THE NEW INDIA ASSURANCE CO. LTD.

REGISTERED & HEAD OFFICE: 87, MAHATMA GANDHI ROAD, MUMBAI - 400 001.

NEW INDIA FLOATER MEDICLAIM POLICY- PROSPECTUS

We welcome You as Our Customer. This document explains how the NEW INDIA FLOATER MEDICLAIM POLICY could provide value to You. In the document the word 'You', 'Your' means the all the members covered under the Policy. 'We', 'Our', 'Us' means The New India Assurance Co. Ltd.

New India Floater Mediclaim is a Policy designed to cover Hospitalisation expenses.

1. WHO CAN TAKE THIS POLICY?

This insurance is available to persons between the age of 18 years and 65 years. Children from 3 months up to 25 years can be covered provided they are financially dependent on the parents and one or both parents are covered simultaneously. The upper age limit will not apply to a mentally challenged children and an unmarried daughter(s). The persons beyond 65 years can continue their insurance provided they are insured under the Policy with us without any break.

Midterm inclusion is allowed for newly married spouse and child (after completing 3 months) by charging pro-rata Premium for the remaining period of the Policy.

A New Born Baby, born during the Policy period to an Insured mother who is covered for a continuous period of 24 months, will be covered from date of birth till the expiry of the Policy, without any additional Premium. No coverage for the New Born Baby would be available during subsequent Renewals unless the child is declared for Insurance and covered as an Insured Person.

Note: This coverage is available for a New Born Baby born during the Policy Period to a female Insured Person, who has twenty-four months of Continuous Coverage with Us.

2. CAN I COVER MY FAMILY MEMBERS IN ONE POLICY?

Yes. You can cover the entire family under a Single Sum Insured. The members of the family who could be covered under the Policy are:

a) Proposer

b) Proposer's Spouse

c) Proposer's Dependent Children

d) Proposer's Parents (parents less than equal to 60 years of age will be covered only if they are dependent on the proposer)

e) Proposer's Brother/Sister

f) Proposer's Ward

g) Employers can cover their Employees

Minimum two members are required in this policy. This policy cannot be given to a single person. Maximum six members can be covered in a single policy.

Note:

i. Brother/Sister can only be covered when they are financially dependent on the proposer.

ii. For the relations Employer-Employee/Brother/Sister/Ward 80D certificate shall not be given.

3. WHAT IS NEW BORN BABY COVER?

A New Born Baby is covered for any Illness or Injury from the date of birth till the expiry of this Policy, within the terms of this Policy. Any expense incurred towards post-natal care, pre-term or pre-mature care or any such expense incurred in connection with delivery of such New Born Baby would not be covered.

Congenital External Anomaly of the New Born Baby is covered only after 36 months Waiting Period.

Waiting Period for Congenital Internal Disease would not apply to a New Born Baby during the year of Birth and also subsequent renewals, if Premium is paid for such New Born Baby and the renewals are effected before or within thirty days of expiry of the Policy.

Any Illness or Disease will be covered within the Sum Insured of the mother till the expiry of the Policy and No coverage for the New Born Baby would be available during subsequent renewals unless the child is declared for insurance and covered as an Insured Person.

Note: New Born Baby means a baby born during the Policy Period to a female Insured Person, who has twenty-four months of Continuous Coverage with Us.

4. WHAT IS ABHA NUMBER?

ABHA stands for **AYUSHMAN BHARAT HEALTH ACCOUNT (ABHA),** a number is a hassle-free method of accessing and sharing health records digitally. It enables interaction with participating healthcare providers, and allows to receive digital lab reports, prescription and diagnosis seamlessly from a verified healthcare professionals and health service providers.

5. WHAT DOES THE POLICY COVER?

This Policy is designed to give You and Your family, protection against unforeseen Hospitalisation expenses.

6. WHAT ARE THE EXPENSES COVERED UNDER THIS POLCY?

Our liability for all claims admitted during the Period of Insurance in respect of all Insured Persons shall not exceed the aggregate of the Sum Insured and the Cumulative Bonus. Subject to this, for each claim We will reimburse the following Reasonable and Customary and Medically Necessary Expenses admissible as per the terms and conditions of the Policy:

(a)	Room rent, Boarding, DMO / RMO / CMO / RMP Charges, Nursing (Including Injection / Drugs and Intra venous fluid administration expenses), not exceeding 1% of the Sum Insured per day.
(b)	Intensive Care Unit (ICU) / Intensive Cardiac Care Unit (ICCU), Intensivist charges, Monitor and Pulse Oxymeter expenses, not exceeding 2% of the Sum Insured per day.
(c)	Associate Medical Expenses; such as Professional fees of Surgeon, Anaesthetist, Consultant, Specialist; Anaesthesia, Operating Theatre Charges and Procedure Charges such as Dialysis, Chemotherapy, Radiotherapy & similar medical expenses related to the treatment.
(d)	Cost of Pharmacy and Consumables, Cost of Implants and Medical Devices and Cost of Diagnostics.
(e)	Pre-Hospitalization Medical Expenses, not exceeding thirty days
(f)	Post-Hospitalization Medical Expenses, not exceeding sixty days

(g)	Proportionate Deduction is applicable on the Associate Medical Expenses, if the Insured Person opts for a higher Room than his eligible category. It shall be effected in the same proportion as the eligible rate per day bears to the actual rate per day of Room Rent. However, it is not applicable on 1. Cost of Pharmacy and Consumables 2. Cost of Implants and Medical Devices 3. Cost of Diagnostics. Proportionate Deduction shall also not be applied in respect of Hospitals which do not follow differential billing or for those expenses in which differential billing is not adopted based on the room category, as evidenced by the Hospital's schedule of charges / tariff.

- **MEDICAL EXPENSES INCURRED UNDER TWO POLICY PERIODS:**

  If the claim event falls within two policy periods, the claims shall be paid taking into consideration the available Sum Insured of the expiring Policy only. Sum Insured of the Renewed Policy will not be available for the Hospitalisation (including Pre & Post Hospitalisation Expenses), which has commenced in the expiring Policy. Claim shall be settled on per event basis.

- **MEDICAL EXPENSES FOR ORGAN TRANSPLANT:**

  If treatment involves Organ Transplant to Insured Person, then We will also pay Hospitalisation Expenses (excluding cost of organ) incurred on the donor, provided Our liability towards expenses incurred on the donor and the insured recipient shall not exceed the aggregate of the Sum Insured, if any, of the Insured Person receiving the organ.

- **Dental Treatment (Inpatient):** We will cover for medical expenses incurred towards dental treatment done under anaesthesia necessitated due to an accident/injury/illness requiring Hospitalization as Inpatient treatment.

- **LIMIT ON PAYMENT FOR CATARACT**

  Our liability for payment of any claim within the Period of Insurance, relating to Cataract for each eye shall not exceed 10% of the Sum Insured or Rs. 50,000, whichever is less.

  The limit mentioned above shall be applicable per event for all the Policies of Our Company including Group Policies. Even if two or more Policies of New India are invoked, sublimit of the Policy chosen by Insured shall prevail and our liability is restricted to stated sublimit.

- **NEW BORN BABY COVERAGE**

  A New Born Baby is covered for any Illness or Injury from the date of birth till the expiry of this Policy, within the terms of this Policy. Any expense incurred towards post-natal care, pre-term or pre-mature care or any such expense incurred in connection with delivery of such New Born Baby would not be covered.

  Congenital External Anomaly of the New Born Baby is covered only after 36 months Waiting Period.

  Waiting Period for Congenital Internal Disease would not apply to a New Born Baby during the year of Birth and also subsequent renewals, if Premium is paid for such New Born Baby and the renewals are effected before or within thirty days of expiry of the Policy.

  Any Illness or Disease will be covered within the Sum Insured of the mother till the expiry of the Policy and No coverage for the New Born Baby would be available during subsequent

renewals unless the child is declared for insurance and covered as an Insured Person.

Note: New Born Baby means a baby born during the Policy Period to a female Insured Person, who has twenty-four months of Continuous Coverage with Us.

- **COVERAGE UNDER AYUSH TREATMENT**

  Expenses incurred for inpatient care treatment under Ayurveda, Yoga and Naturopathy, Unani, Siddha and Homeopathy systems of medicines is covered up to 100% of Sum Insured, during each policy year as specified in the policy schedule.

- **HOSPITAL CASH**

  We will pay Hospital Cash at the rate of 0.1% of the Sum Insured, for each day of Hospitalisation, admissible under the Policy. The payment under this Clause for Any One Illness shall not exceed 1% of the Sum Insured. The payment under this Clause is applicable only where the period of Hospitalization exceeds twenty-four hours.

- **CRITICAL CARE BENEFIT**

  If during the Period of Insurance any Insured Person discovers that he or she is suffering from any Critical Illnesses as defined under 2.8 of the policy clauses, which results in a claim admissible under this Policy, 10% of the Sum Insured would be paid as Critical Care Benefit along with the admissible claim amount. Critical Care Benefit is payable only once in the life time of each Insured Person and is not applicable to any Insured Persons for whom it is a Pre-Existing Condition/Disease. Any payment under this Clause would be in addition to the Sum Insured and shall not deplete the Sum Insured.

- **PAYMENT OF AMBULANCE CHARGES**

  We will pay You the charges for Ambulance services not exceeding 1% of the Sum Insured per Insured event, Medically Necessarily incurred for shifting any Insured Person to Hospital for admission in Emergency Ward or ICU, or from one Hospital to another Hospital for better medical facilities.

- **PAYMENTS ONLY IF INCLUDED IN HOSPITAL BILL**

  No payment shall be made for any Hospitalisation expenses incurred, unless they form part of the Hospital Bill. However, the bills raised by Surgeon, Anaesthetist directly and not included in the Hospital Bill shall be paid provided a numbered Bill is produced in support thereof, for an amount not exceeding Rs. Ten thousand, where such payment is made in cash and for an amount not exceeding Rs. Twenty thousand, where such payment is made by cheque.

  TREATMENT FOR CONGENITAL DISEASES

  Congenital Internal Disease or Defects or anomalies shall be covered after **twenty-four** months of Continuous Coverage.

  Congenital External Disease or Defects or anomalies shall be covered after **thirty-six** months of Continuous Coverage, but such cover for Congenital External Disease or Defects or anomalies shall be limited to 10% of **the average Sum Insured in the preceding three years.**

- **CUMULATIVE BONUS**

  Cumulative Bonus shall be increased by 25% at each renewal in respect of each claim free year of insurance, subject to maximum of 50%. If a claim is made in any particular year; the Cumulative Bonus accrued shall be reduced at the same rate at which it is accrued.

Cumulative Bonus will be lost if policy is not renewed before or within 30 days from the date of expiry. In case Sum Insured under the policy is reduced at the time of renewal, the applicable Cumulative Bonus percentage shall be applied on the reduced Sum Insured.

In case You have more than one policy, the Cumulative Bonus shall be reduced from the policy/policies in which claim is made irrespective of number of policies.

Note 1: Unless otherwise specified, Cumulative Bonus shall not be treated as part of the Sum Insured for the purposes of reckoning any limit specified in the Policy.

Note 2:

i. Cumulative Bonus shall be added and available to the family on floater basis, provided no claim has been reported under the policy.

ii. If the Insured Persons in the expiring policy are covered on an individual basis as specified in the Policy Schedule and there is an accumulated Cumulative Bonus for each Insured Person under the expiring policy, and such expiring policy has been Renewed on a floater policy basis as specified in the Policy Schedule then the Cumulative Bonus to be carried forward for credit in such Renewed Policy shall be the Lowest among all the Insured Persons.

iii. In case of floater policies where Insured Persons Renew their expiring policy by splitting the Sum Insured in to two or more floater policies / individual policies, the same CB of the expiring policy shall be applicable to each Individual of such Renewed Policies.

iv. 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.

v. If a claim is made in the expiring Policy Year, and is notified to Us after the acceptance of Renewal premium any awarded CB shall be withdrawn.

- **OPTIONAL COVER I: NO PROPORTIONATE DEDUCTION**

On payment of additional Premium as mentioned in Schedule, it is hereby agreed and declared that Policy Clause 3.1(g) stands deleted for the members covered in the Policy as stated in the Schedule.

You shall continue to bear the differential between actual and eligible Room Rent.

- **OPTIONAL COVER II: MATERNITY EXPENSES BENEFIT**

On the payment of additional Premium as mentioned in Schedule, it is hereby agreed and declared that Clause 4.4.15 stands deleted for Insured Person as mentioned in the Schedule. Our liability for claim admitted for Maternity shall not exceed 10% of the average Sum Insured of the Insured Person in the preceding three years.

Special conditions applicable to Maternity Expenses Benefit:

i. These Benefits are admissible only if the expenses are incurred in Hospital as inpatients in India.

ii. A waiting period of thirty-six months is applicable, from the date of opting this cover, for payment of any claim relating to normal delivery or caesarian section or abdominal operation for extra uterine pregnancy. The waiting period may be relaxed only in case of miscarriage or abortion induced by accident or other medical emergency.

iii. Claim in respect of delivery for only first two children and / or surgeries associated therewith will be considered in respect of any one Insured Person covered under the Policy or any renewal thereof.

iv. Expenses incurred in connection with voluntary medical termination of pregnancy during the first 12 weeks from the date of conception are not covered.

v. This optional cover is available for sum insured of Rs.5 lakhs and above

Pre-natal and post-natal expenses are not covered unless admitted in Hospital and treatment is taken there.

The maternity limit mentioned above shall be applicable per event for all the Policies of Our Company including Group Policies. Even if two or more Policies of New India are invoked, sublimit of the Policy chosen by Insured shall prevail and our liability is restricted to stated sublimit.

- **OPTIONAL COVER III: REVISION IN LIMIT OF CATARACT**

This optional cover, if opted, will be in addition to limit specified in Policy Clause 3.2.

On payment of additional Premium as mentioned in Schedule, it is declared and agreed that following additional amount for Cataract shall become payable but not exceeding the actual expenses incurred: . This optional cover is available for sum insured of Rs.8 lakhs and above

Sum Insured	Additional Cataract limit
Rs. 8,00,000	Rs. 80,000
Rs. 10,00,000	Rs. 1,00,000
Rs. 12,00,000	Rs. 1,20,000
Rs. 15,00,000	Rs. 1,50,000

Note: Benefit of this cover will be available after the expiry of thirty-six months from the date of opting this cover.

- **OPTIONAL COVER IV: NON-MEDICAL ITEMS (CONSUMABLES)**

On payment of additional Premium as mentioned in Schedule, it is declared and agreed that items listed in Annexure II (List 1) of the Policy clause shall become payable up to Rs. 15,000/- in a policy period. This Optional Cover is available for Sum Insured of 8 L & above.

Once this optional cover is opted and a claim has been admitted under the policy, you cannot opt out of this optional cover.

SPECIFIC COVERAGES:

a) **Artificial life maintenance,** including life support machine use, where such treatment will not result in recovery or restoration of normal state of Health under any circumstances. We cover the expenses up to 10% of the Sum Insured and for a maximum of 15 days per policy period for covered illness. This sub limit is applicable only for person who is declared to be in a vegetative state as certified by the treating medical practitioner.

b) **Puberty and Menopause related Disorders:** Treatment for any symptoms, Illness, complications arising due to physiological conditions associated with Puberty, Menopause such as menopausal bleeding or flushing is covered only as Inpatient procedure after 24 months of continuous coverage. This cover will have a sub-limit of up

to 25% of Sum Insured per policy period.

c) **Age Related Macular Degeneration (ARMD)** is covered after 36 months of continuous coverage only for Intravitreal Injections and anti - VEGF medication. This cover will have a sub-limit of 10% of Sum Insured, maximum up to Rs. 75,000 per policy period.

d) **Genetic diseases or disorders** are covered with a sub-limit of 25% of Sum Insured per policy period with 36 months waiting periods.

e) **Treatment of Mental Illness:** The Company shall indemnify the Medical Expenses incurred towards treatment of Mental Illness subject to the condition that Treatment shall be undertaken at a Hospital categorized as Mental Health Establishment or at a Hospital with a specific department for Mental Illness, under a Medical Practitioner qualified as Mental Health Professional.

The following Mental Illnesses are covered after completion of 36 months of Continuous Coverage with a sub-limit up to 25% of Sum Insured per policy period.

ICD Code	ICD Code Description
F01-F09	Mental disorders due to known physiological conditions
F10-F19	Mental and behavioral disorders due to psychoactive substance use
F20-F29	Schizophrenia, schizotypal, delusional, and other non-mood psychotic disorders
F60-F69	Disorders of adult personality and behavior
F70-F79	Intellectual disabilities

Exclusion: Any kind of psychological counselling, cognitive/ family/ group/ behaviour/ palliative therapy or psychotherapy shall not be covered.

- **COVERAGE FOR MODERN TREATMENTS or PROCEDURES:** The following procedures will be covered (wherever medically indicated) either as in patient or as part of day care treatment in a hospital up to the limit specified against each procedure during the policy period.

S.No.	Treatment or Procedure	Limit (Per Policy Period)
1	Uterine Artery Embolization and HIFU (High intensity focused ultrasound)	Upto 20% of Sum Insured subject to a Maximum upto Rs. 2 Lakh
2	Balloon Sinuplasty.	Upto 20% of Sum Insured subject to a Maximum upto Rs. 2 Lakh
3	Deep Brain stimulation.	Upto 50% of Sum Insured subject to a maximum upto Rs. 5 Lakh
4	Oral chemotherapy.	Upto 10% of Sum Insured subject to Maximum upto Rs. 1 Lakh.
5	Immunotherapy- Monoclonal Antibody to be given as injection.	Upto 25% of Sum Insured subject to a Maximum of Rs 2 Lakh.
6	Intravitreal injections.	Upto 10% of Sum Insured subject to a Maximum of Rs.75,000.
7	Robotic surgeries.	Upto 50% of Sum Insured subject to Maximum of Rs. 5 Lakh.
8	Stereotactic radio surgeries.	Upto 50% of Sum Insured subject to Maximum Rs. 3 Lakh.

9	Bronchial Thermoplasty.	Upto 50% of Sum Insured subject to Maximum of Rs. 2.5 Lakh.
10	Vaporisation of the prostrate (Green laser treatment or holmium laser treatment).	Upto 50% of Sum Insured subject to Maximum of Rs. 2.5 Lakh.
11	IONM - (Intra Operative Neuro Monitoring).	Upto 10% of Sum Insured subject to Maximum of Rs. 50,000.
12	Stem cell therapy: Hematopoietic stem cells for bone marrow transplant for haematological conditions to be covered.	Upto 50% of Sum Insured subject to Maximum of Rs. 2.5 Lakh.

7. WHAT IS HOSPITAL CASH BENEFIT?

This policy provides for payment of Hospital Cash at the rate of 0.1% of Sum Insured per day of Hospitalisation. This benefit will be given in every case of admissible claim and for each member. This benefit is applicable only where Hospitalisation exceeds twenty-four consecutive hours.

The total payment for Any One Illness shall not exceed 1% of the Sum Insured. This benefit shall be directly given by TPA/underwriting office, as the case may be.

8. WHAT IS CRITICAL CARE BENEFIT?

If during the Period of Insurance any Insured Person discovers that he/she is suffering from any Critical Illnesses as listed below, we will pay flat 10% of Sum Insured as additional benefit i.e., other than the admissible claim: Cancer of Specified severity

1. First Heart attack of specified severity
2. Open chest CABG
3. Open Heart replacement or repair of Heart valves
4. Coma of specified severity
5. Kidney failure requiring regular dialysis
6. Stroke resulting in permanent symptoms
7. Major organ / bone marrow transplant
8. Permanent paralysis of limbs
9. Motor neurone disease with permanent symptoms
10. Multiple sclerosis with persisting symptoms

Any payment under this clause would be in addition to the Sum Insured and shall not deplete the Sum Insured. This benefit will be paid once in lifetime of any Insured Person. This benefit is not applicable for those Insured Persons for whom it is a pre-existing disease.

9. IS PRE-ACCEPTANCE MEDICAL CHECK-UP REQUIRED?

i. Pre-acceptance test is required for all the members entering after the age of 50 for the first time.

ii. However, the condition (i) shall be relaxed to 60 years' subject to the following conditions:

   a. A minimum of 3 persons should be covered in the policy.

   b. At least one of the members age should be less than 35 Years.

Irrespective of the (i) & (ii) a person needs to undergo this pre-acceptance medical check-up if he has an adverse medical history. The cost of this check-up will be borne by the proposer. But if the

proposal is accepted, then 50% of the cost of this check-up will be reimbursed to the proposer.

10. DOES IT COVER ALL CASES OF HOSPITALISATION?

No claim will be payable under this Policy for the following:

STANDARD EXCLUSIONS

- **PRE-EXISTING DISEASES (Code- Excl01)**

a. Expenses related to the treatment of a pre-existing Disease (PED) and its direct complications shall be excluded until the expiry of 36 months of continuous coverage after the date of inception of the first policy with us.

b. In case of enhancement of Sum Insured the exclusion shall apply afresh to the extent of Sum Insured increase.

c. If the Insured Person is continuously covered without any break as defined under the portability norms of the extant IRDAI (Health Insurance) Regulations then waiting period for the same would be reduced to the extent of prior coverage.

d. Coverage under the policy after the expiry of 36 months for any pre-existing disease is subject to the same being declared at the time of application and accepted by us.

- **SPECIFIC WAITING PERIOD (Code- Excl02)**

a. Expenses related to the treatment of the following listed conditions, surgeries / treatments shall be excluded until the expiry of Ninety Days / 24 / 36 months of continuous coverage, as may be the case after the date of inception of the first policy with the insurer. This exclusion shall not be applicable for claims arising due to an accident.

b. In case of enhancement of sum insured the exclusion shall apply afresh to the extent of sum insured increase.

c. If any of the specified disease/procedure falls under the waiting period specified for preexisting diseases, then the longer of the two waiting periods shall apply.

d. The waiting period for listed conditions shall apply even if contracted after the policy or declared and accepted without a specific exclusion.

e. If the Insured Person is continuously covered without any break as defined under the applicable norms on portability stipulated by IRDAI, then waiting period for the same would be reduced to the extent of prior coverage.

i. 90 Days Waiting Period

1. Diabetes Mellitus
2. Hypertension
3. Cardiac Conditions

ii. 24 Months waiting period

1. All internal and external benign tumours, cysts, polyps of any kind, including benign breast lumps
2. Benign ear, nose, throat disorders
3. Benign prostate hypertrophy
4. Cataract and age related eye ailments

5. Gastric/ Duodenal Ulcer
6. Gout and Rheumatism
7. Hernia of all types
8. Hydrocele
9. Non Infective Arthritis
10. Piles, Fissures and Fistula in anus
11. Pilonidal sinus, Sinusitis and related disorders
12. Prolapse inter Vertebral Disc and Spinal Diseases unless arising from accident
13. Skin Disorders
14. Stone in Gall Bladder and Bile duct, excluding malignancy
15. Stones in Urinary system
16. Treatment for Menorrhagia/Fibromyoma, Myoma and Prolapsed uterus
17. Varicose Veins and Varicose Ulcers
18. Puberty and Menopause related Disorders
19. Internal Congenital Diseases

iii. 36 Months waiting period

1. Joint Replacement due to Degenerative Condition
2. Age-related Osteoarthritis & Osteoporosis
3. Treatment of mental illness
4. Age Related Macular Degeneration (ARMD)
5. Genetic diseases or disorders
6. External Congenital Diseases

- **FIRST THIRTY DAYS WAITING PERIOD (Code- Excl03)**

a. Expenses related to the treatment of any illness within 30 days from the first policy commencement date shall be excluded except claims arising due to an accident, provided the same are covered.

b. This exclusion shall not, however, apply if the Insured Person has Continuous Coverage for more than twelve months.

c. The within referred waiting period is made applicable to the enhanced sum insured in the event of granting higher sum insured subsequently.

- **EXCLUSIONS**

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

- **INVESTIGATION & EVALUATION (Code- Excl04)**

a. Expenses related to any admission primarily for diagnostics and evaluation purposes.

b. Any diagnostic expenses which are not related or not incidental to the current diagnosis and treatment

- **REST CURE, REHABILITATION AND RESPITE CARE (Code- Excl05)** Expenses related to any admission primarily for enforced bed rest and not for receiving treatment. This also includes:

  a. Custodial care either at home or in a nursing facility for personal care such as help with activities of daily living such as bathing, dressing, moving around either by skilled nurses or assistant or non-skilled persons.

  b. Any services for people who are terminally ill to address physical, social, emotional and spiritual needs.

- **OBESITY/ WEIGHT CONTROL (Code- Excl06)** Expenses related to the surgical treatment of obesity that does not fulfil all the below conditions:

  a. Surgery to be conducted is upon the advice of the Doctor

  b. The surgery/Procedure conducted should be supported by clinical protocols

  c. The member has to be 18 years of age or older and

  d. Body Mass Index (BMI);

     1. greater than or equal to 40 or

     2. greater than or equal to 35 in conjunction with any of the following severe comorbidities following failure of less invasive methods of weight loss:

        i. Obesity-related cardiomyopathy

        ii. Coronary heart disease

        iii. Severe Sleep Apnea

        iv. Uncontrolled Type2 Diabetes

- **CHANGE-OF-GENDER TREATMENTS (Code- Excl07)**

  Expenses related to any treatment, including surgical management, to change characteristics of the body to those of the opposite sex.

- **COSMETIC OR PLASTIC SURGERY (Code- Excl08)**

  Expenses for cosmetic or plastic surgery or any treatment to change appearance unless for reconstruction following an Accident, burn(s) or Cancer or as part of medically necessary treatment to remove a direct and immediate health risk to the insured. For this to be considered a medical necessity, it must be certified by the attending Medical Practitioner.

- **HAZARDOUS OR ADVENTURE SPORTS (Code- Excl09)**

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

- **BREACH OF LAW (Code- Excl10)**

  Expenses for treatment directly arising from or consequent upon any Insured Person committing or attempting to commit a breach of law with criminal intent.

- **EXCLUDED PROVIDERS (Code-Excl11)**

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

- Treatment for, Alcoholism, drug or substance abuse or any addictive condition and consequences thereof. **(Code- Excl12)**

- Treatments received in health hydros, nature cure clinics, spas or similar establishments or private beds registered as a nursing home attached to such establishments or where admission is arranged wholly or partly for domestic reasons. **(Code- Excl13)**

- Dietary supplements and substances that can be purchased without prescription, including but not limited to Vitamins, minerals and organic substances unless prescribed by a medical practitioner as part of hospitalization claim or day care procedure. **(Code- Excl14)**

- **REFRACTIVE ERROR (Code- Excl15)**

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

- **UNPROVEN TREATMENTS (Code- Excl16)**

  Expenses related to any unproven treatment, services and supplies for or in connection with any treatment. Unproven treatments are treatments, procedures or supplies that lack significant medical documentation to support their effectiveness.

- **STERILITY AND INFERTILITY (Code- Excl17)**

  Expenses related to sterility and infertility. This includes:

  a. Any type of contraception, sterilization

  b. Assisted Reproduction services including artificial insemination and advanced reproductive technologies such as IVF, ZIFT, GIFT, ICSI

  c. Gestational Surrogacy

  d. Reversal of sterilization

- **MATERNITY EXPENSES (Code - Excl18)**

  a. Medical treatment expenses traceable to childbirth (including complicated deliveries and caesarean sections incurred during hospitalization) except ectopic pregnancy;

  b. Expenses towards miscarriage (unless due to an accident) and lawful medical termination of pregnancy during the policy period.

SPECIFIC EXCLUSIONS

- Acupressure, acupuncture, magnetic therapies.
- Any expenses incurred on Domiciliary Hospitalization.
- Service charges, Surcharges, Luxury Tax, Admission fees, Registration fees, Record Charges and Telephone Charges levied by the Hospital.
- Bodily Injury or Illness due to wilful or deliberate exposure to danger (except in an attempt

to save human life), intentional self-inflicted Injury and attempted suicide.

- Circumcision unless Medically Necessary or as may be necessitated due to an Accident.
- Convalescence and General debility.
- Cost of braces, equipment or external prosthetic devices, eyeglasses, cost of spectacles and contact lenses, hearing aids including cochlear implants.
- External Medical / Non-medical equipment used for diagnosis and/or treatment including CPAP/BIPAP, Oxygen Concentrator, Infusion pump, Ambulatory devices (walker, crutches, Collars, Caps, Splints, Elasto crepe bandages, external orthopaedic pads) and sub cutaneous insulin pump, Diabetic foot wear, Glucometer / Thermometer and equipment, which is subsequently used at home and outlives the use and life of the Insured Person.
- Nuclear, chemical or biological attack or weapons, contributed to, caused by, resulting from or from any other cause or event contributing concurrently or in any other sequence to the loss, claim or expense. For the purpose of this exclusion:

  a. Nuclear attack or weapons means the use of any nuclear weapon or device or waste or combustion of nuclear fuel or the emission, discharge, dispersal, release or escape of fissile/ fusion material emitting a level of radioactivity capable of causing any Illness, incapacitating disablement or death.

  b. Chemical attack or weapons means the emission, discharge, dispersal, release or escape of any solid, liquid or gaseous chemical compound which, when suitably distributed, is capable of causing any Illness, incapacitating disablement or death.

  c. Biological attack or weapons means the emission, discharge, dispersal, release or escape of any pathogenic (disease producing) micro-organisms and/or biologically produced toxins (including genetically modified organisms and chemically synthesized toxins) which are capable of causing any Illness, incapacitating disablement or death.

- Stem cell implantation/Surgery for other than those treatments mentioned in clause 3.16.12.
- Treatments such as Rotational Field Quantum Magnetic Resonance (RFQMR), External Counter Pulsation (ECP), Enhanced External Counter Pulsation (EECP), Hyperbaric Oxygen Therapy.
- Treatment taken outside the geographical limits of India.
- Vaccination and/or inoculation.
- War (whether declared or not) and war like occurrence or invasion, acts of foreign enemies, hostilities, civil war, rebellion, revolutions, insurrections, mutiny, military or usurped power, seizure, capture, arrest, restraints and detainment of all kinds.
- Procedures/treatments usually done in outpatient department are not payable under the Policy even if converted as an in-patient in the Hospital for more than 24 hours
- Change of treatment from one system to another unless recommended by the consultant/Hospital under which the treatment is taken.

11. WHAT IS A PRE-EXISTING DISEASE?

The term Pre-existing condition/disease is defined in the Policy. It means any condition, ailment, Injury or Illness

a. That is/are diagnosed by a physician within 36 months prior to the effective date of the Policy

issued by Us and its reinstatement or

b. For which medical advice or treatment was recommended by, or received from, a physician within 36 months prior to the effective date of the Policy or its reinstatement.

12. IS HOSPITALISATION ALWAYS NECESSARY TO GET A CLAIM?

Yes. Unless the Insured Person is Hospitalised for a condition warranting Hospitalisation, no claim is payable under the Policy. The Policy does not cover outpatient treatments.

13. HOW LONG DOES THE INSURED PERSON NEED TO BE HOSPITALISED?

The Policy pays only where the Hospitalisation is for more than twenty-four hours. But for certain treatments specified in the Policy, period of stay at the Hospital could be less than twenty-four hours.

14. WHAT ARE THE DAY CARE TREATMENTS COVERED UNDER THIS POLICY?

Day Care Procedures shall be as per Annexure 1 of the Policy Clause.

15. WHAT DO I NEED TO DO IF ANYBODY COVERED IN THE POLICY NEEDS TO GET HOSPITALISED?

Upon the happening of any event which may give rise to a claim under the policy, please immediately intimate the TPA named in the schedule with all the details such as name of the Hospital, details of treatment, patient name, policy number etc.

In case of emergency Hospitalisation, this information needs to be given to the TPA, within 24 hours from the time of Hospitalisation.

This is an important condition that you need to comply with.

16. WHAT ARE THE AMBULANCE CHARGES PAID UNDER THIS POLICY?

Company will pay ambulance charges up to 1% of SI or actual whichever is less. These charges are available in case of emergency extraction from anywhere to Hospital or Hospital to Hospital.

17. IS PAYMENT AVAILABLE FOR EXPENSES INCURRED BEFORE HOSPITALISATION?

Yes. Medical Expenses incurred immediately before, but not exceeding thirty days, the Insured Person is Hospitalised will be paid, provided that:

i. Such Medical Expenses are incurred for the same condition for which the Insured Person's Hospitalisation was required, and

ii. The In-patient Hospitalisation claim for such Hospitalisation is admissible by Us.

18. IS PAYMENT AVAILABLE FOR EXPENSES INCURRED AFTER HOSPITALISATION?

Yes. Medical Expenses incurred immediately after, but not exceeding sixty days, the Insured Person is discharged from the Hospital will be paid, provided that:

i. Such Medical Expenses are incurred for the same condition for which the Insured Person's Hospitalisation was required, and

ii. The In-patient Hospitalisation claim for such Hospitalisation is admissible by Us.

19. IS THERE A LIMIT TO WHAT THE COMPANY WILL PAY FOR HOSPITALISATION?

Yes. We will pay Hospitalisation expenses up to a limit, known as Sum Insured and Cumulative Bonus. In cases where the Insured Person was Hospitalised more than once, the total of all amounts paid for all cases of Hospitalisation,

a) expenses paid for medical expenses prior to Hospitalisation, and

b) expenses paid for medical expenses after discharge from Hospital Shall not exceed the Sum Insured and Cumulative Bonus

The Sum Insured under the policy is available for any or all the members covered for one or more claims during the tenure of the policy.

20. CAN I GET TREATED ANYWHERE IN INDIA?

Yes, but the Policy covers treatment and/or services rendered only in India.

21. WHETHER THE PREMIUM IS UNIFORM ACROSS INDIA?

Premium will be charged based on the classification of the zones namely

Zone 1	Maharashtra and Gujarat
Zone 2	Rest Of India

22. WHAT SUM INSURED SHOULD I CHOOSE?

You are free to choose any Sum Insured from Rs. 2, 3, 5, 8, 10, 12 and 15 Lakhs. The premium payable is determined on the respective Age of the member for the respective Sum Insured. A discount on the number of members will be applied based on the number of members covered, which is as under:

Discount on number of members	2 members	3 members	4 members & above
	5%	**10%**	**15%**

You are free to choose any Sum Insured available as specified above. But it is in your own interest to choose the Sum Insured which could satisfy your present as well as future needs.

A digital discount of 10% is offered to customer taking fresh policy online through Company's Customer Online Portal or Customer mobile app, as per directive of the government to promote digital transactions.

- **Long Term Policy Discount**

Policy Term	Discount in %
One year	0
Two years	5
Three years	7

23. WHAT IS THE POLICY TERM/PERIOD OF INSURANCE OR THE POLICY PERIOD?

The Policy Period or the Period of Insurance is one year as stated in the Policy Schedule. However, the Policy Term can be 1 Year or 2 Years or 3 Years.

24. WHAT IS THE BASIS OF CHARGING THE PREMIUM?

The premium will be charged as per the completed age of the insured at the time of taking the policy. Please refer Annexure A for premium chart.

25. WHAT ARE THE SPECIAL CONDITIONS APPLICABLE FOR LONG TERM POLICIES AND IS THERE ANY DISCOUNT FOR TAKING THE POLICY UP TO 3 YEARS?

Policy Term, Discounts and Sum Insured applicable are illustrated with example as follows:

Policy Term	Policy Period	Sum Insured	Discount in %

One year	1.1.2024 to 31.12.2024	10,00,000	0
Two years	1.1.2024 to 31.12.2024	10,00,000	5
	1.1.2025 to 31.12.2025	10,00,000	
Three years	1.1.2024 to 31.12.2024	10,00,000	7
	1.1.2025 to 31.12.2025	10,00,000	
	1.1.2026 to 31.12.2026	10,00,000	

- No modifications during midterm of policy term for the following is allowed:
  i. Increase of Sum Insured
  ii. Decrease of Sum Insured
  iii. Plan Change
  iv. Opting in or out of optional covers
  v. Addition of members except newly wedded spouse of new born baby (after completion of 3 months).
- In cases where the policy term exceeds one year, Sum Insured, including any sub-limits are applicable or reckoned separately for each year.
- There is no provision for carrying over these benefits from one policy year to another. It's essential to understand that benefits and coverages specific to the second or third year cannot be utilized during the initial year meaning the benefits are not cumulative. In cases where the policy term exceeds one year, Sum Insured, Sub-limits (If applicable), Cumulative Bonus (If applicable), Reinstatement of Sum Insured (If applicable) or Auto TOP-UP of Sum Insured (If applicable) are applicable or reckoned separately for each year.
- There is no provision for carrying over these benefits from one policy year to another. It's essential to understand that benefits and coverages specific to the second or third year cannot be utilized during the first year itself meaning the benefits are not cumulative.

  The terms, conditions, and exclusions stipulated in the Policy or any associated Endorsements are integral to the contract and must be adhered to. These provisions apply separately to each policy year.

26. IS THERE ANY BENEFIT FOR TAKING THE POLICY FOR UP TO 3 YEARS?

- **Renewal Burden:** Long-term health insurance policy reduces the burden of renewing the policy every year. You can purchase a policy with a duration of multiple years (e.g., 2 to 3 years), providing continuous coverage without annual renewals.
- **Premium Stability:** Health insurance premiums can be revised periodically, often leading to increased costs. Long-term health insurance can help you avoid these premium hikes, ensuring that your hard-earned money is safeguarded.
- **Cost-Effective Premiums:** We offer discounts on the policy premium for long-term health insurance plans. Buying a policy with a duration of two to three years is more cost-effective than renewing insurance every year for the same duration.
- **Peace of Mind:** Ultimately, a long-term health insurance policy provides peace of mind, knowing that you have a reliable and stable insurance plan in place.

27. CAN THE POLICY BE RENEWED WHEN THE PRESENT POLICY EXPIRES?

Yes. You can and to get all Continuity benefits under the Policy, you should renew the Policy before the expiry of the present policy. For instance, if Your Policy commences from 2nd October, 2021 date of expiry is usually on 1st October, 2022. You should renew Your Policy by paying the Renewal Premium on or before 1st October 2022.

In case of revision including premium or modification or withdrawal of the Policy a notice will be provided to Insured Person, 90 days before such revision or modification or withdrawal.

You can choose to migrate to any of our existing Policy, subject to Regulations of IRDAI (Protection of Policyholders' Interest) Regulations, 2017 and the Guidelines of IRDAI on Portability and Migration of Health Insurance Policies, as amended from time to time.

Please note that:

i. The Company shall endeavor to give notice for renewal. However, the Company is not under obligation to give any notice for renewal.

ii. Renewal shall not be denied on the ground that the insured person had made a claim or claims in the preceding policy years.

iii. Request for renewal along with requisite premium shall be received by the Company before the end of the policy period.

iv. At the end of the policy period, the policy shall terminate and can be renewed within the Grace Period of 30 days to maintain continuity of benefits without break in policy. Coverage is not available during the Grace Period.

v. No loading shall apply on renewals based on individual claims experience.

28. WHAT IS CONTINUITY BENEFIT?

There are certain treatments which are payable only after the Insured Person is continuously covered for a specified period. For example, Cataract is covered only after twenty-four months of Continuous Coverage. If an Insured took a Policy in October, 2018, does not renew it on time and takes a Policy only in December 2019, and renewed it on time in December 2020, any claim for Cataract would not become payable, because the Insured Person was not continuously covered for twenty-four months. If, he had renewed the Policy in time in October 2019 and then in October 2020, then he would have been continuously covered for twenty-four months and therefore his claim for Cataract in the Policy beginning from October 2020 would be payable. Therefore, you should always ensure that you pay your renewal Premium before Your Policy expires.

29. IS THERE ANY GRACE PERIOD FOR RENEWAL OF THE POLICY?

Yes. If Your Policy is renewed within thirty days of the expiry of the previous Policy, then the Continuity Benefits would not be affected. But even if You renew Your Policy within thirty days of expiry of previous Policy, any Illness contracted or Injury sustained or Hospitalisation commencing during the break in insurance is not covered. Therefore, it is in your own interest to see that you renew the Policy before it expires.

30. CAN THE SUM INSURED BE INCREASED AT THE TIME OF RENEWAL?

Yes. You may seek enhancement of Sum Insured in writing before payment of premium for renewal, which may be granted at Our discretion. Before granting such request for enhancement of Sum Insured, we have the right to have You examined by a Medical Practitioner authorized by

Us or the TPA (50% of medical examination cost will be reimbursed to the Insured Person). Our consent for enhancement of Sum Insured is dependent on the recommendation of the Medical Practitioner.

Enhancement of Sum Insured shall be allowed based on the following table:

Age<=50 years	Enhancement up to Sum Insured of 15 lakhs without Medical Examination.
Age 51-60 Years	Enhancement by two slabs without Medical Examination
Age 51-60 Years	Enhancement up to 15 Lakhs with Medical Examination
Age 61-65 Years	Enhancement by one slab with Medical Examination

Enhancement of Sum Insured will not be considered for:

1) Insured Persons over 65 years of age.
2) Insured Person who had undergone Hospitalization in the preceding two years.
3) Insured Persons suffering from one or more of the following Illnesses/Conditions:
   - i Any chronic Illness/ Ailment
   - ii Any recurring Illness/ Ailment
   - iii Any Critical Illness

   In respect of any increase in Sum Insured, exclusion 4.1, 4.2, 4.3 would apply to the additional Sum Insured from the date of such increase.

31. IS THERE AN AGE LIMIT UPTO WHICH THE POLICY WOULD BE RENEWED?

No. Your Policy can be renewed, as long as you pay the Renewal Premium before the date of expiry of the Policy. There is an age limit for taking a fresh Policy, but there is no age limit for renewal.

Children between 18 years to 25 years can be continue to be covered in the Policy provided they are financially dependent on the parents and one or both parents are covered simultaneously. On attaining the age of 18 years or ceasing to be financially dependent on the parents, they can, on renewal take a separate Policy. In such an event the benefits on Continuous Coverage can be ported to the new Policy. The upper age limit will not apply to a mentally challenged children and an unmarried dependent daughter(s).

If you do not renew Your Policy before the date of expiry or within thirty days of the date of expiry, the Policy may not be renewed, and only a fresh Policy could be issued, subject to our underwriting rules. In such cases, it is possible that a fresh Policy could not be issued by us. It is therefore in your interest to ensure that Your Policy is renewed before expiry.

32. CAN THE INSURANCE COMPANY REFUSE TO RENEW THE POLICY?

We may refuse to renew the Policy only on rare occasions such as fraud, misrepresentation or non- disclosure of material facts or non-cooperation being committed by You or any one acting on Your behalf in obtaining insurance or subsequently in relation thereto. If we discontinue selling this Policy, it might not be possible to renew this Policy on the same terms and conditions. In such a case you shall, however, have the option for renewal under any similar Policy being issued by the Company, provided the benefits payable shall be subject to the terms contained in such other Policy.

33. CAN I MAKE A CLAIM IMMEDIATELY AFTER TAKING A POLICY?

Claims for Illnesses cannot be made during the first thirty days of a fresh Insurance policy.

However, claims for Hospitalisation due to accidents occurring even during the first thirty days are payable. There are certain treatments where the waiting period is 90 days, two years or four years.

34. WHAT IS THIRD PARTY ADMINISTRATOR (TPA)?

Third Party Administrator (TPA) is a service provider to facilitate service to you for providing Cashless facility for all Hospitalisation that come under the scope of the policy. The TPA also settles reimbursement claims within the scope of the Policy.

35. IS THERE ANY CO-PAY APPLICABLE UNDER THE CLAIM?

Co-Pay is applicable as per the following conditions:

- Insured Person opting for Zone 1 premium can avail treatment anywhere in India and No Co-pay shall be applicable.
- Insured Person residing in zone 2 will be allowed to opt for zone 1 and the premium will be calculated as per selected zone.
- The condition of 20% Co-payment will be applicable, if the insured Person from zone 2, gets treated in zone 1.
- Co-Pay shall not be applicable for immediate hospitalization arising out of Accident. Co-Pay shall also not be applicable for Illness or Treatments having sub-limit.

  Note: The insured can opt the zone at the time of proposal but can change it only at the time of renewal.

36. WHAT IS CASHLESS HOSPITALISATION?

Cashless Hospitalisation is service provided by the TPA on Our behalf whereby you are not required to settle the Hospitalisation expenses at the time of discharge from Hospital. The settlement is done directly by the TPA on Our behalf. However, those expenses which are not admissible under the Policy would not be paid and you would have to pay such inadmissible expenses to the Hospital. Cashless facility is available only in Networked Hospitals. Prior approval is required from the TPA before the patient is admitted into the Networked Hospital. You may visit our Website at http://newindia.co.in/listofhospitals.aspx. The list of Networked Hospitals can also be obtained from the TPA or from their website. You will have full freedom to choose the hospitals from the Networked Hospitals and avail Cashless facility on production of proof of Insurance and Your identity, subject to the claim being admissible. The TPA might not agree to provide Cashless facility at a Hospital which is not a Network Hospital. In such cases you may avail treatment at any Hospital of Your choice and seek reimbursement of the claim subject to the terms and conditions of the Policy. In cases where the admissibility of the claim could not be determined with the available documents, even if the treatment is at a Network Hospital, the TPA may refuse to provide Cashless facility. Such refusal may not necessarily mean denial of the claim. You may seek reimbursement of the expenses incurred by producing all relevant documents and the TPA may pay the claim, if it is admissible under the terms and conditions of the Policy.

37. CAN I CHANGE HOSPITALS DURING THE COURSE OF MY TREATMENT?

Yes, it is possible to shift to another hospital for reasons of requirement of better medical procedure. However, this will be evaluated by the TPA on the merits of the case and as per policy terms and conditions.

38. HOW TO GET REIMBURSEMENTS IN CASE OF TREATMENT IN NON- NETWORK HOSPITALS OR DENIAL OF CASHLESS FACILITY?

In case of treatment in a non-Network Hospital, TPA will reimburse You the amount of bills subject to the conditions of the Policy. You must ensure that the Hospital where treatment is taken fulfills the conditions of definition of Hospital in the Policy. Within twenty-four hours of Hospitalisation the TPA should be intimated.

39. HOW TO GET REIMBURSEMENT FOR PRE AND POST HOSPITALISATION EXPENSES?

The Policy allows reimbursement of medical expenses incurred before and after admissible Hospitalisation up to a certain number of days. For reimbursement, send all bills in original with supporting documents along with a copy of the discharge summary and a copy of the authorization letter to his/her TPA/underwriting office, whichever applicable. The bills must be sent to the TPA/underwriting office within 15 days from the date of completion of treatment. You must also provide the TPA/underwriting office with additional information and assistance as may be required by the Company/TPA in dealing with the claim.

40. WILL THE ENTIRE AMOUNT OF THE CLAIMED EXPENSES BE PAID?

The entire amount of the claim is payable, if it is within the Sum Insured and is related with the Hospitalisation as per Policy conditions and is supported by proper documents, except the expenses which are excluded.

41. CAN ANY CLAIM BE REJECTED OR REFUSED?

Yes. A claim, which is not covered under the Policy conditions, can be rejected. Claims may also be rejected in the event of misrepresentation, mis-description or nondisclosure of any material fact/particular. ln case of any grievance the insured person may contact the company through

Website: https://www.newindia.co.in/portal/readMore/Grievances

Toll free: 1800-209-1415

E-mail, Fax and Courier: As mentioned in the above address

Senior Citizens may write to seniorcitizencare.ho@newindia.co.in

lnsured person may also approach the grievance cell at any of the company's branches with the details of grievance.

lf lnsured person is not satisfied with the redressal of grievance through one of the above methods, insured person may contact the grievance officer at https://www.newindia.co.in/portal/readMore/Grievances For updated details of grievance officer, kindly refer the link https://www.newindia.co.in/portal/readMore/Grievances

lf lnsured person is not satisfied with the redressal of grievance through above methods, the insured person may also approach the office of lnsurance Ombudsman of the respective area/region for redressal of grievance as per lnsurance Ombudsman Rules 2017. Please refer to Annexure III of the Policy Clause.

Grievance may also be lodged at IRDAI lntegrated Grievance Management System - https://igms.irdai.gov.in.

42. CAN I CANCEL THE POLICY?

Yes. You may cancel this policy by giving 7 days written notice and in such an event, the Company shall refund premium for the unexpired policy period at pro rata basis, subject to minimum charges of Rs.

The insurer shall refund-

a. refund proportionate premium for unexpired policy period, if the term of policy up to one year and there is no claim (s) made during the policy period.

b. refund premium for the unexpired policy period, in respect of policies with term more than 1 year and risk coverage for such policy years has not commenced

Notwithstanding anything contained herein or otherwise, no refunds of premium shall be made in respect of Cancellation where, any claim has been admitted or has been lodged or any benefit has been availed by the insured person under the policy.

The Company may cancel the policy at any time on grounds of misrepresentation non- disclosure of material facts, fraud by the insured person by giving 15 days' written notice. There would be no refund of premium on cancellation on grounds of misrepresentation, non- disclosure of material facts or fraud

In the event of death of insured in the middle of policy year/during the course of policy period, the premium for the unexpired policy period shall be refunded proportionately.

Notwithstanding anything contained herein or otherwise, no refunds of premium shall be made in respect of Cancellation where, any claim has been admitted or has been lodged or any benefit has been availed by the insured person under the policy.

The Company may cancel the policy at any time on grounds of misrepresentation non- disclosure of material facts, fraud by the insured person by giving 15 days' written notice. There would be no refund of premium on cancellation on grounds of misrepresentation, non-disclosure of material facts or fraud.

43. WHAT IS MORATORIUM PERIOD?

After completion of sixty continuous months of coverage (including portability and migration in health insurance policy), no policy and claim shall be contestable by the insurer on grounds of non-disclosure, mis-representation except on grounds of established fraud. This period of sixty continuous months is called as Moratorium period. The moratorium would be applicable for the sums insured of the first policy. Wherever, the sum insured is enhanced, completion of sixty continuous months would be applicable from the date of enhancement of sums insured only on the enhanced limit

44. WHAT IS FREE LOOK PERIOD?

The Free Look Period shall be applicable on new individual health insurance policies, except for those policies of less than a year, renewals or at the time of porting/migrating the policy.

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

A period of 30 days (from the date of receipt of the policy document) is available to the policyholder to review the terms and conditions of the policy. If he/she is not satisfied with any of the terms and conditions, he/she has the option to cancel his/her policy. This option is available in case of policies with a term of one year or more.

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

i. a refund of the premium paid less any expenses incurred by the Company on medical examination of the insured person and the stamp duty charges or

ii. where the risk has already commenced and the option of return of the policy is exercised by the insured person, a deduction towards the proportionate risk premium for period of cover or

iii. Where only a part of the insurance coverage has commenced, such proportionate premium commensurate with the insurance coverage during such period;

45. IS IT NECESSARY TO HAVE A NOMINEE UNDER THE POLICY?

It is advisable to have a nominee in the policy.

46. IS THERE ANY BENEFIT UNDER THE INCOME TAX ACT FOR THE PREMIUM PAID FOR THIS INSURANCE?

Yes. Payments made for health insurance in any mode other than cash are eligible for deduction from taxable Income as per Section 80 D of the Income Tax Act, 1961. For details, please refer to the relevant Section of the Income Tax Act.

47. WHAT IS PORTABILITY AND MIGRATION?

Migration: means, a facility provided to policyholders (including all members under family cover and group Health insurance policy), to transfer the credit gained for pre-existing conditions and specific waiting period, from one health insurance policy to another with the same insurer.

You will have the option to migrate the policy to other Health Insurance products/plans offered by the company by applying for migration of the policy at-least 30 days before the policy renewal date as per IRDAI guidelines on Migration. If You are presently covered and has been continuously covered without any lapses under any Health Insurance product/plan offered by the Company, then you can transfer the credit gained to the extent of the sum insured, no claim bonus, specific waiting period for pre-existing diseases, moratorium period etc. in the previous policy to the migrated policy.

Portability: means the facility provided to the health insurance policyholder (including all members under family cover), to transfer the credits gained for pre-existing diseases and specific waiting periods, from one insurer to another insurer.

You will have the option to port the policy to other Insurers by applying to such Insurer to port the entire policy along with all the members of the family, if any, at-least 45 days before, but not earlier than 60 days from the policy renewal date as per IRDAI guidelines related to portability. If policyholder is presently covered and has been continuously covered without any lapses under any Health Insurance policy with an Indian General or Health Insurer, then policyholder can transfer the credit gained to the extent of the sum insured, no claim bonus, specific waiting period for pre-existing diseases, moratorium period etc from the existing insurer to the acquiring insurer in the previous policy.

Note: Migration and Portability are applicable to Indemnity based Policies only.

48. IF THE CLAIM EVENT FALLS WITHIN TWO POLICY PERIODS, HOW MUCH WILL BE PAID?

If the claim event falls within two policy periods, the claims shall be paid taking into consideration the available Sum Insured of the expiring Policy only. Sum Insured of the Renewed Policy will not be available for the Hospitalisation (including Pre & Post Hospitalisation Expenses), which has commenced in the expiring Policy. Claim shall be settled on per event basis.

49. WHAT IS A PPN? CAN I GO FOR REIMBURSEMENT IN A PPN?

Preferred provider network (PPN) means network providers in specific cities which have agreed

to a cashless packaged pricing for specified planned procedures for the policyholders of the Company. The list of planned procedures is available with the Company/TPA and subject to amendment from time to time.

Yes, your claim will be admissible but Reimbursement of expenses incurred in PPN for the procedures (as listed under PPN package) shall be subject to the rates applicable to PPN package pricing.

ANNEXURE A:

New India Floater Mediclaim Policy - Premium Chart – Per Member (Excluding GST) Zone 1: Maharashtra and Gujarat (excluding GST)

Age Band/SI	2L	3L	5L	8L	10L	12L	15L
0	2,324	2,710	3,026	3,465	3,656	3,925	4,198
1	2,338	2,726	3,043	3,485	3,678	3,948	4,223
2	2,351	2,742	3,061	3,505	3,699	3,971	4,247
3	2,365	2,758	3,079	3,526	3,721	3,994	4,272
4	2,378	2,774	3,096	3,546	3,742	4,017	4,296
5	2,392	2,789	3,114	3,566	3,763	4,040	4,321
6	2,406	2,805	3,132	3,587	3,785	4,063	4,345
7	2,419	2,821	3,149	3,607	3,806	4,086	4,370
8	2,433	2,837	3,167	3,627	3,827	4,109	4,394
9	2,446	2,853	3,185	3,647	3,849	4,132	4,419
10	2,565	2,994	3,344	3,834	4,079	4,382	4,688
11	2,683	3,135	3,504	4,021	4,309	4,633	4,957
12	2,801	3,276	3,664	4,207	4,539	4,884	5,226
13	2,919	3,417	3,823	4,394	4,769	5,134	5,494
14	3,037	3,558	3,983	4,581	4,999	5,385	5,763
15	3,156	3,699	4,143	4,767	5,229	5,636	6,032
16	3,274	3,840	4,302	4,954	5,460	5,887	6,301
17	3,392	3,981	4,462	5,141	5,690	6,137	6,570
18	3,510	4,122	4,621	5,327	5,920	6,388	6,839
19	3,628	4,263	4,781	5,514	6,150	6,639	7,108
20	3,747	4,404	4,941	5,701	6,380	6,889	7,377
21	3,865	4,545	5,100	5,887	6,610	7,140	7,646
22	3,983	4,686	5,260	6,074	6,840	7,391	7,914
23	4,101	4,827	5,420	6,261	7,070	7,642	8,183
24	4,219	4,968	5,579	6,447	7,300	7,892	8,452
25	4,338	5,109	5,739	6,634	7,530	8,143	8,721
26	4,390	5,172	5,810	6,714	7,552	8,152	8,732
27	4,443	5,235	5,881	6,795	7,573	8,160	8,742
28	4,495	5,297	5,952	6,875	7,594	8,169	8,752
29	4,548	5,360	6,023	6,955	7,615	8,177	8,763
30	4,600	5,423	6,094	7,036	7,636	8,186	8,773
31	4,653	5,485	6,165	7,116	7,658	8,194	8,784
32	4,705	5,548	6,236	7,196	7,679	8,203	8,794

33	4,758	5,611	6,307	7,276	7,700	8,212	8,805
34	5,067	5,979	6,724	7,762	8,215	8,762	9,397
35	5,376	6,347	7,141	8,247	8,729	9,313	9,989
36	5,684	6,716	7,558	8,732	9,244	9,864	10,581
37	5,993	7,084	7,975	9,217	9,759	10,414	11,173
38	6,302	7,453	8,393	9,702	10,273	10,965	11,765
39	6,566	7,767	8,749	10,117	10,713	11,435	12,271
40	6,830	8,082	9,105	10,531	11,153	11,905	12,777
41	7,093	8,397	9,461	10,945	11,592	12,376	13,282
42	7,357	8,712	9,818	11,360	12,032	12,846	13,788
43	7,621	9,027	10,174	11,774	12,471	13,316	14,294
44	8,121	9,623	10,849	12,631	13,630	14,607	15,673
45	8,621	10,220	11,525	13,488	14,788	15,898	17,052
46	9,121	10,816	12,200	14,345	15,946	17,189	18,432
47	9,621	11,413	12,876	15,201	17,105	18,480	19,811
48	10,121	12,009	13,551	16,058	18,263	19,771	21,190
49	10,823	12,846	14,679	17,621	20,042	21,698	23,257
50	11,524	13,683	15,807	19,183	21,821	23,625	25,324
51	12,226	14,520	16,935	20,745	23,601	25,552	27,391
52	12,927	15,357	18,063	22,308	25,380	27,479	29,458
53	13,629	16,194	19,191	23,870	27,159	29,406	31,524
54	14,281	16,972	19,892	24,368	27,727	30,021	32,184
55	14,933	17,750	20,593	24,867	28,294	30,636	32,844
56	15,585	18,528	21,293	25,365	28,861	31,250	33,503
57	16,237	19,306	21,994	25,863	29,429	31,865	34,163
58	16,889	20,084	22,695	26,361	29,996	32,479	34,823
59	17,931	21,328	24,102	27,992	31,690	34,314	36,791
60	18,974	22,571	25,510	29,623	33,385	36,149	38,759
61	20,016	23,815	26,917	31,254	35,079	37,984	40,727
62	21,058	25,058	28,325	32,885	36,773	39,820	42,695
63	22,100	26,302	29,733	34,516	38,468	41,655	44,663
64	22,285	26,521	29,981	34,803	38,788	42,002	45,035
65	22,469	26,740	30,228	35,091	39,109	42,349	45,408
66	22,653	26,959	30,476	35,379	39,429	42,696	45,780
67	23,205	27,617	31,219	36,242	40,391	43,737	46,896
68	23,758	28,274	31,963	37,104	41,353	44,779	48,013
69	24,310	28,932	32,706	37,967	42,314	45,820	49,130
70	24,863	29,590	33,449	38,830	43,276	46,862	50,246

71	25,415	30,247	34,193	39,693	44,238	47,903	51,363
72	25,968	30,905	34,936	40,556	45,199	48,944	52,479
73	26,520	31,562	35,679	41,419	46,161	49,986	53,596
74	27,073	32,220	36,423	42,282	47,123	51,027	54,712
75	27,625	32,877	37,166	43,145	48,084	52,068	55,829
76	28,178	33,535	37,909	44,008	49,046	53,110	56,946
77	28,730	34,192	38,653	44,870	50,008	54,151	58,062
78	29,283	34,850	39,396	45,733	50,970	55,192	59,179
79	29,835	35,507	40,139	46,596	51,931	56,234	60,295
80	30,388	36,165	40,883	47,459	52,893	57,275	61,412
81	30,941	36,822	41,626	48,322	53,855	58,317	62,529
82	31,493	37,480	42,369	49,185	54,816	59,358	63,645
83	32,046	38,138	43,112	50,048	55,778	60,399	64,762
84	32,598	38,795	43,856	50,911	56,740	61,441	65,878
85	33,151	39,453	44,599	51,774	57,701	62,482	66,995
86	33,703	40,110	45,342	52,636	58,663	63,523	68,111
87	34,256	40,768	46,086	53,499	59,625	64,565	69,228
88	34,808	41,425	46,829	54,362	60,586	65,606	70,345
89	35,361	42,083	47,572	55,225	61,548	66,648	71,461
90	35,913	42,740	48,316	56,088	62,510	67,689	72,578
91	36,466	43,398	49,059	56,951	63,471	68,730	73,694
92	37,018	44,055	49,802	57,814	64,433	69,772	74,811
93	37,571	44,713	50,546	58,677	65,395	70,813	75,927
94	38,123	45,371	51,289	59,540	66,357	71,854	77,044
95	38,676	46,028	52,032	60,403	67,318	72,896	78,161
96	39,228	46,686	52,776	61,265	68,280	73,937	79,277
97	39,781	47,343	53,519	62,128	69,242	74,978	80,394
98	40,333	48,001	54,262	62,991	70,203	76,020	81,510
99	40,886	48,658	55,006	63,854	71,165	77,061	82,627
>=100	41,438	49,316	55,749	64,717	72,127	78,103	83,744

Zone 2: Rest of India

Age Band/SI	2L	3L	5L	8L	10L	12L	15L
0	1,980	2,309	2,577	2,952	3,115	3,344	3,576
1	1,991	2,322	2,592	2,969	3,133	3,363	3,597
2	2,003	2,336	2,608	2,986	3,151	3,383	3,618
3	2,015	2,349	2,623	3,003	3,169	3,402	3,639
4	2,026	2,363	2,638	3,021	3,188	3,422	3,660
5	2,038	2,376	2,653	3,038	3,206	3,441	3,681
6	2,049	2,390	2,668	3,055	3,224	3,461	3,702
7	2,061	2,403	2,683	3,072	3,242	3,480	3,722
8	2,072	2,417	2,698	3,090	3,260	3,500	3,743
9	2,084	2,430	2,713	3,107	3,279	3,519	3,764
10	2,185	2,550	2,849	3,266	3,475	3,733	3,993
11	2,285	2,670	2,985	3,425	3,671	3,947	4,222
12	2,386	2,791	3,121	3,584	3,867	4,160	4,451
13	2,487	2,911	3,257	3,743	4,063	4,374	4,680
14	2,587	3,031	3,393	3,902	4,259	4,587	4,910
15	2,688	3,151	3,529	4,061	4,455	4,801	5,139
16	2,789	3,271	3,665	4,220	4,651	5,014	5,368
17	2,890	3,391	3,801	4,379	4,847	5,228	5,597
18	2,990	3,511	3,937	4,538	5,043	5,442	5,826
19	3,091	3,632	4,073	4,697	5,239	5,655	6,055
20	3,192	3,752	4,209	4,856	5,435	5,869	6,284
21	3,292	3,872	4,345	5,015	5,631	6,082	6,513
22	3,393	3,992	4,481	5,174	5,827	6,296	6,742
23	3,494	4,112	4,617	5,333	6,023	6,509	6,971
24	3,594	4,232	4,753	5,492	6,219	6,723	7,200
25	3,695	4,352	4,889	5,651	6,415	6,937	7,429
26	3,740	4,406	4,949	5,720	6,433	6,944	7,438
27	3,785	4,459	5,010	5,788	6,451	6,951	7,447
28	3,829	4,512	5,070	5,856	6,469	6,959	7,456
29	3,874	4,566	5,131	5,925	6,487	6,966	7,465
30	3,919	4,619	5,191	5,993	6,505	6,973	7,474
31	3,963	4,673	5,251	6,062	6,523	6,980	7,482
32	4,008	4,726	5,312	6,130	6,541	6,988	7,491
33	4,053	4,779	5,372	6,198	6,559	6,995	7,500
34	4,316	5,093	5,728	6,612	6,998	7,464	8,005

35	4,579	5,407	6,083	7,025	7,436	7,933	8,509
36	4,842	5,721	6,438	7,438	7,875	8,402	9,013
37	5,105	6,035	6,794	7,852	8,313	8,871	9,518
38	5,368	6,349	7,149	8,265	8,751	9,340	10,022
39	5,593	6,617	7,453	8,618	9,126	9,741	10,453
40	5,818	6,885	7,756	8,971	9,500	10,142	10,884
41	6,043	7,153	8,060	9,324	9,875	10,542	11,315
42	6,267	7,421	8,363	9,677	10,249	10,943	11,746
43	6,492	7,689	8,667	10,030	10,624	11,344	12,176
44	6,918	8,198	9,242	10,760	11,611	12,443	13,351
45	7,344	8,706	9,817	11,490	12,597	13,543	14,526
46	7,770	9,214	10,393	12,219	13,584	14,642	15,701
47	8,196	9,722	10,968	12,949	14,571	15,742	16,876
48	8,622	10,230	11,543	13,679	15,557	16,842	18,051
49	9,219	10,943	12,504	15,010	17,073	18,483	19,812
50	9,817	11,656	13,465	16,341	18,589	20,125	21,572
51	10,415	12,369	14,426	17,672	20,104	21,767	23,333
52	11,012	13,082	15,387	19,003	21,620	23,408	25,093
53	11,610	13,795	16,348	20,334	23,136	25,050	26,854
54	12,165	14,458	16,945	20,758	23,619	25,573	27,416
55	12,721	15,121	17,542	21,183	24,102	26,097	27,978
56	13,276	15,783	18,139	21,607	24,586	26,620	28,540
57	13,832	16,446	18,736	22,032	25,069	27,144	29,102
58	14,387	17,109	19,332	22,456	25,552	27,667	29,664
59	15,275	18,168	20,531	23,845	26,995	29,231	31,340
60	16,163	19,227	21,731	25,234	28,439	30,794	33,017
61	17,051	20,287	22,930	26,624	29,882	32,357	34,693
62	17,938	21,346	24,129	28,013	31,325	33,920	36,370
63	18,826	22,405	25,328	29,402	32,769	35,484	38,046
64	18,983	22,592	25,539	29,647	33,042	35,779	38,364
65	19,140	22,779	25,750	29,892	33,315	36,075	38,681
66	19,297	22,965	25,961	30,137	33,588	36,371	38,998
67	19,768	23,525	26,594	30,872	34,407	37,258	39,949
68	20,238	24,086	27,227	31,607	35,226	38,145	40,900
69	20,709	24,646	27,861	32,343	36,046	39,032	41,851
70	21,180	25,206	28,494	33,078	36,865	39,919	42,802
71	21,650	25,766	29,127	33,813	37,684	40,806	43,753
72	22,121	26,326	29,760	34,548	38,503	41,693	44,705

73	22,591	26,886	30,393	35,283	39,322	42,580	45,656
74	23,062	27,446	31,027	36,018	40,142	43,467	46,607
75	23,533	28,007	31,660	36,753	40,961	44,355	47,558
76	24,003	28,567	32,293	37,488	41,780	45,242	48,509
77	24,474	29,127	32,926	38,223	42,599	46,129	49,460
78	24,945	29,687	33,559	38,958	43,418	47,016	50,412
79	25,415	30,247	34,193	39,693	44,238	47,903	51,363
80	25,886	30,807	34,826	40,428	45,057	48,790	52,314
81	26,357	31,367	35,459	41,163	45,876	49,677	53,265
82	26,827	31,927	36,092	41,898	46,695	50,564	54,216
83	27,298	32,488	36,725	42,633	47,515	51,451	55,167
84	27,769	33,048	37,359	43,368	48,334	52,338	56,119
85	28,239	33,608	37,992	44,103	49,153	53,225	57,070
86	28,710	34,168	38,625	44,838	49,972	54,113	58,021
87	29,181	34,728	39,258	45,574	50,791	55,000	58,972
88	29,651	35,288	39,891	46,309	51,611	55,887	59,923
89	30,122	35,848	40,525	47,044	52,430	56,774	60,874
90	30,593	36,408	41,158	47,779	53,249	57,661	61,825
91	31,063	36,969	41,791	48,514	54,068	58,548	62,777
92	31,534	37,529	42,424	49,249	54,888	59,435	63,728
93	32,005	38,089	43,057	49,984	55,707	60,322	64,679
94	32,475	38,649	43,691	50,719	56,526	61,209	65,630
95	32,946	39,209	44,324	51,454	57,345	62,096	66,581
96	33,417	39,769	44,957	52,189	58,164	62,983	67,532
97	33,887	40,329	45,590	52,924	58,984	63,871	68,484
98	34,358	40,890	46,223	53,659	59,803	64,758	69,435
99	34,829	41,450	46,857	54,394	60,622	65,645	70,386
>= 100	35,299	42,010	47,490	55,129	61,441	66,532	71,337

Sum Insured (Rs.)	OPTIONAL COVER I : NO PROPORTIONATE DEDUCTION						
	<35	36-45	46-50	51-55	56-60	61-65	>65
2,00,000	1,418	1,506	2,483	3,741	4,852	6,419	9,201
3,00,000	980	1,040	1,715	2,584	3,351	4,434	6,355
5,00,000	770	817	1,348	2,031	2,634	3,485	4,995
8,00,000	646	686	1,131	1,704	2,210	2,924	4,191
10,00,000	662	703	1,159	1,747	2,265	2,997	4,296
12,00,000	644	684	1,127	1,699	2,203	2,915	4,178
15,00,000	458	487	802	1,209	1,568	2,075	2,974

OPTIONAL COVER II : MATERNITY EXPENSES BENEFIT					
SI	5,00,000	8,00,000	10,00,000	12,00,000	15,00,000
(Rs.)	5,000	8,000	10,000	12,000	15,000

OPTIONAL COVER III: REVISION IN LIMIT OF CATARACT

This optional cover, if opted, will be in addition to limit specified in Clause 3.2.

On payment of additional Premium as mentioned in Schedule, it is declared and agreed that following additional amount for Cataract shall become payable but not exceeding the actual expenses incurred:

This optional cover is available for sum insured of Rs.8 lakhs and above

Sum Insured	Additional Cataract limit
Rs. 8,00,000	Rs. 80,000
Rs. 10,00,000	Rs. 1,00,000
Rs. 12,00,000	Rs. 1,20,000
Rs. 15,00,000	Rs. 1,50,000

OPTIONAL COVER IV: FOR NON-MEDICAL ITEMS (CONSUMABLES): This optional cover is for covering medical consumables (non-payable items). It is applicable for Sum Insured of 8 L & above, and is payable up to a maximum of Rs. 15,000 per policy period. The premium charged for this add on cover will be rated Rs 1500/- per member.

Discount on number of members	2 members	3 members	4 members & above
	5%	10%	15%

LONG TERM POLICY DISCOUNTS

Policy Term	Discount in %
One year	0
Two years	5
Three years	7