



# Zuno Health Insurance Prospectus

## Your policy summary



# Zuno Health Insurance Policy

## Prospectus

### 1. Features

Particular \ Variant	Silver	Gold	Platinum
Sum Insured (₹ In Lakh)	1, 2, 3, 4, 5	5, 7.5, 10, 15, 20	15, 20, 50, 75, 100
Minimum entry age	3 months		
Maximum entry age	65 years	65 years	Any age
Maximum age at renewal	Lifelong renewability		
Policy term	1 year / 2 years / 3 years		
Premium payment options	Single		
Family floater combinations	1 Adult + 1 Child 1 Adult + 2 Children 1 Adult + 3 Children	2 Adults, 2 Adults + 1 Child 2 Adults + 2 Children 2 Adults + 3 Children	
Individual Policy	Maximum 8 members can be covered under a single Individual type policy		
Maximum members under a single Individual policy and Who can be covered?	The 8 members can be a combination of Self, spouse, dependent children and dependent parents and dependent Parent-in-laws, Brother, Sister, Grandmother and Grandfather or any other relationship having an insurable interest.		

#### Note:

1. Child will be ported/renewed in an Individual Policy having a separate Sum Insured with continuity and equal no claim bonus as per expiring policy and treated as an adult upon attaining the age of 26 years at the time of renewal.
2. All the age calculations are as per "Age on last birthday" as on the date of first issue of Policy and / or at the time of renewal.
3. Under a Family Floater policy, additional child (up to maximum 3 children) can be added for a premium.
4. Dependent Child means a child (natural or legally adopted), who is unmarried, aged more than 90 days and less than 26 years, financially dependent on the primary Insured or Proposer and does not have his / her independent sources of income.
5. Under an Individual Policy if insured covered is son or daughter than maximum age allowed will be less than 26 yrs only.

### 2. Requirements

1. Completed Proposal Form
2. Pre-Policy Issuance Medical Check-Up

We will require You to undergo a pre-policy medical check-up, if You are aged 51 years or above and/or the Sum Insured opted is more than Rs. 2000000 with age more than 35 years as provided in the grid below. Wherever any pre-existing disease or any other adverse medical history is declared, such proposal will be subject to medical underwriting. Medical tests will be facilitated by us and

conducted at Zuno General Insurance Company's/ Our Service Provider's empanelled network of diagnostic centres. We / Service Provider will contact you and fix up an appointment for the Medical Examination to be conducted at a time convenient to You.50% of the cost of all such medical tests will be borne by us if proposal is accepted.

**Pre policy Medical Check-up Grid:-**

1. The Company reserves the rights to prescribe further tests based on the Medical Reports of the applicant/s.
2. The medical reports are valid for a period of 60 days from the date of Pre-Policy Check-up

Below are various grids for Pre-Policy medical examination.

A) For Age above 50 yrs and sum insured upto 20 lacs.

Sum Insured (INR)	Age Above 50 years
SI Up to `20,00,000	MER + CBC,ESR + RUA + Lipid Profile + Sr. Creatinine + HbA1c + ECG

MER –Medical examination report, RUA (Routine Urine Analysis), CBC, ESR (Complete Blood Count, Erythrocyte Sedimentation Rate), Lipid profile, ECG (Electrocardiogram), Serum Creatinine, HbA1c- Glycosylated Haemoglobin.

B) For proposals with SI above `2,000,000 up to `5,000,000 and age above 35 years the following Pre-Policy check-up grid to be followed:

Sum Insured (INR)	Age	
SI Up to `20,00,000	36 – 60 (Set 1)	Above 60 (Set 2)
SI above `20,00,000upto `50,00,000.	MER + CBC,ESR + RUA + Lipid Profile +Sr Creatinine + HbA1c + ECG	MER + CBC,ESR + RUA + Lipid Profile + Sr Creatinine + HbA1c + ECG + LFT

2. For proposals with SI above above `50,00,000 up to `1,00,00,000 the following Pre-Policy check-up grid to be followed:

Sum Insured (INR)	Age		
	Up to 18 years	Above 18 years – up to 40 years ( Set 3)	Above 40 yrs-(Set 4)
SI above `50,00,000 upto `1,00,00,000.	Juvenile MER (Upto 14 years) MER(>14-18 years)	MER + CBC, ESR + RUA + Lipid Profile + RFT + HbA1c + LFT + ECG+ Chest X Ray	MER+ CBC, ESR + RUA + Lipid Profile +RFT+HbA1c + LFT+ TMT+ Chest X Ray + Tumour marker

<b>Test under RFT (Renal Function Test)</b> <ul style="list-style-type: none"> <li>• Serum Creatinine</li> <li>• Blood Urea Nitrogen</li> <li>• Serum Uric Acid</li> </ul>	<b>Tests under LFT (Liver Function Test)</b> <ul style="list-style-type: none"> <li>• SGOT</li> <li>• SGPT</li> <li>• GGT</li> <li>• Alkaline Phosphatase</li> <li>• Serum Albumin</li> </ul>	<b>Tests under Lipid Profile</b> <ul style="list-style-type: none"> <li>• Serum Triglycerides</li> <li>• Serum Total Cholesterol</li> <li>• Serum HDL</li> <li>• Serum LDL</li> <li>• Serum VLDL</li> <li>• T. Cholesterol : Sr HDL Ratio</li> </ul>
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4. Tumour marker test to be included

- a. Carcinoembryonic Antigen (CEA)
- b. Prostate-specific Antigen (PSA)

Wherever required we may ask for insured person's health related details & information and request for additional tests to be conducted based on the declarations on the proposal form and the results of any medical tests that we have received.

Benefit Illustration in respect of policies offered on Individual and Family floater basis (Plan Type Silver)										
Age of the members insured	Coverage opted on individual basis covering each member of the family separately (at a single point in time)		Coverage opted on individual basis covering multiple members of the family under a single policy (Sum insured is available for each member of the family)				Coverage opted on family floater basis with overall - sum insured {Only one sum insured is available for the entire family}			
	Premium (Rs.)	Sum insured (Rs.)	Premium (Rs.)	Discount, if any	Premium after discount (Rs.)	Sum insured (Rs.)	Premium or consolidated premium for all members of family (Rs.)	Floater discount, if any	Premium after discount (Rs.)	Sum insured (Rs.)
65	20,631	5,00,000	20,631	5%	19,599	5,00,000	NA			
60	18,479	5,00,000	18,479	5%	17,555	5,00,000				
35	5,196	5,00,000	5,196	5%	4,936	5,00,000				
30	4,146	5,00,000	4,146	5%	3,939	5,00,000				
<b>Total</b>	<b>48,452</b>		<b>48,452</b>		<b>46,029</b>					
"Total Premium for all members of the family is INR 48,452, when each member is covered separately. Sum insured available for each individual is Rs. 5,00,000."			"Total Premium for all members of the family is INR 46,029, when they are covered under a single policy. Sum Insured available for each family member is Rs.5,00,000."				NA			
Note: Premium rates specified in the above illustration shall be standard premium rates without considering any loading. Also, the premium rates shall be exclusive of taxes applicable										

Benefit Illustration in respect of policies offered on Individual and Family floater basis (Plan Type Gold)										
Age of the members insured	Coverage opted on individual basis covering each member of the family separately (at a single point in time)		Coverage opted on individual basis covering multiple members of the family under a single policy (Sum insured is available for each member of the family)				Coverage opted on family floater basis with overall - sum insured {Only one sum insured is available for the entire family}			
	Premium (Rs.)	Sum insured (Rs.)	Premium (Rs.)	Discount, if any	Premium after discount (Rs.)	Sum insured (Rs.)	Premium or consolidated premium for all members of family (Rs.)	Floater discount, if any	Premium after discount (Rs.)	Sum insured (Rs.)
65	35,699	5,00,000	35,699	5%	33,914	5,00,000	NA			
60	29,871	5,00,000	29,871	5%	28,377	5,00,000				
35	7,244	5,00,000	7,244	5%	6,882	5,00,000				
30	5,826	5,00,000	5,826	5%	5,535	5,00,000				
<b>Total</b>	<b>78,640</b>		<b>78,640</b>		<b>74,708</b>					
"Total Premium for all members of the family is INR 78640, when each member is covered separately. Sum insured available for each individual is Rs. 5,00,000."			"Total Premium for all members of the family is INR 74,708, when they are covered under a single policy. Sum Insured available for each family member is Rs.5,00,000."				NA			

is Rs. 5,00,000."	Sum Insured available for each family member is Rs.5,00,000."
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Note: Premium rates specified in the above illustration shall be standard premium rates without considering any loading. Also, the premium rates shall be exclusive of taxes applicable

Benefit Illustration in respect of policies offered on Individual and Family floater basis (Plan Type Platinum)										
Age of the members insured	Coverage opted on individual basis covering each member of the family separately (at a single point in time)		Coverage opted on individual basis covering multiple members of the family under a single policy (Sum insured is available for each member of the family)				Coverage opted on family floater basis with overall - sum insured {Only one sum insured is available for the entire family}			
	Premium (Rs.)	Sum insured (Rs.)	Premium (Rs.)	Discount, if any	Premium after discount (Rs.)	Sum insured (Rs.)	Premium or consolidated premium for all members of family (Rs.)	Floater discount, if any	Premium after discount (Rs.)	Sum insured (Rs.)
65	60,059	15,00,000	60,059	5%	57,056	15,00,000	NA			
60	54,179	15,00,000	54,179	5%	51,470	15,00,000				
35	12,966	15,00,000	12,966	5%	12,318	15,00,000				
30	10,604	15,00,000	10,604	5%	10,074	15,00,000				
<b>Total</b>	<b>1,37,808</b>		<b>1,37,808</b>		<b>1,30,918</b>					
"Total Premium for all members of the family is INR 1,37,808, when each member is covered separately. Sum insured available for each individual is Rs.15,00,000."			"Total Premium for all members of the family is INR 1,30,918, when they are covered under a single policy. Sum Insured available for each family member is Rs.15,00,000."				NA			

Note: Premium rates specified in the above illustration shall be standard premium rates without considering any loading. Also, the premium rates shall be exclusive of taxes applicable

### 3. Salient Benefits

General Conditions applicable to all Benefits and Optional Covers:

- The Policy covers Reasonable and Customary Charges incurred towards medical treatment taken by the Insured Person during the Policy Period for an Illness, Injury or conditions described in the sections below, if it is contracted or sustained by an Insured Person during the Policy Period.
  - On floater basis, the maximum, total and cumulative liability of the Company in respect of all Insured Person for any and all Claims arising/incurred under the Policy during the Policy Year shall not exceed the Total Sum Insured for that policy. However, the benefits under Benefit 11, Benefit 12 and Benefit 13 are over and above the total sum insured.
- Compulsory Co-payment of 20% shall be applicable to each and every Claim made, for each Insured Person aged above 60 Years.
- Option of Mid-term inclusion of a Person in the Policy will be only upon marriage or childbirth (inclusion of child only after 91 days); Additional differential premium will be calculated on a pro rata basis.

#### 3.1. Benefit 1: Hospitalization Expenses

- If an Insured Person is diagnosed with an Illness or suffers an Injury contracted during the Policy Period which requires hospitalization in a hospital in India, on the advice of a medical practitioner then We will pay You, Reasonable and Customary Medical Expenses incurred as below
  - Room Rent;
  - Nursing charges for Hospitalization as an Inpatient excluding private nursing charges;
  - Medical Practitioners' fees, excluding any charges or fees for standby services;
  - Physiotherapy, investigation and diagnostics procedures directly related to the current admission;
  - Medicines, drugs as prescribed by the treating Medical Practitioner;
  - Intravenous fluids, blood transfusion, injection administration charges and /or consumables;
  - Operation theatre charges;
  - The cost of prosthetics and other devices or equipment, if implanted internally during Surgery;
  - Intensive Care Unit charges.

2. The maximum room rent limits applicable under different variants of this Policy is mentioned as follows:

- i. For Silver:-For Sum Insured up to Rs.200000: 1% of the Sum Insured per day; ICU Charges - 2% of the Sum Insured per day;
  - ii. For Silver Sum Insured above Rs.200000 and for Gold & Platinum Plan:- Standard Single Private Room. No capping on ICU accommodation.
3. In case of insured person's admission to a room at rates exceeding the per day limits as mentioned above, then all expenses incurred at the Hospital (including applicable surcharges and taxes thereon) with the exception of cost of medicines and consumables, shall be payable in the same proportion of the difference between the admissible rate per day (eligible room rent per day) and the actual rate per day of room rent charges.
4. The nomenclature of Room Rent categories may vary from one hospital to the other. Hence, the final consideration will be as per the definition of the rooms mentioned in the Policy.

### 3.2. Benefit 2: Pre- hospitalization Medical Expenses and Post-hospitalization Medical Expenses

**Pre-hospitalization Medical Expenses:-** The relevant pre hospitalization Medical Expenses incurred for a period of 30 days in (Silver Plan), 60 days (Gold Plan), 90 days (Platinum Plan) immediately before insured person was Hospitalized, provided that: Such Medical Expenses were incurred for the same illness/injury for which subsequent hospitalization was required, and Company have accepted an inpatient hospitalization claim under Inpatient Hospitalization Treatment/ Domiciliary Hospitalization.

**Post-hospitalization Medical Expenses:-** The relevant post hospitalization Medical Expenses incurred for a period of 60 days in (Silver), 90 days in (Gold), 180 days in (Platinum) variant, immediately after insured person were discharged post hospitalization, provided that such costs are incurred in respect of the same illness/injury for which the earlier hospitalization was required, and Company have accepted an inpatient hospitalization claim under Inpatient hospitalization/ Domiciliary Hospitalization.

### 3.3. Benefit 3: Day Care Treatment

The Company will Indemnify the Policy Holder/Insured Person for Medical Expenses incurred on Day Care Treatment which involve a Surgical Procedure, through Cashless or Reimbursement Facility, maximum up to the Sum Insured, provided that the period of treatment of the Insured Person in the Hospital/Day Care Centre does not exceed 24 hours, which would otherwise require an In-patient admission but not in the outpatient department and such Day Care Treatment was prescribed in written, by a Medical Practitioner, and the Medical Expenses incurred are Reasonable and Customary Charges that were Medically Necessary. Please refer to Appendix II for an indicative list of Day Care Treatments.

### 3.4. Benefit 4: Ambulance Cover

The Company will indemnify the Policy Holder/Insured Person, through Cashless or Reimbursement Facility, up to the amount specified against this Benefit, for the Reasonable and Customary Charges necessarily incurred on availing Ambulance services offered by a Hospital or by an Ambulance service provider for the Insured Person's necessary transportation, provided that the necessity of such Ambulance transportation is certified by the treating Medical Practitioner, subject to the conditions specified below:

1. Such Transportation is from the place of occurrence of Medical Emergency of the Insured person, to the nearest Hospital; and/or
2. Such Transportation is from one Hospital to another Hospital for the purpose of providing better Medical aid to the Insured Person, following an Emergency.
3. The Company will not make a payment under this Benefit if the insured person is transferred to a Hospital or diagnostic centre for evaluation purposes only and not for treatment purpose.
4. The Company has accepted the recipient Insured Person's claim under Benefit 3.1 (Hospitalization Expenses). The maximum limits applicable per policy year, under different variants of this Policy is mentioned as follows:  
Silver – `1,500/-, Gold—`3,000/-, Platinum –`10,000/-

### 3.5. Benefit 5: Organ Donor Cover

The Company will Indemnify the Policy Holder/Insured Person, through Cashless or Reimbursement Facility, up to the amount specified against this Benefit, for the Medical Expenses incurred for an organ donor's in-patient treatment for the harvesting of the organ donated, subject to the conditions specified below:

1. The donation conforms to The Transplantation of Human Organs Act 1994 and amendments thereafter and the organ is for the use of the Insured Person.
2. The recipient Insured Person has been Medically Advised to undergo an organ transplant.
3. The Company has accepted the recipient Insured Person's claim under Benefit 3.1 (Hospitalization Expenses). The maximum limits applicable under different variants of this Policy is mentioned as follows: Not applicable in silver variant, For Gold `100,000, For Platinum `200,000.

The Company shall not be liable to make any payment in respect of below:



1. Pre-hospitalization Medical Expenses or Post-hospitalization Medical Expenses of the organ donor
2. Screening or any other Medical Expenses of the organ donor.
3. Costs directly or indirectly associated with the acquisition of the donor’s organ.
4. Transplant of any organ/tissue where the transplant is experimental or investigational.
5. Expenses related to organ transportation or preservation.
6. Any other medical treatment or complication in respect of the donor, consequent to harvesting

**3.6. Benefit 6: Domiciliary Hospitalization**

The Company will Indemnify the Policy Holder/Insured Person, only through Reimbursement Facility, up to the Sum Insured, for the Medical Expenses incurred towards Domiciliary Hospitalization, i.e. coverage extended when Medically Necessary treatment is taken at home, subject to the conditions specified below:

1. The Medical Expenses are incurred during the Policy Year.
2. The Medical Expenses are Reasonable and Customary Charges which are necessarily incurred.
3. This benefit covers pre and post domiciliary hospitalization medical expenses as specified in Clause 3.2 Benefit 2: Pre-hospitalization Medical Expenses and Post-hospitalization Medical Expenses.
4. the condition of the patient is such that he/she is not in a condition to be removed to a hospital, or the patient takes treatment at home on account of non-availability of room in a hospital.

**3.7. Benefit 7: AYUSH**

The Company will Indemnify the Policy Holder/Insured Person, the Reasonable and Customary Charges, up to the amount specified against this Benefit , for Medical Expenses incurred on the Insured Person’s Medically Necessary and Medically Advised Inpatient Hospitalization during the Policy Period, on treatment taken under Ayurveda, Yoga and Naturopathy, Unani, Siddha and Homeopathy systems in AYUSH Hospitals or AYUSH Day Care Centre

**3.8. Benefit 8: No Claims Bonus**

At the end of each Policy Year, the Company will enhance the Sum Insured, on a cumulative basis, as a No Claims Bonus for each completed and continuous Policy Year, provided that no Claim has been lodged or paid by the Company in the expiring Policy Year, subject to the conditions specified below:

1. If you renew your Policy with Us without any break in the Policy Period and there has been no claim in the preceding year, then We will increase the Limit of Indemnity by 10% of Sum Insured per annum in Silver, 50 % in Gold and Platinum variant, as Cumulative Bonus. The maximum cumulative increase in the Limit of Indemnity will be limited to following percentage, in Silver 50%, Gold 100 % and Platinum 100% of Sum Insured as cumulative bonus.
2. In case no claim is made in a particular Policy Year, No Claims Bonus would be credited automatically to the subsequent Policy year, even in case of multi-year Policies (with policy term of 2 years and 3 years).
3. In case a claim is made during the Policy Year, the No Claims Bonus will reduce at the same rate at which it is allotted for every claim-free year, but in no case shall the Total Sum Insured be less than the Sum Insured.
4. This clause does not alter the Company's right to decline renewal or cancellation of the Policy for reasons as specified in Clause 10.4 (Disclosure to Information Norm).

**3.9. Benefit 9: Health Check-Up**

The Company will cover health check-up expenses, through Cashless Facility, as specified against this Benefit in the benefit Schedule, for health check-up of the Insured Person after every claim-free year for Insured Persons aged above 18 years of age, subject to the conditions specified below:-

1. The Insured Person may avail a health check-up under this Benefit from Hospitals and Network Providers empanelled by the Company or through Our empanelled TPA.
2. Any unutilized amount cannot be carried forward to the next Policy Year.
3. Below tests are applicable for different variants under this Policy per year.(For Floater policies below package will be allowed to any one insured in the policy.)
4. Below is the indicative list of free health check-up tests, this is subject to change by the company

Silver	Gold	Platinum
MER, ECG, CBC/ESR, Lipid Profile, HBA1C, Sr. Creatinine, Urine Analysis.	MER, ECG, CBC/ESR, Lipid Profile, HBA1C, Sr. Creatinine, Urine Analysis, Chest X Ray, SGOT, SGPT and GGT	MER, ECG, CBC/ESR, Lipid profile, HBA1C, Sr. Creatinine, Urine Analysis, Chest X ray, SGPT, USG-Abdomen-Pelvis and TMT.

**3.10. Benefit 10: Maternity Benefit**





The Company will cover Maternity Expenses, through Cashless or Reimbursement Facility, up to the amount specified against this Benefit, for the delivery of a child limited to maximum 2 deliveries and / or Medically Necessary and lawful termination of pregnancy of an Insured person during the lifetime of an Insured / Insured Person above 18 years, subject to the conditions specified below:

1. The female Insured Person in respect of whom a claim for Maternity Benefit is made must have been covered as an Insured Person for a period of 48 months of continuous coverage with maternity as a benefit, with the Company.
2. On Renewal, if an enhanced Sum Insured is applied, 48 months of continuous coverage would apply afresh to the extent of the increased benefit amount.
3. Maternity Expenses incurred in connection with the voluntary medical termination of pregnancy during the first 12 weeks from the date of conception shall not be admissible under this Benefit. For this purpose 'week' shall constitute any consecutive 7 days.
4. Medical Expenses for ectopic pregnancy are not covered under this Benefit. However, these expenses are covered under Benefit 3.1 (Hospitalization Expenses).
5. The Company shall be liable to make payment in respect of any Hospitalization arising due to involuntary medical termination of pregnancy, as per MTP Act, 1971 (amended) and other applicable laws and rules.
6. Medical expenses for new born baby are not covered.
7. The maximum limits applicable for different variants under this policy are as follows:
8. Silver -Not Applicable, Gold `50,000/- and Platinum `200,000/-

### 3.11. Benefit 11: Hospital Cash

The Company will pay a fixed amount, as specified against this Benefit , up to a maximum 7 days of Hospitalization during the Policy Year for each continuous and completed period of 24 hours of Hospitalization of the Insured Person, subject to the conditions specified below:

1. The Hospitalization period exceeds 3 continuous days.
2. The Company will be liable to pay from the 4th day till the 10th day for a block of continuous Hospitalization arising from Any One Illness or Accident.
3. The Company has accepted the Insured Person's claim under Benefit 3.1 (Hospitalization Expenses).
4. The fixed amount limit per day applicable for different variants under this policy are as follows: Silver `500/-, Gold `1,000/- and Platinum `1,500/-

### 3.12. Benefit 12: Recovery Benefit

The Company will pay a fixed amount, as specified against this Benefit, up to a maximum 10 days of Hospitalization during the Policy Year for each continuous and completed period of 24 hours of Hospitalization for recovery of the Insured Person, subject to the conditions specified below:

1. The Hospitalization period exceeds 10 continuous days.
2. The Company will be liable to pay from the 11th day till the 20th day for a block of continuous Hospitalization arising from Any One Illness or Accident.
3. The Company has accepted the recipient Insured Person's claim under Benefit 3.1 (Hospitalization Expenses).
4. The fixed amount limit per day applicable for different variants under this policy are as follows: Silver - Not Applicable, Gold `1,000/- and Platinum `1,500/-

### 3.13. Benefit 13: Shared accommodation benefit

1. The Insured Person will be eligible to receive a reimbursement on occupying a shared accommodation for each continuous and completed period of 24 hours of stay in such accommodation.

2. Provided the Company has accepted the recipient Insured Person's claim under Benefit 3.1 (Hospitalization Expenses).

3. The Benefit will not be applicable where the sanction is on package rates.

4. Accommodation for Intensive Care Unit or High Dependency Units/Wards will not be counted for this purpose.

5. The benefit will not be applicable for Silver variant with sum insured up to 2 lacs.

The fixed amount applicable for different variants under this policy are as follows:

Variant	Limit per day
Silver	`800 per day up to a maximum of `4,000
Gold	`1,000 per day up to a maximum of `5,000
Platinum	`1,200 per day up to a maximum of `6,000

### 3.14. Benefit 15: Critical Illness Coverage



The Company will Indemnify the Policy Holder/Insured Person, through Cashless/Reimbursement facility, up to the amount specified in this Benefit, in addition to the payment under Benefit 1 (Hospitalization Expenses), subject to the conditions specified below:

1. The Insured Person is first diagnosed as suffering from a Critical Illness during the Policy Period, and
2. For the purpose of this Benefit, "Critical Illness" includes Coronary Artery Bypass Graft (Open Chest CABG), Myocardial Infarction (First Heart Attack of specific severity), Cancer of Specified Severity, Stroke resulting in Permanent Symptoms, Permanent Paralysis of Limbs.
3. In case the additional Critical Illness Sum Insured is not utilized in a Policy Year, it shall not be carried forward to subsequent Policy Year.
4. The Policy shall not cover the expenses if:
  - i. The Insured Person is first diagnosed as suffering from a Critical Illness within 90 days of the commencement of the Policy Period and the Insured Person has not previously been insured continuously and without interruption under a Policy.
  - ii. The Insured Person has already made a claim for the same Critical Illness.

The maximum limits applicable for different variants under this policy are as follows:

Silver -Not Applicable, Gold 50% of Sum insured and Platinum 100% of the Sum insured.

### 3.15. Benefit 16: Restoration

The Company will restore 100% of the Sum Insured once in a policy year on indemnity basis (In built cover in Gold and Platinum variant) in case the Total Sum Insured inclusive of earned No Claim Bonus (if any) is insufficient due to claims paid or accepted as payable during the Policy Year, subject to the conditions specified below:

1. This restored Sum Insured can be utilized only for illness / disease unrelated to the illness / diseases for which claim/s was / were made in the particular policy year.
2. The Restoration Benefit will be triggered by Benefit 3.1 (Hospitalization Expenses), Benefit 3.2 (Pre Hospitalization Medical Expenses and Post Hospitalization Medical Expenses), Benefit 3.3 (Day Care treatment), Benefit 3.4 (Ambulance Cover), Benefit 3.5 (Organ Donor Cover), Benefit 3.6 (Domiciliary Hospitalization), Benefit 3.7 (AYUSH), Benefit 3.10 (Maternity Benefit).
3. Restoration will not trigger on the first claim.
4. In case the Restored Sum Insured is not utilized in a Policy Year, it shall not be carried forward to subsequent Policy Year.
5. Any restored Sum Insured will not be used to calculate the No Claim Bonus.
6. No Claim Bonus shall not be considered while calculating restored Sum Insured.
7. For Individual policies, restored Sum Insured will be available on individual basis whereas in case of a Family Floater policy it will be available on floater basis.
8. For any single Claim during a Policy Year, the maximum Claim amount payable shall be sum of:
  - i. The Sum Insured
  - ii. No Claim Bonus (if earned).
9. During a Policy Year, the aggregate Claim amount payable, subject to admissibility of the Claim, shall not exceed the sum of:
  - i. The Sum Insured
  - ii. No Claim Bonus (if earned)
  - iii. Restored Sum Insured.
10. In case of Portability, the credit for continuity in Sum Insured would be available only to the extent of Sum Insured of the expiring policy, including Restoration.

### 3.16. Benefit 16: In-built Assistance Services

The below services will be available when the Insured/Insured member/s is/are more than 150 kilometres away, within Indian territory, from their residential address as his/her last known address to Us (As recorded in the policy document) and has not been away from such residence in India for more than 90 days. The services would be provided by Us /through our appointed Service provider, with prior intimation and acceptance by the Company, no claims for reimbursement are accepted:-

#### 3.16.1. Medical Referral

Insured person will have telephone access to operations center staffed twenty-four hours a day, every day of the year, with multilingual personnel for medical referral.

#### 3.16.2 Emergency Medical Evacuation

When an adequate medical facility is not available proximate to the Insured person, as determined by the We/our Service Provider's consulting physician and the Insured person's attending physician, We/our Service Provider will arrange transportation under appropriate medical supervision, by an appropriate mode of transport to the nearest medical facility capable of providing the required care within India.

#### 3.16.3 Medical Repatriation



We/our Service Provider will arrange for transportation under medical supervision to the Insured person's residence in India or to a medical or rehabilitation facility near the Insured person's residence when We/our Service Provider's consulting physician and the Insured person's attending physician determines that transportation is medically necessary, at such time as the Insured person is medically cleared for travel by We/our Service Provider's consulting physician and the attending physician.

#### **3.16.4 Medical Monitoring**

Medical personnel will monitor Insured person's condition and will (i) stay in regular communication with the attending physician and/or hospital and (ii) relay necessary and legally permissible information to family members.

#### **3.16.5 Compassionate Visit**

When an Insured person will be hospitalized for more than seven (7) consecutive days and is traveling in India without a companion, We/our Service Provider will arrange for a family member or personal friend to travel to visit the Insured person in India by providing an appropriate means of transportation via economy carrier transportation as determined by Us/our Service Provider. The family member or personal friend is responsible to meet all visa and travel document requirements, if applicable.

#### **3.16.6 Return of Mortal Remains**

In the case of an Insured person's death in India, We/our Service Provider will arrange and pay for the return of mortal remains to an authorized funeral home proximate to the Insured person's legal residence in India.

#### **3.16.7 Second Medical Opinion**

We/our Service Provider will arrange for second medical opinions for eligible insured person for such services upon request in the following instances: (i) when a eligible insured person's medical condition is undiagnosed by a treating physician; (ii) when a eligible insured person seeks an additional medical opinion following an original diagnosis; and (iii) when the determination of the most appropriate course of medical treatment is required based on a current diagnosis. The service relates solely to the provision of a medical opinion and does not include personal visits or follow up discussions for the implementation of course of treatment.

#### **3.16.18. Exclusions applicable to Assistance Services:-**

We/ Service provider will not provide services in the following instances:

- Travel undertaken specifically for securing medical treatment
- Injuries resulting from participation in acts of war or insurrection Commission of an unlawful act(s)
- Injuries incurred while participating in criminal activity or as result of the unlawful consumption of drugs.
- Attempt at suicide.
- Incidents involving the use of drugs unless prescribed by a physician.
- Eligible insured person is transferred, or is to be transferred, from one medical facility to another of similar capabilities which provides a similar level of care.
- We/ Service provider will not evacuate or repatriate an Eligible insured person, if the Eligible insured person has-  
(i) no medical authorization; (ii) mild lesions, simple injuries such as sprains, simple fractures, or mild sicknesses which can be treated by local doctors and do not prevent the Eligible insured person from continuing the trip and returning home; (iii) if the Eligible insured person is pregnant and beyond the end of the 28th week and with respect to the child born from the pregnancy, We/ Service provider will not evacuate or repatriate a child born while the Eligible insured person was traveling beyond the 28th week; or (iv) a mental or nervous disorder, unless hospitalized.
- We/ Service provider will not provide services for trips exceeding 90 days from legal residence.

## **4. Optional Benefits**

### **4.1. Optional Cover 1: Critical Illness Coverage**

Option Available only in Silver Variant, limit is 50% of the Sum Insured.

For Definition and conditions, please refer Clause, Benefit 3.15: Critical Illness Coverage

### **4.2. Optional Cover 2: Restoration**

Option Available only in Silver Variant, limit is 100% of the Sum Insured

For Definition and conditions, please refer Clause, Benefit 3.16: Restoration.

### **4.3. Optional Cover 3: Recharge (Option available in Gold and Platinum variant only)**

The Company will replenish 100% of the Sum Insured on indemnity basis once in a policy year in case the Total Sum Insured inclusive of earned No Claim Bonus (if any) is insufficient due to claims paid or accepted as payable during the Policy Year, subject to the conditions specified below:

1. The Recharge Benefit will be triggered by Benefit 3.1 (Hospitalization Expenses), Benefit 3.2 (Pre Hospitalization Medical Expenses and Post Hospitalization



Medical Expenses), Benefit 3.3 (Day Care treatment), Benefit 3.4 (Ambulance Cover), Benefit 3.5 (Organ Donor Cover), Benefit 3.6 (Domiciliary Hospitalization), Benefit 3.7 (AYUSH), Benefit 3.10 (Maternity Benefit) .

2. Recharge Benefit can be utilized even for the same hospitalization or for the treatment of diseases / illness / injury / for which claim was paid / payable under the policy.
3. In case the Recharge Sum Insured is not utilized in a Policy Year, it shall not be carried forward to subsequent Policy Year.
4. Any Recharge Sum Insured will not be used to calculate the No Claim Bonus.
5. No Claim Bonus shall not be considered while calculating the Recharge Sum Insured.
6. For Individual policies, Sum Insured will be available on individual basis whereas in case of a Family Floater policy it will be available on floater basis.
7. In case of Portability, the credit for continuity in Sum Insured would be available only to the extent of Sum Insured of the expiring policy.

#### 4.4. Optional Cover 4: Voluntary Co-payment

1. In Lieu of Insured Person opting a voluntary co-pay cover, the Company shall only pay 90% for 10% co-pay option or 80% for 20% co-pay option of the claim amount that is assessed for the payment or reimbursement under the Policy. Balance of 10% or 20% as the case may be will be borne by the Insured Person.
2. Insured person with age 60 years or less is eligible for this option.
3. This co-pay is applicable for each and every claim made by the Insured Person except fixed Benefit Covers and Health Check-Ups.
4. Eligible Insured person will get discount on premium on opting this optional cover

## 5. Exclusions

### 5.1. Waiting periods

#### 1. 30-Day waiting period -Code-Excl 03

- 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.

#### 2. Specified disease/ Procedure waiting Period- Code-Excl-02

- a) Expenses related to the treatment of the listed Conditions, surgeries/treatments shall be excluded until the expiry of Twenty Four months of continuous coverage after the date of inception of the first policy with us. This exclusion shall not be applicable for claims arising due to an accident
- 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 pre-Existing 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.
- f) List of specific diseases/procedures
  - i. Any treatment related to Arthritis (if non-infective), Osteoarthritis and Osteoporosis, Gout, Rheumatism, Spinal Disorders(unless caused by accident), Joint Replacement Surgery (unless caused by accident), Arthroscopic Knee Surgeries/ACL Reconstruction/Meniscal and Ligament Repair
  - ii. Surgical treatments for Benign ear, nose and throat (ENT) disorders and surgeries (including but not limited to Adenoidectomy, Mastoidectomy, Tonsillectomy and Tympanoplasty), Nasal Septum Deviation, Sinusitis and related disorders
  - iii. Benign Prostatic Hypertrophy
  - iv. Cataract
  - v. Dilatation and Curettage
  - vi. Fissure / Fistula in anus, Hemorrhoids / Piles, Pilonidal Sinus, Gastric and Duodenal Ulcers
  - vii. Surgery of Genito-urinary system unless necessitated by malignancy
  - viii. All types of Hernia & Hydrocele
  - ix. Hysterectomy, unless necessitated by malignancy
  - x. Internal tumours, skin tumours, cysts, nodules, polyps including breast lumps (each of any kind) unless malignant
  - xi. Kidney Stone / Ureteric Stone / Lithotripsy / Gall Bladder Stone
  - xii. Myomectomy for fibroids

- xiii. Varicose veins and varicose ulcers
- xiv. If these diseases are pre-existing at the time of proposal or subsequently found to be pre-existing then Exclusion 3 mentioned below will be applicable.
- 2-a. 90 Days Waiting Period
  - i. Diabetes & Related complications include: Diabetic Retinopathy, Diabetic Nephropathy, Diabetic Foot / Wound, Diabetic Angiopathy, Diabetic Neuropathy, Hyper / Hypoglycaemic Shocks.
  - ii. Hypertension & Related complications include: Coronary Artery Disease, Cerebrovascular Accident, Hypertensive Nephropathy, Internal Bleed / Haemorrhages.
  - iii. Cardiac Conditions
- iv. If these diseases are pre-existing and disclosed at the time of underwriting, then Exclusion 3 mentioned below will be applicable.

### 3. Pre-existing Disease Code-Excl 01

- a) Expenses related to the treatment of a pre-existing Disease (PED) and its direct complications shall be excluded until the expiry of 48 months (Silver), 36 months (Gold) and 24 months (Platinum) of continuous coverage after the date of inception of the first policy with insurer.
- 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 48 months (Silver), 36 months (Gold) and 24 months (Platinum) months for any pre-existing disease is subject to the same being declared at the time of application and accepted by Insurer.
- e) If the Sum Insured is reduced on any renewal of this Policy, the credit for waiting periods as defined above in Clauses 5.1 (1), 5.1 (2&2-a) and 5.1 (3) shall be restricted to the lowest Sum Insured under the previous Policy.
- f) The waiting periods as defined in Clauses 5.1 (1), 5.1 (2&2-a) and 5.1 (3) shall be applicable individually for each Insured Person and Claims shall be assessed accordingly.
- g) If Coverage for Benefits or Optional Covers or members are added afresh at the time of renewal of this Policy, the waiting periods as defined above in Clauses 5.1 (1), 5.1 (2&2-a) and 5.1 (3) shall be applicable afresh to the newly added members or Benefits or Optional Covers, from the time of such renewal/ addition.
- h) First diagnosis as suffering from a Critical Illness within 90 days of first commencement of the Policy Period

### 5.2. Permanent Exclusions

The following list of permanent exclusions is applicable to all the Benefits and Optional Covers.

Any Claim in respect of any Insured Person for, arising out of or directly or indirectly due to any of the following shall not be admissible unless expressly stated to the contrary elsewhere in the Policy Terms and conditions.

1. Any item specified in List I (Items for which coverage is not available in the policy) .
2. Any condition directly caused by or associated with any sexually transmitted disease, including Genital Warts, Syphilis, Gonorrhoea, Genital Herpes, Chlamydia, Pubic Lice and Trichomoniasis, Human T-Cell Lymphotropic Virus Type III (HTLV-III or IITLB-III) or Lymphadenopathy Associated Virus (LAV) or the mutants derivative or Variations Deficiency Syndrome or any Syndrome or condition of a similar kind.
3. Any medical expenses incurred on new-born /children below age of 91 days will not be covered under the Policy.
4. Sterility and Infertility: Code- Excl-17  
Expenses related to sterility and infertility. This includes:
  - (i) Any type of contraception, sterilization
  - (ii) Assisted Reproduction services including artificial insemination and advanced reproductive technologies such as IVF, ZIFT, GIFT, ICSI
  - (iii) Gestational Surrogacy
  - (iv) Reversal of sterilization
5. Treatment taken from anyone who is not a Medical Practitioner or from a Medical Practitioner who is practicing outside the discipline for which he is licensed or any kind of self-medication.
6. Charges incurred in connection with routine ear examinations, dentures, artificial teeth and all external appliances and / or devices whether for diagnosis or treatment.
6. Investigation & Evaluation- Code- Excl-04
  - a) Expenses related to any admission primarily for diagnostics and evaluation purposes only are excluded.
  - b) Any diagnostic expenses which are not related or not incidental to the current diagnosis and treatment are excluded.
8. Rest Cure, rehabilitation and respite care- Code- Excl05
  - a) Expenses related to any admission primarily for enforced bed rest and not for receiving treatment. This also includes:



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

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

Any expenses incurred on purchase of external prosthesis, corrective devices, external durable medical equipment wheelchairs, walkers, crutches, ambulatory devices, and oxygen concentrator for asthmatic condition.

9. Any expenses incurred on purchase of external prosthesis, corrective devices, external durable medical equipment wheelchairs, walkers, crutches, ambulatory devices, and oxygen concentrator for asthmatic condition.

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

11. Any treatment related to Acupressure, acupuncture, magnetic therapy

12. Treatment of any external Congenital Anomaly, or Illness or defects or anomalies or treatment relating to external birth defects.

13. Cosmetic or Plastic Surgery -**Code-Excl-08** : Expenses for cosmetic or plastic surgery or any treatment to change appearance unless for reconstruction following an Accident, Burn(s) or Cancer or as part of medically necessary treatment to remove a direct and immediate health risk to the insured. For this to be considered a medical necessity, it must be certified by the attending Medical Practitioner

14. Charges incurred in connection with cost of spectacles and contact lenses, hearing aids, routine eye and ear examinations.

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

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

16. Change of Gender treatment code -**Excl-07**

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

17. Circumcision unless necessary for treatment of an Illness or as may be necessitated due to an Accident.

18. Vaccination including Inoculation and Immunizations (except in case of post-bite treatment)

19. 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- Excl-14

20. All expenses related to donor treatment including surgery to remove organs from the donor, in case of transplant surgery.

21. Unproven Treatments: Code- Excl-16: Expenses related to any unproven treatment, services and supplies for or in connection with any treatment. Unproven treatments are treatments, procedures or supplies that lack significant medical documentation to support their effectiveness.

22. 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.

23. Breach of law- Code- Excl-10

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

24. Treatment for, Alcoholism, drug or substance abuse or any addictive condition and consequences thereof. Code- Excl-12

25. 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:

i. 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.

ii. 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.

iii. 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.

26. Alopecia wigs and/or toupee and all hair or hair fall treatment and products.

27. Stem cell and storage except for allogeneic bone marrow transplantation

28. Hazardous or Adventure sports - Code- Excl-09. Expenses related to any treatment necessitated due to participation as a professional in hazardous or adventure sports, including but not limited to, para-jumping, rock climbing, mountaineering, rafting, motor racing, horse racing or scuba diving, hand gliding, sky diving, deep-sea diving

29. Taking part or is supposed to participate in a naval, military, air force operation or aviation in a professional or semi-professional nature.

30. Obesity/ Weight Control: Code- Excl-06

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

1) Surgery to be conducted is upon the advice of the Doctor

2) The surgery/Procedure conducted should be supported by clinical protocols

3) The member has to be 18 years of age or older and

4) Body Mass Index (BMI);

a) greater than or equal to 40 or  
 b) greater than or equal to 35 in conjunction with any of the following severe co-morbidities following failure of less invasive methods of weight loss:

- i. Obesity-related cardiomyopathy
- ii. Coronary heart disease
- iii. Severe Sleep Apnea
- iv. Uncontrolled Type2 Diabetes

31. Excluded Providers: Code-Excl-11

Expenses incurred towards treatment in any hospital or by any Medical Practitioner or any other provider specifically excluded by the Insurer and disclosed in its

website / notified to the policyholders are not admissible. However, in case of life threatening situations or following an accident, expenses up to the stage of

stabilization are payable but not the complete claim.

32. Maternity Expenses : Code – Excl-18

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

ii. Expenses towards miscarriage (unless due to an accident) and lawful medical termination of pregnancy during the policy period. Applicable for silver plan.

33. Any other exclusion as specified in the Policy Schedule.

5.3 Other Permanent Exclusions

Irrespective of waiting period or Portability, below mentioned disease are permanently excluded under this policy in case where such disease are pre-existing or disclose by the customer in the proposal form at the time of first proposal of this product with us. These pre-existing illnesses will not be covered even if the optional cover Pre-existing Waiting Period Waiver/Reduction has been opted. We will permanently exclude these conditions with due consent of proposer or persons to be insured.

Sr. No.	Disease	ICD Code
1	Sarcoidosis	D86.0-D86.9
2	Malignant Neoplasms	C00-C14 Malignant neoplasms of lip, oral cavity and pharynx, · C15-C26 Malignant neoplasms of digestive organs, · C30-C39 Malignant neoplasms of respiratory and intrathoracic organs· C40-C41 Malignant neoplasms of bone and articular cartilage· C43-C44 Melanoma and other malignant neoplasms of skin · C45-C49 Malignant neoplasms of mesothelial and soft tissue · C50-C50 Malignant neoplasms of breast · C51-C58 Malignant neoplasms of female genital organs · C60-C63 Malignant neoplasms of male genital organs · C64-C68 Malignant neoplasms of urinary tract · C69-C72 Malignant neoplasms of eye, brain and other parts of central nervous system · C73-C75 Malignant neoplasms of thyroid and other endocrine glands · C76-C80 Malignant neoplasms of ill-defined, other secondary and unspecified sites · C7A-C7A Malignant neuroendocrine tumours · C7B-C7B Secondary neuroendocrine tumours · C81-C96 Malignant neoplasms of lymphoid, hematopoietic and related tissue· D00-D09 In situ neoplasms · D10-D36 Benign neoplasms, except benign neuroendocrine tumours · D37-D48 Neoplasms of uncertain behaviour, polycythaemia vera and myelodysplastic syndromes · D3A-D3A Benign neuroendocrine tumours · D49-D49 Neoplasms of unspecified behaviour
3	Epilepsy	G40 Epilepsy
4	Heart Ailment Congenital heart disease and valvular heart disease	I49 Other cardiac arrhythmias, (I20-I25) Ischemic heart diseases, I50 Heart failure, I42 Cardiomyopathy; I05-I09 - Chronic rheumatic heart diseases. · Q20 Congenital malformations of cardiac chambers and connections · Q21 Congenital malformations of cardiac septa · Q22 Congenital malformations of pulmonary and



		tricuspid valves · Q23 Congenital malformations of aortic and mitral valves · Q24 Other congenital malformations of heart · Q25 Congenital malformations of great arteries · Q26 Congenital malformations of great veins · Q27 Other congenital malformations of peripheral vascular system · Q28 Other congenital malformations of circulatory system · I00-I02 Acute rheumatic fever · I05-I09 · Chronic rheumatic heart diseases Nonrheumatic mitral valve disorders mitral (valve): · disease (I05.9) · failure (I05.8) · stenosis (I05.0). When of unspecified cause but with mention of: · diseases of aortic valve (I08.0), · mitral stenosis or obstruction (I05.0) when specified as congenital (Q23.2, Q23.3) when specified as rheumatic (I05), I34.0 Mitral (valve) insufficiency · Mitral (valve): incompetence / regurgitation - · NOS or of specified cause, except rheumatic, I 34.1 to I34.9 - Valvular heart disease.
5	Cerebrovascular disease (Stroke)	I67 Other cerebrovascular diseases, (I60-I69) Cerebrovascular diseases
6	Inflammatory Bowel Diseases	K 50.0 to K 50.9 (including Crohn's and Ulcerative colitis) K50.0 - Crohn's disease of small intestine; K50.1 - Crohn's disease of large intestine; K50.8 - Other Crohn's disease; K50.9 - Crohn's disease, unspecified. K51.0 - Ulcerative (chronic) enterocolitis; K51.8 - Other ulcerative colitis; K51.9 - Ulcerative colitis, unspecified.
7	Chronic Liver diseases	K70.0 To K74.6 Fibrosis and cirrhosis of liver; K71.7 - Toxic liver disease with fibrosis and cirrhosis of liver; K70.3 - Alcoholic cirrhosis of liver; I98.2 - K70.-Alcoholic liver disease; Oesophageal varices in diseases classified elsewhere. K 70 to K 74.6 (Fibrosis, cirrhosis, alcoholic liver disease, CLD)

Sr. No.	Disease	ICD Code
8	Pancreatic diseases	K85-Acute pancreatitis; (Q 45.0 to Q 45.1) Congenital conditions of pancreas, K 86.1 to K 86.8 - Chronic pancreatitis
9	Chronic Kidney disease	N17-N19) Renal failure; I12.0 - Hypertensive renal disease with renal failure; I12.9 Hypertensive renal disease without renal failure; I13.1 - Hypertensive heart and renal disease with renal failure; I13.2 - Hypertensive heart and renal disease with both (congestive) heart failure and renal failure; N99.0 - Post procedural renal failure; O08.4 - Renal failure following abortion and ectopic and molar pregnancy; O90.4 - Postpartum acute renal failure; P96.0 - Congenital renal failure. Congenital malformations of the urinary system (Q 60 to Q64), diabetic nephropathy E14.2, N.083
10	Hepatitis B	B16.0 - Acute hepatitis B with delta-agent (coinfection) with hepatic coma; B16.1 - Acute hepatitis B with delta-agent (coinfection) without hepatic coma; B16.2 - Acute hepatitis B without delta-agent with hepatic coma; B16.9 - Acute hepatitis B without delta-agent and without hepatic coma; B17.0 - Acute delta-(super)infection of hepatitis B carrier; B18.0 - Chronic viral hepatitis B with delta-agent; B18.1 - Chronic viral hepatitis B without delta-agent;

11	Alzheimer's Disease, Parkinson's Disease	G30.9 - Alzheimer's disease, unspecified; F00.9 - G30.9 Dementia in Alzheimer's disease, unspecified, G20 - Parkinson's disease.
12	Demyelinating disease	G.35 to G 37
13	Loss of Hearing	H90.0 - Conductive hearing loss, bilateral; H90.1 - Conductive hearing loss, unilateral with unrestricted hearing on the contralateral side; H90.2 - Conductive hearing loss, unspecified; H90.3 - Sensorineural hearing loss, bilateral; H90.4 - Sensorineural hearing loss, unilateral with unrestricted hearing on the contralateral side; H90.6 - Mixed conductive and sensorineural hearing loss, bilateral; H90.7 - Mixed conductive and sensorineural hearing loss, unilateral with unrestricted hearing on the contralateral side; H90.8 - Mixed conductive and sensorineural hearing loss, unspecified; H91.0 - Ototoxic hearing loss; H91.9 - Hearing loss, unspecified
14	Papulosquamous disorder of the skin	L40 - L45 Papulosquamous disorder of the skin including psoriasis lichen planus
15	Avascular necrosis (osteonecrosis)	M 87 to M 87.9

## 6. Portability

The insured person 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 such person is presently covered and has been continuously covered without any lapses under any health insurance policy with an Indian General/Health insurer, the proposed insured person will get the accrued continuity benefits in waiting periods as per IRDAI guidelines on portability.

For Detailed Guidelines on Portability, kindly refer the link .....

[https://www.irdai.gov.in/ADMINCMS/cms/frmGuidelines\\_Layout.aspx?page=PageNo3987&flag=1](https://www.irdai.gov.in/ADMINCMS/cms/frmGuidelines_Layout.aspx?page=PageNo3987&flag=1)

## 5. Claims Procedure and Management

### 5.1. Pre-requisite for admissibility of claim

Any claim being made by an Insured Person or attendant of Insured Person during Hospitalization on behalf of the Insured person, should comply with the following conditions:

1. The Condition Precedent Clause has to be fulfilled.
2. The medical condition caused, Medical Expenses incurred, subsequently the Claim being made, should be with respect to the Insured Person only. The Company will not be liable to Indemnify the Insured Person for any loss other than the covered benefits and any other person who is not accepted by the Company as an Insured Person.
3. The holding Policy should be in force at the event of the Claim. All the Policy Terms and Conditions, waiting periods and exclusions are to be fulfilled including the realization of premium by their respective due dates.
4. All the required and supportive Claim related documents are to be furnished within the stipulated timelines. The Company may call for additional documents wherever required.

### 5.2. Duties of a Claimant/ Insured Person in the event of Claim:-

On the occurrence of any loss, within the scope of cover under the Policy

You shall:

1. The Policyholder / Insured Person shall check the updated list of Network Provider before submission of a pre-authorization request for Cashless Facility.
2. Forthwith file/submit a Claim Form in accordance with 'Claim Procedure' Clause as provided in the Policy.

3. Assist and not hinder or prevent Us or any of Our representative from taking any reasonable steps in pursuance of their duties for ascertaining the admissibility of the Claim under the Policy.
4. The Company's Medical Practitioner and representatives shall be given access and co-operation to inspect the Insured Person's medical and Hospitalization records and to investigate the facts and examine the Insured Person and shall be provided with complete necessary documentation and information to establish company's/ its liability for the Claim, its circumstances and its quantum.
5. If You do not comply with the provisions of this Clause or other obligations cast upon You under this Policy, in terms of the other clauses referred to herein or in terms of the other clauses in any of the Policy documents, all benefits under the Policy shall be forfeited, at Our option.

### 5.3. Claims Procedure

Intimation must be given at least 72 hours prior to planned hospitalization. In case of emergency hospitalization, intimation must be given within 48 hours of hospitalization or before discharge whichever is earlier.

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 from him/her or any other person to intimate/ notify / submit / file claim within the prescribed time limit.

#### I. Cashless Facility

The Company extends Cashless Facility as a mode to Indemnify the Medical Expenses incurred by the Insured Person at a Network Provider. In order to avail Cashless Facility, the following process must be followed:

1. Submission of Pre-authorization Form: A Pre-authorization form which is available on the Company's Website or with the Network Provider, has to be duly filled and signed by the Insured Person and the treating Medical Practitioner, as applicable, which has to be submitted electronically by the Network Provider to the Company for approval. Only upon due approval from the Company, Cashless Facility can be availed only at Network Hospital. A health card issued to the insured person at the time of Policy purchase, should be preserved and produced at any of the Network Providers in the event of Claim being made, to avail Cashless Facility.

i. For Planned Treatment: The Company must be contacted to pre-authorize Cashless Facility for planned treatment at least 72 hours prior to the proposed treatment. Once the request for pre-authorization has been granted, the treatment must take place within 10 days of the pre-authorization date at a Network Provider.

ii. In Emergencies:

If the Insured Person has been Hospitalized in an Emergency, the Company must be contacted to pre-authorize Cashless Facility within 48 hours of the Insured Person's Hospitalization or before discharge from the Hospital, whichever is earlier.

iii. Identification documents: Health Card issued by the company and Valid Photo Identification like Voter ID card, Driving License, Passport, PAN Card, Aadhaar Card or any other identification proof.

2. Company's Approval: The Company will confirm in writing, authorization or rejection of the request to avail Cashless Facility for the Insured Person's Hospitalization

3. Please note that rejection of a Pre-authorization request is in no way construed as rejection of coverage or treatment. The Insured Person can proceed with the treatment, settle the hospital bills and submit the claim for a possible reimbursement.

4. The Company may modify the list of Network Providers or modify or restrict the extent of Cashless Facilities that may be availed at any particular Network Provider.

#### II. Re-imburement Facility

1. It is agreed and understood that in all cases where intimation of a Claim has been provided under Reimbursement Facility and/or the Company specifically states that a particular coverage is payable only under Reimbursement Facility, the following information details should be provided to the Company within 48 hours of admission to the Hospital or before discharge from the Hospital, whichever is earlier:

i. The Policy Number

ii. Name of the Policyholder

iii. Nature of Illness or Injury and the treatment/Surgery taken

iv. Hospital where treatment/Surgery was taken

v. Date of admission and date of discharge.

2. In the event of death of the Policyholder, the Company will pay the nominee and in case of no nominee, to the legal heirs or legal representatives of the Policyholder whose discharge shall be treated as full and final discharge of its liability under the Policy.

#### 5.4. Documents to be submitted for filing a valid Claim

The Company shall be provided with the following necessary information and documentation in respect of all claims at Your/Insured Person's expense within 15 days of the Insured Person's discharge from Hospital (in the case of Pre-hospitalization Medical Expenses and Hospitalization Medical Expenses) or within 15 days of the completion of the Post-hospitalization Medical Expenses period (in the case of Post-hospitalization Medical Expenses). For those claims for which the use of Cashless Facility has been authorized, the Company will be provided these documents by the Network Provider immediately following the Insured Person's discharge from Hospital as follows.

### INDICATIVE CHECK LIST OF ENCLOSURES FOR SUBMISSION OF CLAIM

1. In-patient Treatment /Day Care Procedures
  2. Duly filled and signed Claim Form.
  3. Photocopy of ID card / Photocopy of current year policy.
  4. Original Detailed Discharge Summary / Day care summary from the hospital. Original consolidated hospital bill with bill no and break up of each Item, duly signed by the insured.
  5. Original payment Receipt of the hospital bill with receipt number
  6. First Consultation letter and subsequent Prescriptions. Original bills, original payment receipts and Reports for investigation supported by the note from Attending Medical Practitioner / Surgeon demanding such test.
  7. Surgeons certificate stating nature of Operation performed and Surgeons Bills and Receipts
  8. Attending Doctors/ Consultants/ Specialist's/ Anesthetist Bill and receipt and certificate regarding same
  9. Original medicine bills and receipts with corresponding Prescriptions.
  10. Original invoice/bills for Implants (viz. Stent /PHS Mesh/ IOL etc.) with original payment receipts.
  11. Hospital Registration Number and PAN details from the Hospital
  12. Doctors registration Number and Qualification from the doctor
  13. Road Traffic Accident
  14. In addition to the In-patient Treatment documents:
  15. Copy of the First Information Report from Police Department / Copy of the Medico-Legal Certificate.
  16. In Non Medico legal cases
  17. Treating Doctor's Certificate giving details of injuries (How, when and where injury sustained)
  18. In Accidental Death cases
  19. Copy of Post Mortem Report (if conducted) & Death Certificate.
  20. Pre and Post-hospitalisation expenses
  21. Duly filled and signed Claim Form.
  22. Photocopy of ID card / Photocopy of current year policy
  23. Original Medicine bills, original payment receipt with prescriptions.
  24. Original Investigations bills, original payment receipt with prescriptions and report.
  25. Original Consultation bills, original payment receipt with prescription.
  26. Copy of the Discharge Summary of the main claim.
- We may call for additional documents/ information as relevant to the claim.

#### 5.5. Claim Assessment

1. The Company shall scrutinize the Claim and supportive documents, once received. In case of any deficiency, the Company may call for any additional documents or information as required, based on the circumstances of the Claim.
2. All admissible Claims under this Policy shall be assessed by the Company in the following progressive order:
  - i. If the provisions in Clause 8.8(Multiple Policies) are applicable, the Company's liability to make payment under that Claims shall first be apportioned accordingly.
3. The Claim amount assessed in Clause 7.5 (2) above would be deducted from the following amounts in the following progressive order:
  - i. Sum Insured
  - ii. No Claims Bonus (if applicable)
  - iii. Additional Sum Insured for Critical Illness (if applicable)
  - iv. Restoration (if applicable)
  - v. Recharge (if applicable)

#### 5.6. Payment Terms

1. This Policy covers only medical treatment taken entirely within India. All payments under this Policy shall be made in Indian Rupees and within India.
2. The Company shall have no liability to make payment of a Claim under the Policy in respect of an Insured Person during the Policy Period, once the Total Sum Insured for that Insured Person is exhausted.
3. The Company shall settle the claim within 30 days from the date of receipt of last necessary document in accordance with the provisions of Regulation 27 of IRDAI (Health Insurance) Regulations, 2016. In the case of delay in the payment of a claim, the Company shall be liable to pay interest from the date of receipt of last necessary document to the date of payment of claim at a rate 2% above the bank rate. However, where the circumstances of a claim warrant an investigation in the opinion of the Company, it shall initiate and complete such investigation at the earliest, in any case not later than 30 days from the date of receipt of last necessary document. In such cases, the Company shall settle the claim within 45 days from the date of receipt of last necessary document. In case of delay beyond stipulated 45 days, the Company shall be liable to pay interest at a rate 2% above the bank rate from the date of receipt of last necessary document to the date of payment of claim.

#### 5.7. Premium Payment in Instalments (Wherever applicable)



The policy will be issued for a period of 1 year, 2 year or 3 years. The Sum Insured and Benefit will be applicable on Policy Year basis. The Insured person can choose to pay Premium for this Policy on any one of the following basis:

- i. Single premium
- ii. Instalment premium

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

- i. Grace Period of 15 days would be given to pay the instalment premium due for the policy.
- ii. During such grace period, coverage will not be available from the due date of instalment premium till the date of receipt of premium by Company.
- iii. The insured person will get the accrued continuity benefit in respect of the "Waiting Periods", "Specific Waiting Periods" in the event of payment of premium within the stipulated grace Period.
- iv. No interest will be charged If the instalment premium is not paid on due date
- v. In case of instalment premium due not received within the grace period, the policy will get cancelled.
- vi. In the event of a claim, all subsequent premium instalments shall immediately become due and payable.
- vii. The company has the right to recover and deduct all the pending installments from the claim amount due under the policy

**Claim Settlement (provision for Penal Interest)**

- i) The Company shall settle or reject a claim, as the case may be, within 30 days from the date of receipt of last necessary document.
- ii) In the case of delay in the payment of a claim, the Company shall be liable to pay interest to the policyholder from the date of receipt of last necessary document

to the date of payment of claim at a rate 2 % above the bank rate.

- iii) However, where the circumstances of a claim warrant an investigation in the opinion of the Company, it shall initiate and complete such investigation at the earliest, in any case not later than 30 days from the date of receipt of last necessary document- In such cases, the Company shall settle or reject the claim within 45 days from the date of receipt of last necessary document.

receipt of last necessary document to the date of payment of claim.  
(Explanation: "Bank rate" shall mean the rate fixed by the Reserve Bank of India (RBI) at the beginning of the financial year in which claim has fallen due)

**6. Policy Features**

**6.1. Premium**

The premium charged under the Policy depends upon the Sum Insured, Age Band, Cover Type (Individual / Floater), Number of Insured Persons in the Policy, Optional cover(s) opted and the Health Status of the Individual. For floater policies, age of the eldest member will be considered for premium calculation. The payment facilities available are:

- 1. Online
- 2. Cheque/ Cash/ Credit Card Payment
- 3. Electronic Clearing System

The Insured person can choose to pay Premium for this Policy on any one of the following basis:

- 1. Single premium

**6.2. Discounts/Loadings**

Discounts Type	Discounts Percentage
Family discount If two or more family members are covered in a individual policy	5%
Single Premium discount	· 2 year: 7.5% · 3 year: 10%
Employee discount	5%



For Employee of Edelweiss group	
Voluntary Co-payment discount (Age 60 years and below)	<ul style="list-style-type: none"> <li>· 5 % discount on 10 % co-payment</li> <li>· 10 % discount on 20 % co-payment</li> </ul>

**6.2.1. Maximum total per policy discount**

Please note that the maximum total per policy discount after considering all the discounts (excluding Voluntary Co-payment Discount) mentioned above will be as per the table below:

1 year	10%
2 year	15%
3 year	20%

**6.3. Underwriting Loading**

Based on the Underwriter’s assessment of the extra risk on account of medical conditions of the proposed to be insured, the premium (at the time of issuance of the policy and subsequent renewals) may get loaded. Such extra premium shall be communicated to the policyholder for their consent before issuance of the Policy. Loading will not exceed 100% of Premium (all the applicable loadings are additive in nature). Criteria for such loading are objectively mentioned in the Underwriting Manual. These loadings will be applied from inception date of the First Policy including subsequent Renewal(s) with the Company. The Company may apply a specific personal waiting period on a medical condition/ailment depending on the past history or additional waiting periods on Pre-existing Diseases as part of the special conditions on the Policy.

It is at the sole discretion of the Company to determine the fate of a Proposal subject to underwriting guidelines.

**6.4. Tax Benefit**

The premium amount paid under this policy qualifies for deduction under Section 80D of the Income Tax Act.

**6.5. Free Look Period**

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

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

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

- 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;

**6.6. Renewal Terms**

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

- i) The Company shall endeavor to give notice for renewal. However, the Company is not under obligation to give any notice for renewal.
- ii) Renewal shall not be denied on the ground that the insured person had made a claim or claims in the preceding policy years.
- iii) Request for renewal along with requisite premium shall be received by the Company before the end of the policy period.
- iv) At the end of the policy period, the policy shall terminate and can be renewed within the Grace Period of 30 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

**6.7. Cancellation / Termination**

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

	Refund Percentage
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Cancellation period	1 Year Policy	2 Year Policy	3 Year Policy
Up to 1 Month	75%	87.50%	92.00%
Up to 3 Months	50%	75.00%	83.00%
Up to 6 Months	25%	62.50%	75.00%
Up to 9 Months	NIL	50.00%	67.00%
Up to 12 Months	NIL	42.00%	55.00%
Up to 15 Months	NIL	25.00%	50.00%
Up to 18 Months	NIL	12.50%	42.00%
Up to 24 Months	NIL	NIL	30.00%
Up to 30 Months	NIL	NIL	8.00%
Up to 36 Months	NIL	NIL	NI

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.

2) 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.

3. In case of demise of the Policyholder,

i. Where the Policy covers only the Policyholder, this Policy shall stand null and void from the date and time of demise of the Policyholder. The premium would be refunded for the unexpired period of this Policy at pro-rata basis.

ii. Where the Policy covers other Insured Persons, this Policy shall continue till the end of Policy Period for the other Insured Persons. If the other Insured Persons

wish to continue with the same Policy, the Company will renew the Policy subject to the appointment of a policyholder provided that:

a) Written notice in this regard is given to the Company before the Policy Period End Date; and

b) A person of Age 18 years or above, who satisfies the Company's criteria applies to become the Policyholder.

Multiple Policies

i) In case of multiple policies taken by an insured person during a period from one or more insurers to indemnify treatment costs, the insured person shall have the right to require a settlement of his/her claim in terms of any of his/her policies. In all such cases the insurer chosen by the insured person shall be obliged to settle the claim as long as the claim is within the limits of and according to the terms of the chosen policy.

ii. Insured person having multiple policies shall also have the right to prefer claims under this policy for the amounts disallowed under any other policy / policies even if the sum insured is not exhausted. Then the insurer shall independently settle the claim subject to the terms and conditions of this policy.

iii. If the amount to be claimed exceeds the sum insured under a single policy, the insured person shall have the right to choose insurer from whom he/she wants

iv. Where an insured person has policies from more than one insurer to cover the same risk on indemnity basis, the insured person shall only be indemnified the treatment costs in accordance with the terms and conditions of the chosen policy.

## 6.8. Customer Services and Grievances Redressal

In case of any Grievance of the Complainant sent in a written communication to the Company at any of the touch points as mentioned, shall be addressed within 14 days of the receipt of the complaint.

- For easy and faster response, please feel free to contact us on  
Call us at: 180012000 (Toll Free) or 02242312000 (Call charges applicable)  
Email us at: [support@hizuno.com](mailto:support@hizuno.com)

- Please feel free to contact our Grievance Cell on  
Call us at: 1800120216216  
Email: [grievance@hizuno.com](mailto:grievance@hizuno.com)  
Contact Details for Senior Citizens:  
• Contact number: 02242312001  
• Email ID: [senior.citizen@hizuno.com](mailto:senior.citizen@hizuno.com)

Address: Zuno General Insurance Limited, Kohinoor City Mall, Tower 3, Kirol Road, Kurla West, Mumbai 400070

- The Grievance Redressal Officer  
Email: [grievanceofficer@hizuno.com](mailto:grievanceofficer@hizuno.com)



Call us at: 022 4931 4422

Address: Zuno General Insurance Limited, Kohinoor City Mall, Tower 3, Kiro Road, Kurla West, Mumbai 400070

If you are not satisfied with the response or do not receive a response from the Company, within 14 days of your complaint, you may approach the Grievance

Cell of the Insurance Regulatory and Development Authority of India ('IRDAI') on the following contact details:  
IRDAI Grievance Call Centre (IGCC) TOLL FREE NO: 155255

Email ID: [complaints@irda.gov.in](mailto:complaints@irda.gov.in)

Register online at: <http://www.igms.irda.gov.in/>

Address for communication for complaints by fax/paper:

Consumer Affairs Department

Insurance Regulatory and Development Authority of India

Sy. No. 115/1, Financial District, Nanakramguda, Gachibowli

Hyderabad - 500032

In case you are not satisfied with the response provided by the company or no response is received, you may approach the Insurance Ombudsman in your region for the resolution post 30 days from the date of registration of the complaint.

Details of the Insurance Ombudsman Offices are available on the link  
[http://www.policyholder.gov.in/Addresses\\_of\\_Ombudsmen.aspx](http://www.policyholder.gov.in/Addresses_of_Ombudsmen.aspx)

The Complainant may approach the Office of the Insurance Ombudsman established by the Central Government of India as per Rule 13 and Rule 14 of the Insurance Ombudsman Rules, 2017 ('Ombudsman Rules').

The following complaints can be lodged with the Insurance Ombudsman:

1. Any partial or total repudiation of claims by an insurer;
2. Any dispute in regard to premium paid or payable in terms of the policy;
3. Any dispute on the legal construction of the policies in so far as such disputes relate to claims;
4. Delay in settlement of claims;
5. Non-issue of any insurance document to customers after receipt of premium.

Manner in which complaint is to be made Rule 14 of the Ombudsman Rules:-

1. Any person who has a grievance against the Company, may himself or through his legal heirs make a complaint in writing to the Ombudsman within whose jurisdiction the branch or office of the Company complained against is located.
2. The complaint shall be in writing duly signed by the complainant or through his legal heirs and shall state clearly the name and address of the complainant, the name of the branch or office of the insurer against which the complaint is made, the fact giving rise to the complaint.
3. No complaint to the Ombudsman shall lie unless:
  - the complainant had before making a complaint to the Ombudsman, made a written representation to the Company/insurer named in the complaint and either insurer had rejected the complaint or the complainant had not received any reply within a period of one month after the insurer concerned received his representation or the complainant is not satisfied with the reply given to him by the insurer;
  - the complaint is made not later than one year after the insurer had rejected the representation or sent his final reply on the representation of the complainant;and
  - the complaint is not on the same subject matter for which any proceedings before any court or Consumer Forum or arbitrator is pending or was so earlier.

Insurance Ombudsman –The insured person may also approach the office of Insurance Ombudsman of the respective area/region for redressal of grievance.

The contact details of the Insurance Ombudsman offices have been provided as **Annexure-A**.

Product Name: Zuno Health Insurance		UIN: EDLHLIP21463V022021		
Schedule of benefits				
Sr. No	Benefit \ Variant	Silver	Gold	Platinum
		Basis of offering		
1	Hospitalization expenses	Up to the Sum Insured	Up to the Sum Insured	Up to the Sum Insured
	Room rent limit per day / Entitled room category	For Sum Insured up to `2,00,000 :1% of the Sum Insured;ICU Charges- 2% of the Sum Insured; For Sum Insured above `2,00,000: Standard Single Private Room. No Capping on ICU charges.	Standard Single Private Room. No Capping on ICU charges.	Standard Single Private Room. No Capping on ICU charges.
2	Pre and Post hospitalisation medical expenses	30 / 60 days; Up to the Sum Insured	60 / 90 days; Up to the Sum Insured	90 / 180 days; Up to the Sum Insured
3	Day Care treatment	Up to the Sum Insured Sr. No. 123		
4	Ambulance Cover	Up to `1,500 per policy year	Up to `3,000 per policy year	Up to `10,000 per policy year
5	Organ Donor Cover	N/A	Up to `1,00,000	Up to `2,00,000
6	Domiciliary Hospitalisation	Up to the Sum Insured	Up to the Sum Insured	Up to the Sum Insured
7	AYUSH	Up to the Sum Insured	Up to the Sum Insured	Up to the Sum Insured
8	No Claim Bonus	10% of bonus for every claim-free year up to a maximum of 50%	50% of bonus for every claim-free year up to a maximum of 100%	50% of bonus for every claim-free year up to a maximum of 100%
		In event of claim, the No Claims Bonus will reduce at the same rate at which it is allotted for every claim-free year.		
9	Health Check-Up	For every claim-free year above 18 years of age.	For every claim-free year above 18 years of age.	For every claim-free year above 18 years of age.

10	Maternity Benefit	N/A	Up to `50,000; Waiting period of 4 years	Up to `2,00,000; Waiting period of 4 years
11	Hospital Cash	`500 / day from 4 <sup>th</sup> day till 10th day of hospitalization	`1,000 / day from 4th day till 10th day of hospitalization	`1,500 / day from 4th day till 10th day of hospitalization
12	Recovery Benefit	N/A	`1,000 / day from 11th day till 20th day of hospitalization	`1,500 / day from 11th day till 20th day of hospitalization
13	Shared accommodation Benefit	`800 up to a maximum of `4,000	`1,000 up to a maximum of `5,000	`1,200 up to a maximum of `6,000
14	Critical illness	N/A	50% increase in the Sum Insured on first diagnosis of a critical illness	100% increase in the Sum Insured on first diagnosis of a critical illness
15	Restoration	N/A	100% increase in the Sum Insured on exhaustion of the Sum Insured, can be utilized only for illness / disease unrelated to the illness / diseases for which claim/s was / were made in the particular policy year.	
16	In-built Services	<ul style="list-style-type: none"> <li>· Medical Referral · Emergency Medical Evacuation · Medical Repatriation</li> <li>· Medical Monitoring · Compassionate Visit · Return of Mortal Remains.</li> <li>· Second Medical Opinion</li> </ul>		

Optional benefits			
Sr. no.	Benefit \ Variant	Silver	Gold and Platinum
1	Critical Illness Coverage	50% increase in the Sum Insured on first diagnosis of a critical illness	N/A
2	Restoration	100% increase in the Sum Insured on exhaustion of the Sum Insured, can be utilized only for illness /disease unrelated to the illness / diseases for which claim/s was / were made in the particular policy year.	N/A
3	Recharge	N/A	100% increase in the Sum Insured on exhaustion of the Sum Insured, can be utilized even for the same hospitalization or for the treatment of diseases / illness / injury / for which claim was paid / payable under the policy

4	Voluntary Co-payment	Voluntary co-payment of 10% or 20% (as opted) for all claims. This option is available for ages 60 years and below.
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Appendix I - List I - Items for which coverage is not available in the policy

The details of the excluded items can also be viewed on our website: [www.hizuno.com](http://www.hizuno.com)

Link: <https://www.hizuno.com/contact-us>

Sl. No.	Item	Sl. No.	Item
1	BABY FOOD	35	OXYGEN CYLINDER (FOR USAGE OUTSIDE THE HOSPITAL)
2	BABY UTILITIES CHARGES	36	SPACER
3	BEAUTY SERVICES	37	SPIROMETRE
4	BELTS/BRACES	38	NEBULIZER KIT
5	BUDS	39	STEAM INHALER
6	COLD PACK/HOT PACK	40	ARMSLING
7	CARRY BAGS	41	THERMOMETER
8	EMAIL/ INTERNET CHARGES	42	CERVICAL COLLAR
9	FOOD CHARGES (OTHER THAN PATIENT'S DIET PROVIDED BY HOSPITAL)	43	SPLINT
10	LEGGINGS	44	DIABETIC FOOT WEAR
11	LAUNDRY CHARGES	45	KNEE BRACES (LONG/ SHORT/ HINGED)
12	MINERAL WATER	46	KNEE IMMOBILIZER/SHOULDER IMMOBILIZER
13	SANITARY PAD	47	LUMBO SACRAL BELT

14	TELEPHONE CHARGES	48	NIMBUS BED OR WATER OR AIR BED CHARGES
15	GUEST SERVICES	49	AMBULANCE COLLAR
16	CREPE BANDAGE	50	AMBULANCE EQUIPMENT
17	DIAPER OF ANY TYPE	51	ABDOMINAL BINDER
18	EYELET COLLAR	52	PRIVATE NURSES CHARGES- SPECIAL NURSING CHARGES
19	SLINGS	53	SUGAR FREE Tablets
20	BLOOD GROUPING AND CROSS MATCHING OF DONORS SAMPLES	54	CREAMS POWDERS LOTIONS (Toiletries are not payable, only prescribed medical pharmaceuticals payable)
21	SERVICE CHARGES WHERE NURSING CHARGE ALSO CHARGED	55	ECG ELECTRODES
22	Television Charges	56	GLOVES
23	SURCHARGES	57	NEBULISATION KIT
24	ATTENDANT CHARGES	58	ANY KIT WITH NO DETAILS MENTIONED [DELIVERY KIT, ORTHOKIT, RECOVERY KIT, ETCI
25	EXTRA DIET OF PATIENT (OTHER THAN THAT WHICH FORMS PART OF BED CHARGE)	59	KIDNEY TRAY
26	BIRTH CERTIFICATE	60	MASK
27	CERTIFICATE CHARGES	61	OUNCE GLASS
28	COURIER CHARGES	62	OXYGEN MASK
29	CONVEYANCE CHARGES	63	PELVIC TRACTION BELT
30	MEDICAL CERTIFICATE	64	PAN CAN
31	MEDICAL RECORDS	65	TROLLY COVER
32	PHOTOCOPIES CHARGES	66	UROMETER, URINE JUG
33	MORTUARY CHARGES	67	AMBULANCE
34	WALKING AIDS CHARGES	68	VASOFIX SAFETY

#### List II - Items that are to be subsumed into Room Charges

Sl. No.	Item	Sl. No.	Item
1	BABY CHARGES (UNLESS SPECIFIED/INDICATED)	20	LUXURY TAX
2	HAND WASH	21	HVAC
3	SHOE COVER	22	HOUSE KEEPING CHARGES
4	CAPS	23	AIR CONDITIONER CHARGES
5	CRADLE CHARGES	24	IM IV INJECTION CHARGES
6	COMB	25	CLEAN SHEET
7	EAU-DE-COLOGNE/ ROOM FRESHNERS	26	BLANKET/WARMER BLANKET
8	FOOT COVER	27	ADMISSION KIT
9	GOWN	28	DIABETIC CHART CHARGES
10	SLIPPERS	29	DOCUMENTATION CHARGES/ ADMINISTRATIVE EXPENSES
11	TISSUE PAPER	30	DISCHARGE PROCEDURE CHARGES



12	TOOTH PASTE	31	DAILY CHART CHARGES
13	TOOTH BRUSH	32	ENTRANCE PASS/ VISITORS PASS CHARGES
14	BED PAN	33	EXPENSES RELATED TO PRESCRIPTION ON DISCHARGE
15	FACE MASK	34	FILE OPENING CHARGES
16	FLEX! MASK	35	INCIDENTAL EXPENSES/ MISC. CHARGES (NOT EXPLAINED)
17	HAND HOLDER	36	PATIENT IDENTIFICATION BAND/ NAME TAG
18	SPUTUM CUP	37	PULSEOXYMETER CHARGES
19	DISINFECTANT LOTIONS		

#### List III - Items that are to be subsumed into Procedure Charges

Sl. No.	Item	Sl. No.	Item
1	HAIR REMOVAL CREAM	13	SURGICAL DRILL
2	DISPOSABLES RAZORS CHARGES (for site preparations)	14	EYE KIT
3	EYE PAD	15	EYE DRAPE
4	EYE SHEILD	16	X-RAY FILM
5	CAMERA COVER	17	BOYLES APPARATUS CHARGES
6	DVD, CD CHARGES	18	COTTON
7	GAUSE SOFT	19	COTTON BANDAGE
8	GAUZE	20	SURGICAL TAPE
9	WARD AND THEATRE BOOKING CHARGES	21	APRON
10	ARTHROSCOPY AND ENDOSCOPY INSTRUMENTS	22	TORNIQUET
11	MICROSCOPE COVER	23	ORTHOBUNDLE, GYNAEC BUNDLE
12	SURGICAL BLADES, HARMONICSCALPEL,SHAVER		

#### List IV - Items that are to be subsumed into costs of treatment

Sl. No.	Item	Sl. No.	Item
1	ADMISSION/REGISTRATION CHARGES	10	HIV KIT
2	HOSPITALISATION FOR EVALUATION/ DIAGNOSTIC PURPOSE	11	ANTISEPTIC MOUTHWASH
3	URINE CONTAINER	12	LOZENGES
4	BLOOD RESERVATION CHARGES AND ANTE NATAL BOOKING CHARGES	13	MOUTH PAINT
5	BIPAP MACHINE	14	VACCINATION CHARGES
6	CPAP/ CAPO EQUIPMENTS	15	ALCOHOL SWABES
7	INFUSION PUMP- COST	16	SCRUB SOLUTIONISTERILLIUM
8	HYDROGEN PEROXIDE\SPIRIT\ DISINFECTANTS ETC	17	Glucometer & Strips
9	NUTRITION PLANNING CHARGES - DIETICIAN CHARGESDIET CHARGES	18	URINE BAG

Day Care Treatment: All the day care treatments are covered which falls under the definition of Day care treatment mentioned in the policy.

#### Note:

1. Any surgery/procedure (not listed above) which due to advancement of medical science requires hospitalisation for less than 24 hours will require prior approval from company/ Service Provider /TPA.



2. The standard exclusions and waiting periods are applicable to all of the above day care procedures / surgeries depending on the medical condition / disease under treatment. Only 24 hours hospitalisation is not mandatory.

Disclaimer: The Company's Claims Team may modify /edit above list, consider other treatments as day care treatments depending on the treatment. Premium rate chart are available on our company's website, kindly visit " [www.hizuno.com](http://www.hizuno.com) for premium details.

**Disclaimer**

This is only a summary of the product features. The actual benefits available are as described in the policy wordings, and will be subject to the policy terms, conditions and exclusions. Please seek the advice of your insurance advisor if you require any further information or clarification.

Section 41 of Insurance Act 1938 as amended by Insurance Laws Amendment Act, 2015 (Prohibition of Rebates):

1. No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a Policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurers.
2. Any person making default in complying with the provision of this section shall be liable for a penalty which may extend to ten lakh rupees.

Note: Policy Term and Conditions & Premium rates are subject to change with prior approval from IRDA.

## Ombudsman and addresses

Mentioned below are contact details of Ombudsman:

Office details	Jurisdiction of office union territory, district
AHMEDABAD Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, Ahmedabad – 380 001. Tel.: 079 - 25501201/02/05/06 Email: <a href="mailto:bimalokpal.ahmedabad@cioins.co.in">bimalokpal.ahmedabad@cioins.co.in</a>	Gujarat, Dadra & Nagar Haveli, Daman and Diu

<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 Email: bimalokpal.bengaluru@cioins.co.in	Karnataka
<b>BHOPAL</b> Office of the Insurance Ombudsman, Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel Office, Near New Market, Bhopal – 462 003. Tel.: 0755 - 2769201 / 2769202 Fax: 0755 - 2769203 Email: bimalokpal.bhopal@cioins.co.in	Madhya Pradesh, Chattisgarh
<b>BHUBANESHWAR</b> Office of the Insurance Ombudsman, 62, Forest park, Bhubneshwar-751 009. Tel.: 0674 - 2596461 / 2596455 Fax: 0674 - 2596429 Email: bimalokpal.bhubaneswar@cioins.co.in	Orissa
<b>CHANDIGARH</b> Office of the Insurance Ombudsman, S.C.O. No. 101, 102 & 103, 2nd Floor, Batra Building, Sector 17 – D, Chandigarh – 160 017. Tel.: 0172 - 2706196 / 2706468 Fax: 0172 - 2708274 Email: bimalokpal.chandigarh@cioins.co.in	Punjab, Haryana(excluding Gurugram, Faridabad, Sonapat and Bahadurgarh) Himachal Pradesh, Union Territories of Jammu & Kashmir, Ladakh & Chandigarh.
<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 Email: bimalokpal.chennai@cioins.co.in	Tamil Nadu, Tamil Nadu PuducherryTown and Karaikal (which are part of Puducherry).
<b>DELHI</b> Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002. Tel.: 011 - 23232481/23213504 Email: bimalokpal.delhi@cioins.co.in	Delhi & Following Districts of Haryana - Gurugram, Faridabad, Sonapat & Bahadurgarh.
<b>GUWAHATI</b> Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati – 781001(ASSAM). Tel.: 0361 - 2632204 / 2602205 Email: bimalokpal.guwahati@cioins.co.in	Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.
<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 - 23312122 Fax: 040 - 23376599 Email: bimalokpal.hyderabad@cioins.co.in	Andhra Pradesh, Telangana, Yanam and part of Union Territory of Puducherry.
<b>JAIPUR</b> Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141 - 2740363 Email: bimalokpal.jaipur@cioins.co.in	Rajasthan
<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 Email: bimalokpal.ernakulam@cioins.co.in	Kerala, Lakshadweep, Mahe-a part of Union Territory of Puducherry.
<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	West Bengal, Sikkim, Andaman & Nicobar Islands.

<p>Email: <a href="mailto:bimalokpal.kolkata@cioins.co.in">bimalokpal.kolkata@cioins.co.in</a></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 Email: <a href="mailto:bimalokpal.lucknow@cioins.co.in">bimalokpal.lucknow@cioins.co.in</a></p>	<p>Districts of Uttar Pradesh : Lalitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Ballia, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Mau, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Deoria, Kushinagar, Gorkhpur, Ghazipur, Chandauli, Sidharathnagar.</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 Email: <a href="mailto:bimalokpal.mumbai@cioins.co.in">bimalokpal.mumbai@cioins.co.in</a></p>	<p>Goa, Mumbai Metropolitan Region excluding Navi Mumbai &amp; Thane.</p>
<p><b>NOIDA</b> Office of the Insurance Ombudsman, Bhagwan Sahai Palace, 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddha Nagar, U.P- 201301. Tel.: 0120-2514252 / 2514253 Email: <a href="mailto:bimalokpal.noida@cioins.co.in">bimalokpal.noida@cioins.co.in</a></p>	<p>State of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kanooj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautambodhanagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.</p>
<p><b>PATNA</b> Office of the Insurance Ombudsman, 2nd Floor, Lalit Bhawan, Bailey Road, Patna 800 001 Tel.: 0612-2547068 Email: <a href="mailto:bimalokpal.patna@cioins.co.in">bimalokpal.patna@cioins.co.in</a></p>	<p>Bihar, Jharkhand.</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.: 020-41312555 Email: <a href="mailto:bimalokpal.pune@cioins.co.in">bimalokpal.pune@cioins.co.in</a></p>	<p>Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region.</p>