reasonable and necessary. The cost of such examination will be borne by Us.
- Allow the Medical Practitioner or any of Our representatives to inspect the medical and Hospitalisation records, investigate the facts and examine the Insured Person.
- Assist and not hinder or prevent Our representatives in pursuance of their duties for ascertaining the admissibility of the claim, its circumstances and its quantum under the provisions of the Policy.

### G.1.3 Claim Intimation

Upon the discovery or occurrence of an Illness /Injury or any other contingency that may give rise to a claim under this Policy, then as a Condition Precedent to Our liability under the Policy, the Insured Person or the Nominee as the case may be must notify Us/ Our TPA either at the call centre or in writing and shall undertake the following.

- In the case of Planned Hospitalisation - The Insured Person will intimate such admission at least 3 days prior to the planned date of admission.
- In the case of Emergency Hospitalisation - The Insured Person will intimate such admission within 48 hours of such admission but not later than discharge from the Hospital.

Following details are to be provided to TPA/Us at the time of intimation of claim:

- Policy Number
- Name of the Policyholder
- Name of the Insured Person in whose relation the claim is being lodged
- Nature of Illness / Injury/ Accident/ Critical Illness
- Name and address of the attending Medical Practitioner and Hospital
- Date of admission
- Any other information as requested by Us

### G.1.4 Cashless Process

Cashless facility for Hospitalisation expenses shall be limited exclusively to Medical Expenses incurred for Treatment undertaken in a Network Provider for Illness or Injury /Accident/ Critical Illness/ or any other contingency that may give rise to a claim under this Policy.

For all cashless authorisations, Insured Person will, in any event, be required to settle all non-admissible expenses, expenses above specified Sub Limit (if applicable), Co-Payment and / or opted Deductible (Per claim/ Aggregate/ Corporate) (if applicable) directly with the Hospital.

### Pre-Authorisation Process

The Insured Person can avail Cashless facility at the time of admission into any Network Provider by presenting the health card as provided by Us with this Policy along with a valid passport size photo, photo identification proof and address proof (voter ID card / driving license / passport / PAN card / any other identity proof as approved by Us).

### (a) For Planned Hospitalisation:

- The Insured Person shall at least 3 days prior to admission to the Hospital approach the Network Provider for Hospitalisation for undergoing medical Treatment.
- The Network Provider will issue the request for authorisation letter for Hospitalisation in the pre-authorisation form.
- The Network Provider shall send the pre-authorisation form along with all the relevant details to the 24 (twenty four) hour authorisation/cashless department along with contact details of the treating Medical Practitioner and the Insured Person. Upon receiving the pre-authorisation form and all related medical information from the Network Provider, We will verify the eligibility of cover under the Policy.
- Wherever the information provided in the request is sufficient to ascertain the authorisation and the claim is admissible, We shall issue the authorisation letter to the Network Provider. Wherever additional information or documents are required, We will call for the same from the Network Provider and upon satisfactory receipt of the last necessary documents, the authorisation will be issued.
- The authorisation letter will include details of sanctioned amount, diagnosis, and date of approval.
- The authorisation letter shall be valid only for a period of 15 days from the date of issuance of authorisation.

### (b) In case of Emergency Hospitalisation

- The Insured Person may approach the Network Provider for Hospitalisation for medical Treatment.
- The Network Provider shall forward the request for authorisation to Us within 48 hours of admission to the Hospital as per the process under Section G.1.4 (a) above.
- It is agreed and understood that We may continue to discuss the Insured Person's condition with the treating Medical Practitioner till Our recommendations on eligibility of coverage for the Insured Person are finalised.
- In the interim, the Network Provider may either consider treating the Insured Person by taking a token deposit or treating him as per their norms in the event of any situation which requires saving of life, limb, sight or any other medical Emergency.
- The Network Provider shall refund such deposit amount to the Insured Person less any token amount to take care of non-covered expenses once the pre-authorisation is issued.

### Enhancement to Pre-Authorised Amount:

In the event that the cost of Hospitalisation exceeds the authorised limit as mentioned in the authorisation letter:

- The Network Provider shall request Us for an enhancement of authorisation limit as described under Section G.1.4 (a) including details of the specific circumstances which have led to the need for increase in the previously authorised limit. We will verify the eligibility and evaluate the request for enhancement on the availability of further limits.
- We shall accept or decline such request for enhancement of pre-authorised limit for enhancement.

In the event of any change in the diagnosis, plan of Treatment, cost of Treatment during Hospitalisation to the Insured Person, the Network Provider shall obtain a fresh authorisation letter from Us in accordance with the process described under G.1.4 (a) above.

### Discharge Process:

At the time of discharge:

- the Network Provider may forward a final request for authorisation for any residual amount to Us along with the discharge summary and the detailed bill break up in accordance with the process described at G.1.4.(a) above.
- Upon receipt of the final authorisation letter from Us, the Insured Person may be discharged by the Network Provider.

**Note:** (Applicable to G.1.a) & G.1.b): Cashless facility for Hospitalisation expenses shall be limited exclusively to Medical Expenses incurred for Treatment undertaken in a Network Provider for Illness or Injury / Accident/ Critical Illness as the case may be which are covered under the Policy. For all cashless authorisations, the Insured Person will, in any event, be required to settle all non-admissible expenses, expenses above specified Sub Limits (if applicable), Co-Payments and / or opted Deductible (Per claim/ Aggregate/ Corporate) (if applicable), directly with the Hospital.

### Submission of Claim Documents:

The Network Provider will send the claim documents along with the invoice and discharge voucher, duly signed by the Insured Person directly to Us. The following claim documents should be submitted to

Us within 15 days from the date of discharge of the Insured Person from the Hospital –

- Claim Form duly filled and signed
- Original pre-authorization request
- Copy of pre-authorization approval letter (s)
- Copy of photo ID of Insured Person verified by the Hospital
- Original discharge/death summary
- Operation theatre notes(if applicable)
- Original Hospital main bill and break up bill
- Original investigation reports, X Ray, MRI, CT Films, HPE
- Medical Practitioner's reference slips for investigations/pharmacy
- Original pharmacy bills
- MLC/FIR report/post mortem report (if applicable and conducted)

We may call for any additional documents as required based on the circumstances of the claim.

There can be instances where We may deny Cashless facility for Hospitalisation due to insufficient Sum Insured or insufficient information to determine admissibility in which case the Insured Person may be required to pay for the Treatment and submit the claim for reimbursement to Us which will be considered subject to the Policy Terms and Conditions.

### G.1.5 Claim Reimbursement Process

#### (a) Collection of Claim Documents for indemnity based covers

- i. Wherever the Insured Person has opted for a reimbursement of Medical Expenses, he/she may submit the following documents for reimbursement of the claim to Our branch or head office at his/her own expense not later than 15 days from the date of discharge from the Hospital. The Insured Person can obtain a claim form from any of our branch offices or download a copy from Our website [www.ManipalCignainsurance.in](http://www.ManipalCignainsurance.in).
- ii. List of necessary claim documents to be submitted for reimbursement are as following:

Original copy of consultations
Claim form duly signed
Hospital discharge summary in original
Operation theatre notes (if applicable)
Hospital main bill in original
Hospital break up bill
Investigation reports
Original investigation reports, X Ray, MRI, CT films, HPE, ECG
Medical Practitioner's reference slip for investigation
Pharmacy bills, prescription and invoices
MLC/ FIR report, post mortem report if applicable and conducted
KYC documents (photo ID proof, address proof, recent passport size photograph)
Cancelled cheque with name for NEFT payment
Payment receipt.
Death summary, death certificate, if applicable
Bills from registered service provider ( Road Ambulance cover)

**We may call for any additional documents/information as required based on the circumstances of the claim wherever the claim is under further investigation or available documents do not provide clarity.**

In case there is a delay in submission of claim documents as specified in G.1.5.(a) above, then in addition to the documents mentioned in G.1.5.(a) above, the Insured Person will also be required to provide Us the reason for such delay in writing. We will condone the delay on merit for delayed claims where the delay has been proved to be for reasons beyond the claimant's control.

#### G.1.6 Scrutiny of Claim Documents

- We shall scrutinise the claim form and the accompanying documents. Any deficiency in the documents shall be intimated to the Insured Person/ Network Provider as the case may be.
- If the deficiency in the necessary claim documents is not met or are partially met in 10 working days of the first intimation, We shall remind the Insured Person/Network Provider of the same every 10 (ten) days thereafter.
- We will send a maximum of 3 (three) reminders.
- We may, at Our sole discretion, decide to deduct the amount of

claim for which deficiency is intimated to the Insured Person and settle the claim if we observe that such a claim is otherwise valid under the Policy.

- In case a reimbursement claim is received when a pre-authorization letter has been issued, before approving such a claim, a check will be made with the Network Provider whether the pre-authorization has been utilised as well as whether the Insured Person has settled all the dues with the Network Provider. Once such check and declaration is received from the Network Provider, the case will be processed.
- The Pre-hospitalisation Medical Expenses Cover claim and Post hospitalisation Medical Expenses Cover claim shall be processed only after decision of the main Hospitalisation claim.

#### G.1.7 Claim Assessment

We will pay the fixed or indemnity amount as specified in the applicable Base or Optional cover in accordance with the terms of this Policy.

We will assess all admissible claims under the Policy in the following progressive order –

- i. If a room/ Intensive Care Unit accommodation has been opted for where the rent or category is higher than the eligible limit for that Insured Person under the Policy, then, the Insured Person shall bear the ratable proportion of the Medical Expenses (including surcharge or taxes thereon) as specified in the Policy Schedule/ Certificate of Insurance in the proportion of the difference between Room Rent of the entitled room category/ eligible Room Rent to the room rent actually incurred excluding pharmacy and consumables which shall be paid on actuals.
- ii. If any Sub Limit on Medical Expenses are applicable as specified in the Policy Schedule/ Certificate of Insurance, Our liability to make payment shall be limited to the extent of the applicable Sub Limit for that Medical Expense.
- iii. Opted Deductible (Per claim/ Aggregate/ Corporate), if any, shall be applicable on the amount payable by Us after applying (i), and (ii) above.
- iv. Co-Payments if any, shall be applicable on the amount payable by Us after applying (i), (ii) and (iii).
- v. At any given stage, if the Insured Person's total cost sharing amount under G.1.7 (iv) above is equal to the opted Out of Pocket Maximum (OOP) limit, no further deductions will apply subject to the Sum Insured available for specific Benefits (if applicable) and in any case not greater than the Sum Insured available under the Policy.

The claim amount assessed under Section G.1.7 (i), (ii), (iii), (iv), and (v) will be deducted from the following amounts in the following progressive order after applying Sub Limit–

- i. Opted Deductible (Corporate/ Per claim/ Aggregate), & Co-Payments (if opted)
- ii. Sum Insured
- iii. Cumulative Bonus (if applicable )
- iv. Restored Sum Insured (if applicable )
- v. Corporate Buffer/ Corporate Buffer for CI only (if applicable)

Claim Assessment for Benefit Plans:

We will pay fixed benefit amounts as specified in the Policy Schedule Certificate of Insurance in accordance with the terms of this Policy. We are not liable to make any reimbursements of Medical Expenses or pay any other amounts not specified in the Policy

#### G.1.8 Claims Investigation

We may investigate claims at Our own discretion to determine the validity of the claim. Such investigation shall be concluded within 15 days from the date of assigning the claim for investigation and not later than 6 months from the date of receipt of claim intimation. Verification carried out, if any, will be done by individuals or entities authorised by Us to carry out such verification / investigation(s) and the costs for such verification / investigation shall be borne by Us.

#### G.1.9 Pre-hospitalisation Medical Expenses Cover and Post-hospitalisation Medical Expenses Cover claims

The Insured Person should submit the Post-hospitalisation Medical Expenses Cover claim documents at his/her own expense within 15 days of completion of Post-hospitalisation Treatment or period, or eligible Post-Hospitalisation period of cover, whichever is earlier.

We shall receive Pre-hospitalisation Medical Expenses Cover and Post-hospitalisation Medical Expenses Cover claim documents either along with papers for In-patient Hospitalisation Expenses Cover or separately and process the same based on merit of the claim derived on the basis of the documents received.

#### **G.I.10 Representation against Rejection**

Where a rejection is communicated by Us, the Insured Person may, if so desired, within 15 days from the date of receipt of the claims decision represent to Us for reconsideration of the decision.

#### **G.I.11 Claim Payment Terms**

- We shall have no liability to make payment of a claim under the Policy in respect of an Insured Person once the Sum Insured for that Insured Person is exhausted.
- All claims will be payable in India and in Indian rupees.
- We are not obliged to make payment for any claim or that part of any claim that could have been avoided or reduced if the Insured Person could have reasonably minimised the costs incurred, or that is brought about or contributed to by the Insured Person by failing to follow the directions, Medical Advice or guidance provided by a Medical Practitioner.
- The Sum Insured opted under the Policy shall be reduced by the amount payable / paid under the Policy terms and conditions and any optional covers applicable under the Policy and only the balance shall be available as the Sum Insured for the unexpired Policy Period.
- If the Insured Person suffers a relapse within 45 days from the date of discharge from the Hospital for which a claim has been made, then such relapse shall be deemed to be part of the same claim and all the limits for "Any one illness" under this Policy shall be applied as if they were under a single claim.

**For Cashless claims,** the payment shall be made to the Network Provider whose discharge would be complete and final.

**For Reimbursement claims,** the payment shall be made to the Insured Person. In the unfortunate event of the Insured Person's death, We will pay the Nominee (as named in the Policy Schedule/ Certificate of Insurance) and in case of no Nominee, to the legal heir who holds a succession certificate or indemnity bond to that effect, whichever is available and whose discharge shall be treated as full and final discharge of Our liability under the Policy.

**G.II. Annexure – I:  
Ombudsman**

Name of the Office of Insurance Ombudsman	State-wise Area of Jurisdiction
<p><b>AHMEDABAD</b> Office of the Insurance Ombudsman, Jeevan Prakash Building, 6<sup>th</sup> floor, Tilak Marg, Relief Road, Ahmedabad - 380 001. Tel.: 079-25501201/02/05/06 Email:- <a href="mailto:bimalokpal.ahmedabad@cioins.co.in">bimalokpal.ahmedabad@cioins.co.in</a></p>	<p>State of Gujarat and Union Territories of Dadra and Nagar Haveli and Daman and Diu.</p>
<p><b>BENGALURU</b> Office of the Insurance Ombudsman, Jeevan Soudha Building, PID No. 57-27-N-19 Ground Floor, 19/19, 24<sup>th</sup> Main Road, JP Nagar, 1<sup>st</sup> Phase, Bengaluru - 560 078. Tel.: 080-26652048 / 26652049 Email:- <a href="mailto:bimalokpal.bengaluru@cioins.co.in">bimalokpal.bengaluru@cioins.co.in</a></p>	<p>State of Karnataka.</p>
<p><b>BHOPAL</b> Office of the Insurance Ombudsman, Janak Vihar Complex, 2<sup>nd</sup> Floor, 6, Malviya Nagar, Opp. Airtel Office, Near New Market, Bhopal - 462 003 Tel.: 0755-2769201/202 Fax: 0755-2769203 Email:- <a href="mailto:bimalokpal.bhopal@cioins.co.in">bimalokpal.bhopal@cioins.co.in</a></p>	<p>States of Madhya Pradesh and Chhattisgarh.</p>
<p><b>BHUBANESWAR</b> Office of the Insurance Ombudsman, 62, Forest park, Bhubaneswar - 751 009. Tel.: 0674-2596461/2596455 Fax: 0674-2596429 Email:- <a href="mailto:bimalokpal.bhubaneswar@cioins.co.in">bimalokpal.bhubaneswar@cioins.co.in</a></p>	<p>State of Orissa.</p>
<p><b>CHANDIGARH</b> Office of the Insurance Ombudsman, S.C.O. No. 101, 102 &amp; 103, 2<sup>nd</sup> Floor, Batra Building, Sector 17 - D, Chandigarh - 160 017. Tel.: 0172-2706196/6468 Fax: 0172-2708274 Email:- <a href="mailto:bimalokpal.chandigarh@cioins.co.in">bimalokpal.chandigarh@cioins.co.in</a></p>	<p>States of Punjab, Haryana (excluding 4 districts viz Gurugram, Faridabad, Sonapat and Bahadurgarh), Himachal Pradesh, Union Territories of Jammu &amp; Kashmir, Ladakh and Chandigarh.</p>
<p><b>CHENNAI</b> Office of the Insurance Ombudsman, Fatima Akhtar Court, 4<sup>th</sup> Floor, 453 (old 312), Anna Salai, Teynampet, CHENNAI - 600 018. Tel.: 044-24333668/24335284 Fax: 044-24333664 Email:- <a href="mailto:bimalokpal.chennai@cioins.co.in">bimalokpal.chennai@cioins.co.in</a></p>	<p>State of Tamil Nadu and Union Territories - Puducherry Town and Karaikal (which are part of Union Territory of Puducherry).</p>
<p><b>DELHI</b> Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi - 110 002. Tel.: 011-23232481/23213504 Email:- <a href="mailto:bimalokpal.delhi@cioins.co.in">bimalokpal.delhi@cioins.co.in</a></p>	<p>Delhi, 4 Districts of Haryana viz. Gurugram, Faridabad, Sonapat and Bahadurgarh.</p>
<p><b>GUWAHATI</b> Office of the Insurance Ombudsman, 'Jeevan Nivesh', 5<sup>th</sup> Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati - 781001(ASSAM). Tel.: 0361-2132204/2132205 Email:- <a href="mailto:bimalokpal.guwahati@cioins.co.in">bimalokpal.guwahati@cioins.co.in</a></p>	<p>States of Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.</p>

<p><b>HYDERABAD</b> Office of the Insurance Ombudsman, 6-2-46, 1<sup>st</sup> floor, "Moin Court" Lane Opp. Saleem Function Palace, A. C. Guards, Lakdi-Ka-Pool, Hyderabad - 500 004. Tel.: 040-65504123/23312122 Fax: 040-23376599 Email:- <a href="mailto:bimalokpal.hyderabad@cioins.co.in">bimalokpal.hyderabad@cioins.co.in</a></p>	<p>State of Andhra Pradesh, Telangana and Yanam - a part of Union Territory of Puducherry.</p>
<p><b>JAIPUR</b> 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@cioins.co.in">bimalokpal.jaipur@cioins.co.in</a></p>	<p>State of Rajasthan.</p>
<p><b>KOCHI</b> Office of the Insurance Ombudsman, 2<sup>nd</sup> Floor, CC 27 / 2603, Pulinat Bldg., Opp. Cochin Shipyard, M. G. Road, Ernakulam - 682 015. Tel.: 0484-2358759/9338 Fax: 0484-2359336 Email:- <a href="mailto:bimalokpal.ernakulam@cioins.co.in">bimalokpal.ernakulam@cioins.co.in</a></p>	<p>States of Kerala and Union Territory of (a) Lakshadweep (b) Mahe-a part of Union Territory of Puducherry.</p>
<p><b>KOLKATA</b> Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 4, C.R. Avenue, 4<sup>th</sup> Floor, KOLKATA - 700 072. TEL.: 033-22124340/22124339 Fax: 033-22124341 Email:- <a href="mailto:bimalokpal.kolkata@cioins.co.in">bimalokpal.kolkata@cioins.co.in</a></p>	<p>States of West Bengal, Sikkim and Union Territories of Andaman &amp; Nicobar Islands.</p>
<p><b>LUCKNOW</b> Office of the Insurance Ombudsman, 6<sup>th</sup> Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow-226 001. Tel.: 0522-2231330/1 Fax: 0522-2231310 Email:- <a href="mailto:bimalokpal.lucknow@cioins.co.in">bimalokpal.lucknow@cioins.co.in</a></p>	<p><u>Districts of Uttar Pradesh</u> Lalitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gaziipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareilly, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajganj, Santkabirnagar, Azamgarh, Kushinagar, Gorakhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharthnagar.</p>
<p><b>MUMBAI</b> Office of the Insurance Ombudsman, 3<sup>rd</sup> Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 022-26106552/6960 Fax: 022-26106052 Email:- <a href="mailto:bimalokpal.mumbai@cioins.co.in">bimalokpal.mumbai@cioins.co.in</a></p>	<p>State of Goa and Mumbai Metropolitan Region excluding Areas of Navi Mumbai and Thane.</p>
<p><b>NOIDA</b> Office of the Insurance Ombudsman, Bhagwan Sahai Palace 4<sup>th</sup> Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddh Nagar, U.P - 201301. Tel.: 0120-2514252 / 2514253 Email:- <a href="mailto:bimalokpal.noida@cioins.co.in">bimalokpal.noida@cioins.co.in</a></p>	<p>State of Uttaranchal and the districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kanooj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farukkabad, Firozbad, Gautambodhanagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.</p>
<p><b>PATNA</b> Office of the Insurance Ombudsman, 1<sup>st</sup> Floor, Kalpana Arcade Building, Bazar Samiti Road, Bahadurpur, Patna - 800 006. Tel.: 0612-2680952 Email:- <a href="mailto:bimalokpal.patna@cioins.co.in">bimalokpal.patna@cioins.co.in</a></p>	<p>States of Bihar and Jharkhand.</p>
<p><b>PUNE</b> Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 3<sup>rd</sup> 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@cioins.co.in">bimalokpal.pune@cioins.co.in</a></p>	<p>State of Maharashtra, Areas of Navi Mumbai and Thane but excluding Mumbai Metropolitan.</p>

**G.III Annexure- II - Non Medical Expenses**

<b>LIST I - Items for which Coverage is not available in the Policy</b>	
1.	BABY FOOD
2.	BABY UTILITIES CHARGES
3.	BEAUTY SERVICES
4.	BELTS/ BRACES
5.	BUDS
6.	COLD PACK/HOT PACK
7.	CARRY BAGS
8.	EMAIL / INTERNET CHARGES
9.	FOOD CHARGES (OTHER THAN PATIENT'S DIET PROVIDED BY HOSPITAL)
10.	LEGGINGS
11.	LAUNDRY CHARGES
12.	MINERAL WATER
13.	SANITARY PAD
14.	TELEPHONE CHARGES
15.	GUEST SERVICES
16.	CREPE BANDAGE
17.	DIAPER OF ANY TYPE
18.	EYELET COLLAR
19.	SLINGS
20.	BLOOD GROUPING AND CROSS MATCHING OF DONORS SAMPLES
21.	SERVICE CHARGES WHERE NURSING CHARGE ALSO CHARGED
22.	TELEVISION CHARGES
23.	SURCHARGES
24.	ATTENDANT CHARGES
25.	EXTRA DIET OF PATIENT (OTHER THAN THAT WHICH FORMS PART OF BED CHARGE)
26.	BIRTH CERTIFICATE
27.	CERTIFICATE CHARGES
28.	COURIER CHARGES
29.	CONVEYANCE CHARGES
30.	MEDICAL CERTIFICATE
31.	MEDICAL RECORDS
32.	PHOTOCOPIES CHARGES
33.	MORTUARY CHARGES
34.	WALKING AIDS CHARGES
35.	OXYGEN CYLTNDER (FOR USAGE OUTSTDE THE HOSPITAL)
36.	SPACER
37.	SPIROMETRE
38.	NEBULIZER KIT
39.	STEAM INHALER
40.	ARMSLING
41.	THERMOMETER
42.	CERVICAL COLLAR
43.	SPLINT
44.	DIABETIC FOOT WEAR
45.	KNEE BRACES (LONG/ SHORT/ HTNGED)
46.	KNEE IMMOBILIZER/ SHOULDER IMMOBILIZER
47.	LUMBO SACRAL BELT
48.	NIMBUS BED OR WATER OR AIR BED CHARGES
49.	AMBULANCE COLLAR

50.	AMBULANCE EQUIPMENT
51.	ABDOMINAL BINDER
52.	PRIVATE NURSES CHARGES- SPECIAL NURSING CHARGES
53.	SUGAR FREE Tablets
54.	CREAMS POWDERS LOTIONS (Toiletries are not payable, only prescribed medical pharmaceuticals payable)
55.	ECG ELECTRODES
56.	GLOVES
57.	NEBULISATION KIT
58.	ANY KIT WITH NO DETAILS MENTIONED [DELIVERY KIT, ORTHOKIT, RECOVERY KIT, ETC]
59.	KIDNEY TRAY
60.	MASK
61.	OUNCE GLASS
62.	OXYGEN MASK
63.	PELVIC TRACTION BELT
64.	PAN CAN
65.	TROLLY COVER
66.	UROMETER, URINE JUG
67.	AMBULANCE
68.	VASOFIX SAFETY
<b>LIST II – ITEMS THAT ARE TO BE SUBSUMED INTO ROOM CHARGES</b>	
1.	BABY CHARGES (UNLESS SPECIFIED/INDICATED)
2.	HAND WASH
3.	SHOE COVER
4.	CAPS
5.	CRADLE CHARGES
6.	COMB
7.	EAU.DE-COLOGNE / ROOM FRESHNERS
8.	FOOT COVER
9.	GOWN
10.	SLIPPERS
11.	TISSUE PAPER
12.	TOOTH PASTE
13.	TOOTH BRUSH
14.	BED PAN
15.	FACE MASK
16.	FLEXI MASK
17.	HAND HOLDER
18.	SPUTUM CUP
19.	DISINFECTANT LOTIONS
20.	LUXURY TAX
21.	HVAC
22.	HOUSE KEEPING CHARGES
23.	AIR CONDITIONER CHARGES
24.	IM IV INJECTION CHARGES
25.	CLEAN SHEET
26.	BLANKETA/VARMER BLANKET
27.	ADMISSION KIT
28.	DIABETIC CHART CHARGES
29.	DOCUMENTATION CHARGES / ADMINISTRATIVE EXPENSES
30.	DISCHARGE PROCEDURE CHARGES
31.	DAILY CHART CHARGES
32.	ENTRANCE PASS / VISITORS PASS CHARGES



33.	EXPENSES RELATED TO PRESCRIPTION ON DISCHARGE
34.	FILE OPENING CHARGES
35.	INCIDENTAL EXPENSES / MISC. CHARGES (NOT EXPLAINED)
36.	PATIENT IDENTIFICATION BAND / NAME TAG
37.	PULSEOXIMETER CHARGES
<b>LIST III- ITEMS THAT ARE TO BE SUBSUMED INTO PROCEDURE CHARGES</b>	
1.	HAIR REMOVAL CREAM
2.	DISPOSABLES RAZORS CHARGES (for site preparations)
3.	EYE PAD
4.	EYE SHEILD
5.	CAMERA COVER
6.	DVD, CD CHARGES
7.	GAUSE SOFT
8.	GAUZE
9.	WARD AND THEATRE BOOKING CHARGES
10.	ARTHROSCOPY AND ENDOSCOPY INSTRUMENTS
11.	MICROSCOPE COVER
12.	SURGICAL BLADES, HARMONICSCALPEL, SHAVER
13.	SURGICAL DRILL
14.	EYE KIT
15.	EYE DRAPE
16.	X-RAY FILM
17.	BOYLES APPARATUS CHARGES
18.	COTTON
19.	COTTON BANDAGE
20.	SURGICAL TAPE
21.	APRON
22.	TORNIQUET
23.	ORTHOBUNDLE, GYNAEC BUNDLE

<b>LIST IV - ITEMS THAT ARE TO BE SUBSUMED INTO COSTS OF TREATMENT</b>	
1.	ADMISSION/REGISTRATION CHARGES
2.	HOSPITALISATION FOR EVALUATION/ DIAGNOSTIC PURPOSE
3.	URINE CONTAINER
4.	BLOOD RESERVATION CHARGES AND ANTE NATAL BOOKING CHARGES
5.	BIPAP MACHINE
6.	CPAP/ CAPD EQUIPMENTS
7.	INFUSION PUMP_ COST
8.	HYDROGEN PEROXIDE\SPIRIT\ DISINFECTANTS ETC
9.	NUTRITION PLANNING CHARGES - DIETICIAN CHARGES- DIET CHARGES
10.	HIV KIT
11.	ANTISEPTIC MOUTHWASH
12.	LOZENGES
13.	MOUTH PAINT
14.	VACCINATION CHARGES
15.	ALCOHOL SWABES
16.	SCRUB SOLUTION/STERILLIUM
17.	GLUCOMETER & STRIPS
18.	URINE BAG