

**EVERY DETAIL MATTERS
TO YOUR HEALTH.**

FIND THEM LISTED IN YOUR POLICY TERMS & CONDITIONS

ManipalCigna ProHealth Select

Customer Information Sheet

Title	Description Please refer to the Plan and Sum Insured you have opted to understand the available benefits under your plan in brief			Refer to the following Policy Section number in the Policy Wording for more details on each cover
Your Coverage Details:	Identify your Plan	ProHealth Select (A)	ProHealth Select (B)	
Basic Cover This section lists the Basic benefits available in your plan	Identify your Opted Sum Insured	₹0.50, 1, 2, 3, 4, 5, 7, 10, 15, 20, 25 Lacs	₹2, 3, 4, 5, 7,10,15, 20, 25, Lacs	
	Inpatient Hospitalisation (When you are hospitalized)	Covered up to 2% of Sum Insured for a Hospital Room, up to a max of ₹3,000 OR Up to 4% of Sum Insured for ICU up to a max of ₹7,000		II. 1
	Pre - hospitalization	60 days		II. 2
	Post - hospitalization	90 days		II. 3
	Day Care Treatment	Covered up to the limit of Sum Insured opted		II. 4
	Domiciliary Treatment (Treatment at Home)	Covered up to the limit of Sum Insured opted		II. 5
	Ambulance Cover (Reimbursement of Ambulance Expenses)	Covered upto ₹2000 per hospitalization event		II. 6
	Donor Expenses (Hospitalisation Expenses of the donor providing the organ)	Covered upto full Sum Insured		II. 7
	Restoration of Sum Insured (Not Available for Sum Insured ₹0.5 and 1 Lac under ProHealth Select A)	Sum Insured restored to 100% when total of opted Sum Insured and Cumulative Bonus (or Cumulative Bonus Booster if opted) is insufficient due to claims Available once in a policy year for unrelated illnesses in addition to the Sum Insured opted.		II. 8
Value Added Covers	Cumulative Bonus	5 % each year maximum upto 100%.This will not be reduced in case of claim under the Policy.		III. 1
	Healthy Rewards	Reward Points equivalent to 1% of paid premium, to be earned each year. Rewards can also be earned for enrolling and completing Our Array of Wellness Programs. These earned Reward Points can be used to get a discount in premium from the next renewal OR they can be redeemed for availing services through any of our Network providers as defined in the policy OR Equivalent value of Health Maintenance Benefit anytime during the Policy. (Applicable if HMB optional cover has been opted under ProHealth Select (A))		III. 2
Optional Covers This section lists the available optional covers under your plan and the limits under each of these options	Deductible (Deductible is the amount beyond which a claim will be payable in the Policy)	₹1/2/3/4/5 Lacs	₹1/2/3/4/5 Lacs	IV.1
	Voluntary Co-pay (The cost sharing percentage that you have opted will apply on each claim.)	10% or 20% If you have opted for a Deductible, Voluntary Co-payment does not apply.	Not Available	IV.2
	Cumulative Bonus Booster (The option A, B, C or D that you have opted on the policy shall apply.)	Any of the following options be opted Option A : 10% increase in Sum Insured, maximum up to 100%. This will not reduce in case of claim under the Policy. Option B : 25% increase in Sum Insured, maximum up to 100%. This will not reduce in case of claim under the Policy. Option C: 50% Increase in Sum Insured, maximum up to 100% This will reduce in the same proportion in case of claim under the Policy, but in no case shall the Sum Insured be reduced. Option D: 10% increase in Sum Insured irrespective of a claim under the Policy, up to a maximum of 200%.		IV.3
	Removal of room rent Limit	Allows coverage under In-patient Hospitalisation Up to a Single Private Room		IV.4
	Re-Assurance	Automatic Extension of Policy for 2 years on diagnosis of a listed Critical Illness or Permanent Total Disability due to Accident		IV.5

Title	Description Please refer to the Plan and Sum Insured you have opted to understand the available benefits under your plan in brief			Refer to the following Policy Section number in the Policy Wording for more details on each cover
Your Coverage Details:	Identify your Plan	ProHealth Select (A)	ProHealth Select (B)	
	Health Check-Up	Every year for all Insured Persons above 18 years.	Not Available	IV.6
	Worldwide Emergency Cover (Outside India)	Covered upto Full Sum Insured Once in a Policy Year	Not Available	IV.7
	Disease Specific Sub-Limits	As per limits specified	Not Available	IV.8
	Health Maintenance Benefit	Covered up to ₹500 or ₹1000 as opted	Not Available	IV.9
Add on cover (Rider if Opted) This section lists the Add on cover available under your plan	Critical Illness	Lump sum payment of an additional 100% of Sum Insured Opted Or as opted under the Policy for named Critical Illnesses		Critical Illness Add On Cover - Policy Wordings
What are the Major exclusions in the Policy This section provides a brief list of the major charges/ treatments which will not be covered under the Policy permanently.	Please note that this is an indicative list of exclusions; please refer to the Policy wording and clauses for the complete list of exclusions. <ul style="list-style-type: none">• Stem cell implantation/surgery.• Dental treatment other than due to accident.• Maternity & Related expenses.• HIV/ AIDS and related complications.• Vitamins and tonics unless forming part of treatment.• Artificial life maintenance, including life support machine use.• Treatment for rehabilitation measures, private duty nursing, respite care.• Treatment from persons not registered as Medical Practitioners.• Ailment requiring treatment due to drug abuse/ alcohol and treatment for de-addiction, or rehabilitation.• Any illness resulting from the Insured committing any breach of law.• Any cosmetic surgery unless forming part of treatment.• Charges incurred primarily for diagnostic purposes.• Costs of donor screening.• Any form of Non-Allopathic treatment other than those specifically covered under AYUSH section.• Expense for injury of insured whilst engaging any adventure sports.• Expenses caused by ionizing radiation or contamination by radioactivity from any nuclear fuel.• All expenses arising from foreign invasion & warlike operations, whether war be declared or not.			VI
Waiting Period This sections lists the applicable period (days/ months) before you can make a claim for the listed diseases/ treatments	a. First 30 days from the Policy start date, for all illnesses except accidents. b. 90 days waiting period will be applicable for listed Critical Illness in case of Re-Assurance Cover and where Critical Illness Add on cover has been opted. c. Two Year Waiting Period will be applicable for specific illnesses. d. A 48months waiting period will be applicable for any Pre-existing disease			V.1 to V.4
Payout Basis This section lists the manner in which the proceeds of the Policy will be paid to you	a. For all covers (excluding Critical Illness Add On Benefit) pay-out will be on reimbursement of actual expenses either by way of Cashless to the Hospital/ Network provider when a cashless facility is availed or directly to you as a reimbursement against the bills when you have paid for the expenses. b. Critical Illness Add on pay-out will be on benefit payment basis as a lump sum fixed amount.			VII. 4 & 5 Critical Illness Add On Cover - Policy Wordings

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Cost Sharing This sections lists the various circumstances under which you will bear some portion of the claim out of your pocket	<p>a. A Voluntary co-payment of 10% or 20% on admissible claim amount (final payable claim amount after assessment) will apply to each and every claim if opted under the plan.</p> <p>b. A deductible option of ₹1/ 2/ 3/ 4/ 5 Lacs as per the plan opted will apply on the Policy. All payable claims up to this amount will be borne by you. Any claim over and above this limit will become payable under the Policy. To know the applicable deductible on your Policy please refer the Policy Schedule benefits.</p> <p>C. Disease Specific Sub-limit, if opted under the plan, will limit maximum payable per surgery or medical management cost per policy period for given list of List of Ailments / Surgeries / Medical Procedures as per the option selected under the policy.</p> <table><tr><th colspan="4">Sub-Limit (Amount in ₹)</th></tr><tr><th>Ailments/ Surgeries / Medical Procedures</th><th>Option 1</th><th>Option 2</th><th>Option 3</th></tr><tr><td>1 Cataract (Per eye)</td><td>7,500</td><td>15,000</td><td>22,500</td></tr><tr><td>2 Surgeries for Non-malignant Tumors/Cysts/Nodule/Polyp/Benign Prostate Hypertrophy</td><td>15,000</td><td>30,000</td><td>45,000</td></tr><tr><td>3 Stone in Urinary/Biliary System</td><td>20,000</td><td>40,000</td><td>60,000</td></tr><tr><td>4 Hernia (per side)</td><td>12,500</td><td>25,000</td><td>37,500</td></tr><tr><td>5 Appendicitis</td><td>10,000</td><td>20,000</td><td>30,000</td></tr><tr><td>6 Hysterectomy</td><td>15,000</td><td>30,000</td><td>45,000</td></tr><tr><td>7 Any Joint Replacement</td><td>40,000</td><td>60,000</td><td>80,000</td></tr><tr><td>8 Piles/Fissures/Fistula</td><td>10,000</td><td>20,000</td><td>30,000</td></tr><tr><td>9 Medical Management or Surgeries related to Ischemic Heart Disease / Cardiac</td><td>40,000</td><td>60,000</td><td>80,000</td></tr><tr><td>10 Treatment for Injuries/Breakage of Bones</td><td>27,500</td><td>55,000</td><td>80,000</td></tr><tr><td>11 Cerebrovascular Medical Management/Surgery</td><td>25,000</td><td>50,000</td><td>75,000</td></tr><tr><td>12 Cancer/Oncology (Medical & Surgical)</td><td>40,000</td><td>60,000</td><td>80,000</td></tr><tr><td>13 Abscess/Ligament Tear</td><td>20,000</td><td>40,000</td><td>60,000</td></tr><tr><td>14 Treatment towards Kidney damage or renal failure</td><td>40,000</td><td>60,000</td><td>80,000</td></tr></table> <p>d. Persons opting to take treatment outside of their Zone will bear a 10% or 20% co-pay as applicable under Select (B). Voluntary Co-pay and deductible shall not be available on the same policy.</p>			Sub-Limit (Amount in ₹)				Ailments/ Surgeries / Medical Procedures	Option 1	Option 2	Option 3	1 Cataract (Per eye)	7,500	15,000	22,500	2 Surgeries for Non-malignant Tumors/Cysts/Nodule/Polyp/Benign Prostate Hypertrophy	15,000	30,000	45,000	3 Stone in Urinary/Biliary System	20,000	40,000	60,000	4 Hernia (per side)	12,500	25,000	37,500	5 Appendicitis	10,000	20,000	30,000	6 Hysterectomy	15,000	30,000	45,000	7 Any Joint Replacement	40,000	60,000	80,000	8 Piles/Fissures/Fistula	10,000	20,000	30,000	9 Medical Management or Surgeries related to Ischemic Heart Disease / Cardiac	40,000	60,000	80,000	10 Treatment for Injuries/Breakage of Bones	27,500	55,000	80,000	11 Cerebrovascular Medical Management/Surgery	25,000	50,000	75,000	12 Cancer/Oncology (Medical & Surgical)	40,000	60,000	80,000	13 Abscess/Ligament Tear	20,000	40,000	60,000	14 Treatment towards Kidney damage or renal failure	40,000	60,000	80,000	VII.7
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Renewal Conditions This section lists the terms of renewals under the Policy	<p>a. This Policy is ordinarily renewable for lifetime on mutual consent, subject to application of Renewal and realization of Renewal premium.</p> <p>b. Continuity will be provided if renewed within 30 days from the date of expiry of previous policy. If there is a break in the policy, any claim occurring within the break in period will not be covered under the Policy.</p> <p>c. Renewals will not be denied except on grounds of misrepresentation, fraud, non-disclosure or non-co-operation from the Insured.</p> <p>d. Alterations in the policy such as Increase/ decrease in Sum Insured or Change in Plan/Product, addition/ deletion of members, addition deletion of Medical Condition will be allowed at the time of Renewal of the Policy. We reserve Our right to carry out underwriting in relation to any request for changes on the Policy. The terms and conditions of existing policy will not be altered.</p>			VIII. 14 & 15																																																																
Renewal Benefits This section lists the various benefits you can avail every time you renew a Policy with us	<p>a. Healthy Rewards - Reward Points are earned for each year of renewal premium paid</p> <p>b. Accumulated Reward Points can be redeemed for a discount of up to 10% on renewal premium.</p>			VIII. 15 III. 2																																																																
Cancellation The section explains the Policy cancellation process in brief	<p>a. Cancellations may be intimated to Us by giving 15 days' notice wherein We shall refund the premium for the unexpired term on the short period scale as mentioned in the Policy wordings enclosed in the kit. The Premium shall only be refunded only if no claim has been made under the Policy. This Policy can be cancelled on grounds of misrepresentation, fraud, non-disclosure of material fact upon giving 15 days' notice without refund of premium.</p>			VIII. 13																																																																

ManipalCigna ProHealth Select

Policy Terms and Conditions

I PREAMBLE & OPERATING CLAUSE

This is a legal contract between You and Us subject to the receipt of full premium, Disclosure to Information Norm including the information provided by You in the Proposal Form and the terms, conditions and exclusions of this Policy.

If any Claim arising as a result of a Disease/Illness or Injury that occurred during the Policy Period becomes payable, then We shall pay the Benefits in accordance with terms, conditions and exclusions of the Policy subject to availability of Sum Insured and Cumulative Bonus (if any).

BENEFITS UNDER THE POLICY

II BASIC COVERS

II.1. Inpatient Hospitalization:

We will cover Medical Expenses of an Insured Person in case of Medically Necessary Hospitalization arising from a Disease/ Illness or Injury provided such Medically Necessary Hospitalization is for more than 24 consecutive hours. We will pay Medical Expenses as shown in the Schedule for:

- Reasonable and Customary Charges for Room Rent for accommodation in Hospital room up to eligible Room Category or eligible Room Rent as per the Policy and specified in the Schedule to this Policy.
- Intensive Care Unit charges for accommodation in ICU ,
- Operation theatre charges,
- Fees of Medical Practitioner/ Surgeon ,
- Anaesthetist,
- Qualified Nurses,
- Specialists,
- Cost of diagnostic tests,
- Medicines,
- Drugs and consumables, blood, oxygen, surgical appliances and prosthetic devices recommended by the attending Medical Practitioner and that are used intra operatively during a Surgical Procedure.

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 Schedule to this Policy then the Policyholder/Insured Person shall bear a ratable 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.

For the purpose of this Section "Associated Medical Expenses" shall include - Room Rent, Nursing Charges, Operation Theatre Charges, Fees of Medical Practitioner/Surgeon/ Anesthetist/ Specialist and Diagnostic Tests conducted within the same Hospital where the Insured Person has been admitted.

All Claims under this benefit can be made as per the process defined under Section VII 4 & 5.

II.2. Pre - hospitalization:

We will, on a reimbursement basis cover Medical Expenses of an Insured Person which are incurred due to a Disease/ Illness or Injury up to 60 days immediately prior to the Insured Person's date of Hospitalisation up to limits specified in the Schedule, provided that a Claim has been admitted under In-patient Benefit under Section II.1 and is related to the same illness/condition.

All Claims under this benefit can be made as per the process defined under Section VII 5.

II.3. Post - hospitalization:

We will, on a reimbursement basis cover Medical Expenses of an Insured Person which are incurred due to a Disease/ Illness or Injury up to 90 days immediately post discharge of the Insured Person from the Hospital up to limits specified in the Schedule, provided that a Claim has been admitted under In-patient Benefit under Section II.1 and is related to the same illness/condition.

All Claims under this benefit can be made as per the process defined under Section VII 5.

II.4. Day Care Treatment:

We will cover payment of Medical Expenses of an Insured Person in case of Medically Necessary Day Care Treatment or Surgery that requires less than 24 hours Hospitalization due to advancement in technology and which is undertaken in a Hospital / nursing home/Day Care Centre on the recommendation of a Medical Practitioner. Any treatment in an outpatient

department/OPD is not covered. For list of Day Care Treatments refer Annexure II of the Policy.

Coverage will also include pre/post-hospitalisation expenses as available under the Policy.

All Claims under this benefit can be made as per the process defined under Section VII 4 & 5.

II.5. Domiciliary Treatment:

We will cover Medical Expenses of an Insured Person which are towards a Disease/Illness or Injury which in the normal course would have required Hospitalisation but is taken at home on the advice of the attending Medical Practitioner, under the following circumstances:

- The condition of the Insured Person does not allow a Hospital transfer; or
 - A Hospital bed was unavailable;
- Provided that, the treatment of the Insured Person continues for at least 3 days, in which case the reasonable cost of any Medically Necessary treatment for the entire period shall be payable.
- If a claim has been accepted under this Benefit, the payment for Post-hospitalisation Medical Expenses shall not be payable.
 - We will however pay for Pre-hospitalisation Medical Expenses up to 30 days in accordance with Section II.2 above.
 - We shall not be liable under this Policy for any Claim in connection with or in respect of the following:
 - Asthma, bronchitis, tonsillitis and upper respiratory tract infection including laryngitis and pharyngitis, cough and cold, influenza,
 - Arthritis, gout and rheumatism,
 - Chronic nephritis and nephritic syndrome,
 - Diarrhoea and all type of dysenteries, including gastroenteritis,
 - Diabetes mellitus and Insipidus,
 - Epilepsy,
 - Hypertension,
 - Pyrexia of unknown origin.

All Claims under this benefit can be made as per the process defined under Section VII 5.

II.6. Ambulance Cover:

- We will provide for reimbursement of Reasonable and Customary expenses up to Rs 2000 per hospitalization event as specified in the Policy Schedule, towards transportation of an Insured Person by a registered healthcare or Ambulance service provider to a Hospital for treatment of an Illness or Injury 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.
 - Reasonable and Customary expenses shall include:
 - Costs towards transferring the Insured Person from one Hospital to another Hospital or diagnostic centre for advanced diagnostic treatment where such facility is not available at the existing Hospital; or
 - When the Insured Person requires to be moved to a better Hospital facility due to lack of super speciality treatment in the existing Hospital.
- All Claims under this benefit can be made as per the process defined under Section VII 4 & 5.

II.7. Donor Expenses:

- We will cover In-patient Hospitalisation Medical Expenses towards the donor (in accordance with Section II.1 above) for harvesting the organ up to the limits of the Sum Insured, 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, provided that -
- The organ donated is for the use of the Insured Person who has been asked to undergo an organ transplant on Medical Advice.
- We have admitted a claim under Section II.1 - towards In-patient Hospitalization
- We will not cover expenses towards the Donor in respect of:
 - Any Pre or Post - hospitalization Medical Expenses,
 - Cost towards donor screening,
 - Cost directly or indirectly 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 VII 4 & 5.

II.8. Restoration of Sum Insured:

We will provide for a 100% restoration of opted Sum Insured once in a Policy Year, provided that:

- The total of the opted Sum Insured and earned Cumulative Bonus (or Cumulative Bonus Booster if opted) is insufficient as a result of previous claims in that Policy Year.
- The Restored Sum Insured shall not be available for claims towards an Illness/ Disease/ Injury (including its complications) for which a claim has been paid in the current Policy Year for the same Insured Person.
- The Restored Sum Insured will be available only for claims made by Insured Persons in respect of future claims that become payable under Section II of the Policy and shall not apply to the first claim in the Policy Year.
- The Restored Sum Insured will not be considered while calculating the Cumulative Bonus or Cumulative Bonus Booster (if opted).
- Such restoration of Sum Insured will be available only once during a Policy Year to each insured in case of an individual Policy and can be utilised by Insured Persons who stand covered under the Policy before the Sum Insured was exhausted.
- If the Policy is issued on a floater basis, the Restored Sum Insured will also be available on a floater basis.
- If the Restored Sum Insured is not utilised in a Policy Year, it shall not be carried forward to any subsequent Policy Year.

For any single claim during a Policy Year the maximum Claim amount payable shall be sum of:

- The Sum Insured
 - Cumulative Bonus (if earned) or Cumulative Bonus Booster (if opted & earned)
- (h) During a Policy Year, the aggregate claim amount payable, subject to admissibility of the claim, shall not exceed the sum of:
- The Sum Insured
 - Cumulative Bonus (if earned) or Cumulative Bonus Booster (if opted & earned)
 - Restored Sum Insured

Restoration of Sum Insured shall not apply to Worldwide Emergency Cover and for Rs 0.5 & 1 Lac Sum Insured under ProHealth Select (A).

All Claims under this benefit can be made as per the process defined under Section VII 4 & 5.

II).9. AYUSH Cover

We will cover In-patient medical expenses up to the limits of Sum Insured for an Insured Person towards non- allopathic treatments such as Ayurveda, Yoga & Naturopathy, Unani, Sidha and Homeopathy for Hospitalization arising due to Accident or Illness provided such Hospitalization is for more than 24 hours and undertaken in a government hospital or in any institute recognised by government and/or accredited by Quality Council of India/ National Accreditation Board on Health.

The following exclusions will apply in addition to the exclusions under section VI.

- Facilities & services availed for pleasure or rejuvenation or as a preventive aid, like beauty treatments, Panchakarma, purification, detoxification and rejuvenation etc..
- Any treatment outside India.

III VALUE ADDED COVERS

III.1. Cumulative Bonus

We will increase Your Sum Insured by 5% at the end of the Policy Year if the Policy is renewed with Us provided that there are no claims paid/outstanding in the expiring Policy Year.

- If the Policy is a Family Floater Policy as specified in the Schedule, then the Cumulative Bonus will accrue only if no claims have been made in respect of any or all of the Insured Persons in the expiring Policy Year.
- No Cumulative Bonus will be added if the Policy is not renewed with Us by the end of the Grace Period.
- The Cumulative Bonus will not be accumulated in excess of 100% of the opted Sum Insured under the current Policy with Us under any circumstances.
- Any earned Cumulative Bonus will not be reduced for claims made in the future unless utilised.
- Wherever the earned Cumulative Bonus is used for payment of a claim during a particular Policy Year, the balance Cumulative Bonus if any will be carried forward to the next Policy Year.
- If the Policy Period is two/three years, any Cumulative Bonus that has accrued for the first/second Policy Year will be credited at the end of the first/second Policy Year as the case may be and will be available for any claims made in the subsequent Policy Year.
- If the Insured Persons in the expiring Policy are covered on an individual basis and there is an accumulated Cumulative Bonus for each Insured

Person under the expiring Policy, and such expiring Policy has been Renewed with Us on a Family Floater basis then the Cumulative Bonus to be carried forward for credit in such Renewed Policy shall be the lowest among all the Insured Persons.

- If the Insured Persons in the expiring Policy are covered on a Family Floater basis and such Insured Persons renew their expiring Policy with Us by splitting the opted Sum Insured in to two or more Family Floater/individual policies then the Cumulative Bonus of the expiring Policy shall be apportioned to such Renewed Policies in the proportion of the Sum Insured of each Renewed Policy.
- If the opted Sum Insured has been reduced at the time of Renewal, the applicable Cumulative Bonus shall be calculated on the Sum Insured of the last completed Policy Year.
- If the Sum Insured under the Policy has been increased at the time of Renewal the Cumulative Bonus shall be calculated on the Sum Insured of the last completed Policy Year.
- The Cumulative Bonus is provisional and is subject to revision if a Claim is made in respect of the expiring Policy Year, which is notified after the acceptance of renewal premium. Such awarded Cumulative Bonus shall be withdrawn only in respect of the expiring year in which the claim was admitted.
- This clause does not alter Our right to decline a renewal or cancellation of the Policy for reasons as mentioned under Section VIII.12

III.2. Healthy Rewards

You can earn reward points equivalent to 1% of premium paid including taxes and levies for each Policy. In addition to this You can accumulate rewards by opting for an array of Our wellness programs listed below, that will help You to assess Your health status and aid in improving Your overall well-being. Each specific program can be opted only once by a particular Insured Person.

There will be no limitation to the number of programs one can enrol for in a single Policy Period. However, the maximum earning of Healthy Rewards on a Policy will be limited to 10% of premium paid in that Policy Period.

Details of reward points that can be accrued are listed below.

Program Type	Points to be earned as a percentage of previous Policy Period Premium
Health Risk Assessment (HRA)	0.50%
Targeted Risk Assessment (TRA)	0.50%
Online Lifestyle Management Program (LMP)	1%
Chronic Condition Management Programs	1%
Participating in ManipalCigna Sponsored Programs and Worksite or Online/Offline Health Initiatives	2%
Health Check Up	0.50%

Reward Points, wherever offered under any specific Sponsored Program will be the same for all customers.

Each earned reward point will be valued at 1 Rupee. Accumulated reward points can be redeemed in the following ways -

- A discount in premium from 1st Renewal of the Policy.
- As equivalent value while availing services through any of Our Network Providers as defined in the Policy.
- Equivalent value of Health Maintenance Benefit anytime during the Policy.(Applicable if HMB optional cover has been opted under ProHealth Select (A))

Details of Healthy Rewards earned on each Policy will be updated in our records against the policy as and when earned. Accrual for reward points will be the same for 1, 2 & 3 year policies.

Policyholder/Insured can approach Us for redemption anytime during the policy period. For availing a discount on renewal premium, the same will be available only at the time such renewal is due.

Any earned reward points will lapse at the end of the grace period if the policy is not renewed with us.

IV. OPTIONAL COVERS

The following optional covers shall apply under the Policy for an Insured Person if specifically mentioned on the Schedule and shall apply to all Insured Persons under a single policy without any individual selection.

IV.1. Deductible:

We will provide for a Deductible on specific Sum Insured Options. Where ever a Deductible is selected such amounts will be applied for each Policy Year on the aggregate of all Claims in that Policy Year other than for claims under fixed Benefit Covers and Health Check Ups. Deductible shall apply to all sections other than Add On Riders, Health Maintenance Benefit and

Health Check Up benefits if opted.

Any Voluntary Co-pay shall not apply to Policy with Deductible option.

For the purpose of calculating the deductible and assessment of admissibility all claims must be submitted in accordance with Section VII.15 of Claims Process.

All other terms, conditions, waiting periods and exclusions shall apply.

IV.2. Voluntary Co-Pay (Applicable only for ProHealth Select (A)) :

Irrespective of the Age and number of claims made by the Insured Person and subject to the Co-payment option chosen by You, it is agreed that We will only pay 90% or 80% of any amount that We assess (payable amount) for the payment or reimbursement in respect of any Claim under the Policy made by that Insured Person and the balance will be borne by the Insured Person.

Co-pays shall apply to all sections other than Add on Riders, Health Maintenance Benefit and Health Check Up benefits if opted.

Co-pay will be applied on the admissible claim amount.

IV.3. Cumulative Bonus Booster

You may choose one of the 4 Cumulative Bonus Options under the Policy as follows

Option a) We will increase the opted Sum Insured by 10% at the end of the Policy Year, up to a maximum of 100%, if the policy is Renewed with Us provided that there are no claims paid or outstanding in the expiring Policy Year.

In case of opting for Cumulative Bonus Booster IV.3.(a), the Cumulative Bonus under section III.(1) shall not be available, however all terms and conditions of the said section shall apply.

Option b) We will increase the Sum Insured by 25% at the end of the policy year, up to a maximum of 100%, if the policy is Renewed with Us provided that there are no claims paid or outstanding in the expiring Policy Year.

In case of opting for Cumulative Bonus Booster IV.3.(b), the Cumulative Bonus under section III(1) shall not be available, however all terms and conditions of the said section shall apply.

Option c) We will increase in the opted Sum Insured by 50% for each claim free Policy Year, up to a maximum of 100%, when there are no claims paid or outstanding in the expiring Policy Year. In case of a claim being paid or remaining outstanding at the end of a Policy Year or at the time of Renewal of such Policy, the earned cumulative bonus will reduce by 50% in the subsequent year. However this does not impact the opted Sum Insured.

In case of opting for Cumulative Bonus Booster IV.3(c), the Cumulative Bonus under section III.(1) shall not be available, however all terms and conditions except III(1).d & e. of the said section shall apply.

Option d) We will increase in the opted Sum Insured by 10% at the end of each Policy Year irrespective of a claim under the expiring Policy Year, up to a maximum of 200%.

In case of opting for Cumulative Bonus Booster IV.3(d), the Cumulative Bonus under section III.(1) shall not be available, however all terms and conditions except III(1).a.c. of the said section shall apply.

IV.4. Removal of Room Rent Limit

We will provide for an option to remove the Room Rent limit applicable on the Inpatient Hospitalisation and allow for coverage up to a Single Private Room. All terms and conditions of Inpatient Hospitalisation under Section II.1 shall apply.

IV.5. Re-Assurance

Under Re-Assurance, We will provide an automatic extension of Policy Renewal for a period of 2 (two) Policy Years from the date of expiry of the current policy, if during the Policy Period an Insured Person is diagnosed with any of the Critical Illnesses named below or suffers from Permanent Total Disability described below due to an Accident, provided that the Insured Person is not added in to the Policy mid-term and has attained 18 years of age at the inception of the Policy Year in which the event occurred.

This automatic extension will be available only once in the lifetime of an Insured Person, in respect of either a Critical Illness or a Permanent Total Disability Event which qualifies for coverage as per the criteria specified under this Policy, irrespective of the sequence of its occurrence.

Reassurance can be availed by each Insured Person separately in case of an individual policy and once during the lifetime of a Policy in case of floater policies covering all Insured Persons under the Floater. Where this extension is triggered for a child attaining age 24 years during subsequent

renewals, both the parent and split policy of the child will be eligible for this automatic extension.

a) Critical Illnesses

If an Insured Person is diagnosed to be suffering from a Critical Illness (as listed below) while the Policy is in force as a first incidence the Policy will automatically extend for a period of 2 Policy Years.

For the purpose of this Policy, Critical Illness shall mean any Illness, medical event or Surgical Procedure as specifically defined below whose signs or symptoms first commence at least 90 days after the Inception of Policy Period. If such Critical Illness is acquired as a result of a pre-existing condition then the standard waiting periods for pre-existing diseases shall apply.

1. Cancer of specific severity
2. First Heart Attack - of Specific Severity
3. Open Chest CABG
4. Open Heart Replacement or Repair of Heart Valves
5. Coma of Specified Severity
6. Kidney Failure Requiring Regular Dialysis
7. Stroke Resulting in Permanent Symptoms
8. Major Organ / Bone Marrow Transplant
9. Permanent Paralysis of Limbs
10. Motor Neurone Disease with Permanent Symptoms
11. Multiple Sclerosis with Persisting Symptoms

b) Permanent Total Disability

If the Insured Person suffers an Injury solely and directly due to an Accident that occurs during the Policy Period and such Injury solely and directly results in the Permanent Total Disablement of the Insured Person which is of the nature specified in the table below, within 365 days from the date of the Accident, the Policy will automatically extend for a period of 2 Policy Years provided that the Policy is in force at the time of such event.

Coverage for Permanent Total Disability due to Accident will start from day one.

1. Total and irrecoverable loss of sight of both eyes
2. Loss by physical separation or total and permanent loss of use of both hands or both feet
3. Loss by physical separation or total and permanent loss of use of one hand and one foot
4. Total and irrecoverable loss of sight of one eye and loss of a limb
5. Total and irrecoverable loss of hearing of both ears and loss of one Limb/loss of sight of one eye
6. Total and irrecoverable loss of hearing of both ears and loss of speech
7. Total and irrecoverable loss of speech and loss of one limb/loss of sight of one eye
8. Permanent total and absolute disablement (not falling under the above) disabling the Insured Person from engaging in any employment or occupation or business for remuneration or profit, of any description whatsoever

Automatic Renewal shall apply only to the base cover & any Optional Covers excluding Add On Riders, on the same terms as per the expiring policy and any change in terms or coverage or addition of Insured Persons at the time such Renewal is due shall be subject to underwriting as per the standard renewal process and payment of any additional premium if any change is accepted by Us.

All Claims under this benefit can be made as per process defined under Section VII.16

IV.6. Health Check Up (Applicable only for ProHealth Select (A)):

- (a) We will provide for Health check-up for each and every Insured Persons above the age of 18 years. Health Check Ups will be and arranged by Us and conducted at Our Network Providers. Any claim under this benefit shall not impact Cumulative Bonus. Health Check-Ups will be available once each year.
- (b) Original Copies of all reports will be provided to You, while a copy of the same will be retained by Us.

ProHealth Select	Sum Insured	Age	List of tests
(A)	0.5, 1, 2, 3 Lacs	From 18 Years onwards	Vitals, ECG, Total Cholesterol, FBS, Sr. Creatinine, CBC, SGPT
(A)	4, 5, 7, 10 Lacs	18 to 40 Years	Vitals, ECG, Total Cholesterol, FBS, Sr. Creatinine, CBC, SGPT

		More than 40 Years	Vitals, ECG, Total Cholesterol, FBS, Sr. Creatinine, CBC, SGPT, CBC-ESR, Lipid Profile, SGOT, GGT For females only - TSH,
A)	15, 20, 25 Lacs	18 to 40 years	Vitals, ECG, Total Cholesterol, FBS, Sr. Creatinine, CBC, SGPT, CBC-ESR, Lipid Profile, SGOT, GGT
40 years		More than (For males only)	Vitals, ECG, Total Cholesterol, FBS, Sr. Creatinine, CBC, SGPT, CBC-ESR, Lipid Profile, SGOT, GGT, TMT
		More than 40 years (For females only)	Vitals, ECG, Total Cholesterol, FBS, Sr. Creatinine, CBC, SGPT, CBC-ESR, Lipid Profile, SGOT, GGT, TSH, TMT

Full name of Tests is provided here:

Vitals - include (height/weight, BMI and BP, abdominal girth), FBS - Fasting Blood Sugar, GGT - Gamma-Glutamyl Transpeptidase, ECG - Electrocardiogram, CBC-ESR - Complete Blood Count-Erythrocyte Sedimentation Rate, SGPT - Test Serum Glutamic Pyruvate Transaminase, SGOT - Serum Glutamic Oxaloacetic Transaminase, TSH - Thyroid Stimulating Hormone, TMT - Tread Mill Test

- (c) Coverage under this value added cover will not be available on reimbursement basis. All Claims under this benefit can be made as per the process defined under Section VII.13
- (d) You understand and agree that the list of medical tests covered above are indicative and We may add, modify or amend this list on approval from the Head of Underwriting.

IV.7 Worldwide Emergency Cover (Applicable only for ProHealth Select (A)):

We will cover Medical Expenses of the Insured Person incurred outside India up to the Sum Insured provided that:

- (a) The treatment is Medically Necessary and has been certified as an Emergency by a Medical Practitioner, where such treatment cannot be postponed until the Insured Person has returned to India and is payable under Section II.1 of the Policy.
- (b) The Medical Expenses payable shall be limited to Inpatient Hospitalization only.
- (c) Any payment under this Benefit will only be made in India, in Indian rupees on a re-imbursement basis and subject to Sum Insured. Cashless Facility may be arranged on a case to case basis. Insured person can contact Us at the numbers provided on the Health Card for any claim assistance.
- (d) The payment of any claim under this Benefit will be based on the rate of exchange as on the date of payment to the Hospital published by Reserve Bank of India (RBI) and shall be used for conversion of foreign currency into Indian rupees for payment of claim. You further understand and agree that where on the date of discharge, if RBI rates are not published, the exchange rate next published by RBI shall be considered for conversion.
- (e) You have given Us, intimation of such hospitalisation within 48 hours of admission.
- (f) Any claim made under this Benefit will be as per the claims procedure provided under Clause VII.5 of this Policy.
- (g) Exclusion VI.23 does not apply to this benefit.

All Claims under this benefit can be made as per the process defined under Section VII 5 & 15.

IV.8. Disease Specific Sub limit (Applicable only for ProHealth Select (A))

You may choose to opt for Disease Specific Sub Limit on an optional basis under the ProHealth Select (A).

The balance amount, if any, subject to the applicability of sub-limits on expenses on treatment of Named ailments / Procedures, our liability to make payment shall be limited to such extent as applicable.

Maximum payable per surgery or medical management cost per policy period

Sub-Limit (Amount in ₹)				
	Ailments/ Surgeries / Medical Procedures	Option 1	Option2	Option 3
1	Cataract (Per eye)	7,500	15,000	22,500
2	Surgeries for Non-malignant Tumors/Cysts/Nodule/Polyp/ Benign Prostate Hypertrophy	15,000	30,000	45,000
3	Stone in Urinary/Biliary System	20,000	40,000	60,000
4	Hernia (per side)	12,500	25,000	37,500
5	Appendicitis	10,000	20,000	30,000
6	Hysterectomy	15,000	30,000	45,000
7	Any Joint Replacement	40,000	60,000	80,000
8	Piles/Fissures/Fistula	10,000	20,000	30,000
9	Medical Management or Surgeries related to Ischemic Heart Disease / Cardiac	40,000	60,000	80,000
10	Treatment for Injuries/ Breakage of Bones	27,500	55,000	80,000
11	Cerebrovascular Medical Management/Surgery	25,000	50,000	75,000
12	Cancer/Oncology (Medical & Surgical)	40,000	60,000	80,000
13	Abscess/Ligament Tear	20,000	40,000	60,000
14	Treatment towards Kidney damage or renal failure	40,000	60,000	80,000

IV.9 Health Maintenance Benefit (Applicable only for ProHealth Select (A))

We will cover, only by way of reimbursement costs towards Reasonable and Customary Charges incurred by the Insured Person for Medically Necessary charges incurred on an Out Patient basis upto the amount specified under this benefit.

We will cover costs incurred towards:

- Diagnostic tests, preventive tests, drugs, prosthetics, medical aids, prescribed by the specialist Medical Practitioner up to the limits specified in the Schedule.
- Towards Dental Treatments and Alternative Forms of Medicines wherever prescribed by a Medical Practitioner.

Any unutilised HMB limit shall lapse at the end of the Policy Year and fresh limits will be under the new Policy Year.

IV.10 Rider/Add On Benefit:

Along with this Policy, You can also avail the ManipalCigna Critical Illness Add On Cover. Please ask for the Prospectus and Proposal Form of the same at the time of purchase. All terms and conditions of the applicable rider including medical check-up requirements will apply.

V. WAITING PERIODS

We shall not be liable to make any payment under this Policy directly or indirectly caused by, based on, arising out of or howsoever attributable to any of the following. All the waiting periods shall be applicable individually for each Insured Person and claims shall be assessed accordingly.

V.1. Pre-existing Disease Waiting Period

All Pre-existing Diseases / Illness / Injury / conditions as defined in the Policy will not be covered, until 48 months of continuous coverage has elapsed since inception of the first Policy with Us. This exclusion doesn't apply for Insured Person having any health insurance indemnity policy in India at least for a period of 48 months, prior to taking this Policy and accepted under portability cover, as well as for subsequent Renewals with Us without a break.

V.2. 30 days Waiting Period

Any disease contracted and/or Medical Expenses incurred in respect of any Pre-existing Disease/Illness by the Insured/Insured Person during the first 30 days from the inception date of the Policy will not be covered.

This exclusion doesn't apply for Insured Person having any health insurance indemnity policy in India at least for a period of 30 days prior to taking this Policy and accepted under portability cover, as well as for subsequent Renewals with Us without a break.

V.3. 90 day waiting period for Critical Illness under Re-Assurance & Add On Cover (if opted)

Any critical illness contracted and/or signs and symptoms first commenced during the first 90 days from the Inception Date of the policy will not be covered under the critical illness benefit wherever opted.

V.4. Two year waiting period

A waiting period of 24 months shall apply to the treatment, of the following, whether medical or surgical for all Medical Expenses along with their complications on treatment towards:

- i) Cataract,
- ii) Hysterectomy for Menorrhagia or Fibromyoma or prolapse of Uterus unless necessitated by malignancy myomectomy for fibroids,
- iii) Knee Replacement Surgery (other than caused by an Accident), Non-infectious Arthritis, Any internal congenital anomalies, Gout, Rheumatism, Osteoarthritis and Osteoporosis, 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,
- iv) Varicose Veins and Varicose Ulcers,
- v) Stones in the urinary uro-genital and biliary systems including calculus diseases,
- vi) Benign Prostate Hypertrophy, all types of Hydrocele,
- vii) Fissure, Fistula in anus, Piles, all types of Hernia, Pilonidal sinus, Haemorrhoids and any abscess related to the anal region.
- viii) 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.
- ix) Gastric and duodenal ulcer, any type of Cysts/Nodules/Polyps/internal tumours/skin tumours, and any type of Breast lumps (unless malignant), Polycystic Ovarian Diseases,
- x) Any surgery of the genito-urinary system unless necessitated by malignancy.

If these diseases are pre-existing at the time of proposal or subsequently found to be pre-existing the pre-existing waiting periods as mentioned in the Schedule to this Policy shall apply.

VIPERMANENT EXCLUSIONS

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

1. Stem cell implantation/surgery, harvesting, storage or any kind of treatment using stem cells.
2. Dental treatment, dentures or surgery of any kind unless necessitated due to an accident and requiring minimum 24 hours hospitalization or treatment of irreversible bone disease involving the jaw which cannot be treated in any other way, but not if it is related to gum disease or tooth disease or damage.
3. Circumcision unless necessary for treatment of a disease, illness or injury not excluded hereunder or due to an accident.
4. Any treatment arising from or traceable to pregnancy (including voluntary termination), miscarriage (unless due to an accident), childbirth, maternity (including Caesarian section), abortion or complications of any of these. This exclusion will not apply to ectopic pregnancy.
5. Birth control procedures, contraceptive supplies or services including complications arising due to supplying services, hormone replacement therapy and voluntary termination of pregnancy during the first 12 weeks from the date of conception, surrogate or vicarious pregnancy.
6. Routine medical, eye and ear examinations, cost of spectacles, laser surgery for cosmetic purposes or corrective surgeries, contact lenses or hearing aids, cochlear implants, vaccinations except post-bite treatment, any physical, psychiatric or psychological examinations or testing, any treatment and associated expenses for alopecia, baldness, wigs, or toupees and hair fall treatment & products, issue of medical certificates and examinations as to suitability for employment or travel.
7. Laser Surgery for treatment of focal error correction other than for focal error of +/- 7 or more and is medically necessary.
8. All expenses arising out of any condition directly or indirectly caused due to or associated with human T-cell Lymphotropic virus type III (HTLV-III or IITLB-III) or Lymphadenopathy Associated Virus (LAV) and its variants or mutants, Acquired Immune Deficiency Syndrome (AIDS) whether or not arising out of HIV, AIDS related complex syndrome (ARCS) and all diseases / illness / injury caused by and/or related to HIV.
9. All sexually transmitted diseases including but not limited to Genital Warts, Syphilis, Gonorrhoea, Genital Herpes, Chlamydia, Pubic Lice and Trichomoniasis.
10. Vitamins and tonics unless forming part of treatment for disease, illness or injury and prescribed by a Medical Practitioner.

11. 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.
12. Artificial life maintenance, including life support machine use, where such treatment will not result in recovery or restoration of the previous state of health.
13. Treatment for developmental problems including learning difficulties eg. Dyslexia, behavioural problems including attention deficit hyperactivity disorder (ADHD)
14. Treatment for general debility, ageing, convalescence, sanatorium treatment, rehabilitation measures, private duty nursing, respite care, run down condition or rest cure, congenital external anomalies or defects, sterility, fertility, infertility including IVF and other assisted conception procedures and its complications, subfertility, impotency, venereal disease, puberty, menopause or intentional self-injury, suicide or attempted suicide (whether sane or insane).
15. Certification / Diagnosis / Treatment by a family member, or a person who stays with the Insured Person, or from persons not registered as Medical Practitioners under the respective Medical Councils, or from a Medical Practitioner who is practicing outside the discipline that he is licensed for, or any diagnosis or treatment that is not scientifically recognized or experimental or unproven, or any form of clinical trials or any kind of self-medication and its complications.
16. Ailment requiring treatment due to use, abuse or a consequence or influence of an abuse of any substance, intoxicant, drug, alcohol or hallucinogen and treatment for de-addiction, or rehabilitation.
17. Any illness or hospitalization arising or resulting from the Insured Person or any of his family members committing any breach of law with criminal intent.
18. Any treatment received in convalescent homes, convalescent hospitals, health hydros, nature cure clinics or similar establishments.
19. Prostheses, corrective devices and medical appliances, which are not required intra-operatively for the disease/ illness/ injury for which the Insured Person was hospitalised.
20. 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.
21. Any cosmetic surgery, aesthetic treatment unless forming part of treatment for cancer or burns, surgery for sex change or treatment of obesity/morbid obesity (unless certified to be life threatening) or treatment/surgery /complications/illness arising as a consequence thereof.
22. Treatment received outside India other than for coverage under World Wide Emergency Cover.
23. Any robotic, remote surgery or treatment using cyber knife.
24. Charges incurred primarily for diagnostic, X-ray or laboratory examinations or other diagnostic studies not consistent with or incidental to the diagnosis and treatment even if the same requires confinement at a Hospital.
25. Costs of donor screening or costs incurred in an organ transplant surgery involving organs not harvested from a human body.
26. Any form of Non-Allopathic treatment, Hydrotherapy, Acupuncture, Reflexology, Chiropractic treatment, palliative care or any other form of indigenous system of medicine other than those specifically covered under AYUSH section of the Policy.
27. Insured Persons whilst engaging in speed contest or racing of any kind (other than on foot), bungee jumping, parasailing, ballooning, parachuting, skydiving, paragliding, hang gliding, mountain or rock climbing necessitating the use of guides or ropes, potholing, abseiling, deep sea diving using hard helmet and breathing apparatus, polo, snow and ice sports or involving a naval military or air force operation.
28. Insured Person whilst flying or taking part in aerial activities (including cabin) except as a fare-paying passenger in a regular scheduled airline or air Charter Company.
29. All expenses caused by ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
30. All expenses directly or indirectly, caused by or arising from or attributable to foreign invasion, act of foreign enemies, hostilities, warlike operations (whether war be declared or not or while performing duties in the armed forces of any country), civil war, public defense, rebellion, revolution, insurrection, military or usurped power.
31. All non-medical expenses including but not limited to convenience items for personal comfort not consistent with or incidental to the diagnosis and treatment of the disease/illness/injury for which the Insured Person was hospitalized, Ambulatory devices, walker, crutches, belts, collars, splints, slings, braces, stockings of any kind, diabetic footwear, glucometer/thermometer and any medical equipment that is subsequently used at home except when they form part of room expenses.

For complete list of Non-medical expenses, Please refer to the Annexure

IV "Non-Medical Expenses".

32. Non-Medical Expenses including but not limited to RMO charges, surcharges, night charges, service charges levied by the hospital under whatever head, registration/admission charges.
33. Any deductible amount or percentage of admissible claim under co-pay or above Sub-Limit if applicable and as specified in the Schedule to this Policy.

VII. CLAIM PROCESS & MANAGEMENT

VII.1. Condition Preceding

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

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

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

Cashless and Reimbursement Claim processing and access to network hospitals is through Our service partner, details of the same will be available on the Health Card issued by Us as well as on Our website. For the latest list of network hospitals You can log on to Our website.

ATPA will be used for Network Access and facilitate claim processing. All customer contact points will be with Us including claim intimation, submission, settlement and dispute resolutions.

VII.2. Policy Holder's / Insured Persons Duty at the time of Claim

You are required to check the applicable list of Network Providers, at Our website or call center before availing the Cashless services.

On occurrence of an event which may lead to a Claim under this Policy, You shall:

- (a) Forthwith intimate, file and submit the Claim in accordance to the Claim Procedure defined under Section VII.3, VII.4, VII. 5 as mentioned below.
- (b) Follow the directions 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, advice or guidance.
- (c) If so requested by Us, You or 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.
- (d) Allow the Medical Practitioner or any of Our representatives to inspect the medical and Hospitalization records, investigate the facts and examine the Insured Person.
- (e) 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.

VII.3. Claim Intimation

Upon the discovery or occurrence of any Illness / Injury that may give rise to a Claim under this Policy, You / Insured Person shall undertake the following:

In the event of any Illness or Injury or occurrence of any other contingency which has resulted in a Claim or may result in a claim covered under the Policy, You/the Insured Person, must notify Us either at the call center or in writing, in the event of:

- Planned Hospitalization, You/the Insured Person will intimate such admission at least 3 days prior to the planned date of admission.
- Emergency Hospitalization, You /the Insured Person will intimate such admission within 48 hours of such admission.

The following details are to be provided to 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
- Name and address of the attending Medical Practitioner and Hospital
- Date of Admission
- Any other information as requested by Us

VII.4. Cashless Facility

Cashless facility is available only at Our Network Hospital. The Insured Person can avail Cashless facility at the time of admission into any

Network Hospital, by presenting the health card as provided by Us with this Policy, along with a valid photo identification proof (Voter ID card / Driving License / Passport / PAN Card / any other identity proof as approved by Us).

(a) For Planned Hospitalization:

- i. The Insured Person should at least 3 days prior to admission to the Hospital approach the Network Provider for Hospitalization for medical treatment.
- ii. The Network Provider will issue the request for authorization letter for Hospitalization in the pre-authorization form prescribed by the IRDAI.
- iii. The Network Provider shall electronically send the pre-authorization form along with all the relevant details to the 24 (twenty four) hour authorization/cashless department along with contact details of the treating Medical Practitioner and the Insured Person.
- iv. Upon receiving the pre-authorization form and all related medical information from the Network Provider, We will verify the eligibility of cover under the Policy.
- v. Wherever the information provided in the request is sufficient to ascertain the authorisation 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 last necessary documents the authorisation will be issued. All authorisations will be issued within a period of 4 hours from the receipt of last complete documents.
- vi. The Authorisation letter will include details of sanctioned amount, any specific limitation on the claim, any, sub-limits, co-pays or deductibles and non-payable items if applicable.
- vii. The authorisation letter shall be valid only for a period of 15 days from the date of issuance of authorization.

In the event that the cost of Hospitalization exceeds the authorized limit as mentioned in the authorization letter:

- i. The Network Provider shall request Us for an enhancement of authorisation limit as described under Section VII.4 (a) including details of the specific circumstances which have led to the need for increase in the previously authorized limit. We will verify the eligibility and evaluate the request for enhancement on the availability of further limits.
- ii. We shall accept or decline such additional expenses within 24 (twenty-four) hours of receiving the request for enhancement from You.

In the event of a change in the treatment during Hospitalization to the Insured Person, the Network Provider shall obtain a fresh authorization letter from Us in accordance with the process described under VII.4 (a) above.

At the time of discharge:

- i. the Network Provider may forward a final request for authorization for any residual amount to us along with the discharge summary and the billing format in accordance with the process described at VII.4.(a) above.
- ii. Upon receipt of the final authorisation letter from us, You may be discharged by the Network Provider.

(b) In case of Emergency Hospitalisation

- i. The Insured Person may approach the Network Provider for Hospitalization for medical treatment.
- ii. The Network Provider shall forward the request for authorization within 48 hours of admission to the Hospital as per the process under Section VII.4 (a).
- iii. 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.
- iv. 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 lifesaving, limb saving, sight saving, Emergency medical attention requiring situation.
- v. The Network Provider shall refund the deposit amount to You barring a token amount to take care of non-covered expenses once the pre-authorization is issued.

Note: Cashless facility for Hospitalization Expenses shall be limited exclusively to Medical Expenses incurred for treatment undertaken in a Network Hospital for Illness or Injury which are covered under the Policy and shall not be available to the Insured Person for coverage under Worldwide Emergency Cover (Section II.8) For all Cashless authorisations, You will, in any event, be required to settle all non-admissible expenses, expenses above specified Sub-limits (if applicable), Co-payment and / or Deductibles (if applicable), directly with the Hospital.

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 from Hospital -

- Claim Form Duly Filled and Signed
- Original pre-authorisation request
- Copy of pre-authorisation approval letter (s)

- Copy of Photo ID of Patient Verified by the Hospital
- Original Discharge/Death Summary
- Operation Theatre Notes(if any)
- Original Hospital Main Bill and break up Bill
- Original Investigation Reports, X Ray, MRI, CT Films, HPE
- Doctors 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 Hospitalization due to insufficient Sum Insured or insufficient information to determine admissibility in which case You/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 & Conditions.

We in Our sole discretion, reserves the right to modify, add or restrict any Network Hospital for Cashless services available under the Policy. Before availing the Cashless service, the Policyholder / Insured Person is required to check the applicable/latest list of Network Hospital on Our website or by calling Our call centre.

VII.5. Claim Reimbursement Process

(a) Collection of Claim Documents

- Wherever You have opted for a reimbursement of expenses, You may submit the following documents for reimbursement of the claim to Our branch or head office at your own expense not later than 15 days from the date of discharge from the Hospital. You can obtain a Claim Form from any of our Branch Offices or download a copy from our website www.manipalcigna.com
- List of necessary claim documents to be submitted for reimbursement are as following:
 - Claim form duly signed
 - Copy of photo ID of patient
 - Hospital Discharge summary
 - Operation Theatre notes
 - Hospital Main Bill
 - Hospital Break up bill
 - Investigation reports
 - Original investigation reports, X Ray, MRI, CT films, HPE, ECG
 - Doctors reference slip for investigation
 - Pharmacy Bills
 - MLC/ FIR report, Post Mortem Report if applicable and conducted

We may call for any additional documents/information as required based on the circumstances of the claim, wherever the case in under further investigation or available documents do not provide clarify.

- Our branch offices shall give due acknowledgement of collected documents to You.

In case You/Insured Person delay submission of claim documents as specified in 5.(a) above, then in addition to the documents mentioned in VII.5. (a) above, You are also required to provide Us the reason for such delay in writing. In case You delay submission of claim documents, then in addition to the documents mentioned above, You are also required to provide Us the reason for such delay in writing. We will accept such requests for delay up to an additional period of 30 days from the stipulated time for such submission. We will condone delay on merit for delayed Claims where the delay has been proved to be for reasons beyond Your/Insured Persons control.

VII.6. Scrutiny of Claim Documents

- We shall scrutinize the claim and accompanying documents. Any deficiency of documents, shall be intimated to You and the Network Provider, as the case may be within 5 days of their receipt.
- 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 You of the same and 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 claim a check will be made with the provider whether the Pre-authorization has been utilized as well as whether the Policyholder has settled all the dues with the provider. Once such check and declaration is received from the Provider, the case will be processed.

VII.7. Claim Assessment

We will assess all admissible claims under the Policy in the following

progressive order -

a) For Policy without Deductible Option

- Where a room accommodation is opted for higher than the eligible room category/room rent under the Policy, the room rent for the applicable accommodation will be apportioned. Such apportioned amount will apply to all "Associated Medical Expenses".
- Any Voluntary Co-payment or Zonal Co-payment shall be applicable on the amount payable after applying the Section VII.7 a (i)

b) For Policy with Deductible Option

- Where a room accommodation is opted for higher than the eligible room rent limit under the Policy, the room rent for the applicable accommodation will be apportioned. Such apportioned amount will apply to all "Associated Medical Expenses".
- Arrived payable claim amount will be assessed against the deductible after applying the Section VII.7 b (i).
- Any Zonal Co-payment shall be applicable on the amount payable after applying the Section VII.7 b (ii)

c) For Policy without 'Disease Specific Sub-limit' Option

- Where a room accommodation is opted for higher than the eligible room rent limit under the Policy, the room rent for the applicable accommodation will be apportioned. Such apportioned amount will apply to all "Associated Medical Expenses".
- Any 'Voluntary Co-payment' or Zonal Co-payment shall be applicable on the amount payable after applying the Section VII.7.c (i)

d) For Policy with 'Disease Specific Sub-limit' Option

- Where a room accommodation is opted for higher than the eligible room rent limit under the Policy, the room rent for the applicable accommodation will be apportioned. Such apportioned amount will apply to all "Associated Medical Expenses".
- Arrived payable claim amount will be assessed against the Disease Specific Sub-limit.
- Any 'Voluntary Co-payment' or Zonal Co-payment shall be applicable on the amount payable after applying the Section VII.7. d (i) & (ii)

e) For Policy with Deductible and 'Disease Specific Sub-limit' option

- Where a room accommodation is opted for higher than the eligible room rent limit under the Policy, the room rent for the applicable accommodation will be apportioned. Such apportioned amount will apply to all "Associated Medical Expenses".
- Arrived payable claim amount will be assessed against the deductible after applying VII.7.e (i).
- Arrived payable claim amount will be assessed against the Sub-limit after applying VII.7.e (i) & (ii).
- Any 'Zonal Co-payment' shall be applicable on the amount payable after applying the Section VII.7. e (I), (ii) & (iii)

The Claim amount assessed under Section VII.7 a,b,c,d, & e will be deducted from the available covers in the following progressive order -

- Sum Insured
- Cumulative Bonus (or Cumulative Bonus Booster if opted)
- Restored Sum Insured

VII.8. Claims Investigation

We may investigate claims at Our own discretion to determine the validity of 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 the Us.

VII.9. Pre and Post-hospitalization claims

You should submit the Post-hospitalization claim documents at Your own expense within 15 days of completion of Post-hospitalization treatment or eligible post hospitalisation period of cover, whichever is earlier.

We shall receive Pre and Post- hospitalization claim documents either along with the inpatient Hospitalization papers or separately and process the same based on merit of the claim subject to Policy terms and conditions, derived on the basis of documents received.

VII.10. Settlement & Repudiation of a claim

We shall settle the claim within 30 days from the date of receipt of last necessary document in accordance with the provisions of Regulation 27 of IRDAI (Health Insurance) Regulations, 2016.

In the case of delay in the payment of a claim We shall be liable to pay interest from the date of receipt of last necessary document to the date of payment of claim at a rate 2% above the bank rate.

However, where the circumstances of a claim warrant an investigation in Our opinion, We 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, We shall settle the claim within 45 days from the date of receipt of last necessary document.

In case of delay beyond stipulated 45 days We shall be liable to pay interest at a rate 2% above the bank rate from the date of receipt of last necessary document to the date of payment of claim.

VII.11 Representation against Rejection:

Where a rejection is communicated by Us, You may if so desired within 15 days represent to Us for reconsideration of the decision.

VII.12. Payment Terms

The Sum Insured opted under the Policy shall be reduced by the amount payable / paid under the Benefit(s) and the balance shall be available as the Sum Insured for the unexpired Policy Period.

We are not obliged to make payment for any Claim or that part of any Claim that could have been avoided or reduced if You/ Insured Person could reasonably have minimized the costs incurred, or that is brought about or contributed to by You/Insured Person failing to follow the directions, advice or guidance provided by a Medical Practitioner.

If You/ Insured Person suffers a relapse within 45 days of 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 Hospital whose discharge would be complete and final.

For Reimbursement Claims, the payment will be made to you. In the unfortunate event of Your death, We will pay the nominee (as named in the Policy Schedule) 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 its liability under the Policy.

Claim process Applicable to the following Sections:

VII.13. Health Check up

- You or The Insured Person shall seek appointment by calling Our call centre.
- We will facilitate Your appointment and We will guide You to the nearest Network Provider for conducting the medical examination. Reports of the Medical Tests can be collected directly from the centre. A copy of the medical reports will be retained by the medical centre which will be forwarded to Us along with the invoice for reimbursement.

VII.14. Worldwide Emergency Cover

- In an unlikely event of You or the Insured Person requires Emergency medical treatment outside India, You or Insured Person, must notify Us either at Our call centre or in writing within 48 hours of such admission.
- You shall file a claim for reimbursement in accordance with Section VII.5 & Section VII.14 of the Policy. Under special circumstances due to an emergency we may consider offering a cashless option on a case to case basis.

VII.15. Deductible

- Any claim towards hospitalisation during the Policy Period must be submitted to Us for assessment in accordance with the claim process laid down under Section VII.4 and Section VII.5.towards cashless or reimbursement respectively in order to assess and determine the applicability of the Deductible on such claim. Once the claim has been assessed, if any amount becomes payable after applying the deductible, We will assess and pay such claim in accordance with Section VII.6. and VII. 7.
- Wherever such hospitalisation claims as stated under VII.15.a) above is being covered under another Policy held by You, We will assess the claim on available photocopies duly attested by Your Insurer / TPA as the case may be.

VII.16. Re-Assurance

- In the event of an Insured Person suffering from any of the named Critical Illnesses, You or the Insured Person, may intimate Us with the following documents.

In respect of Permanent Total Disability

- Claim Form Duly Signed
- Original treating Medical Practitioner's certificate describing the disablement;
- Original Discharge summary from the Hospital;
- Photograph of the Insured Person reflecting the disablement;
- Prescriptions and consultation papers of the treatment;
- Disability certificate issued by civil surgeon or equivalent appointed

by the District/State or Government Board.

In respect of Critical Illness

- Claim form duly filled and signed Part A and B wherever applicable;
- Medical Certificate confirming the diagnosis of Critical Illness;
- Certificate from attending Medical Practitioner confirming that the claim does not relate to any Pre-existing Illness or Injury or any Illness or Injury which was diagnosed within the first 90 days of the Inception of the Policy.
- Discharge Card/Death Summary from the Hospital, if applicable;
- Investigation test reports confirming the diagnosis as specified under the definition of the respective Critical Illnesses;
- First consultation letter and subsequent prescriptions;
- Indoor case papers if applicable;
- KYC documents;
- Specific documents listed under the respective Critical Illness
- In the cases where Critical Illness arises due to an accident, FIR copy or medico legal certificate will also be required wherever conducted. We may call for any additional necessary documents/information as required based on the circumstances of the claim.
- In the unfortunate event of the death of the insured person post the survival period, any person claiming on in respect of the Insured Person under the Policy must inform Us in writing immediately.

VII.17. Disease Specific Sub-Limit

Any claim towards hospitalisation during the Policy Period must be submitted to Us for scrutiny in accordance with the claim process laid down under VII.4 and VII.5 above, towards cashless or reimbursement respectively in order to assess and determine the applicability of the Sub-limit on such claim. Once the claim has been assessed, if any amount becomes payable within the Sub-limit, We will assess and pay such claim in accordance with Section VII.6 and VII.7 above.

VII.18. Health Maintenance Benefit

a) Submission of claim

Insured person can send the Health maintenance Benefit claim form provided along with the invoices, treating Medical Practitioner's prescription, reports, duly signed by Insured Person as the case may be, to Our branch office or head office. The Health Maintenance Benefit under opted variant can be claimed only once for one of more Out Patient treatments during the policy year up to the extent of Health Maintenance Benefit limit plus any earned Healthy Rewards converted to Health Maintenance Benefit.

b) Assessment of Claim Documents

We shall assess the claim documents and assess the admissibility of claim as per the terms & conditions of the Policy.

c) Settlement & Repudiation of a claim

We shall settle claims, including its rejection, within 30 days of the receipt of the last 'necessary' document.

VII.19. Critical Illness Add On Cover (wherever opted)

In the event of a claim arising out of any of the listed Critical Illnesses, the Insured Person shall submit the claim documents to Us within ninety (90) days of date of first diagnosis of the Illness/ date of surgical procedure or date of occurrence of the medical event, as the case may be.

Insured Person shall submit the following documents in original for assessment and upon request we will return the Original documents.

- Claim form duly filled and signed Part A and B wherever applicable;
- Medical Certificate confirming the diagnosis of Critical Illness;
- Certificate from attending Medical Practitioner confirming that the claim does not relate to any Pre-existing Illness or Injury or any Illness or Injury which was diagnosed within the first 90 days of the Inception of the Policy.
- Discharge Card/Death Summary from the Hospital, if applicable;
- Investigation test reports confirming the diagnosis as specified under the definition of the respective Critical Illnesses;
- First consultation letter and subsequent prescriptions;
- Indoor case papers if applicable;
- KYC documents;
- Specific documents listed under the respective Critical Illness
- In the cases where Critical Illness arises due to an accident, FIR copy or medico legal certificate will also be required wherever conducted. We may call for any additional necessary documents/information as required based on the circumstances of the claim.

In the unfortunate event of the death of the insured person post the survival period, any person claiming in respect of the Insured Person under the Policy must inform Us in writing immediately.

VIII. GENERAL TERMS AND CONDITIONS

VIII.1. Duty of Disclosure

The Policy shall be null and void and no benefit shall be payable in the event of untrue or incorrect statements, misrepresentation, misdescription or non-disclosure of any material particulars in the

proposal form, personal statement, declaration, claim form declaration, medical history on the claim form and connected documents, or any material information having been withheld by You or any one acting on Your behalf, under this Policy. You further understand and agree that We may at Our sole discretion cancel the Policy and the premium paid shall be forfeited to Us.

VIII.2. Material Change

Material information to be disclosed includes every matter that You are 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. You must exercise the same duty to disclose those matters to Us before the Renewal, extension, variation, endorsement or reinstatement of the contract.

VIII.3. Observance of Terms and Conditions

The due observance and fulfilment of the terms and conditions of the Policy (including the realisation of premium by their respective due dates and compliance with the specified procedure on all Claims) in so far as they relate to anything to be done or complied with by You or any of the Insured Persons, shall be the condition precedent to Our liability under this Policy.

VIII.4. 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.

VIII.5. Change of Policyholder

The policyholder may be changed only at the time of Renewal of the Policy. The new policyholder must be a member of the Insured Person's immediate family. Such change would be solely subject to Our discretion and payment of premium by You. The renewed Policy shall be treated as having been renewed without break.

The policyholder may be changed upon request in case of his demise, his moving out of India or in case of change in marital status during the Policy Period.

VIII.6. No Constructive Notice

Any knowledge or information of any circumstance or condition in relation to the Policyholder/ Insured Person which is in Our possession and not specifically informed by the Policyholder / Insured Person shall not be held to bind or prejudicially affect Us notwithstanding subsequent acceptance of any premium.

VIII.7. Geography

The geographical scope of this policy applies to events within India other than for Worldwide Emergency Cover and which are specifically covered in the Schedule. However all admitted or payable claims shall be settled in India in Indian rupees.

VIII.8. Multiple Policies

In case of multiple policies which provide fixed benefits, on occurrence of the insured event in accordance with the terms and conditions of the Policy, We will make the claim payment independent of payments received under similar policies.

VIII.9. 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.

VIII.10. 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 Period and up to three years after the Policy expiration, or until final adjustment (if any) and resolution of all Claims under this Policy.

VIII.11. Free Look period

A period of 15 days from the date of receipt of the Policy document is available to review the terms and conditions of this Policy. The Insured has the option of cancelling the Policy stating the reasons for cancellation. If there are no claims reported (paid/outstanding) under the Policy then We shall refund the full premium after retaining 50% of costs for any medical tests if conducted. All rights under this Policy shall immediately stand extinguished on the free look cancellation of the Policy.

Free look Period shall not be available on Renewal of this Policy.

VIII.12. Cancellation

Request for Cancellation shall be intimated to Us from Your side by giving 15 days' notice in which case We shall refund the premium for the unexpired term as per the short period scale mentioned below.

Premium shall be refunded only if no claim has been made under the Policy.

In force Period-Up to	Refund		
	1 Year	2 Year	3 Year
0 - 30 Days	75.00%	85.00%	90.00%
31 - 90 Days	50.00%	75.00%	85.00%
91 - 180 Days	25.00%	60.00%	75.00%
181 - 365 Days	NIL	50.00%	60.00%
366 - 455 Days		30.00%	50.00%
456 - 545 Days		20.00%	35.00%
546 - 730 Days		NIL	30.00%
731 - 910 Days			15.00%
More than 910 Days			NIL

You further understand and agree that We may cancel the Policy by giving 15 days' notice in writing by Registered Post Acknowledgment Due / recorded delivery to Your last known address on grounds of misrepresentation, fraud, or non-disclosure of material fact without any refund of premium.

Cover may end immediately for all Insured Persons, if 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.

An individual policy with a single insured shall automatically terminate in case of Your death or if You are no longer a resident of India. In case of an Individual Policy with multiple Insured Persons and in case of a floater, the Policy shall continue to be in force for the remaining members of the family up to the expiry of current Policy Period. The Policy may be Renewed on an application by another adult Insured Person under the Policy whenever such is due. In case, the Insured Person is minor, the Policy shall be renewed only through any one of his/her natural guardian or guardian appointed by Court. All relevant particulars in respect of such person (including his/her relationship with You) must be given to Us along with the Application.

All coverages and benefits under the Policy shall automatically lapse upon cancellation of the Policy.

VIII.13. Grace Period

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 from the expiry of the Policy. 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 shall be applicable. All policies Renewed within the Grace Period shall be eligible for continuity of cover.

VIII.14. Renewal Terms

- The Policy will automatically terminate at the end of the Policy Period. The Policy is ordinarily renewable on mutual consent for life, subject to application of Renewal and realization of Renewal premium.
- In case the coverage under the Re-Assurance is triggered, Renewals will be effected accordingly for the immediate two Policy Years and customer will not require to pay any premium for such renewals, provided the terms and conditions of the contract are not altered. Post completion of the said period, all renewals shall be subject to standard renewal terms under this section.
- The premium payable on Renewal shall be paid to Us on or before the Policy Period end date and in any event before the expiry of the Grace Period. Policy would be considered as a fresh policy if there would be break of more than 30 days between the previous policy expiry date and

current Policy start date. We, however shall not be liable for any claim arising out of an ailment suffered or Hospitalisation commencing or disease/illness/condition contracted during the period between the expiry of previous policy and date of inception of subsequent policy and such disease/illness/condition shall be treated as a Pre-existing Condition.

- d. Renewals will not be denied except on grounds of misrepresentation, moral hazard, fraud, non-disclosure of material facts or non-co-operation by You.
- e. Where We have discontinued or withdrawn this product You will have the option to renewal under the nearest substitute Policy being issued by Us, provided however benefits payable shall be subject to the terms contained in such other policy which has been approved by IRDAI.
- f. Insured Person shall disclose to Us in writing of any material change in the health condition at the time of seeking Renewal of this Policy, irrespective of any claim arising or made. The terms and condition of the existing policy will not be altered.
- g. We may, revise the Renewal premium payable under the Policy or the terms of cover, provided that all such changes are approved by IRDAI and in accordance with the IRDAI rules and regulations as applicable from time to time. Renewal premium will not alter based on individual claims experience. We will intimate You of any such changes at least 3 months prior to date of such revision or modification.
- h. Alterations like increase/ decrease in Sum Insured or Change in Product, addition/deletion of members, addition deletion of Medical Condition will be allowed at the time of Renewal of the Policy. You can submit a request for the changes by filling the proposal form before the expiry of the Policy. We reserve Our right to carry out underwriting in relation to acceptance of request for changes on renewal. The terms and conditions of the existing policy will not be altered.
- i. Any enhanced Sum Insured during any policy renewals will not be available for an illness, disease, injury already contracted under the preceding Policy Periods. All waiting periods shall apply afresh for this enhanced limit from the effective date of such enhancement.
- j. Wherever the Sum Insured is reduced on any Policy Renewals, the waiting periods as mentioned below shall be waived only up to the lowest Sum Insured of the last 48 consecutive months of the policy.
- k. Where an Insured Person is added to this Policy, either by way of endorsement or at the time of renewal, all waiting periods under Section V.1 to V.4 will be applicable considering such Policy Year as the first year of Policy with the Company.
- l. Applicable Cumulative Bonus shall be accrued on each renewal as per eligibility under the Policy.
- m. In case of floater policies, children attaining 24 years at the time of renewal will be moved out of the floater into an individual cover, however all continuity benefits on the policy will remain intact. Cumulative Bonus earned on the Policy will stay with the floater cover.

VIII.15. Premium calculation

The Premium charged on the Policy will depend on the Sum Insured, Policy Tenure, Age, Zone, Policy Type, Optional Covers and Add On Benefits opted. Additionally the health status of the individual will also be considered.

VIII.16. Loadings, Special Conditions & Discounts

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 for insurance and declarations made in the Proposal Form.. These loadings will be applied from inception date of the first Policy including subsequent Renewal(s) with Us. There will be no loadings based on individual claims experience. Maximum Risk Loading per individual shall not exceed 100% of Premium excluding Statutory Levies and Taxes.

We may apply a specific sub-limit on a medical condition/ailment depending on the past history and declarations on pre-existing diseases as part of the special conditions on the Policy.

We shall inform You about the applicable risk loading or special condition through a counter offer letter and You would need to revert with consent and additional premium (if any), within 7 working days of the issuance of such counter offer letter.

In case, You neither accept the counter offer nor revert to Us within 7 working days, We shall cancel Your application and refund the premium paid. Your Policy will not be issued unless We receive Your consent.

Details of applicable loadings by ailments/ medical test results are listed as below.

Sr. No.	List of Acceptable Medical Ailments (subject to other co-existing conditions, age, duration of ailment and whether treatment is ongoing or completed)	Applicable Underwriting Loading % on Premium
1	Anal fistula	5
2	Anemia, Hemolytic	10
3	Asthma	10
4	Benign Prostatic Hyperplasia	10

5	Biliary stones	10
6	Cataract (if surgery not done)	7.5
7	Cholelithiasis	10
8	Deviated Nasal Septum	7.5
9	Diabetes Mellitus	15
10	Dyslipidemia	7.5
11	Epilepsy	15
12	Fatty Liver	5
13	Fibro adenoma breast (non-malignant)	5
14	Fissure in Ano	5
15	GERD (Gastric Esophageal Reflux Disease)	10
16	Hematuria	10
17	Hemorrhoids	7.5
18	Hydrocele	10
19	Hypertension	15
20	Inguinal Hernia	7.5
21	Leiomyoma of GI tract	15
22	Myoma Uterine	10
23	Nasal polyp	7.5
24	Ovarian Cysts	5
25	Peptic Ulcer Diseases	7.5
26	Poliomyelitis	10
27	Polycystic Ovarian Disease (PCOD)	10
28	Renal stones	7.5
29	Tuberculosis	10
30	Tympanoplasty	5
31	Umbilical hernia	7.5
32	Undescended Testicle	5
33	Urinary Tract infection (UTI) / kidney infection	15
34	Varicocele	10
35	Varicose Veins	15
36	Vertigo	15

Sr. No.	Medical Test	Range of Loading Percent (For more than 10 percentile deviation from normal test values)
1	Haemogram	10
2	Blood Sugar	10
3	Urine routine	10
4	Kidney Function Test	10
5	Complete Lipid Profile	10
6	Liver Function Test	10
7	Carcino Embryonic Antigen	In case of deviation from normal values, proposal will be declined.
8	Prostate Specific Antigen	In case of deviation from normal values, medical test to be clinically correlated and evaluated on a case to case basis.
9	Thyroid Profile	10
10	C Reactive Protein	10
11	Tread Mill Test	In case of deviation from normal values, medical test to be clinically correlated and evaluated on a case to case basis.
12	USG Abdomen & Pelvis	In case of deviation from normal values, medical test to be clinically correlated and evaluated on a case to case basis.
13	X-Ray Chest	In case of deviation from normal values, medical test to be clinically correlated and evaluated on a case to case basis.
14	HIV	In case of deviation from normal values, proposal will be declined.
15	Hepatitis B Surface Antigen	In case of deviation from normal values, proposal will be declined.
16	Pap Smear	In case of deviation from normal values, proposal will be declined.
17	2D Echo	In case of deviation from normal values, medical test to be clinically correlated and evaluated on a case to case basis.

Normal Test Values will be as per the medical test reports provided in the reports.

Additional Sub-limit applied on Special Conditions: The Policy will pay only 75% of the payable claim amount arising out of the specified illness/medical condition as listed above and its complications as declared by the Insured Person or diagnosed at the time of pre-acceptance medical tests. Admissible claim amount will be calculated after all the co-pays applicable under the Policy have been accounted. This condition will be applicable for a maximum of 48 months from the date of inception of first policy.

Discounts under the Policy

The Policy will allow the following Discounts.

1. Portfolio Discount (Only for ProHealth Select (A)):

- a) **Portfolio Gender Mix Discount:** If the proportion of female members in an Affinity portfolio is 20% or more, then discounts will be applicable as per the following table:

Portfolio Gender Mix Discount	
Female Proportion	Discount
Proportion < 20%	0.0%
20% <= Proportion < 40%	2.5%
40% <= Proportion < 60%	5.0%
60% <= Proportion < 80%	7.5%
80% <= Proportion < 100%	10.0%

- b) **Portfolio Region Mix Discount:** If the proportion of members in an Affinity portfolio outside of Zone 1 is 20% or more, then discounts will be applicable as per the following table:

Portfolio Region Mix Discount		
Population Proportion	Zone 2	Zone 3
Proportion < 20%	0.0%	0.0%
20% <= Proportion < 40%	2.0%	4.0%
40% <= Proportion < 60%	4.0%	8.0%
60% <= Proportion < 80%	6.0%	12.0%
80% <= Proportion < 100%	8.0%	16.0%

Notes:

- Zones are defined as under:
Zone 1: Mumbai, Thane, Navi Mumbai, Delhi and NCR
Zone 2: Bangalore, Hyderabad, Chennai, Chandigarh, Ludhiana, Kolkata, Gujarat
Zone 3: Rest of India excluding locations mentioned under Zone 1 & Zone 2
 - For a portfolio with exposure to only Zone 1 & Zone 2, discounts as per the Zone 2 column above will be available as per the proportion of the portfolio in Zone 2.
 - For a portfolio with exposure to only Zone 1 & Zone 3, discounts as per the Zone 3 column above will be available as per the proportion of the portfolio in Zone 3.
 - For a portfolio with exposure to Zone 1, Zone 2 & Zone 3, then the average of the discounts as per the Zone 2 & Zone 3 columns above will be available as per the total proportion of the portfolio in Zones 2 & 3.
- Portfolio discounts will be calculated at the portfolio level based on the base premium rates for ProHealth Select (A)
 - Applicable portfolio discount will apply on all policies offered to members of the Affinity portfolio.
 - The maximum Portfolio discount on offer for a single Affinity partner will be limited at 26%.
 - The premium for any of the optional benefits, such as Cumulative Bonus Booster, Room Rent Cap Waiver and Reassurance Health Check-up, Worldwide Emergency Cover, Health Maintenance Benefit, will then be charged relative to the discounted premium rate for the base plan.
 - Any loading for Medical Underwriting at an individual policyholder level will be applicable on the discounted premium rate offered for the portfolio.
- Family Discount:** Discount offered is 10% for policies covering more than 2 individuals with individual Sum Insured.
 - Long Term Discount:** Discount offered is 7.5% for policies with term 2 years and 10% for policies with term 3 years, only upon payment of lump sum premium.
Family and Long Term Discounts will be available for both ProHealth Select (A) and (B) variants. For the ProHealth Select (A), these discounts will be over and above the 26% cap for Portfolio discounts.
 - Zone Discount (Only for ProHealth Select (B)):** Discount offered is 8% for customer from Zone 2 and 16% for customer from Zone 3.

Zone Classification

Zone I: Mumbai, Thane & Navi Mumbai and Delhi & NCR

Zone II: Bangalore, Hyderabad, Chennai, Chandigarh, Ludhiana, Kolkata, Gujarat

Zone III: Rest of India excluding the locations mentioned under Zone I & Zone II

Identification of Zone will be based on the City of the proposed Insured

Persons.

(a) Persons paying Zone I premium can avail treatment all over India without any co-pay.

(b) Persons paying Zone II premium

i) Can avail treatment in Zone II and Zone III without any co-pay.

ii) Availing treatment in Zone I will have to bear 10% of each & every claim.

(c) Person paying Zone III premium

i) Can avail treatment in Zone III, without any co-pay

ii) Availing treatment in Zone II will have to bear 10% of each & every claim.

iii) Availing treatment in Zone I will have to bear 20% of each & every claim.

***Option to select a Zone higher or lower than that of the actual Zone is available on payment of relevant premium at the time of buying the policy or at the time of renewal. Aforesaid Co-payments for claims occurring outside of the Zone will not apply in case of Hospitalisation due to an Accident.

VIII.17. Communications & Notices

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

- The policyholder's, at the address as specified in Schedule
- To Us, at the address specified in the Schedule.
- No insurance agents, brokers, other person or entity is authorised to receive any notice on the behalf of Us unless explicitly stated in writing by Us.
- 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.

VIII.18. Electronic Transactions

You agree to comply with all the terms, conditions as We shall prescribe from time to time, and confirm 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 You. 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 You.

All terms and conditions in respect of Electronic Transactions shall be within the approved Terms and Conditions of the Policy.

VIII.19. Fraudulent Claims

If any claim is found to be fraudulent, or if any false declaration is made, or if any fraudulent devices are used by You or the Insured Person or anyone acting on their behalf to obtain any benefit under this Policy then this Policy shall be void and all claims being processed shall be forfeited for all Insured Persons. All sums paid under this Policy shall be repaid to Us by You on behalf of all Insured Persons who shall be jointly liable for such repayment.

VIII.20. 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.

VIII.21. Portability & Continuity Benefits

You can port Your existing health insurance policy from another company to ProHealth Select, provided that:

- You have been covered under an Indian retail health insurance policy from a Non-life Insurance company registered with IRDAI without any break in the immediate previous policy.
- We should have received Your application for Portability with complete documentation at least 45 days before the expiry of Your present period of Insurance
- If the Sum Insured under the previous Policy is higher than the Sum Insured chosen under this Policy, the applicable waiting periods under Sections V.1, V.2, V.3, V.4 shall be reduced by the number of months of continuous coverage under such health insurance policy with the previous insurer to the extent of the Sum Insured and the Eligible Cumulative Bonus under the expiring health insurance policy.
- In case the proposed Sum Insured opted for under Our Policy is more than the insurance cover under the previous policy, then all applicable waiting periods under Sections V.1, V.2, V.3, V.4 shall be applicable afresh to the amount by which the Sum Insured under this Policy exceed the total of

sum insured and Eligible Cumulative Bonus under the expiring health insurance policy;

- e. All waiting periods under Sections V.1, V.2, V.3, V.4 shall be applicable individually for each Insured Person and Claims shall be assessed accordingly.
- f. If You were covered on a floater basis under the expiring Policy and apply for a floater cover under this Policy, then the Eligible Cumulative Bonus to be carried forward on this Policy shall also be available on a floater basis.
- g. If You were covered on an individual basis in the expiring Policy then the Eligible Cumulative Bonus to be carried forward on this Policy shall be available on an individual basis.

For the purpose of this provision, Eligible Cumulative Bonus shall mean the Cumulative Bonus which You or the Insured Person would have been eligible for had the same policy been Renewed with the existing insurance company.

It is further agreed and understood that

- a. Portability benefit will be offered to the extent of sum of previous sum insured and accrued cumulative bonus (if opted for), and Portability shall not apply to any other additional increased Sum Insured.
- b. We may subject Your proposal to Our medical underwriting, restrict the terms upon which We may offer cover, the decision as to which shall be in Our sole and absolute discretion. All decisions will be in line with our board approved underwriting policy.
- c. There is no obligation on Us to insure all Insured Persons on the proposed terms, even if You have given Us all documentation
- d. We should have received the database and claim history from the previous insurance company for Your previous policy.
The Portability provisions will apply to You, if You wish to migrate from this Policy to any other health insurance policy on Renewals.

In case You have opted to switch to any other insurer under portability provisions and the outcome of acceptance of the portability request is awaited from the new insurer on the date of renewal,

- a. We may upon Your request extend this Policy for a period of not less than one month at an additional premium to be paid on a pro-rata basis.
- b. If during this extension period a claim has been reported, You shall be required to first pay the full premium so as to make the Policy Period of full 12 calendar months. Our liability for the payment of such claim shall commence only once such premium is received. Alternately We may deduct the premium for the balance period and pay the balance claim amount if any and issue the Policy for the remaining period.

VIII.22. Complete Discharge

We will not be bound to take notice or be affected by any Notice of any trust, charge, lien, assignment or other dealing with or relating to this Policy. The payment made by Us to You/Insured Person or to Your Nominee/Legal Representative or to the Hospital, as the case may be, of any Medical Expenses or compensation or benefit under the Policy shall in all cases be complete, valid and construed as an effectual discharge in favour of Us.

VIII.23. Dispute Resolution

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.

VIII.24. Grievances Redressal Procedure

If you have a grievance that you wish us to redress, you may contact us with the details of the grievance through:

Our website: www.manipalcigna.com

Email: customercare@manipalcigna.com

Toll Free : 1800-102-4462 / Contact No. : + 91 22 61703600

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

You may also approach the grievance cell at any of Our branches with the details of the grievance during Our working hours from Monday to Friday.

If You are not satisfied with Our redressal of Your grievance through one of the above methods, You may contact Our Head of Customer Service at The Grievance Cell, ManipalCigna Health Insurance Company Limited, 401/402, Raheja Titanium, Western Express Highway, Goregaon (East), Mumbai – 400063, or email at headcustomercare@manipalcigna.com.

If You are not satisfied with Our redressal of Your grievance through one of the above methods, You may approach the nearest Insurance Ombudsman for resolution of Your grievance. The contact details of Ombudsman offices attached as Annexure I to this Policy document.

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

IX Definitions

1. **Accident** or Accidental means a sudden, unforeseen and involuntary

event caused by external, visible and violent means.

2. **Age** or Aged is the age last birthday, and which means completed years as at the Inception Date
3. **Alternative Treatments** are forms of treatments other than treatment "Allopathy" or "modern medicine" and includes Ayurveda, Unani, Sidha and Homeopathy in the Indian context
4. **Any one Illness** means continuous Period of illness and it includes relapse within 45 days from the date of last consultation with the Hospital/Nursing Home where the treatment may have been taken.
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. **Annexure** means a document attached & marked as Annexure to this Policy
7. **AYUSH** treatment refers to the medical and /or hospitalisation treatments given under Ayurveda, Yoga and Naturopathy, Unani, Siddha and Homeopathy Systems.
8. **Cashless Facility** means a facility extended by the insurer to the insured where the payments, of the costs of treatment undergone by the insured in accordance with the Policy terms and conditions, are directly made to the network provider by the insurer to the extent pre-authorization approved.
9. **Critical Illness** means the following:
 - a) **Cancer of Specified Severity**
A malignant tumour characterised by the uncontrolled growth & spread of malignant cells with invasion & destruction of normal tissues. This diagnosis must be supported by histological evidence of malignancy & confirmed by a pathologist. The term cancer includes leukemia, lymphoma and sarcoma.
The following are excluded -
 1. Tumours showing the malignant changes of carcinoma in situ & tumours which are histologically described as premalignant or non-invasive, including but not limited to: Carcinoma in situ of breasts, Cervical dysplasia CIN-1, CIN -2 & CIN-3.
 2. Any skin cancer other than invasive malignant melanoma
 3. All tumours of the prostate unless histologically classified as having a Gleason score greater than 6 or having progressed to at least clinical TNM classification T2N0M0
 4. Papillary micro - carcinoma of the thyroid less than 1 cm in diameter
 5. Chronic lymphocytic leukaemia less than RAI stage 3
 6. Microcarcinoma of the bladder
 7. All tumours in the presence of HIV infection.

b) First Heart Attack of Specified Severity

The first occurrence of myocardial infarction which means the death of a portion of the heart muscle as a result of inadequate blood supply to the relevant area. The diagnosis for this will be evidenced by all of the following criteria:

1. A history of typical clinical symptoms consistent with the diagnosis of Acute Myocardial Infarction (for e.g. typical chest pain)
2. New characteristic electrocardiogram changes
3. Elevation of infarction specific enzymes, Troponins or other specific biochemical markers.
The following are excluded:
 1. Non-ST-segment elevation myocardial infarction (NSTEMI) with elevation of Troponin I or T;
 2. Other acute Coronary Syndromes
 3. Any type of angina pectoris.

c) Open Chest CABG

The actual undergoing of open chest surgery for the correction of one or more coronary arteries, which is/are narrowed or blocked, by coronary artery bypass graft (CABG). The diagnosis must be supported by a coronary angiography and the realization of surgery has to be confirmed by a specialist medical practitioner.

Excluded are:

1. Angioplasty and/or any other intra-arterial procedures
2. Any key-hole or laser surgery.

d) Open Heart Replacement or Repair of Heart Valves

The actual undergoing of open-heart valve surgery is to replace or repair one or more heart valves, as a consequence of defects in, abnormalities of, or disease-affected cardiac valve(s). The diagnosis of the valve abnormality must be supported by an echocardiography and the realization of surgery has to be confirmed by a specialist medical practitioner. Catheter based techniques including but not limited to, balloon valvotomy/valvuloplasty are excluded.

e) Coma of Specified Severity

1. A state of unconsciousness with no reaction or response to external stimuli or internal needs.

This diagnosis must be supported by evidence of all of the following:

- i. No response to external stimuli continuously for at least 96 hours;
 - ii. Life support measures are necessary to sustain life; and
 - iii. Permanent neurological deficit which must be assessed at least 30 days after the onset of the coma.
2. The condition has to be confirmed by a specialist medical practitioner. Coma resulting directly from alcohol or drug abuse is excluded.

f) Kidney Failure Requiring Regular Dialysis

End stage renal disease presenting as chronic irreversible failure of both kidneys to function, as a result of which either regular renal dialysis (haemodialysis or peritoneal dialysis) is instituted or renal transplantation is carried out. Diagnosis has to be confirmed by a specialist medical practitioner.

g) Stroke Resulting in Permanent Symptoms

Any cerebrovascular incident producing permanent neurological sequelae. This includes infarction of brain tissue, thrombosis in an intracranial vessel, haemorrhage and embolization from an extra cranial source. Diagnosis has to be confirmed by a specialist medical practitioner and evidenced by typical clinical symptoms as well as typical findings in CT Scan or MRI of the brain. Evidence of permanent neurological deficit lasting for at least 3 months has to be produced.

The following are excluded:

1. Transient ischemic attacks (TIA)
2. Traumatic injury of the brain
3. Vascular disease affecting only the eye or optic nerve or vestibular functions.

h) Major Organ/Bone Marrow Transplant

The actual undergoing of a transplant of:

1. One of the following human organs: heart, lung, liver, kidney, pancreas, that resulted from irreversible end-stage failure of the relevant organ, or
2. Human bone marrow using haematopoietic stem cells. The undergoing of a transplant has to be confirmed by a specialist medical practitioner.

The following are excluded:

- i. Other stem-cell transplants
- ii. Where only islets of langerhans are transplanted

i) Permanent Paralysis of Limbs

Total and irreversible loss of use of two or more limbs as a result of injury or disease of the brain or spinal cord. A specialist medical practitioner must be of the opinion that the paralysis will be permanent with no hope of recovery and must be present for more than 3 months.

j) Motor Neurone Disease with Permanent Symptoms

Motor neurone disease diagnosed by a specialist medical practitioner as spinal muscular atrophy, progressive bulbar palsy, amyotrophic lateral sclerosis or primary lateral sclerosis. There must be progressive degeneration of corticospinal tracts and anterior horn cells or bulbar efferent neurons. There must be current significant and permanent functional neurological impairment with objective evidence of motor dysfunction that has persisted for a continuous period of at least 3 months.

k) Multiple Sclerosis with Persisting Symptoms

The definite occurrence of multiple sclerosis. The diagnosis must be supported by all of the following:

1. Investigations including typical MRI and CSF findings, which unequivocally confirm the diagnosis to be multiple sclerosis;
2. There must be current clinical impairment of motor or sensory function, which must have persisted for a continuous period of at least 6 months, and
3. Well documented clinical history of exacerbations and remissions of said symptoms or neurological deficits with at least two clinically documented episodes at least one month apart.

Other causes of neurological damage such as SLE and HIV are excluded.

10. **Inception Date** means the Inception date of this Policy as specified in the Schedule

11. **Co-payment** is a cost-sharing requirement under a health insurance policy that provides that the policyholder/insured will bear a specified percentage of the admissible claim amount. A co-payment does not reduce the Sum Insured.

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

13. **Cosmetic Surgery** means Surgery or Medical Treatment that modifies, improves, restores or maintains normal appearance of a physical feature, irregularity, or defect.

14. **Congenital Anomaly** refers to a condition(s) which is present since birth, and which is abnormal with reference to form, structure or position.

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

- b. **External Congenital Anomaly** - which is in the visible and accessible parts of the body is called External Congenital Anomaly

15. **Covered Relationships shall include** spouse, children, brother and sister of the Policyholder who are children of same parents, grandparents, grandchildren, parent in laws, son in law, daughter in law, Uncle, Aunt, Niece and Nephew.

16. **Cumulative Bonus**

Cumulative Bonus shall mean any increase in the Sum Insured granted by the insurer without an associated increase in premium.

17. **Day Care Treatment** refers to medical treatment, and/or surgical procedure which is:

- i) Undertaken under General or Local Anesthesia in a hospital/day care centre in less than 24 hrs because of technological advancement, and
- ii) Which would have otherwise required a hospitalization of more than 24 hours.

Treatment normally taken on an out-patient basis is not included in the scope of this definition. For the list of Day Care Treatments please refer Annexure II attached to and forming part of this Policy.

18. **Day Care Centre** - A day care center means any institution established for day care treatment of illness and / or injuries or a medical set -u p within a hospital and which has been registered with the local authorities, wherever applicable, and is under the supervision of a registered and qualified medical practitioner AND must comply with all minimum criteria as under:-

- a. Has qualified nursing staff under its employment
- b. Has qualified medical practitioner (s) in charge
- c. Has a fully equipped operation theatre of its own where surgical procedures are carried out
- d. Maintains daily records of patients and will make these accessible to the Insurance company's authorized personnel.

19. **Deductible** is 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.

20. **Dependent Child** A dependent child refers to a child (natural or legally adopted), who is financially dependent on the Policy Holder, does not have his / her independent source of income, is up to the age of 23 years.

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

22. **Disclosure to Information Norm** means the Policy shall be void and all premium paid hereon shall be forfeited to the Company, in the event of misrepresentation, mis-description or non-disclosure of any material fact.

23. **Domiciliary Hospitalization** means medical treatment for an illness/disease/injury which in the normal course would require care and treatment at a hospital but is actually taken while confined at home under

any of the following circumstances:

- a) The condition of the patient is such that he/she is not in a condition to be removed to a hospital, or
- b) The patient takes treatment at home on account of non-availability of room in a hospital.

24. **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.

25. **Emergency Care** means management for a severe illness or injury which results in symptoms which occur suddenly and unexpectedly, and requires immediate care by a medical practitioner to prevent death or serious long term impairment of the insured person's health.

26. **Family Floater** means a Policy described as such in the Schedule where under You and Your Dependents named in the Schedule are insured under this Policy as at the Inception Date. The Sum Insured for a Family Floater means the sum shown in the Schedule which represents Our maximum liability for any and all claims made by You and/or all of Your Dependents during each Policy Period.

27. **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.

28. **Hospital** means any institution established for in-patient care and day care treatment of illness and/or injuries and which has been registered as a hospital with the local authorities, under the Clinical Establishments (Registration and Regulation) Act, 2010 or under the enactments specified under the Schedule of Section 56 (1) of the said Act OR complies with all minimum criteria as under:

- has 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;
- has qualified nursing staff under its employment round the clock;
- has qualified medical practitioner(s) in charge round the clock;
- has a fully equipped operation theatre of its own where surgical procedures are carried out
- maintains daily records of patients and makes these accessible to the Insurance company's authorized personnel.

29. **Hospitalisation or Hospitalised** means admission in a hospital for a minimum period of 24 in patient care consecutive hours except for specified procedures/treatments, where such admission could be for a period of less than 24 consecutive hours.

30. **Illness** means sickness or disease or pathological condition leading to the impairment of normal physiological function which manifests itself during the policy period and requires medical treatment.

31. **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:

- it needs ongoing or long-term monitoring through consultations, examinations, check-ups, and/or tests
- it needs on-going or long term control or relief of symptoms
- it requires your rehabilitation or for you to be specially trained to cope with it
- it continues indefinitely-it comes back or is likely to come back.

32. **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.

33. **Injury** means accidental physical bodily harm excluding illness or disease solely and directly caused by external, violent and visible and evident

means which is verified and certified by a Medical Practitioner.

34. **In-patient** means an Insured Person who is admitted to hospital and stays for at least 24 consecutive hours for the sole purpose of receiving treatment.

35. **In-patient Care** means treatment for which the Insured Person has to stay in a hospital for more than 24 hours for a covered event.

36. **Insured Person** means the person(s) named in the Schedule to this Policy, who is / are covered under this Policy, for whom the insurance is proposed and the appropriate premium paid.

37. **Medical Advise** means any written consultation or advice from a Medical Practitioner including the issue of any prescription or repeat prescription.

38. **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.

39. **Medically Necessary** means any treatment, tests, medication, or stay in Hospital or part of a stay in Hospital which

- Is required for the medical management of the Illness or injury suffered by the Insured;
- Must not exceed the level of care necessary to provide safe, adequate and appropriate medical care in scope, duration or intensity.
- Must have been prescribed by a Medical Practitioner.
- Must conform to the professional standards widely accepted in international medical practice or by the medical community in India.

40. **Medical Practitioner** - A Medical practitioner is 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 Government of India or a State Government and is and is thereby entitled to practice medicine within its jurisdiction; and is acting within the scope and jurisdiction of license.

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

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

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

44. **OPD Treatment** - Out Patient Treatment (OPD) is one in which the Insured visits a clinic / hospital or associated facility like a consultation room for diagnosis and treatment based on the advice of a Medical Practitioner. The Insured is not admitted as a day care or In-Patient.

45. **Policy** means this Terms & Conditions document, the Proposal Form, Policy Schedule, Add-On Benefit Details (if applicable) and Annexures 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.

46. **Policy Period** means the period between the inception date and the expiry date of the policy as specified in the Schedule to this Policy or the date of cancellation of this policy, whichever is earlier.

47. **Policy Year** means a period of 12 consecutive months commencing from the Inception Date.

48. **Policy Schedule** means 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.

49. **Pre-existing Disease** is any condition, ailment or injury or related condition(s) for which you had signs or symptoms, and / or were diagnosed, and / or received medical advice / treatment within 48 months to prior to the first policy issued by the insurer.
50. **Pre-hospitalization Medical Expenses** are Medical Expenses incurred immediately before the Insured Person is Hospitalised, provided that:
 - i. Such Medical Expenses are incurred for the same condition for which the Insured Person's Hospitalization was required, and
 - ii. The In-patient Hospitalization claim for such Hospitalization is admissible by the Insurance Company.
51. **Post-hospitalization Medical Expenses**
Medical Expenses incurred immediately after the Insured Person is discharged from the hospital, provided that:
 - i. Such Medical Expenses are incurred for the same condition for which the Insured Person's Hospitalization was required, and
 - ii. The In-patient Hospitalization claim for such Hospitalization is admissible by the insurance company.
52. **Portability** means transfer by an individual health insurance policyholder (including family cover) of the credit gained for pre-existing conditions and time- bound exclusions if he/she chooses to switch from one insurer to another.
53. **Qualified Nurse** is a person who holds a valid registration from the Nursing Council of India or the Nursing Council of any state in India.
54. **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.
55. **Renewal** means the terms on which the contract of insurance can be renewed on mutual consent with a provision of grace period for treating renewal continuous for the purpose of all waiting periods.
56. **Restored Sum Insured** means the amount restored in accordance with Section II.8. of this Policy
57. **Room Rent** - Room Rent shall mean the amount charged by a hospital for the occupancy of a bed on per day (24 hours) basis and shall include associated medical expenses.
58. **Schedule** means schedule issued by Us, attached to and forming part of this Policy mentioning the details of the Policy Holder, Insured Persons, Sum Insured, Policy Period, Premium Paid (including taxes) and if more than one, then the latest in time.
59. **Single Private Room** means a single Hospital room of any rating with/without air-conditioning facility where a single patient is accommodated and which has an attached toilet (lavatory and bath). The room should have the provision for accommodating an attendant. This excludes a suite.
60. **Sum Insured** means, subject to terms, conditions and exclusions of this Policy, the amount representing Our maximum liability for any or all claims during the Policy Period specified in the Schedule to this Policy separately in respect of that Insured Person.
 - i. In case where the Policy Period for 2/3 years, the Sum Insured specified on the Policy is the limit for the first Policy Year. These limits will lapse at the end of the first year and the fresh limits up to the full Sum Insured as opted will be available for the second/third year.
 - ii. In the event of a claim being admitted under this Policy, the Sum Insured for the remaining Policy Period shall stand correspondingly reduced by the amount of claim paid (including 'taxes') or admitted and shall be reckoned accordingly.
61. **Surgery or Surgical Procedure** means manual and / or operative procedure (s) required for treatment of an illness or injury, correction of deformities and defects, diagnosis and cure of diseases, relief of suffering or prolongation of life, performed in a hospital or day care centre by a medical practitioner.
62. **TPA** means any person who is licensed under the IRDAI (Third Party Administrators - Health Services) Regulations 2001 by the Authority, and is engaged, for a fee or remuneration by an insurance company, for the purposes of providing health services.
63. **Unproven/Experimental Treatment** - Unproven/Experimental treatment is treatment, including drug Experimental therapy, which is not based on established medical practice in India, is treatment experimental or unproven.
64. **We/Our/Us/Insurer** means ManipalCigna Health Insurance Company Limited.
65. **You/Your/Policy Holder** means the person named in the Schedule as the policyholder and who has concluded this Policy with Us.

ANNEXURE - I:

Ombudsmen Centres

Contact Details	
Ombudsmen Centres Office of The Governing Body of Insurance Council (Monitoring Body for Offices of Insurance Ombudsman) 3rd Floor, Jeevan Seva Annexe, Santacruz (West), Mumbai - 400054. Tel.: 26106671/6889. Email ID: inscoun@ecoi.co.in Web: www.ecoi.co.in If you have a grievance, approach the grievance cell of Insurance Company first. If complaint is not resolved/ not satisfied/ not responded for 30 days then you can approach The Office of the Insurance Ombudsman (Bimalokpal). Please visit our website for details to lodge complaint with Ombudsman	
Contact Details	Jurisdiction
AHMEDABAD Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, Ahmedabad – 380 001. Tel.: 079 - 25501201/02/05/06 Email: bimalokpal.ahmedabad@ecoi.co.in	Gujarat, Dadra & Nagar Haveli, Daman and Diu.
BENGALURU Office of the Insurance Ombudsman, Jeevan Soudha Building, PID No. 57-27-N-19 Ground Floor, 19/19, 24th Main Road, JP Nagar, Ist Phase, Bengaluru – 560 078. Tel.: 080 - 26652048 / 26652049 Email: bimalokpal.bengaluru@ecoi.co.in	Karnataka.
BHOPAL Office of the Insurance Ombudsman, Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel Office, Near New Market, Bhopal – 462 003. Tel.: 0755 - 2769201 / 2769202 Fax: 0755 - 2769203 Email: bimalokpal.bhopal@ecoi.co.in	Madhya Pradesh and Chattisgarh.
BHUBANESHWAR Office of the Insurance Ombudsman, 62, Forest park, Bhubneshwar – 751 009. Tel.: - 0674-2596461/2596455 Fax:- 0674-2596429 Email:- bimalokpal.bhubaneswar@ecoi.co.in	Orissa.
CHANDIGARH Office of the Insurance Ombudsman, S.C.O. No. 101, 102 & 103, 2nd Floor, Batra Building, Sector 17 – D, Chandigarh – 160 017. Tel.: 0172 - 2706196 / 2706468 Fax: 0172 - 2708274 Email: bimalokpal.chandigarh@ecoi.co.in	Punjab, Haryana, Himachal Pradesh, Jammu & Kashmir and Chandigarh.
CHENNAI Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI – 600 018. Tel.: 044 - 24333668 / 24335284 Fax: 044 - 24333664 Email: bimalokpal.chennai@ecoi.co.in	Tamil Nadu and Pondicherry Town and Karaikal (which are part of Pondicherry).
DELHI Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002. Tel.: 011 - 23232481/23213504 Email: bimalokpal.delhi@ecoi.co.in	Delhi.
GUWAHATI Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati – 781001(ASSAM). Tel.: 0361 - 2632204 / 2602205 Email: bimalokpal.guwahati@ecoi.co.in	Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.
HYDERABAD Office of the Insurance Ombudsman, 6-2-46, 1st floor, "Moin Court", Lane Opp. Saleem Function Palace, A. C. Guards, Lakdi-Ka-Pool, Hyderabad - 500 004. Tel.: 040 - 67504123 / 23312122 Fax: 040 - 23376599 Email: bimalokpal.hyderabad@ecoi.co.in	Andhra Pradesh, Telangana, Yanam and part of the Territory of Pondicherry.

ANNEXURE - I:

Ombudsmen Centres

Contact Details	Jurisdiction
JAIPUR Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141 -2740363 Email:- bimalokpal.jaipur@ecoi.co.in	Rajasthan.
ERNAKULAM Office of the Insurance Ombudsman, 2nd Floor, Pulinat Bldg., Opp. Cochin Shipyard, M. G. Road, Ernakulam - 682 015. Tel.: 0484 - 2358759 / 2359338 Fax: 0484 - 2359336 Email: bimalokpal.ernakulam@ecoi.co.in	Kerala, Lakshadweep, Mahe-a part of Pondicherry.
KOLKATA Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 4th Floor, 4, C.R. Avenue, Kolkata - 700 072. Tel.: 033 - 22124339 / 22124340 Fax : 033 - 22124341 Email: bimalokpal.kolkata@ecoi.co.in	West Bengal, Sikkim, Andaman & Nicobar Islands.
LUCKNOW Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 2231330 / 2231331 Fax: 0522 - 2231310 Email: bimalokpal.lucknow@ecoi.co.in	Districts of Uttar Pradesh : Laitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar.
MUMBAI Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 022 - 26106552 / 26106960 Fax: 022 - 26106052 Email: bimalokpal.mumbai@ecoi.co.in	Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane.
NOIDA Office of the Insurance Ombudsman, Bhagwan Sahai Palace, 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddh Nagar, U.P-201301. Tel.: 0120-2514250 / 2514252 / 2514253 Email: bimalokpal.noida@ecoi.co.in	State of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kanooj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautambodhanagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.
PATNA Office of the Insurance Ombudsman, 1st Floor, Kalpana Arcade Building, Bazar Samiti Road, Bahadurpur, Patna 800 006. Tel.: 0612-2680952 Email: bimalokpal.patna@ecoi.co.in	Bihar, Jharkhand.
PUNE Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 3rd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune – 411 030. Tel.: 020-41312555 Email: bimalokpal.pune@ecoi.co.in	Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region.

ANNEXURE - II:

List of Day Care Treatments/Surgeries/Procedures covered under Section II.4. including but not limited to the following:

Microsurgical Operations on the middle ear

1. Stapedotomy to treat various lesions in the middle ear
2. Revision of Stapedotomy
3. Other operations of the auditory ossicles
4. Myringoplasty (post-aura/ endural approach as well as simple Type - I Tympanoplasty)
5. Tympanoplasty (closure of an eardrum perforation/ reconstruction of the auditory ossicle)
6. Revision of a Tympanoplasty
7. Other microsurgical operations on the middle ear

Other operations on the middle & internal ear

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

Operations on the nose & the nasal sinuses

19. Excision and destruction of diseased tissue of the nose
20. Operations on the turbinates (nasal concha)
21. Other operations on the nose
22. Nasal sinus aspiration
23. Foreign body removal from nose

Operations on the eyes

24. Incision of tear glands
25. Other operations on the tear ducts
26. Incision of diseased eyelids
27. Correction of Eyelids Ptosis by Levator Palpebrae Superioris Resection (bilateral)
28. Correction of Eyelids Ptosis by Fascia Lata Graft (bilateral)
29. Excision and destruction of diseased tissue of the eyelid
30. Operations on the canthus and epicanthus
31. Corrective surgery for entropion and ectropion
32. Corrective surgery for blepharoptosis
33. Removal of a foreign body from the conjunctiva
34. Removal of a foreign body from the cornea
35. Incision of the cornea
36. Operations for pterygium
37. Other operations on the cornea
38. Removal of a foreign body from the lens of the eye
39. Removal of a foreign body from the posterior chamber of the eye
40. Removal of a foreign body from the orbit and eyeball
41. Operation of cataract
42. Diathermy/ Cryotherapy to treat retinal tear
43. Anterior chamber Pancentesis/ Cyclodiathermy/ Cyclocryotherapy / goniotomy/ Trabeculotomy and Filtering and Allied operations to treat glaucoma
44. Enucleation of the eye without implant
45. Dacryocystorhinostomy for various lesions of Lacrimal Gland
46. Laser photocoagulation to treat Retinal Tear

Operations on the skin & subcutaneous tissues

47. Incision of a pilonidal sinus
48. Other incisions of the skin and subcutaneous tissues
49. Surgical wound toilet (wound debridement) and removal of diseased tissue of the skin and subcutaneous tissues
50. Local excision of diseased tissue of the skin and subcutaneous tissues
51. Other excisions of the skin and subcutaneous tissues
52. Simple restoration of surface continuity of the skin and subcutaneous tissues
53. Free skin transplantation, donor site
54. Free skin transplantation, recipient site
55. Revision of skin plasty
56. Other restoration and reconstruction of the skin & subcutaneous tissues
57. Chemosurgery to the skin
58. Destruction of diseased tissue in the skin and subcutaneous tissues
59. Reconstruction of deformity/ defect in NailBed

Operations on the tongue

60. Incision, excision and destruction of diseased tissue of the tongue
61. Partial glossectomy
62. Glossectomy
63. Reconstruction of the tongue
64. Other operations on the tongue

Operations on the salivary glands & salivary ducts

65. Incision and lancing of a salivary gland and a salivary duct
66. Excision of diseased tissue of a salivary gland and a salivary duct
67. Resection of a salivary gland
68. Reconstruction of a salivary gland and a salivary duct
69. Other operations on the salivary glands and salivary ducts

Other operations on the mouth & face

70. External incision and drainage in the region of the mouth, jaw and face
71. Incision of the hard and soft palate
72. Excision and destruction of diseased hard and soft palate
73. Incision, excision and destruction in the mouth
74. Palatoplasty
75. Other operations in the mouth

Operations on tonsils and adenoids

76. Transoral incision and drainage of pharyngeal abscess
77. Tonsillectomy without adenoidectomy
78. Tonsillectomy with adenoidectomy
79. Excision and destruction of a lingual tonsil
80. Other operations on the tonsil and adenoids
81. Traumasurgery and orthopaedics
82. Incision on bone, septic and aseptic
83. Closed reduction on fracture, luxation or epiphyseolysis with osteosynthesis
84. Suture and other operations on tendons and tendon sheath
85. Reduction of dislocation under GA
86. Adenoidectomy

Operations on the breast

87. Incision of the breast
88. Operations on the nipple
89. Excision of single breast lump

Operations on the digestive tract, Kidney and bladder

90. Incision and excision of tissue in the perianal region
91. Surgical treatment of anal fistulas
92. Surgical treatment hemorrhoids
93. Division of the anal sphincter (sphincterotomy)
94. Other operations on the anus
95. Ultrasound guided aspirations
96. Sclerotherapy etc.
97. Laprotomy for grading Lymphoma with Splenectomy/ Liver/ Lymph Node Biopsy
98. Therapeutic laparoscopy with Laser

99. Cholecystectomy and Choledoch - Jejunostomy/ Duodenostomy/ Gastrostomy/ Exploration Common Bile Duct
100. Esophagoscopy, gastroscopy, duodenoscopy with polypectomy/ removal of foreign body/ diathermy of bleeding lesions
101. Lithotripsy/ Nephrolithotomy for renal calculus
102. Excision of renal cyst
103. Drainage of Pyonephrosis/ Perinephric Abscess
104. Appendectomy with/ without Drainage

Operations on the female sexual organs

105. Incision of the ovary
106. Insufflation of the Fallopian tubes
107. Other operations on the Fallopian tube
108. Dilatation of the cervical canal
109. Conisation of the uterine cervix
110. Therapeutic curettage with Colposcopy/ Biopsy/ Diathermy/ Cryosurgery
111. Laser therapy of cervix for various lesions of Uterus
112. Other operations of the Uterine cervix
113. Incision of the uterus (hysterectomy)
114. Local incision and destruction of diseased tissue of the vagina and the pouch of Douglas
115. Incision of the vagina
116. Incision of vulva
117. Culdotomy
118. Operations on Bartholin's glands (cyst)
119. Salpingo-Oophorectomy via Laparoscopy

Operations on the prostate & seminal vesicles

120. Incision of the prostate
121. Transurethral excision and destruction of prostate tissue
122. Transurethral and percutaneous destruction of prostate tissue
123. Open surgical excision and destruction of prostate tissue
124. Radical prostatovesiculectomy
125. Other excision and destruction of prostate tissue
126. Operations on the seminal vesicles
127. Incision and excision of periprostatic tissue
128. Other operations on the prostate

Operations on the scrotum & tunica vaginalis testis

129. Incision of the scrotum and tunica vaginalis testis
130. Operation on a testicular hydrocele
131. Excision and destruction of diseased scrotal tissue
132. Other operations on the scrotum and tunica vaginalis testis

Operations on the testes

133. Incision of the testes
134. Excision and destruction of diseased tissue of the testes
135. Unilateral orchidectomy
136. Bilateral orchidectomy
137. Orchidopexy
138. Abdominal exploration in cryptorchidism
139. Surgical repositioning of an abdominal testis
140. Reconstruction of the testis
141. Implantation, exchange and removal of a testicular prosthesis
142. Other operations on the testis

Operations on the spermatic cord, epididymis and ductus deferens

143. Surgical treatment of a varicocele and a hydrocele of the spermatic cord
144. Excision in the area of the epididymis
145. Epididymectomy

Operations on the penis

146. Operations on the foreskin
147. Local excision and destruction of diseased tissue of the penis
148. Amputation of the penis
149. Other operations on the penis

Operations on the urinary system

150. Cystoscopic removal of stones
151. Catheterisation of bladder

Other Operations

152. Lithotripsy
153. Coronary angiography
154. Biopsy of Temporal Artery for Various lesions
155. External Arterio-venous shunt
156. Haemodialysis
157. Radiotherapy for Cancer
158. Cancer Chemotherapy
159. Endoscopic polypectomy

Operation of bone and joints

160. Surgery for ligament tear
161. Surgery for meniscus tear
162. Surgery for hemoarthrosis/ pyoarthrosis
163. Removal of fracture pins/ nails
164. Removal of metal wire
165. Closed reduction on fracture, luxation

ANNEXURE - III:

Plan Benefit Schedule

	Identify your Plan	ProHealth Select (A)	ProHealth Select (B)
	Sum Insured	₹0.50, 1, 2, 3, 4, 5, 7, 10, 15, 20, 25 Lacs	₹2, 3, 4, 5, 7, 10, 15, 20, 25, Lacs
Basic Cover	Inpatient Hospitalisation	Covered up to 2% of Sum Insured for a Hospital Room, up to a max of ₹3,000 OR Up to 4% of Sum Insured for ICU up to a max of ₹7,000	
	Pre - hospitalization	60 days	
	Post - hospitalization	90 days	
	Day Care Treatment	171 procedures, Covered up to full sum insured	
	Domiciliary Treatment	Covered up to the limit of Sum Insured opted	
	Ambulance Cover	Covered upto ₹2000 per hospitalization event	
	Donor Expenses	Covered upto full Sum Insured	
	Restoration of Sum Insured	Available once in a policy year for unrelated illnesses in addition to the Sum Insured opted. Available for all Sum Insured's except Rs 0.5L and 1L	
	AYUSH Cover	Coverage for Ayurvedic, Yoga & Naturopathy, Unani, Siddha and Homeopathy up to Sum Insured limits.	
Value Added Covers	Cumulative Bonus	5 % each year maximum upto 100%. This will not be reduced in case of claim under the Policy.	
	Healthy Rewards	Reward Points equivalent to 1% of paid premium, to be earned each year. Rewards can also be earned for enrolling and completing Our Array of Wellness Programs. These earned Reward Points can be used to get a discount in premium from the next renewal OR they can be redeemed for availing services through any of Our network providers as defined in the policy OR Equivalent value of Health Maintenance Benefit anytime during the Policy. (Applicable if HMB optional cover has been opted under ProHealth Select (A))	Reward Points equivalent to 1% of paid premium, to be earned each year. Rewards can also be earned for enrolling and completing Our Array of Wellness Programs. These earned Reward Points can be used to get a discount in premium from the next renewal OR they can be redeemed for availing services through any of Our network providers as defined in the policy
Optional Covers	Deductible*	Deductible - ₹1/2/3/4/5 Lacs in all combinations provided the Deductible is not higher than the Sum Insured opted.	Deductible - ₹1/2/3/4/5 Lacs in all combinations provided the Deductible is not higher than the Sum Insured opted.
	Voluntary Co-pay*	10% or 20% voluntary co-payment for each and every claim as opted on the Policy	Not Available
	Cumulative Bonus Booster (any one of the 4 choices)	a) 10% increase in Sum Insured, maximum up to 100%. This will not reduce in case of a claim under the Policy. b) 25% increase in Sum Insured, maximum up to 100%. This will not reduce in case of a claim under the Policy. c) 50% Increase in Sum Insured, maximum up to 100%. This will reduce by 50% in case of claim under the Policy, but in no case shall the Sum Insured be reduced. d) 10% increase in Sum Insured, maximum up to 200% irrespective of a claim under the Policy.	
	Removal of room rent Limit	Covered up to Single Private Room	
	Health Check-up	Every year for all Insured Persons above 18 years based on the applicable Grid.	Not Available
	Re-Assurance	Automatic Extension of Policy for 2 years on diagnosis of a Critical Illness or Permanent Total Disability due to Accident	
	Disease Specific Sub Limits	As per limits specified	Not Available
	Health Maintenance Benefit	Covered up to ₹500 or 1000 as opted	Not Available
	Worldwide Emergency Cover	Covered up to full Sum Insured once in a policy year	Not Available
	Add On Cover	Critical Illness Add On Cover	

* Voluntary Co-pay and Deductible cannot be taken under a single Policy.

Annexure IV:

List of Non-Medical Expenses

SNO	List of Expenses Generally Excluded ("Non-Medical") in Hospital Indemnity Policy	SUGGESTIONS
TOILETRIES/ COSMETICS/ PERSONAL COMFORT OR CONVENIENCE ITEMS		
1	HAIR REMOVAL CREAM	Not Payable
2	BABY CHARGES (UNLESS SPECIFIED/INDICATED)	Not Payable
3	BABY FOOD	Not Payable
4	BABY UTILITES CHARGES	Not Payable
5	BABY SET	Not Payable
6	BABY BOTTLES	Not Payable
7	BRUSH	Not Payable
8	COSY TOWEL	Not Payable
9	HAND WASH	Not Payable
10	M01STUR1SER PASTE BRUSH	Not Payable
11	POWDER	Not Payable
12	RAZOR	Payable
13	SHOE COVER	Not Payable
14	BEAUTY SERVICES	Not Payable
15	BELTS/ BRACES	Essential and may be paid specifically for cases who have undergone surgery of thoracic or lumbar spine.
16	BUDS	Not Payable
17	BARBER CHARGES	Not Payable
18	CAPS	Not Payable
19	COLD PACK/HOT PACK	Not Payable
20	CARRY BAGS	Not Payable
21	CRADLE CHARGES	Not Payable
22	COMB	Not Payable
23	DISPOSABLES RAZORS CHARGES (for site preparations)	Payable
24	EAU-DE-COLOGNE / ROOM FRESHNERS	Not Payable
25	EYE PAD	Not Payable
26	EYE SHEILD	Not Payable
27	EMAIL / INTERNET CHARGES	Not Payable
28	FOOD CHARGES (Other Than Patient's Diet Provided by Hospital)	Not Payable
29	FOOT COVER	Not Payable
30	GOWN	Not Payable
31	LEGGINGS	Essential in bariatric and varicose vein surgery and should be considered for these conditions where surgery itself is payable.
32	LAUNDRY CHARGES	Not Payable
33	MINERAL WATER	Not Payable
34	OIL CHARGES	Not Payable
35	SANITARY PAD	Not Payable
36	SLIPPERS	Not Payable
37	TELEPHONE CHARGES	Not Payable
38	TISSUE PAPER	Not Payable
39	TOOTH PASTE	Not Payable
40	TOOTH BRUSH	Not Payable
41	GUEST SERVICES	Not Payable
42	BED PAN	Not Payable
43	BED UNDER PAD CHARGES	Not Payable
44	CAMERA COVER	Not Payable
45	CLINIPLAST	Not Payable
46	CREPE BANDAGE	Not Payable/ Payable by the patient
47	CURAPORE	Not Payable
48	DIAPER OF ANY TYPE	Not Payable
49	DVD, CD CHARGES	Not Payable (However if CD is specifically sought by Insurer/TPA then payable)
50	EYELET COLLAR	Not Payable
51	FACE MASK	Not Payable
52	FLEXI MASK	Not Payable
53	GAUSE SOFT	Not Payable
54	GAUZE	Not Payable
55	HAND HOLDER	Not Payable
56	HANSAPLAST/ADHESIVE BANDAGES	Not Payable
57	INFANT FOOD	Not Payable
58	SLINGS	Reasonable costs for one sling in case of upper arm fractures should be considered
ITEMS SPECIFIC ALL Y EXCLUDED IN THE POLICIES		
59	WEIGHT CONTROL PROGRAMS/ SUPPLIES/ SERVICES	Exclusion in policy unless otherwise specified
60	COST OF SPECTACLES/ CONTACT LENSES/ HEARING AIDS ETC.	Exclusion in policy unless otherwise specified
61	DENTAL TREATMENT EXPENSES THAT DO NOT REQUIRE HOSPITALISATION	Exclusion in policy unless otherwise specified
62	HORMONE REPLACEMENT THERAPY	Exclusion in policy unless otherwise specified
63	HOME VISIT CHARGES	Exclusion in policy unless otherwise specified
64	INFERTILITY/ SUBFERTILITY/ ASSISTED CONCEPTION PROCEDURE	Exclusion in policy unless otherwise specified
65	OBESITY (including Morbid Obesity) TREATMENT IF EXCLUDED IN POLICY	Exclusion in policy unless otherwise specified
66	PSYCHIATRIC & PSYCHOSOMATIC DISORDERS	Exclusion in policy unless otherwise specified
67	CORRECTIVE SURGERY FOR REFRACTIVE ERROR	Exclusion in policy unless otherwise specified
68	TREATMENT OF SEXUALLY TRANSMITTED DISEASES	Exclusion in policy unless otherwise specified
69	DONOR SCREENING CHARGES	Exclusion in policy unless otherwise specified

SNO	List of Expenses Generally Excluded ("Non-Medical") in Hospital Indemnity Policy	SUGGESTIONS
70	ADMISSION/REGISTRATION CHARGES	Exclusion in policy unless otherwise specified
71	HOSPITALISATION FOR EVALUATION/ DIAGNOSTIC PURPOSE	Exclusion in policy unless otherwise specified
72	EXPENSES FOR INVESTIGATION/ TREATMENT IRRELEVANT TO THE DISEASE FOR WHICH ADMITTED OR DIAGNOSED	Not Payable - Exclusion in policy unless otherwise specified
73	ANY EXPENSES WHEN THE PATIENT IS DIAGNOSED WITH RETRO VIRUS + OR SUFFERING FROM /HIV/ AIDS ETC IS DETECTED/ DIRECTLY OR INDIRECTLY	Not payable as per HIV/AIDS exclusion
74	STEM CELL IMPLANTATION/ SURGERY and STORAGE	Not Payable except Bone Marrow Transplantation where covered by policy
ITEMS WHICH FORM PART OF HOSPITAL SERVICES WHERE SEPARATE CONSUMABLES ARE NOT PAYABLE BUT THE SERVICE IS		
75	WARD AND THEATRE BOOKING CHARGES	Payable under OT Charges, not payable separately
76	ARTHROSCOPY & ENDOSCOPY INSTRUMENTS	Rental charged by the hospital payable. Purchase of Instruments not payable.
77	MICROSCOPE COVER	Payable under OT Charges, not separately
78	SURGICAL BLADES,HARMONIC SCALPEL,SHAVER	Payable under OT Charges, not separately
79	SURGICAL DRILL	Payable under OT Charges, not separately
80	EYE KIT	Payable under OT Charges, not separately
81	EYE DRAPE	Payable under OT Charges, not separately
82	X-RAY FILM	Payable under Radiology Charges, not as consumable
83	SPUTUM CUP	Payable under Investigation Charges, not as consumable
84	BOYLES APPARATUS CHARGES	Part of OT Charges, not separately
85	BLOOD GROUPING AND CROSS MATCHING OF DONORS SAMPLES	Part of Cost of Blood, not payable
86	ANTISEPTIC or DISINFECTANT LOTIONS	Not Payable -Part of Dressing Charges
87	BAND AIDS, BANDAGES, STERILE INJECTIONS, NEEDLES, SYRINGES	Not Payable -Part of Dressing Charges
88	COTTON	Not Payable -Part of Dressing Charges
89	COTTON BANDAGE	Not Payable -Part of Dressing Charges
90	MICROPORE/ SURGICAL TAPE	Not Payable-Payable by the patient when prescribed, otherwise included as Dressing Charges
91	BLADE	Not Payable
92	APRON	Not Payable -Part of Hospital Services/ Disposable linen to be part of OT/ICU charges
93	TORNIQUET	Not Payable (service is charged by hospitals, consumables can not be separately charged)
94	ORTHOBUNDLE, GYNAEC BUNDLE	Part of Dressing Charges
95	URINE CONTAINER	Not Payable
ELEMENTS OF ROOM CHARGE		
96	LUXURY TAX	Actual tax levied by government is payable. Part of room charge for sub limits
97	HVAC	Part of room charge not payable separately
98	HOUSE KEEPING CHARGES	Part of room charge not payable separately
99	SERVICE CHARGES WHERE NURSING CHARGE ALSO CHARGED	Part of room charge not payable separately
100	TELEVISION & AIR CONDITIONER CHARGES	Payable under room charges not if separately levied
101	SURCHARGES	Part of Room Charge , Not payable separately
102	ATTENDANT CHARGES	Not Payable - Part of Room Charges
103	IM IV INJECTION CHARGES	Part of nursing charges, not payable
104	CLEAN SHEET	Part of Laundry/Housekeeping not payable separately
105	EXTRA DIET OF PATIENT(other than that which forms part of bed charge)	Patient Diet provided by hospital is payable
106	BLANKET/WARMER BLANKET	Not Payable- part of room charges
ADMINISTRATIVE OR NON-MEDICAL CHARGES		
107	ADMISSION KIT	Not Payable
108	BIRTH CERTIFICATE	Not Payable
109	BLOOD RESERVATION CHARGES & ANTE NATAL BOOKING CHARGES	Not Payable
110	CERTIFICATE CHARGES	Not Payable
111	COURIER CHARGES	Not Payable
112	CONVENYANCE CHARGES	Not Payable
113	DIABETIC CHART CHARGES	Not Payable
114	DOCUMENTATION CHARGES / ADMINISTRATIVE EXPENSES	Not Payable
115	DISCHARGE PROCEDURE CHARGES	Not Payable
116	DAILY CHART CHARGES	Not Payable
117	ENTRANCE PASS / VISITORS PASS CHARGES	Not Payable
118	EXPENSES RELATED TO PRESCRIPTION ON DISCHARGE	To be claimed by patient under Post Hosp where admissible
119	FILE OPENING CHARGES	Not Payable
120	INCIDENTAL EXPENSES / MISC. CHARGES (NOT EXPLAINED)	Not Payable
121	MEDICAL CERTIFICATE	Not Payable
122	MAINTENANCE CHARGES	Not Payable
123	MEDICAL RECORDS	Not Payable
124	PREPARATION CHARGES	Not Payable
125	PHOTOCOPIES CHARGES	Not Payable
126	PATIENT IDENTIFICATION BAND / NAME TAG	Not Payable
127	WASHING CHARGES	Not Payable
128	MEDICINE BOX	Not Payable
129	MORTUARY CHARGES	Payable upto 24 hrs, shifting charges not payable
130	MEDICO LEGAL CASE CHARGES (MLC CHARGES)	Not Payable
EXTERNAL DURABLE DEVICES		
131	WALKING AIDS CHARGES	Not Payable
132	BIPAP MACHINE	Not Payable
133	COMMODE	Not Payable
134	CPAP/ CAPD EQUIPMENTS	Device not Payable
135	INFUSION PUMP - COST	Not Payable
136	OXYGEN CYLINDER (for usage outside the hospital)	Device not Payable

SNO	List of Expenses Generally Excluded ("Non-Medical") in Hospital Indemnity Policy	SUGGESTIONS
137	PULSEOXYMETER CHARGES	Device not Payable
138	SPACER	Not Payable
139	SPIROMETRE	Device not Payable
140	SP 02 PROBE	Not Payable
141	NEBULIZER KIT	Not Payable
142	STEAM INHALER	Not Payable
143	ARMSLING	Not Payable
144	THERMOMETER	Not Payable (paid by patient)
145	CERVICAL COLLAR	Not Payable
146	SPLINT	Not Payable
147	DIABETIC FOOT WEAR	Not Payable
148	KNEE BRACES (LONG/ SHORT/ HINGED)	Not Payable
149	KNEE IMMOBILIZER/SHOULDER IMMOBILIZER	Not Payable
150	LUMBOSACRAL BELT	Essential and should be paid specifically for cases who have undergone surgery of lumbar spine.
151	NIMBUS BED OR WATER OR AIR BED CHARGES	Payable for any ICU patient requiring more than 3 days in ICU, all patients with paraplegia / quadriplegia for any reason & at reasonable cost of approximately Rs 200/ day
152	AMBULANCE COLLAR	Not Payable
153	AMBULANCE EQUIPMENT	Not Payable
154	MICROSHEILD	Not Payable
155	ABDOMINAL BINDER	Essential and should be paid in post surgery patients of major abdominal surgery including TAH, LSCS, incisional hernia repair, exploratory laparotomy for intestinal obstruction, liver transplant etc.
ITEMS PAYABLE IF SUPPORTED BY A PRESCRIPTION		
156	BETADINE \ HYDROGEN PEROXIDE\SPIRIT\ DSINFECTANTS ETC	May be payable when prescribed for patient, not payable for hospital use in OT or ward or for dressings in hospital
157	PRIVATE NURSES CHARGES- SPECIAL NURSING CHARGES	Post hospitalization nursing charges not Payable
158	NUTRITION PLANNING CHARGES-DIETICIAN CHARGES-DIET CHARGES	Patient Diet provided by hospital is payable
159	SUGAR FREE TABLETS	Payable -Sugar free variants of admissible medicines are not excluded
160	CREAMS POWDERS LOTIONS (Toiletries are not payable,only prescribed medical pharmaceuticals payable)	Payable when prescribed
161	DIGESTION GELS	Payable when prescribed
162	ECG ELECTRODES	Upto 5 electrodes are required for every case visiting OT or ICU. For longer stay in ICU, may require a change and at least one set every second day must be payable.
163	GLOVES	Sterilized Gloves payable/unsterilized gloves not payable
164	HIV KIT	Payable - payable Pre-operative screening
165	LISTERINE/ ANTISEPTIC MOUTHWASH	Payable when prescribed
166	LOZENGES	Payable when prescribed
167	MOUTH PAINT	Payable when prescribed
168	NEBULISATION KIT	If used during hospitalization is payable reasonably
169	NOVARAPID	Payable when prescribed
170	VOLINI GEL/ ANALGESIC GEL	Payable when prescribed
171	ZYTEE GEL	Payable when prescribed
172	VACCINATION CHARGES	Routine Vaccination not Payable/ Post Bite Vaccination Payable
PART OF HOSPITAL'S OWN COSTS AND NOT PAYABLE		
173	AHD	Not Payable - Part of Hospital's internal Cost
174	ALCOHOL SWABES	Not Payable - Part of Hospital's internal Cost
175	SCRUB SOLUTION/STERILLIUM	Not Payable - Part of Hospital's internal Cost
OTHERS		
176	VACCINE CHARGES FOR BABY	Not Payable
177	AESTHETIC TREATMENT / SURGERY	Not Payable
178	TPA CHARGES	Not Payable
179	VISCO BELT CHARGES	Not Payable
180	ANY KIT WITH NO DETAILS MENTIONED [DELIVERY KIT, ORTHOKIT, RECOVERY KIT, ETC]	Not Payable
181	EXAMINATION GLOVES	Not Payable
182	KIDNEY TRAY	Not Payable
183	MASK	Not Payable
184	OUNCE GLASS	Not Payable
185	OUTSTATION CONSULTANT'S/ SURGEON'S FEES	Not payable, except for telemedicine consultations where covered by policy
186	OXYGEN MASK	Not Payable
187	PAPER GLOVES	Not Payable
188	PELVIC TRACTION BELT	Should be payable in case of PIVID requiring traction as this is generally not reused
189	REFERRAL DOCTOR'S FEES	Not Payable
190	ACCU CHECK (Glucometry/ Strips)	Not payable pre hospitalisation or post hospitalisation / Reports and Charts required / Device not payable
191	PAN CAN	Not Payable
192	SOFNET	Not Payable
193	TROLLEY COVER	Not Payable
194	UROMETER, URINE JUG	Not Payable
195	AMBULANCE	Payable-Ambulance from home to hospital or inter hospital shifts is payable/ RTA as specific requirement is payable
196	TEGADERM / VASOFIX SAFETY	Payable - maximum of 3 in 48 hrs and then 1 in 24 hrs
197	URINE BAG	Payable where medically necessary till a reasonable cost - maximum 1 per 24 hrs
198	SOFTOVAC	Not Payable
199	STOCKINGS	Essential for case like CABG etc. where it should be paid.

ManipalCigna Critical Illness Add On Cover

Terms and Conditions

I. General Provisions

1. It is agreed and understood that the Add On Cover can only be bought along with the Underlying Plan and cannot be bought in isolation or as a separate product.
2. The Add On Cover is subject to the terms and conditions stated below and the Policy terms, conditions and applicable endorsements of the Underlying Plan.
3. The Add On Cover shall be available under your policy only if the same is specifically opted and specified in the Policy Schedule.
4. All applicable Terms and Conditions of the Underlying Policy shall apply to the Add On Cover.

II. Definitions

1. **Add On Cover** means ManipalCigna Critical Illness Add On Cover
2. **Critical Illness** means the following:

a) Cancer of Specified Severity

A malignant tumour characterised by the uncontrolled growth & spread of malignant cells with invasion & destruction of normal tissues. This diagnosis must be supported by histological evidence of malignancy & confirmed by a pathologist. The term cancer includes leukemia, lymphoma and sarcoma.

The following are excluded -

1. Tumours showing the malignant changes of carcinoma in situ & tumours which are histologically described as premalignant or non-invasive, including but not limited to: Carcinoma in situ of breasts, Cervical dysplasia CIN-1, CIN-2 & CIN-3.
2. Any skin cancer other than invasive malignant melanoma
3. All tumours of the prostate unless histologically classified as having a Gleason score greater than 6 or having progressed to at least clinical TNM classification T2N0M0
4. Papillary micro - carcinoma of the thyroid less than 1 cm in diameter
5. Chronic lymphocytic leukaemia less than Rai stage 3
6. Microcarcinoma of the bladder
7. All tumours in the presence of HIV infection.

b) First Heart Attack of Specified Severity

The first occurrence of myocardial infarction which means the death of a portion of the heart muscle as a result of inadequate blood supply to the relevant area. The diagnosis for this will be evidenced by all of the following criteria:

1. a history of typical clinical symptoms consistent with the diagnosis of Acute Myocardial Infarction (for e.g. typical chest pain)
2. new characteristic electrocardiogram changes
3. elevation of infarction specific enzymes, Troponins or other specific biochemical markers.

The following are excluded:

1. Non-ST-segment elevation myocardial infarction (NSTEMI) with elevation of Troponin I or T;
2. Other acute Coronary Syndromes
3. Any type of angina pectoris.

c) Open Chest CABG

The actual undergoing of open chest surgery for the correction of one or more coronary arteries, which is/are narrowed or blocked, by coronary artery bypass graft (CABG). The diagnosis must be supported by a coronary angiography and the realization of surgery has to be confirmed by a specialist medical practitioner.

Excluded are:

1. Angioplasty and/or any other intra-arterial procedures
2. Any key-hole or laser surgery.

d) Open Heart Replacement or Repair of Heart Valves

The actual undergoing of open-heart valve surgery is to replace or repair one or more heart valves, as a consequence of defects in, abnormalities of, or disease-affected cardiac valve(s). The diagnosis of the valve abnormality must be supported by an echocardiography and the realization of surgery has to be confirmed by a specialist medical practitioner. Catheter based techniques including but not limited to, balloon valvotomy/ valvuloplasty are excluded.

e) Coma of Specified Severity

1. A state of unconsciousness with no reaction or response to external stimuli or internal needs.

This diagnosis must be supported by evidence of all of the following:

- i. no response to external stimuli continuously for at least 96 hours;
 - ii. life support measures are necessary to sustain life; and
 - iii. permanent neurological deficit which must be assessed at least 30 days after the onset of the coma.
2. The condition has to be confirmed by a specialist medical practitioner. Coma resulting directly from alcohol or drug abuse is excluded.

f) Kidney Failure Requiring Regular Dialysis

End stage renal disease presenting as chronic irreversible failure of both kidneys to function, as a result of which either regular renal dialysis (haemodialysis or peritoneal dialysis) is instituted or renal transplantation is carried out. Diagnosis has to be confirmed by a specialist medical practitioner.

g) Stroke Resulting in Permanent Symptoms

Any cerebrovascular incident producing permanent neurological sequelae. This includes infarction of brain tissue, thrombosis in an intracranial vessel, haemorrhage and embolization from an extra cranial source. Diagnosis has to be confirmed by a specialist medical practitioner and evidenced by typical clinical symptoms as well as typical findings in CT Scan or MRI of the brain. Evidence of permanent neurological deficit lasting for at least 3 months has to be produced.

The following are excluded:

1. Transient ischemic attacks (TIA)
2. Traumatic injury of the brain
3. Vascular disease affecting only the eye or optic nerve or vestibular functions.

h) Major Organ/Bone Marrow Transplant

The actual undergoing of a transplant of:

1. One of the following human organs: heart, lung, liver, kidney, pancreas, that resulted from irreversible end-stage failure of the relevant organ, or
2. Human bone marrow using haematopoietic stem cells. The undergoing of a transplant has to be confirmed by a specialist medical practitioner.

The following are excluded:

- i. Other stem-cell transplants
- ii. Where only islets of langerhans are transplanted

i) Permanent Paralysis of Limbs

Total and irreversible loss of use of two or more limbs as a result of injury or disease of the brain or spinal cord. A specialist medical practitioner must be of the opinion that the paralysis will be permanent with no hope of recovery and must be present for more than 3 months.

j) Motor Neurone Disease with Permanent Symptoms

Motor neurone disease diagnosed by a specialist medical practitioner as spinal muscular atrophy, progressive bulbar palsy, amyotrophic lateral sclerosis or primary lateral sclerosis. There must be progressive degeneration of corticospinal tracts and anterior horn cells or bulbar efferent neurons. There must be current significant and permanent functional neurological impairment with objective evidence of motor dysfunction that has persisted for a continuous period of at least 3 months.

k) Multiple Sclerosis with Persisting Symptoms

The definite occurrence of multiple sclerosis. The diagnosis must be supported by all of the following:

1. investigations including typical MRI and CSF findings, which unequivocally confirm the diagnosis to be multiple sclerosis;
 2. there must be current clinical impairment of motor or sensory function, which must have persisted for a continuous period of at least 6 months, and
 3. well documented clinical history of exacerbations and remissions of said symptoms or neurological deficits with at least two clinically documented episodes at least one month apart.
- Other causes of neurological damage such as SLE and HIV are excluded.

3. **Underlying Policy** - means the Insurance Policy or any other insurance plan issued by ManipalCigna including its terms and conditions, any annexure thereto and the Schedule (as amended from time to time), the statements in the proposal form or the Customer Information Sheet and the Policy wording (including endorsements, if any) and to which this Add On Cover is attached.

III. Coverage

- a) We will pay a fixed lump sum amount, to the Insured Person suffering from a disease/ Illness/ Injury or medical condition which shall lead to the diagnosis of the named Critical Illnesses or the performance of any of the named Surgical Procedures listed and defined under this Add on.
 - i. Cancer of specific severity
 - ii. First Heart Attack of specified severity

- iii. Open Chest CABG
- iv. Open Heart Replacement or Repair of Heart Valves
- v. Coma of specified severity
- vi. Kidney Failure requiring regular dialysis
- vii. Stroke resulting in permanent symptoms
- viii. Major Organ/Bone Marrow Transplant
- ix. Permanent Paralysis of Limbs
- x. Motor Neurone Disease with permanent symptoms
- xi. Multiple Sclerosis with persisting symptoms

b) The Sum Insured will be payable once in a lifetime of an Insured subject to the following conditions:

- i. The Critical Illness is specifically listed and defined in this Cover;
- ii. The Critical Illness experienced by the Insured person is the first incidence of that Critical Illness;
- iii. The Insured Person survives for at least 30 days following the diagnosis of Critical Illness;
- iv. The Insured Person is at least 18 years of age at the time of taking the Cover.
- v. Coverage will not apply to persons between the age group of 18 to 23 years who are covered as "Child".
- vi. Once a claim has been accepted and paid for a particular Critical Illness for that particular Insured, the cover shall cease in respect of that Insured Person.

In case of a floater policy, We will provide for a 100% reinstatement of Sum Insured once during the lifetime of the Policy for the other adult Insured Person in the Policy.

"Reinstatement of Sum Insured" for the purpose of this Policy means the amount reinstated in accordance with the terms and conditions as stated above under this Policy.

IV Waiting Periods

We shall not be liable to make any payment under this Add On Cover directly or indirectly caused by, based on, arising out of or howsoever attributable to any of the following:

- a) First 90 days Waiting Period: Any Critical Illness or Injury which was diagnosed or existed within the first ninety (90) days of the Add On Cover start date will not be covered.
- b) Pre-existing disease Waiting period: Any Pre-existing Critical Illness as defined in the Policy until the specified months of continuous covers have elapsed since inception of the first Policy with Us. Waiting period for the specified months as mentioned in the Schedule against this Benefit shall apply.
- c) Personal Waiting Period: A special Waiting Period not exceeding 48 months, may be applied to Insured Persons depending upon declarations on the proposal form and existing health conditions. Such waiting periods shall be specifically stated in the Schedule and will be applied only after receiving the Insured person's specific consent.

V. Survival Period

The benefit payment shall be subject to survival of the Insured Person for more than 30 days post the first diagnosis of the Critical Illness/ undergoing for the first time of the Surgical Procedures/ for the first time of occurrence of medical events.

VI. Cancellations

Request for Cancellation shall be intimated to Us from Your side by giving 15 days' notice in which case We shall refund the premium for the unexpired term as per the short period scale mentioned below.

Premium shall be refunded only if no claim has been made under the Policy.

1 Year		2 year	
Policy in force upto	Premium Refund %	Policy in force upto	Premium Refund %
1 Month	75%	1 Month	87.5%
3 months	50%	3 months	75%
6 months	25%	6 months	62.5%
More than 6 months	NIL	12 months	50%
		15 months	37.50%
		18 months	25%
		Above 18 months	NIL

You further understand and agree that We may cancel the Policy by giving 15 days' notice in writing by Registered Post Acknowledgment Due/ recorded delivery to Your last known address on grounds of misrepresentation, fraud, non-disclosure of material fact or for non-co-operation by You without any refund of premium.

Where the Policy has been issued for two years and a claim for Critical Illness becomes payable in the first year the cover shall cease and any premium collected for the second year in respect of a particular Insured Person will be refunded after deduction of applicable discounts and commissions (if any).

VII. Permanent Exclusions

1. We shall not be liable to make any payment under this Add On Cover, directly or indirectly caused by, based on, arising out of or howsoever attributable to any of the following:
2. Any Illness, sickness or disease, other than specified as Critical Illness, as mentioned in the Schedule;
3. Any Critical Illness directly or indirectly caused due to or associated with human T-cell Lymph tropic virus type III (HTLV-III or IITLB-III) or Lymphadenopathy Associated Virus (LAV) and its variants or mutants, Acquired Immune Deficiency Syndrome (AIDS) whether or not arising out of HIV, AIDS related complex syndrome (ARCS) and all diseases/ illness/ injury caused by and/or related to HIV;
4. Any Critical Illness arising out of use, abuse or consequence or influence of any substance, intoxicant, drug, alcohol or hallucinogen;
5. Any Critical Illness directly or indirectly caused due to Intentional self-injury, suicide or attempted suicide.
6. Any treatment/ surgery for change of sex or any cosmetic surgery or treatment/ surgery/ complications/ illness arising as a consequence thereof;
7. All expenses directly or indirectly, caused by or arising from or attributable to foreign invasion, act of foreign enemies, hostilities, warlike operations (whether war be declared or not or while performing duties in the armed forces of any country), civil war, public defense, rebellion, revolution, insurrection, military or usurped power;
8. Any Critical Illness caused by ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel;
9. Congenital anomalies or any complications or conditions arising therefrom;
10. Insured Persons whilst engaging in speed contest or racing of any kind (other than on foot), bungee jumping, parasailing, ballooning, parachuting, skydiving, paragliding, hang gliding, mountain or rock climbing necessitating the use of guides or ropes, potholing, abseiling, deep sea diving using hard helmet and breathing apparatus, polo, snow and ice sports or involving a naval military or air force operation;
11. Any loss resulting directly or indirectly, contributed or aggravated or prolonged by childbirth or from pregnancy;
12. Any Critical Illness based on Certification/ Diagnosis/ Treatment by a family member, or a person who stays with the Insured Person, or from persons not registered as Medical Practitioners under the respective Medical Councils, or from a Medical Practitioner who is practicing outside the discipline that he is licensed for, or any diagnosis or treatment that is not scientifically recognized or experimental or unproven or any kind of self-medication and its complications;
13. Cosmetic or plastic surgery or any elective surgery or cosmetic procedure that improve physical appearance, surgical and non-surgical treatment of obesity, including morbid obesity (unless certified to be life threatening) and weight control programs, or treatment of an optional nature;
14. Any critical illness arising or resulting from the Proposer or any of his family members committing any breach of law or participating in an actual or attempted felony, riot, crime, misdemeanor or civil commotion;
15. In the event of death of the Insured within the stipulated survival period applicable under each category.

Applicable exclusions of the Underlying Policy will apply in addition to the Add On exclusions.

VIII Claim Process:

In the event of a claim arising out of any of the listed Critical Illnesses covered under this Add On, the Insured Person shall submit the claim documents to Us within ninety (90) days of date of first diagnosis of the Illness/ date of surgical procedure or date of occurrence of the medical event, as the case may be.

Insured Person shall submit the following documents in original for assessment and upon request we will return the Original documents.

1. Claim Form Duly Filled and Signed- Part A and B
2. Original Discharge Certificate/ Card from the hospital/ Doctor
3. Original investigation test reports confirming the diagnosis, Indoor case papers if applicable
4. Any other documents as may be required by Us
5. In the cases where Critical Illness arises due to an accident, FIR copy or medico legal certificate will be required.

In the unfortunate event of the death of the insured person post the survival period, someone claiming on his behalf must inform us in writing immediately.



 **Your Health Relationship Manager Has The Answer**  **1800-102-4462**  **customercare@manipalcigna.com**  **www.manipalcigna.com**
Be it claims assistance or guidance, contact your Health RM anytime.

Corporate Office: ManipalCigna Health Insurance Company Limited (Formerly known as CignaTTK Health Insurance Company Limited)
401/402, Raheja Titanium, Western Express Highway, Goregaon (East), Mumbai – 400063. IRDAI Registration No. 151 | CIN: U66000MH2012PLC227948

- ManipalCigna ProHealth Select UIN: IRDAI/HLT/CTTK/P-H/V-I/72/2016-17 | June 2019
- ManipalCigna Critical Illness Add on Cover UIN: IRDAI/NL-HLT/CTTK/P-H/V-I/390/Add-on(CI)13-14