

## NAVI HEALTH GROUP PERSONAL ACCIDENT INSURANCE POLICY

### POLICY WORDINGS

This is Your Group Personal Accident Insurance Policy, which has been issued by Us, relying on the Information disclosed by You in Your Proposal for this Policy or its preceding Policy/Policies of which this is a Renewal. The terms set out in this Policy and its Schedule will be the basis for any claim or benefit under this Policy.

#### Section 1 - General Definitions

In the document, following words are assigned specific meaning. Wherever the context permits, the singular will be deemed to include the plural, one gender shall be deemed to include the other genders and references to any statute shall be deemed to refer to any replacement or amendment of that statute.

- 1.1 Accident or Accidental** - means a sudden, unforeseen and involuntary event caused by external, visible and violent means.
- 1.2 Adventure Sports** – means those sports / activities which involves speed, height, a high level of physical exertion etc and holds high degree of risk. Such sports include - **winter sports\***, skydiving/parachuting, hang gliding, bungee jumping, scuba diving, mountain climbing (where ropes or guides are customarily used), riding or driving in races or rallies using a motorized vehicle or bicycle, caving or pot-holing, hunting or equestrian activities, ski diving or other underwater activity, rafting or canoeing involving white water rapids, yachting or boating outside coastal waters (2 miles), **Professional Sports#**, any bodily contact sport or any other Hazardous or potentially dangerous sport
- (\* **winter sports** means a sport that takes place in the winter in the open air on ice or snow such as snow skiing, Heli Skiing, Mountaineering & Ice Climbing, Auli skiing
- (# **professional sports** means a sport in which athletes receive payment for their performance such as Athletics, Bowling, Cycling, Football, Weightlifting, Cricket.
- 1.3 Age or Aged** – means completed age in years as at the Commencement Date.
- 1.4 Authority** - means the Insurance Regulatory and Development Authority of India established under the provisions of section 3 of the Insurance Regulatory and development Authority Act, 1999 (41 of 1999).
- 1.5 Bank Rate** - means “Bank rate fixed by the Reserve Bank of India (RBI) at the beginning of the financial year in which claim has fallen due”.
- 1.6 Complaint or Grievance** - means written expression (includes communication in the form of electronic mail or other electronic scripts), of dissatisfaction by a Complainant with insurer, distribution channels, intermediaries, insurance intermediaries or other regulated entities about an action or lack of action

about the standard of service or deficiency of service of such insurer, distribution channels, intermediaries, insurance intermediaries or other regulated entities.

- 1.7 Complainant** - means a *Policyholder* or prospect or any beneficiary of an insurance *Policy* who has filed a complaint or grievance against an *insurer* or a distribution channel.
- 1.8 Cancellation (of policy)** - means the terms on which the *Policy* contract can be terminated either by the *insurer* or the insured by giving sufficient notice to other which is not lower than a period of fifteen days. The terms of cancellation may differ from insurer to insurer.
- 1.9 Condition Precedent** - means a policy term or condition upon which the *Insurer's* liability under the *Policy* is conditional upon.
- 1.10 Commencement Date** - means the start date of this *Policy* as specified in the *Policy Schedule / Certificate of Insurance*.
- 1.11 Congenital Anomaly** - means a condition which is present since birth, and which is abnormal with reference to form, structure or position.
- (a) **Internal Congenital Anomaly** – congenital anomaly which is not in the visible and accessible parts of the body.
  - (b) **External Congenital Anomaly** - congenital anomaly which is in the visible and accessible parts of the body.
- 1.12 Dependents** - means the persons named in the *Policy Schedule* who are *Your*:
- i. **Spouse** – The *Primary Insured's* legally married spouse as long as he/she continues to be married to the *Primary Insured*.
  - ii. **Children** – The *Primary Insured's* children as long as they are financially dependent on him/her with no source of independent income and have not established their own independent households.
- 1.13 Diagnosis** - means conclusion drawn by a registered *Medical Practitioner*, supported by acceptable clinical, radiological, histological, histo-pathological, and laboratory evidence wherever applicable.
- 1.14 Disclosure of information norm** - means the *Policy* shall be void and all premiums paid thereon shall be forfeited to the Company, in the event of misrepresentation, mis-description or non-disclosure of any *Material fact*.
- 1.15 Elimination Period** - means the number of consecutive days of Temporary Total Disability , to be counted from the next day of Accident, that must elapse before weekly benefit amounts become payable. The Elimination Period is shown in the *Policy Schedule / Certificate of Insurance*. Weekly benefit amounts are not payable, nor do they accrue, during the Elimination Period.

- 1.16 Educational Institute** - means any accredited institution that provides education or training, including but not limited to, any technical / vocational school.
- 1.17 Fracture** – means a break in continuity of the bone evidenced by an X-Ray/radiological procedure and certified by the attending *Medical Practitioner*.
- 1.18 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.
- 1.19 Hospital** - means any institution established for **In-patient care** and **day care treatment** of *Illness* and/or injuries and which has been registered as a hospital with the local authorities under Clinical Establishment (Registration and Regulation) Act,2010 or under enactments specified under the Schedule of Section 56 (1) of the said Act Or complies with all minimum criteria as under:
- i. has qualified nursing staff under its employment round the clock;
  - ii. has at least 10 in-patient beds, in towns having a population of less than 10,00,000 and at least 15 inpatient beds in all other places;
  - iii. has qualified *Medical Practitioner(s)* in charge round the clock;
  - iv. has a fully equipped operation theatre of its own where surgical procedures are carried out;
  - v. maintains daily records of patients and makes these accessible to the insurance company's authorized personnel.
- 1.20 Hospitalisation or Hospitalised** - means admission in a Hospital for a minimum period of 24 consecutive "**In patient care**" hours except for specified procedures / treatments, where such admission could be for a period of less than 24 consecutive hours.
- 1.21 Hazardous** – means a situation that poses a level of threat to life & health.
- 1.22 Illness** - means a sickness or a disease or pathological condition leading to the impairment of normal physiological function and requires medical treatment.
- a) **Acute Condition** 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** is defined as a disease, *Illness*, or *Injury* that has one or more of the following characteristics: -
    - i. it needs ongoing or long-term monitoring through consultations, examinations, check-ups, and / or tests;
    - ii. it needs ongoing or long-term control or relief of symptoms;
    - iii. it requires rehabilitation for the patient or for the patient to be specially trained to cope with it;
    - iv. it continues indefinitely;
    - v. it recurs or is likely to recur.

- 1.23 Injury** - means Accidental physical bodily harm excluding *Illness* or disease solely and directly caused by external, violent, visible and evident means which is verified and certified by a *Medical Practitioner*.
- 1.24 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.
- 1.25 Insured Person** - means persons named in the *Policy Schedule*.
- 1.26 Intensive Care Unit (ICU)** – 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.
- 1.27 IRDAI** – means the Insurance Regulatory and Development Authority of India.
- 1.28 Material Fact** - means a fact deemed so important that it would change the decision made by an *insurer* if it were kept hidden.
- 1.29 Medical Advice** - means any consultation or advice from a *Medical Practitioner* including the issuance of any prescription or follow-up prescription.
- 1.30 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.
- 1.31 Medically Necessary Treatment** - means any treatment, tests, medication, or stay in *Hospital* or part of a stay in *hospital* which:
- i) is required for the medical management of the *Illness* or *Injury* suffered by the *Insured*;
  - ii) must not exceed the level of care necessary to provide safe, adequate and appropriate medical care in scope, duration or intensity;
  - iii) must have been prescribed by a *Medical Practitioner*;
  - iv) must conform to the professional standards widely accepted in international medical practice or by the medical community in India.
- 1.32 Medical Practitioner** - means a person who holds a valid registration from the Medical Council of any State or Medical Council of India or Council for Indian Medicine or for Homeopathy set up by the Government of India or a State Government and is thereby entitled to practice medicine within its jurisdiction; and is acting within its scope and jurisdiction of license.

- 1.33 Nominee/ Assignee** – means the person named in the *Policy Schedule / Certificate* who is nominated to receive the benefits under the *Policy* in accordance with the terms and conditions of the *Policy*, if You are deceased.
- 1.34 Notification of Claim** - means the process of intimating a claim to the *insurer* through any of the recognized modes of communication.
- 1.35 Outpatient (OPD) Treatment** - means the one in which the Insured visits a clinic/ *Hospital* or associated facility like a consultation room for *Diagnosis* and treatment based on the advice of a *Medical Practitioner*. The Insured is not admitted as a day care or in-patient.
- 1.36 Policy** - means this policy document read together with the attached *Policy Schedule, Your Proposal Form* including any attachment like endorsement, rider, condition, warranty, declaration etc.
- 1.37 Policy Period** - means the period commencing from *Policy start date and time* as specified in the *Policy Schedule* and terminating at midnight on the *Policy end date* as specified in the *Policy Schedule* of this *Policy*.
- 1.38 Policy Schedule** – means schedule attached to and forming part of this *Policy* mentioning the details of the Insured Persons, the *Sum Insured*, the *Policy Period* and the limits and conditions to which the benefits under the *Policy* are subject to, including any annexures and/or endorsements.
- 1.39 Policy holder** - means the person or entity named in the *Policy Schedule* as the *Policyholder*.
- 1.40 Pre – Existing Conditions / Disability** – means an existing disability and consequence of such disability existing or known to exist at the commencement of the *Policy period*.
- 1.41 Primary Insured** - means the person who has been first enrolled by *Group Policyholder* as a member under this *Policy* and who in turn has included his/her family members.
- 1.42 Proposal Form** - means a form to be filled in by the prospect in written or electronic or any other format as approved by the *Authority*, for furnishing all material information as required by the *insurer* in respect of a risk, in order to enable the *insurer* to take informed decision in the context of underwriting the risk, and in the event of acceptance of the risk, to determine the rates, advantages, terms and conditions of the cover to be granted.
- 1.43 Permanent** - means lasting 365 days and at the expiry of that period being beyond reasonable hope of improvement and certified to that effect by a competent and qualified *Medical Practitioner*.
- 1.44 Permanent Partial Disability** - means the Insured Person has suffered a *Permanent loss* of physical function or anatomical loss of use of a body part, substantiated by a *Diagnosis* from a *Medical Practitioner*.

- 1.45 Permanent Total Disability** - means You are unable to engage in each and every occupation or employment You own for compensation or profit for which You are reasonably qualified by education, training or experience for the rest of Your life.
- 1.46 Public Transport** - means any civilian land, sea or air conveyance operated under a licence issued by a government authority having jurisdiction for the transportation of fare paying passengers under a valid ticket.
- 1.47 Room Rent** - means the amount charged by a *Hospital* towards Room and Boarding expenses and shall include the associated *Medical* expenses.
- 1.48 Relaxation Period** - means the specified period of time immediately following the premium instalment due date during which a payment can be made to continue a Policy in force without loss of continuity of waiting periods and coverage of Pre-existing diseases.
- 1.49 Renewal** - means the terms on which the contract of insurance can be renewed on mutual consent with a provision of *Grace Period* for treating the renewal continuous for the purpose of gaining credit for pre-existing diseases, time bound exclusions and for all waiting periods.
- 1.50 Sum Insured** - means the specified amount mentioned in the *Policy Schedule/ Certificate* which represents Our maximum liability for each Insured Person for any and all benefits claimed for during the *Policy Period*.
- 1.51 Temporary Total Disability** - means disability which wholly and continuously prevents such Insured Person from performing each and every duty pertaining to his occupation.
- 1.52 Unproven/Experimental treatment** - means the treatment including drug experimental therapy which is not based on established medical practice in India, is treatment experimental or unproven.
- 1.53 We/Our/Us / Insurer** - means the Navi General Insurance Limited.
- 1.54 You/Your** - means the *Policyholder* or *Primary Insured* named in the *Policy Schedule*.

## Section 2 - Coverage

Your coverage(s) are mentioned in the Policy Schedule. We will provide the coverage as detailed below for an event that occurs during the Policy Period. Each coverage is subject to terms, conditions and exclusions of this Policy and upto the Sum Insured specified in the Policy Schedule/ Certificate of Insurance. However, in any case, We will not pay in aggregate more than 100% of the Sum Insured stated in the Policy Schedule / Certificate of Insurance unless specifically mentioned in the respective covers.

### 2.1 ACCIDENTAL DEATH

If an Insured Person suffers an Injury due to an Accident during the Policy Period which is the sole and direct cause of his death within three hundred and sixty five (365) days from the date of the Accident, then We will pay the Sum Insured as specified in the Policy Schedule/ Certificate of Insurance.

#### Disappearance

- i. If Your body has not been found within three hundred and sixty-five (365) days after the forced landing, stranding, sinking or wrecking of a conveyance in which You were travelling as a passenger or as a result of any Acts of God peril, it shall be presumed that You have suffered death resulting from the Accident covered by this Policy.
- ii. If at any time, after the payment of the Accidental death benefit, it is discovered that You are still alive, all payments made under this benefit to Your Nominee shall be reimbursed in full to Us.

**Note** - Once a claim has been accepted and paid under this Benefit then this Policy shall immediately and automatically cease with immediate effect in respect of that Insured Person.

### 2.2 ACCIDENTAL PERMANENT TOTAL DISABILITY

If the Insured Person suffers an Injury due to an Accident during the Policy Period which results into Permanent Total Disability within three hundred and sixty-five (365) days from the date of the Accident, then We will pay the Sum Insured as specified in the below table of losses.

We will pay, provided such disability has continued for a period of one hundred and eighty (180) days and is total, continuous and Permanent at the end of this period.

#### Table of Losses

Table of Benefits		Percentage of the Sum Insured payable	
		Option A	Option B
1	actual loss by physical separation of two hands, or	100%	150%
	actual loss by physical separation of two entire feet, or		

	actual loss by physical separation of one entire hand and one entire foot, or		
	actual loss by physical separation of one entire hand or one entire foot and loss of sight of one eye.		
<b>Total and irrecoverable loss of -</b>			
<b>2</b>	Sight of both eyes, or	100%	150%
	Use of two hands, or		
	Use of two feet, or		
	Use of one hand and one foot, or		
	Use of one hand or one foot and loss of sight of one eye.		
<b>3</b>	Hemiplegia or Paraplegia or Quadriplegia	100%	150%

**For the purpose of this benefit,**

- i. Hand means at or above wrist.
- ii. Foot means at or above ankle.
- iii. Hemiplegia means complete and irrecoverable paralysis of the arm, leg, and trunk on the same side of the body.
- iv. Paraplegia means complete and irrecoverable paralysis of the whole of the lower half of the body (below waist) including both the legs.
- v. Quadriplegia means complete and irrecoverable paralysis of all four limbs.
- vi. Total & irrecoverable loss of Use of limbs / organs - means complete and irreversible loss of functional, normal or characteristic use of the hand or foot or any other organ mentioned above in table of losses.
- vii. Physical Separation – means separation of body part from the body.

**Note –**

1. If the Insured Person dies due to an accidental injury before a claim has been admitted under this Benefit, then no amount will be payable under this benefit. However, it will be considered under Section 2.1 - Accidental Death Benefit above provided it is payable as per the coverage defined and intimation of death has been made to Us.
2. Once a claim has been accepted and paid under this Benefit then this Policy shall immediately and automatically cease with immediate effect in respect of that Insured Person.

**2.3 ACCIDENTAL PERMANENT PARTIAL DISABILITY**

If an Insured Person suffers an Injury due to an Accident during the Policy Period which results into Permanent Partial Disability within three hundred and sixty five (365) days from the date of the Accident, then We will pay the Sum Insured as stated in the below table of losses.

We will pay, provided such disability has continued for a period of three hundred and sixty five (365) days and is total, continuous and Permanent at the end of this period.



**Table of Losses**

Table of Benefits		Percentage of the Sum Insured payable
1	Loss of sight of one eye	50%
2	the actual loss by physical separation of one entire hand	50%
3	the actual loss by physical separation of one entire foot	50%
4	Loss of Use of a hand without physical separation	50%
5	Loss of Use of a foot without physical separation	50%
6	Loss of Speech	50%
7	Loss of Hearing - Both Ears	75%
8	Loss of Hearing - One Ear	30%
9	Loss of sense of Taste	5%
10	Loss of sense of smell	10%
11	Loss of toes – all	20%
12	Loss of toes great - both phalanges	5%
13	Loss of toes great - one phalanx	2%
14	Loss of toes other than great - each toe	2%
15	Loss of four fingers and thumb of one hand	50%
16	Loss of four fingers of one hand	40%
17	Loss of thumb - both phalanges	25%
18	Loss of thumb - one phalanx	10%
19	Loss of index finger - three phalanges	15%
20	Loss of index finger - two phalanges	10%
21	Loss of index finger - one phalanx	5%
22	Loss of middle finger or ring finger or little finger - three phalanges	10%
23	Loss of middle finger or ring finger or little finger - two phalanges	7%
24	Loss of middle finger or ring finger or little finger - one phalanx	3%
25	Loss of metacarpals – each	3%
26	Any Other permanent partial disablement	% as assessed by Independent Medical Practitioner

"Loss" with regards to

- i. **Hand** means at or above wrist
- ii. **Foot** means at or above ankle
- iii. **Toe, Finger, Thumb** means actual complete severance from the foot or hand

**Note –**

1. When more than one form of disability results from one Accident, We will add the percentages of each disability together. However, We will not pay more than 100% of the Sum Insured stated in the Policy Schedule/ Certificate of Insurance.
2. If claim is payable for loss or loss of use of a whole member of the body, a claim for parts of that member cannot also be made\*.

**\* Illustration –**

Member means one entire hand and part means fingers/thumb of that hand. So, if a claim is admitted for loss by physical separation of one entire hand then loss for fingers/thumb of that hand will not be admitted.

3. We will pay upto 25% of Sum Insured for any other Accidental Permanent Partial Disability, not mentioned in the above table, as per the assessment of the competent and qualified Independent Medical Practitioner.

## 2.4 ACCIDENTAL TEMPORARY TOTAL DISABILITY

If an Insured Person suffers an Injury due to an Accident during the Policy Period and due to such injury is not able to perform any duty pertaining to his employment or occupation, then We will pay a weekly benefit after completion of Elimination Period stated in the Policy Schedule/ Certificate of Insurance, provided that:

- i. The temporary total disablement is certified by a Medical Practitioner, and
- ii. Such period of disability commences within thirty (30) days from the date of the Accident causing such Injury; and
- iii. The compensation payable shall not exceed the number of weeks and the Sum Insured stated in the Policy Schedule.
- iv. If the Insured Person is disabled for a part of the week, then only a proportionate part of the weekly benefit will be payable less Elimination Period.
- v. We will pay once at the end of the entire period of disability.

## 2.5 ACCIDENTAL DEATH ( PUBLIC TRANSPORT )

During the Policy period , If an Insured Person suffers an Injury due to an Accident of a Public Transport in which insured person is travelling as a fare paying passenger and such Injury is the sole and direct cause of his death, that happens within three hundred and sixty five (365) days from the date of the Accident, then We will pay the Sum Insured as stated in the Policy Schedule/ Certificate of Insurance for the said benefit.

### Disappearance

- i. If Your body has not been found within three hundred and sixty five (365) days after the forced landing, stranding, sinking or wrecking of a conveyance in which You were travelling as a

passenger or as a result of any Acts of God peril, it shall be presumed that You have suffered death resulting from the Accident covered by this Policy.

- ii. If at any time, after the payment of the Accidental death benefit, it is discovered that You are still alive, all payments made under this benefit to Your Nominee shall be reimbursed in full to Us.

**Note –**

1. If a claim is notified and admitted under this section, then no claim is payable under section 2.1.
2. Once a claim has been accepted and paid under this Benefit then this Policy shall immediately and automatically cease with immediate effect in respect of that Insured Person.

## 2.6 CHILD TUITION BENEFIT

If We have accepted a claim under Section 2.1 – Accidental Death or Section 2.2 – Accidental Permanent Total Disability in respect of an Insured Person, then in addition to any amount payable under these Sections, We will pay onetime payment equal to the amount stated in the Policy Schedule for the said benefit to surviving dependent child(ren) of the Insured Person.

Insured Person's child(ren) will be eligible for benefit under this coverage provided that the dependent child is a full-time student in any recognized Educational Institute at the time of such Accidental Death or Accidental Permanent Total Disability of an Insured Person.

We will pay this benefit to the bank account of dependent child(ren). In case the child is a minor, the benefit will be given to the joint account of the legal guardian and the minor child. Also, in case of cover being applicable to more than one child, the payable amount will be divided equally between the eligible children.

## 2.7 ORPHAN BENEFIT

If We have accepted a claim under Section 2.1 – Accidental Death in respect of Parents who are Insured Persons under this Policy and have died as a result of the same Accident or in separate Accidents during the Policy Period, then in addition to the amount payable under Section 2.1 – Accidental Death, We will pay an amount equal to the higher of the parents Sum Insured to the Dependent Child irrespective of whether the Dependent Child is covered under the Policy or not.

This benefit shall be paid to the bank account of the dependent child. In case the child is a minor, the benefit will be given to the joint account of the legal guardian and the minor child. Also, in case of cover being applicable to more than one child, the payable amount will be divided equally between the eligible children.

## 2.8 SKILL DEVELOPMENT

If We have accepted a claim under Section 2.1 – Accidental Death or Section 2.2 – Accidental Permanent Total Disability in respect of an Insured Person, then in addition to any amount payable

under these Sections, We will reimburse upto the amount as stated in the *Policy Schedule* towards enrollment in any skill development course.

The coverage is applicable to -

1. Either Insured Person or spouse in case of Accidental Permanent Total Disability of Insured Person during the *Policy Period*. or
2. Spouse in case of Accidental Death of Insured Person during the *Policy period*.

The coverage would be offered only if enrolment is taken in any recognized *Educational Institute/* training institute / vocational institute as a full time/ part time student for getting future employment. Enrollment in such institute should be after the occurrence of such Accidental Death or Accidental Permanent Total Disability of an Insured Person.

Coverage can be availed within 6 months from the date of Incident.

## 2.9 REPATRIATION OF MORTAL REMAINS & FUNERAL EXPENSES

If We have accepted a claim under Section 2.1 – Accidental Death in respect of an Insured Person, then in addition to any amount payable under the said Section, We will pay onetime payment as stated in the *Policy Schedule/* certificate of insurance towards –

- i. Transportation of Insured Person's Mortal Remains to a *Hospital*, cremation ground or burial ground or to the Insured Person's residence.
- ii. Funeral/cremation expenses of the Insured Person.

## 2.10 ACCIDENTAL MEDICAL EXPENSES REIMBURSEMENT (Outpatient & Inpatient Treatment)

If the Insured Person sustains *Injury* due to an Accident during the *Policy Period*, then in addition to any amount payable under other Sections, We will pay for the *Medical Expenses* incurred towards treatment of such *Injury* both on outpatient and inpatient basis upto the *Sum Insured* stated in the *Policy Schedule/* certificate of insurance, towards the said benefit subject otherwise to all other terms, conditions and exclusions of the *Policy*.

**Medical Expenses shall include -**

- Room rent, boarding & nursing expenses
- *Intensive care unit*
- Consultation fees
- Anesthesia, blood, oxygen, operation theatre charges, surgical appliances
- Medicines, drugs and consumables,
- Diagnostic procedures,
- The Cost of prosthetic and other devices or equipment if implanted internally during a Surgical Procedure.
- Physiotherapy expenses as recommended by the treating Doctor

## Exclusions:

In addition to the General Exclusions listed in this Policy, this coverage section shall not cover:

- i. treatment of any disease, sickness or *Illness*;
- ii. services, supplies, or treatment, including any period of *Hospital* confinement, which were not recommended, approved, and certified as *Medically Necessary* by a *Medical Practitioner*;
- iii. elective, cosmetic, or plastic surgery, except as a result of an *Injury* caused by a covered *Accident* while *Our Policy* is in force;
- iv. dental care, except as a result of *Injury* caused by a covered *Accident* to *Sound Natural Teeth* while this *Policy* is in force ;
- v. any non-medical expenses (list enclosed in Section 6 - Annexure);
- vi. medical expenses paid under any workers' compensation or any other *Policy*. Such paid amount will be deducted from the amount payable under this policy and balance amount will be payable upto the sum insured.
- vii. medical expenses incurred as a result of influence of usage / abuse of alcohol and/or drug, addiction or overdose;
- viii. maternity expenses, treatment arising from or traceable to pregnancy except miscarriage and pre-mature birth as a result of an *Accident*.
- ix. Any non – allopathic treatment - Ayurveda, Yoga and Naturopathy, Unani, Siddha and Homeopathy treatment.

### 2.11 ACCIDENTAL MEDICAL EXPENSES REIMBURSEMENT (Inpatient Treatment)

If the Insured Person sustains *Injury* due to an *Accident* during the *Policy Period*, then in addition to any amount payable under other Sections, We will pay for the *Inpatient Medical Expenses* incurred towards treatment of such *Injury* upto the sum insured stated in the *Policy Schedule/ certificate of Insurance* towards the said benefit, subject otherwise to all other terms, conditions and exclusions of the *Policy*.

#### **Medical Expenses shall include -**

- o Room rent, boarding expenses
- o Nursing
- o Intensive care unit
- o Consultation fees
- o Anesthesia, blood, oxygen, operation theatre charges, surgical appliances
- o Medicines, drugs and consumables,
- o Diagnostic procedures,
- o The Cost of prosthetic and other devices or equipment if implanted internally during a *Surgical Procedure*.
- o Physiotherapy expenses as recommended by the treating Doctor

### Exclusions:

In addition to the General Exclusions listed in this Policy this coverage section shall not cover:

- i. treatment of any disease, sickness or *Illness*.
- ii. services, supplies, or treatment, including any period of *Hospital* confinement, which were not recommended, approved, and certified as *Medically Necessary* by a *Medical Practitioner*;
- iii. elective, cosmetic, or plastic surgery, except as a result of an *Injury* caused by a covered *Accident* while Our Policy is in force;
- iv. dental care, except as a result of *Injury* caused by *Accident* to Sound Natural Teeth while this Policy is in effect;
- v. any non-medical expenses (list enclosed in Section 6 - Annexure);
- vi. medical expenses paid under any workers' compensation or any other Policy. Such paid amount will be deducted from the amount payable under this policy and balance amount will be payable upto the sum insured.
- vii. medical expenses incurred as the result of influence of usage / abuse of alcohol and/or drug, addiction or overdose;
- viii. maternity expenses, treatment arising from or traceable to pregnancy except miscarriage and pre-mature birth as a result of an *Accident*.
- ix. Any non – allopathic treatment - Ayurveda, Yoga and Naturopathy, Unani, Siddha and Homeopathy treatments.

### 2.12 ACCIDENTAL MEDICAL EXPENSES REIMBURSEMENT (Outpatient Treatment)

If the Insured Person sustains *Injury* due to an *Accident* during the *Policy Period*, then in addition to any amount payable under other Sections, We will pay for the *Medical Expenses* incurred on outpatient basis towards treatment of such *Injury* up to the *Sum Insured* stated in the *Policy Schedule/Certificate of Insurance* towards the said benefit, subject otherwise to all other terms, conditions and exclusions of the *Policy*.

#### Medical expenses shall include -

- o Consultation fees
- o Medicines, drugs and consumables,
- o Diagnostic procedures,
- o Physiotherapy expenses as recommended by the treating Doctor

### Exclusions:

In addition to the General Exclusions listed in this Policy this coverage section shall not cover:

- i. treatment of any disease, sickness or *Illness*.
- ii. services, supplies, or treatment, including any period of *Hospital* confinement, which were not recommended, approved, and certified as *Medically Necessary* by a *Medical practitioner*;

- iii. elective, cosmetic, or plastic surgery, except as a result of an *Injury* caused by a covered *Accident* while Our *Policy* is in force;
- iv. dental care, except as a result of *Injury* caused by *Accident* to Sound Natural Teeth while this *Policy* is in effect;
- v. any non-medical expenses (list enclosed in Section 6 - Annexure);
- vi. medical expenses paid under any workers' compensation or any other *Policy*; Such paid amount will be deducted from the amount payable under this policy and balance amount will be payable upto the sum insured.
- vii. medical expenses incurred as the result of influence of usage / abuse of alcohol and/or drug, addiction or overdose;
- viii. maternity expenses, treatment arising from or traceable to pregnancy except miscarriage and pre-mature birth as a result of an *Accident*.
- ix. Any non – allopathic treatment - Ayurveda, Yoga and Naturopathy, Unani, Siddha and Homeopathy treatments.

### 2.13 DAILY HOSPITAL CASH (Non-ICU / ICU)

We will pay, in addition to any amount payable under other Sections, a fixed cash amount for each day in *Hospital* subject to number of days as stated in the *Policy Schedule/ Certificate of Insurance* if the insured person is treated in a *Hospital* as an inpatient due to *Accidental* injuries suffered during the *Policy Period*.

#### Conditions -

- a. We will pay twice the daily cash amount for each day that the Insured Person spends in an *Intensive care unit*, and
- b. In case, insured person spends a day partly in ICU and partly in Non-ICU then we will pay twice the daily cash amount for such day, and
- c. Our maximum liability will be limited to five (5) days for each claim and maximum of 30 days in a *Policy Period*.

### 2.14 MOBILITY AIDS ALLOWANCE

If Insured Person has met with an *Accident* during the *Policy period* and sustained grievous bodily injuries for which treating *Medical Practitioner* gives a written *Medical advice* for procurement of prosthetic device or equipment, then in addition to any amount payable under other Sections, We will reimburse the charges incurred by the Insured person for procuring medically necessary prosthetic devices upto the amount stated in the *Policy Schedule/ Certificate of Insurance* towards the said benefit.

Prosthetic devices are artificial devices replacing body parts i.e artificial limbs, arms or eyes, orthopaedic braces and mobility aid equipment which fulfils the insured person's basic medical needs consequent to an *Injury*.

**Mobility aid equipment** means any adaptive equipment or device designed to assist walking or otherwise improve the mobility of people with mobility impairments. These equipments are crutches, wheelchairs, walking frames and wheel trolleys.

## 2.15 ADVENTURE SPORTS

If an Insured Person suffers an accidental *Injury* whilst engaged in the adventurous sports/ activity in a non-professional capacity and under supervision of trained professional during the *Policy Period* resulting into *Death* or *Permanent Total Disability* or *Permanent Partial Disability* or *Temporary Total Disability* or *Common Injuries* or incurs *Medical Expense* (Outpatient & Inpatient Treatment) then We will pay provided coverage has been opted and subject to terms and conditions of respective covers mentioned herein. Our liability will not exceed *Sum Insured* stated in the *Policy Schedule* for Adventure Sports.

Exclusion: 3.13 shall stand modified for all *Insured Persons* to the extent covered under this cover.

## 2.16 LOSS OF ACTIVITIES OF DAILY LIVING

If the *Insured Person* suffers an *Injury* due to an *Accident* during the *Policy Period* and due to such *Injury* *Insured Person* suffers *Permanent* inability to perform three (3) or more *Activities of Daily Living* as defined below within three hundred and sixty five days (365) days from the date of the *Accident*, then We will pay the *Sum Insured* as stated in the *Policy Schedule*/ certificate of insurance towards the said benefit.

We will pay, provided such inability has continued for a period of three hundred and sixty five days (365) days and is total, continuous and *Permanent* at the end of this period.

**Activities of Daily Living** - shall have the following meanings:

- I. **Washing:** the ability to wash in the bath or shower (including getting into and out of the bath or shower) or wash satisfactorily by other means;
- II. **Dressing:** the ability to put on, take off, secure and unfasten all garments and, as appropriate, any braces, artificial limbs or other surgical appliances;
- III. **Transferring:** the ability to move from a bed to an upright chair or wheelchair and vice versa;
- IV. **Mobility:** the ability to move indoors from room to room on level surfaces;
- V. **Toileting:** the ability to use the lavatory or otherwise manage bowel and bladder functions so as to maintain a satisfactory level of personal hygiene;
- VI. **Feeding:** the ability to feed oneself once food has been prepared and made available.

### Note –

1. If the *Insured Person* dies due to an accidental *injury* before a claim has been admitted under this Benefit, then no amount will be payable under this benefit. However, it will be considered under



Section 2.1 - Accidental Death Benefit above provided it is payable as per the coverage defined and intimation of death has been made to Us.

2. Once a claim has been accepted and paid under this Benefit then this Policy shall immediately and automatically cease with immediate effect in respect of that Insured Person.

## 2.17 COMMON INJURIES (FRACTURE / DISLOCATION / BURNS)

If the Insured Person suffers an Injury due to an Accident during the Policy Period which results into any of the losses listed below within ninety (90) days from the date of the Accident, then We will pay the amount as stated in the table of losses below subject to the following -

- i. If more than one Injury results from one Accident, We will add the percentages of each disability together as mentioned in table of losses A/B/C. However, We will not pay more than 100% of the Sum Insured shown in the Policy Schedule.
- ii. Any Fracture caused as a result of Sickness or disease (including malignancy), or due to osteoporosis will not be payable under this benefit.

**Table of Losses – A**

FRACTURES	
Losses	Percentage of the Sum Insured payable
<b>Skull</b>	
Fracture of the skull needing surgical Intervention	100%
Fracture of the skull not needing surgical Intervention	35%
<b>Lower Jaw / Upper Jaw / Cheekbone</b>	
Open Fracture of more than one bone	75%
Open Fracture of one bone	50%
Closed Fracture of more than one bone	25%
Closed Fracture one bone	15%
<b>Shoulder Blade, Hand (excluding fingers and wrist)</b>	
Open Fracture	30%
Closed Fracture	15%
<b>Clavicle, Coccyx, Nose, Toe(s), Finger(s), Ankle, Heel</b>	
Open Fracture of more than one bone	15%
Open Fracture of one bone	12%
Closed Fracture of more than one bone	4%
Closed Fracture one bone	2%
<b>Elbows, Arm (including wrist but excluding Colle's fractures)</b>	
Open Fracture of more than one bone	50%
Open Fracture of one bone	35%
Closed Fracture of more than one bone	25%
Closed Fracture one bone	15%

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<b>Colle's fracture</b>	
Open Fracture	50%
Closed Fracture	25%
<b>Sternum, Rib(s)</b>	
Open Fracture	30%
Closed Fracture	15%
<b>Vertebral Column (excluding coccyx)</b>	
All compression fractures	100%
All spinous, transverse process of pedicle fractures	100%
Fracture leading to permanent neurological damage	100%
All other vertebral fractures	50%
<b>Hip or Pelvis (excluding thigh or coccyx)</b>	
Open Fracture of more than one bone	100%
Open Fracture of one bone	50%
Closed Fracture of more than one bone	25%
Closed Fracture one bone	15%
<b>Thigh or Lower Leg INCLUDING Heel</b>	
Open Fracture of more than one bone	75%
Open Fracture of one bone	50%
Closed Fracture of more than one bone	25%
Closed Fracture one bone	15%
<b>Knee cap, Foot (excluding toes or heel)</b>	
Open Fracture	30%
Closed Fracture	15%

- **Open Fracture** means a fracture where the broken bone (s) penetrate (s) the skin.
- **Closed Fracture** means a fracture where the broken bone (s) does not penetrate the skin.

#### Table of Losses – B

<b>DISLOCATION</b>	
<b>Losses</b>	<b>Percentage of the Sum Insured payable</b>
Hip (including pelvic girdle)	50 %
Knee	50 %
Wrist or elbow	25 %
Ankle OR shoulder or collarbone	25 %
Fingers OR toes or jaw	10 %

- **Dislocation** means a completely separated joint

**Table of Losses – C**

<b>BURNS</b>	
<b><u>2nd or 3rd degree burns on</u></b>	<b>Percentage of the Sum Insured payable</b>
at least 27% of body surface	100%
at least 18% of body surface	80%
at least 9% of body surface	40%
at least 4.5% of body surface	20%

- **2nd Degree Burns** means burns that extends to the underlying skin layer i.e. epidermis and part of the dermis layer of skin.
- **3rd Degree Burn** means burns that extends to all layers of the skin i.e. epidermis and dermis layer of skin.
- **Body Surface** means area of the external surface of the body.

**2.18 COMA**

If the *Insured Person* suffers from a Coma within thirty (30) days of date of Accident that caused the *Injury* during the *Policy Period*, and if the coma continues for a period of consecutive sixty 60 days, We will pay an amount as stated in the *Policy Schedule/ certificate of Insurance* towards this benefit.

**Coma/ Comatose State:** 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:

- a. No response to external stimuli continuously for at least 96 hours;
- b. Life support measures are necessary to sustain life; and
- c. Permanent neurological deficit which must be assessed at least 30 days after the onset of the coma.
- d. Condition has to be confirmed by a specialist *Medical Practitioner*.

**Specific Exclusion:** Coma resulting directly from alcohol or drug abuse or any other disease other than *Accidental Bodily Injury* is excluded.

**2.19 PHYSIOTHERAPY**

If the *Insured Person* suffers an *Injury* due to an Accident during the *Policy Period* and due to such *Injury* *Insured Person* is recommended by the treating *Medical Practitioner / Surgeon* to attend Physiotherapy sessions, then in addition to any amount payable under other Sections, We will reimburse the medical charges incurred to attend such sessions upto *Sum Insured* stated in the *Policy Schedule/ Certificate of Insurance*.

Physiotherapy sessions should start within 1 month from the date of Incident.

**Physiotherapy** - means any form of physical or mechanical therapy; diathermy; ultra-sonic therapy; heat treatment in any form; manipulation or massage administered by a Medical Practitioner for treatment of injury.

## 2.20 LOSS OF JOB

We will pay, maximum three (3) Equated Monthly Installment (EMI) in respect of the covered loan as stated in the *Policy Schedule/ Certificate of Insurance* in the event of Loss of Job of the *Primary Insured* during the *Policy Period*. EMI must fall due in respect of the covered loan after the commencement of Loss of Job and prior to the reinstatement of employment with the same employer or new employer.

The covered Equated Monthly Installment (EMI) is subject to Specific Conditions as mentioned below:

- i. *Primary Insured* is a confirmed permanent employee (not on probation) of the organization and working as a full-time salaried employee.
- ii. *Primary Insured Person* is paying the EMI on a Regular basis i.e. the payment of EMI to the Bank/Financial Institution from whom the loan has been availed without any defaults and/or any penalties and/or interest and /or miscellaneous charges.
- iii. Submission of Sanction letter and Repayment Track Record or Bank account statement or Loan Account Statement reflecting EMI.
- iv. A claim under this section shall become admissible provided the period of termination, dismissal, temporary suspension or retrenchment from employment shall not be less than 30 consecutive days.
- v. This would be a onetime payment at the end of the continuous period of unemployment for which claim has been made and is admissible under the *Policy*.
- vi. If You have any other *Policy* from Us which provides this cover, We will deduct the amount paid under such policy from the amount payable under this policy and balance amount will be payable upto the sum insured.

### **Specific Exclusions:**

1. We will not pay in the event of termination, dismissal, temporary suspension or retrenchment from employment of the *Primary Insured Person* attributed to any dishonesty or fraud or poor performance on the part of the *Primary Insured* or willful violation of any rules of the employer or laws for the time being in force or any disciplinary action against the *Primary Insured* by the employer.
2. We will not pay in respect of:
  - i. Self-employed persons;
  - ii. Unemployment from a job which is casual, temporary, seasonal or contractual in nature
  - iii. Any voluntary unemployment except provided elsewhere under this section
  - iv. Unemployment at the time of inception of the *Policy Period* or arising within 90 days of inception of first *Policy* with Us.

- v. Any unemployment from a job under which no salary or any remuneration is provided to the Primary Insured.
- vi. Any suspension from employment on account of any pending enquiry being conducted by the employer/ Public Authority.
- vii. Any unemployment due to resignation, retirement whether voluntary or otherwise except as provided elsewhere under this section.
- viii. Any unemployment due to non-confirmation of employment after or during such period under which the Primary Insured was under probation.
- ix. Second unemployment during the *Policy Period*.

## Definitions

- ✚ **Loss of Job** means loss of employment of the *Primary Insured Person*:
  1. On account of retrenchment or layoffs by the employer due to any of the following reasons;
    - i. Employer rules and regulations (Example, closure of a division or a department on account of poor financial health) or
    - ii. Action of any Public Authority or any laws for the time being in force, leading to closure of the Employer firm.
  2. On account of the disability suffered due to an Accident which renders the *Primary insured* completely unfit to pursue the job and certified to this effect by the treating doctor subject to claim being admissible under section 2.2 /2.3/2.4/2.16.
- ✚ **EMI** means and includes the amount of monthly payment required to repay the principal amount of Loan and Interest by the *Primary Insured Person* as mentioned in the amortization chart in the loan agreement (or any amendments thereto) between the Bank/Financial Institution and the *Primary Insured* prior to the date of occurrence of the Insured Event under this *Policy*. For avoidance of doubt, it is clarified that any monthly payments that are overdue and unpaid by the Primary Insured prior to the occurrence of the Insured Event will not be considered for the purpose of this *Policy* and shall be deemed as paid by the Primary Insured.

## 2.21 MODIFICATION OF HOUSE / VEHICLE

If We have accepted a claim under Section 2.2 – Accidental Permanent Total Disability or under Section 2.16 – Loss of activities of daily living in respect of an *Insured Person*, then in addition to any amount payable under the said Section, We will reimburse the expenses upto the maximum amount stated in the *Policy Schedule/ Certificate of Insurance* that are incurred for -

- i. alterations to the *Insured Person's* residence that are necessary to make the residence accessible and habitable for a wheelchair-confined person; or

- ii. modifications to one motor vehicle owned by the *Insured Person* or modifications to a motor vehicle newly purchased for the *Insured Person* that are necessary to make the vehicle accessible to and/or drivable by the *Insured Person*.

**Note -**

- i. We will pay the Reasonable and Customary Charges towards the necessary alterations / modifications made for the *Insured Person*.

## 2.22 EMERGENCY EVACUATION / REPATRIATION

If the *Insured person* suffers an *Injury* during the *Policy Period* resulting into necessary emergency evacuation/ repatriation, then in addition to any amount payable under other Sections , We will reimburse the Reasonable Charges up to the maximum amount stated in the *Policy Schedule/ Certificate of Insurance* for emergency evacuation / repatriation of *Insured person* under appropriate medical supervision–

1. From the place of Accident to the nearest *Hospital* where appropriate medical treatment can be provided; or
2. From the local *Hospital* where initial treatment is given to the specialised *Hospital* if the medical condition of *Insured Person* warrants such transportation to obtain further medical treatment or
3. both (1) and (2) above.

**Note -**

An Emergency Evacuation / Repatriation must be approved by the treating *Medical Practitioner* who certifies that the severity or the nature of *Insured Person's Injury* warrants Emergency Evacuation/ Repatriation.

All such transportation arrangements made for evacuating *Insured Person* must be by the most direct and economical route possible.

**Definitions:**

**Transportation** - means any land, water or air conveyance required to evacuate /repatriate *Insured Person* during an Emergency. This includes, but is not limited to, air ambulances, land ambulances and private motor vehicles.

## Section – 3 Exclusions

We will not make any payment under this policy howsoever attributable to;

### 3.1 STANDARD EXCLUSIONS

- 3.1.1 War, civil War, invasion, insurrection, revolution, act of foreign enemy, hostilities (whether War be declared or not), rebellion, mutiny, use of military power or usurpation of government or military power;
- 3.1.2 ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from burning nuclear fuel;
- 3.1.3 the radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or any part of that equipment;

### 3.2 EXCLUSIONS SPECIFIC TO THE POLICY WHICH CANNOT BE WAIVED

- 3.2.1 any Pre-existing Condition(s) / disability except in case where accident is solely responsible for any liability under the policy;
- 3.2.2 suicide or attempted suicide, intentionally self-inflicted *Injury* or *Illness*, acts of self- destruction whether the *Insured Person* is medically sane or insane;
- 3.2.3 being under the influence of drugs, alcohol, or other intoxicants or hallucinogens;
- 3.2.4 participation in an actual or attempted felony, riot, crime, misdemeanor, or civil commotion;
- 3.2.5 operating or learning to operate any aircraft, or performing duties as a member of the crew on any aircraft;
- 3.2.6 *External Congenital Anomalies* or any complications or conditions arising therefrom;
- 3.2.7 Any non-medical expenses (list enclosed in Section 6 - Annexure).

### 3.3 EXCLUSIONS SPECIFIC TO THE POLICY, WHICH CAN BE WAIVED ON PAYMENT OF ADDITIONAL PREMIUM

- 3.3.1 participation in Adventure Sport such as **winter sports\***, skydiving/parachuting, hang gliding, bungee jumping, scuba diving, mountain climbing (where ropes or guides are customarily used), riding or driving in races or rallies using a motorized vehicle or bicycle, caving or pot-holing, hunting or equestrian activities, skin diving or other underwater activity, rafting or canoeing involving white water rapids, yachting or boating outside coastal waters (2 miles), participation in any **Professional Sports#**, any bodily contact sport or any other *Hazardous* or potentially dangerous sport ; or

(\* **winter sports** mean snow skiing, Heli Skiing, Mountaineering & Ice Climbing, Auli skiing or sports held in the open air, on snow or ice).

(# **professional sports** mean Athletics, Bowling, Cycling, Football, Weightlifting, Cricket or any other sport for which a person getting compensated).

## Section – 4 General Terms & Conditions

### 4.1 CONDITIONS PRECEDENT TO CONTRACT

- 4.1.1. Age** - A person shall be eligible to become an *Insured Person* if he/she is not younger than 91 days.
- 4.1.2. Condition precedent** - This *Policy* requires fulfilment of the terms and conditions of this *Policy*, payment of premium (including payment of installment premium by the due dates as mentioned in the *Policy Schedule*) and *Disclosure of Information Norm* at all times by You, *Insured Persons* or any one acting on Your behalf. This is a precondition to any liability under the *Policy*.
- 4.1.3. Disclosure to Information Norm** - The *Policy* shall be void and all premium paid shall be forfeited to Us, in the event of misrepresentation, mis-description or non-disclosure of any *Material fact*.
- 4.1.4. Electronic Transactions** - The *Policyholder / Insured Person* agrees to adhere to and comply with all terms and conditions as may be imposed for electronic transactions that We may prescribe from time to time which shall be within the terms and conditions of the contract, and hereby agrees and confirms that all transactions effected by or through facilities for conducting remote transactions including the Internet, World Wide Web, electronic data interchange, call centers, 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, established by or on behalf of Us, for and in respect of the *Policy* or its terms, shall constitute legally binding and valid transactions when done in adherence to and in compliance with Our terms and conditions for such facilities, as may be prescribed from time to time which shall be within the terms and conditions of the contract. However, the terms and condition shall not override provisions of any law(s) or statutory regulations including provisions of IRDAI regulations for protection of policyholders' interests.
- 4.1.5. 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.

### 4.2 CONDITIONS APPLICABLE DURING CONTRACT

- 4.2.1 Alterations to the Policy** - The *Proposal Form*, declaration, Certificate, and *Policy* constitutes the complete contract of insurance. For any change(s) / alteration/ modification in contract You are requested to intimate Us. Any change that We make will be communicated to You by a written endorsement signed and stamped by Us. This *Policy* cannot be changed by any one (including an insurance agent or broker) except Us.



#### 4.2.2 Cancellation of Policy –

**✚ Cancellation by You** - You may cancel this Policy/ certificate at any time by sending fifteen (15) days notice, stating when Cancellation is to take effect. In the event of such Cancellation, We shall retain premium for the period this Policy / certificate has been in force in accordance with the short-period rate table below. However, there will be no refund of premium if a claim has been paid or is payable under the Policy.

REFUND PERCENTAGE					
Month	1 Year Policy	2 Year Policy	3 Year Policy	4 Year Policy	5 Year Policy
1	72%	83%	86%	88%	89%
2	65%	79%	84%	86%	87%
3	57%	75%	81%	84%	86%
4	49%	71%	78%	82%	84%
5	41%	67%	76%	80%	83%
6	30%	63%	73%	78%	81%
7	20%	59%	71%	76%	80%
8	12%	56%	68%	74%	78%
9	4%	52%	65%	72%	76%
10	0%	48%	63%	70%	75%
11	0%	44%	60%	68%	73%
12	0%	40%	58%	67%	72%
13		36%	55%	65%	70%
14		32%	53%	63%	69%
15		28%	50%	61%	67%
16		25%	47%	59%	66%
17		21%	45%	57%	64%
18		15%	42%	55%	63%
19		10%	40%	53%	61%
20		7%	37%	51%	59%
21		2%	34%	49%	58%
22		0%	32%	47%	56%
23		0%	29%	45%	55%
24		0%	27%	43%	53%
25			24%	41%	52%
26			22%	39%	50%
27			19%	37%	49%
28			16%	36%	47%
29			14%	34%	45%
30			10%	32%	44%
31			7%	30%	42%
32			5%	28%	41%

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33			1%	26%	39%
34			0%	24%	38%
35			0%	22%	36%
36			0%	20%	35%
37				18%	33%
38				16%	32%
39				14%	30%
40				12%	28%
41				10%	27%
42				8%	25%
43				5%	24%
44				4%	22%
45				1%	21%
46				0%	19%
47				0%	18%
48				0%	16%
49					14%
50					13%
51					11%
52					10%
53					8%
54					6%
55					4%
56					3%
57					1%
58					0%
59					0%
60					0%

 **Cancellation by Us** - We may cancel this Policy/ certificate on grounds of misrepresentation, fraud, non-disclosure of *Material* facts, non-cooperation by You or anyone acting on Your behalf. Such Cancellation of the Policy/ certificate, which will be on the grounds of misrepresentation, fraud, non-disclosure of *Material* facts, will be from inception date or the renewal date (as the case may be) upon 15 days written notice delivered to or mailed to the *Insured Person's/Policyholder's* last address as shown in the records followed by an endorsement signifying this without refund of any premium. In case of Cancellation of the Policy/certificate by Us on account of non-cooperation, You shall be entitled to refund of pro-rata premium for the unexpired portion of the Policy on the date of Cancellation except for those *Insured Person(s)* for whom a claim has been paid or is payable under the Policy.

**4.2.3 Communication & Notices** – Any notice, direction or instruction under this Policy shall be in writing and if it is to:

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- i) You or any *Insured Person*, then it shall be sent to You at Your last updated address as shown in Our records and You shall act for all *Insured Persons* for these purposes.
- ii) To Us, it shall be delivered to Our address specified in the *Policy Schedule*.
- iii) No insurance agents, brokers or other person or entity is authorized to receive any notice, direction or instruction on Our behalf unless We have expressly stated to the contrary in writing.
- iv) 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 after posting.
- v) You must immediately bring to Our notice any change in the address or contact details. If You fail to inform Us, We shall send notice to the last known address and it would be considered that the notice has been sent to You.
- vi) You shall immediately notify Us in writing in regards to change in occupation / business at Your own expense and We may adjust the scope of cover and/or premium after analysing the risk of such a change, if necessary, accordingly.

**Note: Please include Your Policy number for any communication with Us.**

- 4.2.4 Protection of Policyholders' Interest** - This *Policy* is subject to IRDAI (Protection of Policyholders' Interest) Regulation, 2017 or any amendment thereof from time to time.
- 4.2.5 Records to be maintained** - You or the *Insured Person*, as the case may be shall keep an accurate record containing all medical records pertaining to the treatment taken for any liability under the policy 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*.
- 4.2.6 Geography** - This *Policy* applies to events or occurrences taking place anywhere in the world unless limited under this *Policy* in a particular benefit or definition or by Us through an endorsement.
- 4.2.7 Policy Disputes** - Any and all disputes or differences concerning the interpretation of the coverage, terms, conditions, limitations and/ or exclusions under this *Policy* shall be governed by Indian law and shall be subject to the jurisdiction of the Indian Courts.
- 4.2.8 Revision & Modification of Product** - Any revision or modification will be done with the approval of the Authority. We shall notify You about revision / modification in the product including premium. Such information shall be given to You at least ninety (90) days prior to the effective date of modification or revision coming into effect.
- 4.2.9 Instalment Premium** - In case premium is payable in instalments as specified in the *Policy* schedule, instalments shall be payable on or before the due date for continuity of coverage under the *Policy*. You will have relaxation period of 15 days from the due date for payment of

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instalment. We will not charge interest on the instalment premium paid during the relaxation period and there will be no impact on coverage of Pre-Existing Disease and continuity of waiting periods. In case We do not receive the premium within the relaxation period, the Policy will be terminated and all claims that fall beyond the instalment due date will not be covered under the Policy. However, We will be liable to pay for the claims where the claim event occurred before the instalment due date. In such case, all the subsequent premium instalments shall immediately become due and payable. We shall have the right to recover and deduct any or all the pending instalments from the claim amount due under the Policy.

#### **IMPORTANT POINTS TO BE NOTED WHILE OPTING FOR INSTALMENT PREMIUM PAYMENT VIA ELECTRONIC CLEARING SERVICE (ECS)**

1. Completely filled & signed Electronic Clearing Service Mandate Form is mandatory.
2. Ensure that the Premium amount which would be auto debited & frequency of instalment is duly filled in the ECS Mandate form.
3. New ECS Mandate Form is required to be filled in case of any change in the Premium due to change of Sum Insured / age / plan / coverages/revision in premium.
4. You need to inform us atleast 15 days prior to the due date of instalment premium if you wish to discontinue with the ECS facility.
5. Non-payment of premium on due date as opted by You in the mandate form subject to an additional 15 days of relaxation period will lead to termination of the policy.

**4.2.10 Termination of Policy** - This Policy terminates on earliest of the following events-  
**a.** Cancellation of Policy as per the cancellation provision.  
**b.** On the Policy expiry date.

**4.2.11 Withdrawal of Product** – The product will be withdrawn only after due approval from the Authority. We will inform the Group Organiser /Administrator in the event We may decide to withdraw the product.

In such cases, where policy is falling due for Renewal within 15 days from the date of withdrawal, We will provide the Group Organiser/Administrator one time option to renew the existing policy with Us or migrate to modified or new suitable health insurance policy with Us. Any Policy falling due for Renewal after 15 days from the date of withdrawal will have to migrate to modified or new suitable health insurance policy with Us.

The Group Organiser/Administrator will inform individual members about such withdrawal of product by Us.

Individual members will also have an option to opt for suitable health insurance policy with Us subject to applicable Migration norms in vogue.

However, even if the Group Organiser/Administrator does not respond to Our intimation in case of such withdrawal, the Policy will stand withdrawn on the renewal date.

**4.2.12 Group Administrator** - The Group Administrator shall take all reasonable steps to cover their members or employees of the company and ensure timely payment of premium in respect of the persons covered. The Group administrator will collect premium from members wherever applicable as mentioned in the Group/Master policy issued to the Group administrator. The Group administrator will neither charge more premium nor alter the scope of coverage offered under the Group/Master policy.

Group/Master policy will be issued to the group administrator and all members wherever required will be provided with the certificate of insurance by Us. Wherever mutually agreed group administrator will issue the certificate of insurance to its member as per agreed terms and conditions and in the format prescribed by Us and shall keep the record of such issuance. We reserve the right to inspect the record at any time to ensure that terms and conditions of group policy and provisions of IRDAI group guidelines contained in circular ref: 015/IRDA/Life/Circular/GI Guidelines/2005 dated 14th July 2005 and any amendments thereto are being adhered. We may also require submission of certificate of compliance from the auditors of Group Administrator.

The Group administrator will provide all possible help to its member and facilitate any service required under the Policy including claims. Notwithstanding this a member of the group covered under the Policy shall be free to contact Us directly for filing the claim or any assistance required under the Policy.

### 4.3 CONDITIONS FOR RENEWAL OF CONTRACT

**4.3.1 Continuity** - Insured Person would have an option to migrate to Our individual personal accident insurance product if the group policy is discontinued or if Insured Person is leaving the group on account of resignation, retirement, termination of employment or otherwise, subject to Our underwriting guidelines. Dependent children likewise when exiting on account of reaching upper age limit will have an option to migrate to Our individual personal accident insurance plans subject to Our underwriting guidelines. Insured Person will be entitled for accrued continuity benefits as per prevailing migration guidelines issued by the regulator.

**4.3.2 Renewal Terms** – This Policy may be renewed by mutual consent every year and in such event, the renewal premium shall be paid to Us on or before the date of expiry of the Policy. However, We shall not be bound to give notice that such renewal premium is due. Also, We may exercise option of not renewing the Policy on grounds of fraud, misrepresentation, or suppression of any Material fact either at the time of taking the Policy or any time during the currency of the Policy and non cooperation of the Insured. On renewal, the policy could be subject to certain changes in terms and conditions including change in premium rate.

A Grace Period of 30 days from the premium due date is allowed where You can still pay Your premium and continue Your Policy. Coverage would not be available for the period for which no premium has been received. Post 30 days from premium due date, if the premium is not paid, the Policy will lapse i.e. be terminated.

#### 4.4 CONDITIONS WHEN A CLAIM ARISES

- 4.4.1 Arbitration** - If We admit liability for any claim but any difference or dispute arises as to the amount payable for any claim the same shall be decided by reference to Arbitration. The Arbitrator shall be appointed in accordance with the provisions of the Arbitration and Conciliation Act, 1996 or any amendment thereof. No reference to Arbitration shall be made unless We have admitted Our liability for a claim in writing.
- 4.4.2 Disclaimer of Claim** - If Company shall disclaim liability to the Insured for any claim and if the insured shall not, within twelve (12) calendar months from the date or receipt of the notice of such disclaimer notify the Company in writing that he does not accept such disclaimer and intends to recover his claim from the Company, then the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable under the Policy.
- 4.4.3 Physical Examination** - Any Medical Practitioner authorized by Us shall be allowed to examine the Insured Person in case of any alleged injury / disability. Non-co-operation by the Insured Person will result into rejection of claim. We will bear the cost towards performing such medical examination (at the specified location) of the insured person.
- 4.4.4 Complete Discharge** - Payment made by Us to You /Assignee/Nominee/legal representative, as the case may be, in respect of any benefit under the Policy shall in all cases be complete and construe as an effectual discharge in favor of Us.
- 4.4.5 Claims Process & Management** - In the event of any claim under the Policy, completed claim form and required documents must be furnished to Us within the stipulated time. Failure to furnish this documentation within the stipulated time 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.
- 4.4.5.1 Policyholder's / Insured Person's duties at the time of Claim** - On occurrence of an Event which will eventually lead to a Claim under this Policy, the Policyholder/ Insured Person shall:
- a) Forthwith intimate the Claim in accordance with Section No. 4.4.5.2 of this Policy.
  - b) If so requested by Us, the Insured Person will have to submit himself / herself for a medical examination including any Pathological / Radiological examination by Independent Medical Practitioner as often as it is considered reasonable and necessary. The cost of such examination will be borne by Us.
  - c) Allow the Medical Practitioner or any of Our representatives to inspect the medical and Hospitalization records, investigate the facts.
  - d) Assist and not hinder or prevent Our representatives in pursuance of their duties for ascertaining the admissibility of the Claim under the Policy.

#### 4.4.5.2 **Claim Intimation:**

Upon the occurrence of any event, that may give rise to a claim under this *Policy*, the *Policyholder / Insured Person* or *Nominee*, must notify *Us* immediately at the call center or in writing within seven ( 7 ) days of occurrence of such event.

The following details are to be provided to *Us* at the time of intimation of Claim:

- a) Policy Number/ Certificate of Insurance Number
- b) Name of the *Policyholder*
- c) Employee / Member Code
- d) Name of the *Insured person* in whose relation the Claim is being lodged
- e) Nature of Event
- f) Name and Address of the attending *Medical Practitioner* and *Hospital* (if admission has taken place)
- g) Date of Event
- h) Any other information, documentation as requested by *Us*

**4.4.5.3 Claims Documents** - In case of any Claim for the covered Benefit, the indicative list of documents as mentioned below shall be provided by the *Policyholder/Insured Person*, immediately but not later than <<30 days>> of date of *Accident*, to avail the Claim.

We may consider the delay in extreme cases of hardship where it is proved to Our satisfaction that under the circumstances in which the *Insured Person* was placed, it was not possible for him or any other person to give notice or file claim within the prescribed time limit. However, no proof will be accepted if furnished later than one (1) year from the time the loss occurred. Requirement of all or any of the following documents will depend on the nature of claim.

#### **Documents required for Claims processing:**

- a. Duly filled and signed claim form.
- b. Copy of FIR/ Panchnama /Police Inquest Report (if conducted) duly attested by the Police; Copy of Medico Legal Certificate duly attested by the concerned *Hospital/ Police*,Final police report attested by Police.
- c. Copy of Death Certificate (issued by the office of Registrar of Births and Deaths)
- d. Copy of Post Mortem report if conductedduly attested by the Police, Copy of viscera report wherever applicable duly attested by the Police.
- e. Copy of Hospital record, if applicable
- f. Original Passenger Ticket / Boarding Pass issued in the name of the *Insured Person* from the *Public Transport* (in case of death in a *Public Transport*). Wherever a named ticket is not available, onus of proof of travel will be upon the *Insured Person*.

- g. Identity proof of Nominee or Original Succession Certificate / Original Legal Heir Certificate or any other proof to Our satisfaction for the purpose of a valid discharge in case nomination is not filed by deceased.
- h. Disability certificate
- i. Leave/Absence Certificate from Employer (If Employed) Additional documents required under Copy of Birth Certificate and Copy of School ID Card
- j. Study Certificate from the school of the dependent child mentioning the parent's name
- k. Original bills, prescriptions, investigation reports, discharge card wherever applicable
- l. Loss of Employment/Termination Letter indicating the reason for termination, Salary Slip of last 3 months (for salaried persons).
- m. Photo Identity Proof - Voter ID, Passport, PAN Card, Driving License, Ration Card, Aadhar card, or any other proof accepted by the KYC norms as approved by Us and which is admissible in court of law.
- n. Cancelled cheque copy

#### 4.4.5.4 **Scrutiny of Claim Documents**

- a. We shall scrutinize the Claim and accompanying documents. Any deficiency in documents shall be intimated within five (5) days of its receipt.
- b. If the deficiency in the submitted Claim documents is not furnished or partially furnished within ten (10) working days of the first notification, We shall send a reminder of the same every ten (10) days thereafter.
- c. We will send a maximum of three (3) reminders following which, We will send a rejection letter after 15 days from last reminder.

**4.4.5.5 Claim Investigation** –We may investigate Claims at Our own discretion to determine the validity of Claim. Such investigation may be concluded within thirty (30) days from the date of receipt of last necessary document of the Claim. Verification carried out, if any, will be done by individuals or entities authorised by Us to carry out such verification/investigation(s) and the costs for such verification/investigation shall be borne by Us.

**4.4.5.6 Settlement & Repudiation of a Claim** - We shall ordinarily settle a Claim including rejection within 30 days of the receipt of the last "necessary" documents as stated in Section 4.4.5.3 . However, where the circumstances of a claim warrant an investigation it shall initiate and complete such investigation at the earliest, in any case not later than 30 days from the date of receipt of last necessary document / information.

In such cases, we shall settle the claim within 45 days from the date of receipt of last necessary document.

In case of delay in the payment beyond the stipulated timelines, We shall be liable



to pay interest at the rate of two percent (2%) above the Bank Rate or as per the applicable / extant IRDAI regulation. Such interest shall be paid from the date of the receipt of last relevant and necessary document from the insured /claimant by us till the date of the actual payment.

#### 4.4.5.7 **Payment Terms**

- i. All Claims will be payable in India and in Indian rupees.
- ii. We will only make payment to the *Insured Person / Policyholder* under this Policy. The receipt of payment by the *Insured Person / Policyholder* shall be considered as a complete discharge of Our liability against any claim under this Policy. In the event of Your death, We will make payment to the *Nominee / Assignee* (as named in the *Policy Schedule/ Certificate of Insurance*).
- iii. Our total liability in aggregate for all claims under the Policy for a specific *Insured Person* shall not exceed the respective *Sum Insured* of that *Insured Person* as mentioned in *Policy Schedule*.
- iv. In case of claims for accidental death of the *Insured Person*, where a *Nominee(s)/Assignee* has not been mentioned in the *Proposal Form*, the claim payment shall be made as per Indian succession law.
- v. If premium is payable in instalments and not paid on or before the due date then We will not pay for any claim that occurs during the relaxation period unless the instalment premium is paid by You within the relaxation period. We shall have the rights to recover and deduct the pending installment premium towards the *insured person* who has claimed prior to the instalment due date from the claim amount due under the *Policy*.

### Section - 5 – Grievance Redressal Procedure

At Navi General Insurance, we want your relationship with insurance to soar beyond what you've experienced yet. To understand, appreciate, and enjoy insurance—we're here for you. However, if you aren't satisfied—please feel free to connect with us on the following channels.

- a. Call us on our Toll Free 1800-123-0004 for any queries that you may have!
- b. Email your queries to [insurance.help@navi.com](mailto:insurance.help@navi.com)
- c. For Senior Citizens, we have a special cell and our Senior Citizen customers can email us at [seniorcare@navi.com](mailto:seniorcare@navi.com) for priority resolution
- d. Visit our website [www.naviinsurance.com](http://www.naviinsurance.com)
- e. Please walk in to any of our branches or partner locations
- f. You can also dispatch your letters to us at:

**Navi General Insurance Limited**  
Salarpuria Business Centre,  
4th B Cross Road, 5th Block,  
Koramangala Industrial Layout,  
Bengaluru, Karnataka – 560095.

We request you to please mention your complete details : Full Name, Policy Number and Contact Details in all your communications, to enable our customer experience expert to connect with you and provide you with quickest possible solution.

We'll make sure to acknowledge your service request within 3 working days—and try and resolve it to your satisfaction within 15 working days. That's a promise!

**Escalation**

**Level 1 :** While we attempt to give you best-in-class and prompt resolution for any concerns—sometimes it may not be perfect. If you felt that you weren't offered a perfect resolution, please feel free to share your feedback to our Customer Experience team at [Manager.CustomerExperience@navi.com](mailto:Manager.CustomerExperience@navi.com)

**Level 2 :** If you still are not happy about the resolution provided then you may please write to our Head Customer Experience and Grievance Redressal Officer at [Head.CustomerExperience@navi.com](mailto:Head.CustomerExperience@navi.com)

**Level 3:** If you are not happy with the resolution, you may approach IRDAI by calling on the Toll Free no. 155255 (or) 1800 4254 732. You can also register an online complaint on the website <http://igms.irda.gov.in>. If your concern remains unresolved after having followed the above escalation procedure then you may please approach the Insurance Ombudsman for Redressal. To know who your Insurance Ombudsman is—simply refer to the list below/overleaf.

**OMBUDSMAN AND ADDRESSES:** Refer the link -<http://ecoi.co.in/ombudsman.html>

S. No.	CONTACT DETAILS	JURISDICTION OF OFFICE
1	<b>AHMEDABAD</b> Office of the Insurance Ombudsman. Jeevan Prakash Building, 6 <sup>th</sup> Floor, Tilak Marg, Relief Road, Ahmedabad - 380 001. Tel.: 079 - 25501201 / 02/05/06 <a href="mailto:bimalokpal.ahmedabad@ecoi.co.in">Email: bimalokpal.ahmedabad@ecoi.co.in</a>	State of Gujarat and Union Territories of Dadra & Nagar Haveli and Daman and Diu
2	<b>BENGALURU</b> Office of the Insurance Ombudsman, Jeevan Soudha Building, PID No. 57-27-N-19, Ground Floor, 19/19, 24th Main Road, JP Nagar, 1st Phase, Bengaluru – 560 078. Tel.: 080 - 26652048 / 26652049 <a href="mailto:bimalokpal.bengaluru@ecoi.co.in">Email: bimalokpal.bengaluru@ecoi.co.in</a>	Karnataka

<p><b>3</b></p>	<p><b>BHOPAL</b> Office of the Insurance Ombudsman, JanakVihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel Office, Near New Market, Bhopal – 462 003. Tel.: 0755 - 2769201 / 2769202 Fax: 0755 - 2769203 <a href="mailto:bimalokpal.bhopal@ecoi.co.in">Email: bimalokpal.bhopal@ecoi.co.in</a></p>	<p>States of Madhya Pradesh and Chattisgarh.</p>
<p><b>4</b></p>	<p><b>BHUBANESHWAR</b> Office of the Insurance Ombudsman, 62, Forest park, Bhubneshwar – 751 009. Tel.: 0674 - 2596461 /2596455 Fax: 0674 - 2596429 <a href="mailto:bimalokpal.bhubaneswar@ecoi.co.in">Email: bimalokpal.bhubaneswar@ecoi.co.in</a></p>	<p>State of Orissa</p>
<p><b>5</b></p>	<p><b>CHANDIGARH</b> Office of the Insurance Ombudsman, S.C.O. No. 101, 102 &amp; 103, 2nd Floor,Batra Building, Sector 17 - D,Chandigarh – 160 017. Tel.: 0172 - 2706196 / 2706468 Fax: 0172 - 2708274 <a href="mailto:bimalokpal.chandigarh@ecoi.co.in">Email: bimalokpal.chandigarh@ecoi.co.in</a></p>	<p>States of Punjab, Haryana, Himachal Pradesh, Jammu &amp; Kashmir and Union territory of Chandigarh.</p>
<p><b>6</b></p>	<p><b>CHENNAI</b> Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI – 600 018. Tel.: 044 - 24333668 / 24335284 Fax: 044 - 24333664 <a href="mailto:bimalokpal.chennai@ecoi.co.in">Email: bimalokpal.chennai@ecoi.co.in</a></p>	<p>State of Tamil Nadu and Union Territories - Pondicherry Town and Karaikal (which are part of Union Territory of Pondicherry).</p>
<p><b>7</b></p>	<p><b>DELHI</b> Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002. Tel.: 011 - 23239633 / 23237532 Fax: 011 - 23230858 <a href="mailto:bimalokpal.delhi@ecoi.co.in">Email: bimalokpal.delhi@ecoi.co.in</a></p>	<p>State of Delhi</p>

8	<b>GUWAHATI</b> Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati – 781001(ASSAM). Tel.: 0361 - 2132204 / 2132205 Fax: 0361 - 2732937 <a href="mailto:bimalokpal.guwahati@ecoi.co.in">Email: bimalokpal.guwahati@ecoi.co.in</a>	States of Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.
9	<b>HYDERABAD</b> 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 - 65504123 / 23312122 Fax: 040 - 23376599 <a href="mailto:bimalokpal.hyderabad@ecoi.co.in">Email: bimalokpal.hyderabad@ecoi.co.in</a>	States of Andhra Pradesh, Telangana and Union Territory of Yanam - a part of the Union Territory of Pondicherry
10	<b>JAIPUR</b> Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141 - 2740363 <a href="mailto:Bimalokpal.jaipur@ecoi.co.in">Email: Bimalokpal.jaipur@ecoi.co.in</a>	State of Rajasthan
11	<b>ERNAKULAM</b> 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 <a href="mailto:bimalokpal.ernakulam@ecoi.co.in">Email: bimalokpal.ernakulam@ecoi.co.in</a>	Kerala, Lakshadweep, Mahe-a part of Pondicherry
12	<b>KOLKATA</b> Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 4th Floor, 4, C.R. Avenue, KOLKATA - 700 072. Tel.: 033 - 22124339 / 22124340 Fax : 033 - 22124341 <a href="mailto:bimalokpal.kolkata@ecoi.co.in">Email: bimalokpal.kolkata@ecoi.co.in</a>	States of West Bengal, Bihar, Sikkim and Union Territories of Andaman and Nicobar Islands

<p><b>13</b></p>	<p><b>LUCKNOW</b> 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 <a href="mailto:bimalokpal.lucknow@ecoi.co.in">Email: bimalokpal.lucknow@ecoi.co.in</a></p>	<p>District of Uttar Pradesh: Lalitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varansi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sulanpur, Maharajganj, Santkabirnagar, Azamgarh, Kaushinagar, Gorkhpur, Deoria, Mau, Chandauli, Ballia, Sidharathnagar.</p>
<p><b>14</b></p>	<p><b>MUMBAI</b> 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 <a href="mailto:bimalokpal.mumbai@ecoi.co.in">Email: bimalokpal.mumbai@ecoi.co.in</a></p>	<p>States of Goa, Mumbai Metropolitan Region excluding Navi Mumbai &amp; Thane.</p>
<p><b>15</b></p>	<p><b>NOIDA</b> Office of the Insurance Ombudsman, BhagwanSahai Palace 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddha Nagar, U.P-201301. Tel.: 0120-2514250 / 2514251 / 2514253 <a href="mailto:bimalokpal.noida@ecoi.co.in">Email: bimalokpal.noida@ecoi.co.in</a></p>	<p>States 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, Firozabad, Gautam Budh Nagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur</p>
<p><b>16</b></p>	<p><b>PATNA</b> Office of the Insurance Ombudsman, 1st Floor, Kalpana Arcade Building, Bazar Samiti Road, Bahadurpur, Patna 800 006. Tel.: 0612-2680952 <a href="mailto:bimalokpal.patna@ecoi.co.in">Email: bimalokpal.patna@ecoi.co.in</a></p>	<p>States of Bihar and Jharkhand</p>

<p><b>17</b></p>	<p><b>PUNE</b> 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 - 32341320 <a href="mailto:bimalokpal.pune@ecoi.co.in">Email: bimalokpal.pune@ecoi.co.in</a></p>	<p>States of Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region</p>
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**IRDAI Regulation No 17:** This Policy is subject to regulation 17 of IRDAI (Protection of Policyholder's Interests) Regulation 2017 or any amendment thereof from time to time.

Section 6 – Annexure - Non - Medical Expenses List

SR NO	ITEMS
<b>LIST 1 – Non-Payable Items</b>	
1	BABY FOOD
2	BABY UTILITES CHARGES
3	BEAUTY SERVICES
4	BELTS/ BRACES
5	BUDS
6	COLD PACK/HOT PACK
7	CARRY BAGS
8	EMAIL / INTERNET CHARGES
9	FOOD CHARGES (OTHER THAN PATIENT'S DIET PROVIDED BY HOSPITAL)
10	LEGGINGS
11	LAUNDRY CHARGES
12	MINERAL WATER
13	SANITARY PAD
14	TELEPHONE CHARGES
15	GUEST SERVICES
16	CREPE BANDAGE
17	DIAPER OF ANY TYPE
18	EYELET COLLAR
19	SLINGS
20	BLOOD GROUPING AND CROSS MATCHING OF DONORS SAMPLES
21	SERVICE CHARGES WHERE NURSING CHARGE ALSO CHARGED
22	TELEVISION CHARGES
23	SURCHARGES
24	ATTENDANT CHARGES
25	EXTRA DIET OF PATIENT (OTHER THAN THAT WHICH FORMS PART OF BED CHARGE)
26	BIRTH CERTIFICATE
27	CERTIFICATE CHARGES
28	COURIER CHARGES
29	CONVENYANCE CHARGES
30	MEDICAL CERTIFICATE
31	MEDICAL RECORDS
32	PHOTOCOPIES CHARGES
33	MORTUARY CHARGES
34	WALKING AIDS CHARGES
35	OXYGEN CYLINDER (FOR USAGE OUTSIDE THE HOSPITAL)

36	SPACER
37	SPIROMETRE
38	NEBULIZER KIT
39	STEAM INHALER
40	ARMSLING
41	THERMOMETER
42	CERVICAL COLLAR
43	SPLINT
44	DIABETIC FOOT WEAR
45	KNEE BRACES ( LONG / SHORT / HINGED)
46	KNEE IMMOBILIZER / SHOULDER IMMOBILIZER
47	LUMBO SACRAL BELT
48	NIMBUS BED OR WATER OR AIR BED CHARGES
49	AMBULANCE COLLAR
50	AMBULANCE EQUIPMENT
51	ABDOMINAL BINDER
52	PRIVATE NURSES CHARGES - SPECIAL NURSING CHARGES
53	SUGAR FREE TABLETS
54	CREAMS POWDERS LOTIONS (Toiletries are not payable,only prescribed medical pharmaceuticals payable)
55	ECG ELECTRODES
56	GLOVES
57	NEBULISATION KIT
58	ANY KIT WITH NO DETAILS MENTIONED [DELIVERY KIT, ORTHOKIT, RECOVERY KIT, ETC]
59	KIDNEY TRAY
60	MASK
61	OUNCE GLASS
62	OXYGEN MASK
63	PELVIC TRACTION BELT
64	PAN CAN
65	TROLLY COVER
66	UROMETER, URINE JUG
67	AMBULANCE
68	VASOFIX SAFETY
<b>LIST II - ITEMS THAT ARE TO BE SUBSUMED INTO ROOM CHARGES</b>	
1	BABY CHARGES (UNLESS SPECIFIED/INDICATED)
2	HAND WASH
3	SHOE COVER
4	CAPS



5	CRADLE CHARGES
6	COMB
7	EAU-DE-COLOGNE / ROOM FRESHNERS
8	FOOT COVER
9	GOWN
10	SLIPPERS
11	TISSUE PAPER
12	TOOTH PASTE
13	TOOTH BRUSH
14	BED PAN
15	FACE MASK
16	FLEXI MASK
17	HAND HOLDER
18	SPUTUM CUP
19	DISINFECTANT LOTIONS
20	LUXURY TAX
21	HVAC
22	HOUSE KEEPING CHARGES
23	AIR CONDITIONER CHARGES
24	IM IV INJECTION CHARGES
25	CLEAN SHEET
26	BLANKET / WARMER BLANKET
27	ADMISSION KIT
28	DIABETIC CHART CHARGES
29	DOCUMENTATION CHARGES / ADMINISTRATIVE EXPENSES
30	DISCHARGE PROCEDURE CHARGES
31	DAILY CHART CHARGES
32	ENTRANCE PASS / VISITORS PASS CHARGES
33	EXPENSES RELATED TO PRESCRIPTION ON DISCHARGE
34	FILE OPENING CHARGES
35	INCIDENTAL EXPENSES / MISC. CHARGES (NOT EXPLAINED)
36	PATIENT IDENTIFICATION BAND / NAME TAG
37	PULSEOXYMETER CHARGES
<b>LIST III – ITEMS THAT ARE TO BE SUBSUMED INTO PROCEDURE CHARGES</b>	
1	HAIR REMOVAL CREAM
2	DISPOSABLE RAZOR CHARGES (FOR SITE PREPARATIONS)
3	EYE PAD
4	EYE SHEILD
5	CAMERA COVER

6	DVD, CD CHARGES
7	GAUSE SOFT
8	GAUZE
9	WARD AND THEATRE BOOKING CHARGES
10	ARTHROSCOPY AND ENDOSCOPY INSTRUMENTS
11	MICROSCOPE COVER
12	SURGICAL BLADES, HARMONIC SCALPEL, SHAVER
13	SURGICAL DRILL
14	EYE KIT
15	EYE DRAPE
16	X-RAY FILM
17	BOYLES APPARATUS CHARGES
18	COTTON
19	COTTON BANDAGE
20	SURGICAL TAPE
21	APRON
22	TORNIQUET
23	ORTHOBUNDLE, GYNAEC BUNDLE
<b>LIST IV – ITEMS THAT ARE TO BE SUBSUMED INTO COSTS OF TREATMENT</b>	
1	ADMISSION / REGISTRATION CHARGES
2	HOSPITALISATION FOR EVALUATION / DIAGNOSTIC PURPOSE
3	URINE CONTAINER
4	BLOOD RESERVATION CHARGES AND ANTE NATAL BOOKING CHARGES
5	BIPAP MACHINE
6	CPAP / CAPD EQUIPMENTS
7	INFUSION PUMP – COST
8	HYDROGEN PEROXIDE \ SPIRIT \ DISINFECTANTS ETC
9	NUTRITION PLANNING CHARGES - DIETICIAN CHARGES - DIET CHARGES
10	HIV KIT
11	ANTISEPTIC MOUTHWASH
12	LOZENGES
13	MOUTH PAINT
14	VACCINATION CHARGES
15	ALCOHOL SWABES
16	SCRUB SOLUTION/STERILLIUM
17	Glucometer & Strips
18	URINE BAG