

 <p><b>बैंक ऑफ महाराष्ट्र</b> Bank of Maharashtra भारत सरकार का उद्यम <u>एक परिवार एक बैंक</u></p>	<p><b>मानव संसाधन विकास विभाग</b> <b>HUMAN RESOURCES MGT DEPTT.</b> प्रधान कार्यालय: लोकमंगल, 1501, शिवाजीनगर, पुणे-5 Head Office: LOKMANGAL, 1501, SHIVAJINAGAR, PUNE-5 टेलीफोन/TELE: 020-25514501-12, 25532752 ई-मेल E-mail: bomcoper@mahabank.co.in</p>	 <p>स्वच्छ भारत एक कदम स्वच्छता की ओर 'स्वच्छता अभियान' की सफलता हेतु हम प्रतिबद्ध हैं</p>
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No. AX1/ST/IR/Cir./137/2019-20

Date: 11.03.2020

**ALL BRANCHES / OFFICES OF THE BANK**

Dear Sir,

**Reg :- Group Mediclaim Policy for the year 2020-21**

The Group Mediclaim Insurance Policy for Executives, Officers, Award Staff and retired staff with United India Insurance Co. Ltd. is due for renewal. W.e.f. 1st April 2020.

**PREMIUM**

The United India Insurance Company Ltd., has quoted the following premium for renewal of the policy;

SUM INSURED [Rs. Lakh]	Premium with GST [Rs. in Actual]			
	Self	Self + Spouse	Self+spouse+2child (1+3)	Self+Spouse+2child+ 2Parents (1+5)
1.00	4633	5333	8104	13143
2.00	8536	9514	13874	21793
3.00	12004	13607	17713	27833
4.00	14670	16690	21925	34459
5.00	17341	22302	26282	41294
6.00	21291	29700	33642	47903
7.00	24487	36533	41381	54129
8.00	26250	43107	48829	59544
9.00	30165	48710	55176	63712
10.00	32579	52607	59370	66260

The salient features and other detailed terms & conditions of the policy as received from United India Insurance Company Ltd. Is enclosed as Annexure.

**BENEFIT UNDER INCOME TAX ACT**

The premium paid under the scheme is eligible for IT deduction under Section 80[D]. Income Tax certificate for the purpose of claiming the IT deduction under 80[D] shall be issued by the insurance company directly.

Please note that the eligible amount of premium will be updated in income tax module at Head Office level for existing employees. Branches are requested not to punch the same in the Income tax portal to avoid duplication of entry.



## **HOW TO APPLY - ONLINE APPLICATION**

Application form for group mediclaim policy has been made available in intranet. The link is -

### **BOMNET — Utility — Useful Links— HR Related Software— Group Mediclaim**

All members of the scheme, existing and retired employees who wish to continue / Existing employees who wish to enter newly into the scheme, may apply online through the above link. The premium will be debited only after punching by the applicants. The retired employees for renewal of policy may approach the nearest branch for getting their application punched. **Retired employees are not eligible to enter into the scheme as new members.** However, retired employees who are already members in this Group Policy for 2019-20 shall continue to be members of the group policy on payment of the relevant premium.

The actual coverage will start immediately i.e. from 01-04-2020 for the existing members of Group Mediclaim Policy and w.e.f. 01-05-2020 for the members who newly join the scheme in current year.

**Application in hard copy will not be accepted.**

### **LAST DATE OF PAYMENT OF PREMIUM**

The online application utility will be available from **13.03.2020 to 24.03.2020** only. No applications will be accepted after the due date. Individual account mentioned in the application will be debited with the amount of premium after **24.03.2020**. All are requested to maintain sufficient balance in their accounts, till their account is debited. In case sufficient balance is not maintained, the policy in respect of the concerned shall not be renewed. No follow up will be made with employees who do not maintain sufficient balance.

The policy has cashless facility in select hospitals. The employees who are members of the scheme are already provided with cash less cards. The same shall be valid and no new card will be required.

### **CLAIM SETTLEMENT THROUGH NEFT**

For all the claims settled by the insurance company payment will be done through NEFT / RTGS. The details required for payment through NEFT are to be filled in the application form.

All are advised to ensure correct punching of data in the application form. The Bank shall not be responsible for any wrong data punched.

The contents of this circular be brought to the notice of all employees / Retired employees.

Yours faithfully

(K.Arvind Shenoy)  
Deputy General Manager  
HRM



**GROUP MEDICLAIM INSURANCE POLICY FOR EMPLOYEES OF  
BANK OF MAHARASHTRA  
FOR THE FINANCIAL YEAR 2020-21  
FORMING PART OF POLICY NO.**

**Salient features :**

1. Policy covers hospitalization expenses for medical/surgical treatment arising out of any disease/ailment/illness/accident.
2. Pre and Post hospitalization expenses up-to 30 days prior to hospitalization and up-to 60 days after discharge from the hospital.
3. No restrictions on expenses towards pre and post hospitalization and major illness i.e. covered up to overall sum insured.
4. No capping under any head including Room rent/ICU rent.
5. No Co-Pay clause.
6. Sum Insured is on family floater basis i.e. anyone member or all the members put together can avail hospitalization benefit during the policy period up to the available sum insured.
7. All the pre-existing diseases are covered.
8. Diseases that are normally not covered during the first year and first two years under the standard Mediclaim Insurance Policy shall be covered.
9. Maternity benefit provided – Normal delivery upto Rs.35000/- and Cesarean section up to Rs.50000/-.
10. Spouse of deceased employee shall be continued to be covered up to the age of 80 years provided the deceased employee and spouse were insured under the existing policy for 2019-20.
11. Cover dependent children up to 25 years of age or marriage or getting employed whichever is earlier, crippled and/or physically challenged children without age restrictions.
12. Coverage for dependent parents up to 80 years
13. Provision to claim excess amount after exhausting sum insured and or Corporate Buffer under the IBA Policy if the employee is a member of such policy and has preferred to claim thereunder subject to terms and conditions of this Group Policy. In this event, communication of hospitalization of insured must be made to the TPA within 48 hours of such hospitalization. To avail this, employee need to submit Declaration in Annexure 1 and other documents as per Clause 21A of the attached terms, conditions. The Declaration is to be duly certified/countersigned by Zonal Head/Executive of HR Dept of the Bank's Head Office in case of serving employee and Branch Manager or any other Officer of the Bank in case of retired employee.
14. Option open for employee to claim under this Group Policy up to the sum insured so selected subject to its terms and conditions and provided no claim has been or would be preferred to under the IBA Policy. In this event, communication of hospitalization of insured must be made to TPA within 48 hours of such hospitalization and claim documents in original to be submitted to the TPA within 30 days from discharge.
15. Cashless facility through TPA.
16. Submission of completed Annexure 1 is mandatory irrespective of whether or not claim is preferred to under the Group Policy of after exhausting claim under the IBA Policy. Refer Clause 20.3 of the terms and conditions.
17. For the purpose of brevity, this Group Mediclaim policy is hereinafter referred to as "Group Policy" while the Group Mediclaim Policy taken by Indian Banks Association for its member banks as a result of the Bipartite Agreement is hereinafter referred to as IBA Policy.
18. Broad terms and conditions forming part of this policy are given herewith separately.

**GROUP MEDICLAIM POLICY FOR EMPLOYEES OF  
BANK OF MAHARASHTRA FOR 2020-21  
FORMING PART OF POLICY NO.**

**For the purpose of brevity, this Group Medclaim policy is hereinafter referred to as "Group Policy" while the Group Medclaim Policy taken by Indian Banks Association for its member banks as a result of the Bipartite Agreement is hereinafter referred to as IBA Policy.**

**Broad terms and conditions of Group Policy:**

1. The Policy covers hospitalization expenses for medical/surgical treatment arising out of any disease/ailment/illness/accident.
2. There shall be no restriction on the amount of expenses for pre and post hospitalization expenses as well as expenses on major illness expenses subject, however to the overall available sum insured so selected /applicable.
3. There shall be no restriction on room rent/ICU rent subject to overall hospitalization claim restricted to available sum insured under the Policy.
4. There shall be no co-pay clause.
5. Sum Insured is on family floater basis i.e. any one member or all members covered under the policy put together can avail hospitalization benefits during the policy period up to sum insured so selected or available under the policy.
6. Hospitalization should be for a minimum period of 24 hours save and except in respect of specific treatments as provided for hereinafter.
7. The Policy covers Employee and Family
  - a. 1 or 1+1 or 1+3 or 1+5 basis i.e. Employee (1) or Employee + Spouse (1+1) or Employee + Spouse + 2 dependent children (1+3) or Employee + Spouse + 2 dependent children + Parents (1+5)
  - b. Spouse of deceased employee up to the age of 80 years subject to such spouse is/was covered under the Policy for 2019-20.
  - c. Retired employee (1) or Retired employee + Spouse (1+1) or Spouse of deceased employee up to the age of 80 years who had got covered in this Group Policy for 2019-20 shall continue to get covered up to the age of 80 years during policy for 2020-21.

*By*



#### 8. Policy Mid term Addition/ inclusion :

Mid term addition of new employee is permissible on payment of full annual premium.

Mid term addition of members of family of employee on account of marriage and new born baby is permissible subject to other terms and conditions as laid down herein under the Group Policy. However, in the event such addition alters the family structure, full differential annual premium shall be chargeable. Example 1, Employee "A" on Self basis with a sum insured of Rs. 5 lacs at the commencement date of the policy, marries during the policy period can include his/her spouse immediately upon such marriage thus altering the family structure from Self Basis (1) to Self + Spouse (1+1) basis, the differential full annual premium chargeable for 1+1 and premium so charged on self basis against the sum insured of Rs. 5 lacs shall become payable. Example 2, Employee "A" covered on Self + Spouse (1+1) basis at the commencement date of the policy for a sum insured of Rs. 5 lacs, includes a new born baby during the period of the policy, the differential full annual premium chargeable for 1+3 and premium so charged on 1+1 basis against the sum insured of Rs. 5 lacs shall become payable. New born child shall be included after 90 days from the date of birth.

In the event an employee has opted for coverage under 1+5 so as to include his parents with his family structure actually being Self + Parents and desires to include his/her spouse during the policy period on account of marriage, such inclusion of spouse shall be permissible without charging any premium. Similarly, new born baby to such category of employee shall be included mid-term without charging any premium. However no mid-term alteration in sum insured shall be permissible during the policy period for any category.

9. In the event of any claim becoming admissible under the Group Policy, the Company will pay through Third Party Administrator to the Hospital/Nursing Home or Insured the amount of such expenses as would fall under different heads mentioned below and as are reasonably and medically necessary incurred thereof by or on behalf of such insured but not exceeding the available sum insured in aggregate mentioned in the schedule hereto.

- A. Room and Boarding expenses as provided by the Hospital/ Nursing Home.
- B. Intensive Care Unit (ICU) expenses.
- C. Surgeon, team of surgeons, assistant surgeon, Anesthetist, Medical Practitioner, Consultants, Specialist's fees.
- D. Nursing charges, service charges, IV administration charges, Nebulization charges, RMO charges, Anaesthetic, Blood, Oxygen, Operation theatre charges, surgical appliances, OT consumables, Medicines and drugs, dialysis, Chemotherapy, Radiotherapy, Cost of artificial limbs, cost of prosthetic devices implanted during surgical procedure like pacemaker, defibrillator, ventilator, orthopaedic implants, cochlear implant, any other implant, intra ocular lenses, infra cardiac valve replacements, vascular stents, any other valve replacement, laboratory/diagnostic tests, x-ray, CT scan, MRI, any other scan, scopies and such similar expense that are medically necessary, or incurred during hospitalization as per the advice of the attending doctor.
- E. Hospitalization expenses (excluding cost of organ) incurred on donor in respect of organ transplant to the Insured.

10. Pre and Post Hospitalization expenses payable in respect of each hospitalization shall be the actual expenses incurred subject to 30 days prior to hospitalization and

60 days after the date of discharge and subject to overall limit of available sum insured under the Policy.

11. Expenses on Hospitalization for minimum period of a day are ammissible. However this time limit is not applied to specific treatments, such as

1	Adenoidectomy	20	Haemo dialysis
2	Appendectomy	21	Fissurectomy/Fistulectomy
3	Ascitic/Plueral tapping	22	Mastoidectomy
4	Auroplasty not Cosmetic in nature	23	Hydrocele
5	Coronary angiography/Renal	24	Hysterectomy
6	Coronary angioplasty	25	Inguinal/ventral/umbilica/femoral hernia
7	Dental surgery	26	Parental chemotherapy
8	D&C	27	Polypectomy
9	Excision of Cyst/granuloma/lump/tumor	28	Septoplasty
10	Eye surgery	29	Piles/fistula
11	Fracture including hairline fracture Or dislocation	30	Prostate surgeries
12	Radiotherapy	31	Sinusitis surgeries
13	Chemotherapy including parental chemotherapy	32	Tonsillectomy
14	Lothotripsy	33	Liver aspiration
15	Incision and drainage of abscess	34	Sclerotherapy
16	Varicocelelectomy	35	Varicose Vein Ligation
17	Wound suturing	36	All scopies along with biopsies
18	FESS	37	Lumbar puncture
19	Operations/Micro surgical operations on the nose, middle ear/internal ear, tongue, mouth, face, tonsils and adenoids, salivary glands and salivary ducts, breast, skin and subcutaneous tissues, digestive tract, female/male sexual organs.		

This condition will also not apply in case of stay in hospital of less than a day provided –

- The treatment is undertaken under General or Local Anesthesia in a hospital/day care centre in less than a day because of technological advancement and
- Which would have otherwise required hospitalization of more than a day

12. **Alternative Therapy** : Reimbursement of expenses for hospitalization treatment under the recognized system of medicines, viz. Aurvedic (AYUSH) if such treatment is taken in a clinic/ hospital registered, by the central and state government, accredited by Quality Council of India, National Accreditation Board on Health.

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13. Pre-existing diseases/ Ailments : Pre-existing diseases are covered under the Group Policy.
14. Expenses towards medical treatment in relation to certain specific illness which in normal course are not covered unless the Insured has 24 months of continuous coverage shall be covered under the Group Policy. The specific illnesses are Cataract, Benign Prostatic Hyperthrophy, Hysterectomy for Menorrhagia or Fibromyoma, Hernia, Hydrocele, Congenial Internal Disease, Fistula in anus, piles, sinusitis and related disorders, gall bladder stone removal, gout and rheumatism, calculus.
15. Maternity Expenses/ treatment shall include medical treatment expenses traceable to childbirth and the maximum benefit allowable will be up to Rs.35000/- for Normal delivery and Rs.50000/- for Caesarean Section subject, however to nine months waiting period from the date of inception of the policy or date of inclusion under the policy whichever is later. Waiting period shall not apply to insured person who had been previously continuously covered under the Group Policy.
16. Advanced Medical Treatment covered : All new kinds of approved advanced medical procedures e.g. Laser surgery, stem cell therapy for treatment of a disease is payable on hospitalization/ day care surgery.
17. All claims admitted in respect of any/ all insured person(s) during the period of insurance shall not exceed the sum insured stated/ available sum insured against the respective employee under the Group Policy.

#### 18. EXCLUSIONS :

The Company shall not be liable to make any payment under this policy in respect of any expenses whatsoever incurred by any Insured person in connection with or in respect of :

- 18.1 Any disease contracted by the Insured person during the first 30 days from the commencement date of the policy. This shall not apply to insured person who had been previously continuously covered under the Group Policy for 2019-20.
- 18.2 Injury/ disease directly or indirectly caused by or arising from or attributable to War, Invasion, Act of foreign enemy, War like operations (whether war be declared or not).
- 18.3 A. Circumcision unless necessary for treatment of a disease not excluded hereunder or as may be necessitated due to an accident.  
B. Vaccination or inoculation  
C. Change of life or cosmetic or aesthetic treatment of any description is not covered.  
D. Plastic surgery other than as may be necessitated due to an accident or as part of any illness.
- 18.4 Cost of spectacles and contact lenses, hearing aids. Other than intra ocular Lenses and Cochlear Implant.
- 18.5 Dental treatment or surgery of any kind which are done in a dental clinic and Those that are cosmetic in nature.
- 18.6 Convalescence, rest cure, Obesity treatment and its complications including morbid obesity, treatment related disorders, Venereal disease, Intentional self-injury and use of intoxication drugs/alcohol.



- 18.7 All expenses arising out of any condition directly or indirectly caused to or associated with Human T-cell Lymphotropic virus Type III (HTLB – III) or Lymphadenopathy associated virus (LAV) or the Mutants Derivative or Variation Deficiency Syndrome or any syndrome or condition of a similar kind commonly referred to as AIDS.
- 18.8 Charges incurred at Hospital or Nursing Home primarily for diagnosis, x-ray or laboratory examinations or other diagnostic studies not consistent with or incidental to the diagnosis and treatment of positive existence of presence of any ailment, sickness or injury, for which confinement is required at a Hospital/ Nursing home, unless recommended by the attending Doctor.
- 18.9 Expenses on vitamins and tonics unless forming part of treatment for injury or diseases as certified by the attending physician.
- 18.10 Injury or disease directly or indirectly caused by or contributed to by Nuclear weapon/materials.
- 18.11 All non medical expenses including convenience items for personal comfort such as charges for telephone, television, barber or beauty services, diet charges, baby food, cosmetics, tissue paper, diapers, sanitary pads, toiletry items and similar incidental expenses, unless and otherwise they are necessitated during the course of treatment.

**19 CONDITIONS :**

**Contract : the proposal form, declaration and the policy issued shall constitute the complete contract of insurance. Other terms and conditions are as per Tailormade GMC policy to which these salient features and Broad terms and conditions are attached.**


**20 CLAIMS :**

20.1 Every notice or communication regarding hospitalization or claim to be given or made under this Group Policy shall be communicated to the **THIRD PARTY ADMINISTRATOR office – M/s Health India TPA Services Pvt.Ltd., Office No. 32 and 33, 1<sup>st</sup> floor, Sangam Commercial Complex Phase II 46, Dr.Ambedkar Road, Sangam Bridge, Pune 411 001 – Telephone Nos. 020-26057542, 26057541 . Mail ID [bom@healthindiatpa.com](mailto:bom@healthindiatpa.com), [punetpa@healthindiatpa.com](mailto:punetpa@healthindiatpa.com).** Other matters relating to the policy may be communicated to the policy issuing office.

20.2 Notice of Communication : Upon the happening of any event which may give rise to a claim under this policy notice with full particulars shall be sent to THIRD PARTY ADMINISTRATOR immediate however maximum within 48 hours from the time of hospitalization. This is irrespective of whether the claim is preferred to with the TPA under the IBA Policy and/or under the Group Policy. This is not applicable in the event no claim is desired to be preferred to under this Group Policy.

**20.3 Annexure 1 is to be submitted mandatorily for all claims.**

All supporting documents in original relating to the claim under the Group Policy must be filed with the office of THIRD PARTY ADMINISTRATOR within 15 days from the date of discharge from the hospital. In case of pre and post hospitalization, treatment (limited to 30 days and 60 days respectively from the date of hospitalization), all claim documents should be submitted within 30 days after completion of such treatment.





## 21 SPECIAL CONDITIONS IN RELATION TO CLAIMS :

Additional facility provided under the Group Policy in respect of Employee/Retired Employee with dependant children/ parents covered under the IBA Policy :

Under the IBA Policy, Officers are covered for a family floater sum insured of Rs.4 lacs;

1. Under the IBA Policy, Clerical staff and sub staff are covered for a family floater sum insured of Rs. 3 lacs.
2. Corporate Buffer under IBA Policy provides;
  - a. Rs. 100 Crores to be apportioned as per the premium of the Bank
  - b. If Corporate Buffer of one Bank is exhausted, the remaining amount can be claimed from the unutilized corporate buffer of the other Banks.
  - c. Corporate Buffer can be authorized by the Management through an authorized person/committee as decided by IBA/ Bank and information thereof is to be provided to the TPA keeping the Insurance Company in the loop.

Employee/ Retired Employee with dependant children/parents under the Group Policy would have the following option to prefer to claim subject to admissibility, terms and conditions of the Group Policy.

A. Officer/ Clerical staff/ sub staff covered under the IBA Policy and preferring to claim under the said IBA Policy at the first instance :

- i. In case the sum insured under the IBA policy is exhausted with or without reimbursement made under the Corporate Buffer Clause thereof, the Officer/ Clerical staff/ sub staff may prefer to claim such excess claim amount incurred viz. towards hospitalization, pre and post hospitalization under the Group Policy subject to the sum insured so selected under the Group Policy, in which case, the following procedure shall be applicable :
- ii. Provide a declaration as per Annexure 1 attached hereto to be duly certified/ countersigned by Zonal Head/ Executive of HR Dept of the Bank's Head Office in case of serving employee and Branch Manager or any Officer of the Bank in case of retired employee.
- iii. Provide self attested photocopy of each and every claim document so submitted to the TPA under the IBA Policy for reimbursement of claim lodged with them
- iv. Provide certificate from the TPA under the IBA Policy on the quantum of claim settled (cashless plus reimbursement) with detail computation thereof including expenses that have been disallowed

The above shall not be applicable in case of maternity benefit claims.

B. Officer/ Clerical staff/ sub staff who has not preferred to any claim under the IBA Policy (both cashless as well as reimbursement) such employee may prefer to lodge claim under the Group Policy in which event, he/she would be required to submit all supporting claim documents in original to the TPA under the Group Policy

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Detailed terms & conditions for renewal of  
GMP for Bom staff for 2020-21 further to enclosures.

POLICY NO.:1630002819P102019104

UIN NO. IRDA/NL-HLT/UII/P-H/V.1/236/13-14



**UNITED INDIA INSURANCE COMPANY LIMITED**  
REGD. & HEAD OFFICE : No.24, WHITES ROAD, CHENNAI-600014

### GROUP HEALTH POLICY

- 1** WHEREAS the insured designated in the Schedule hereto has by a proposal and declaration dated as stated in the Schedule which shall be the basis of this Contract and is deemed to be incorporated herein has applied to UNITED INDIA INSURANCE COMPANY LTD. (hereinafter called the COMPANY) for the insurance hereinafter set forth in respect of Employees/Members (including their eligible family members) named in the Schedule hereto (hereinafter called the INSURED PERSON) and has paid premium as consideration for such insurance.
- 1.1** NOW THIS POLICY WITNESSES that subject to the terms, conditions, exclusions and definitions contained herein or endorsed, or otherwise expressed hereon the Company undertakes that if during the period stated in the Schedule or during the continuance of this policy by renewal any insured person shall contract any disease or suffer from any illness (hereinafter called DISEASE) or sustain any bodily injury through accident (hereinafter called INJURY) and if such disease or injury shall require any such insured Person, upon the advice of a duly qualified Physician/Medical Specialist/Medical practitioner (hereinafter called MEDICAL PRACTITIONER) or of a duly qualified Surgeon (hereinafter called SURGEON) to incur hospitalisation/domiciliary hospitalisation expenses for medical/surgical treatment at any Nursing Home/Hospital in India as herein defined (hereinafter called HOSPITAL) as an inpatient, the Company will pay through TPA to the Hospital / Nursing Home or Insured the amount of such expenses incurred as are Medically Necessary and reasonable and customary in respect thereof by or on behalf of such Insured Person but not exceeding the Sum Insured in aggregate in any one period of insurance stated in the schedule hereto.
- 1.2** In the event of any claim becoming admissible under this scheme, the company will pay through TPA to the Hospital / Nursing Home or insured person the amount of such expenses as would fall under different heads mentioned below and as are reasonably and necessarily incurred thereof by or on behalf of such insured person but not exceeding the Sum Insured in aggregate mentioned in the schedule hereto.
- A.** Room, Boarding and Nursing expenses as provided by the Hospital/Nursing Home not exceeding 1% of the sum insured per day or the actual amount whichever is less. This also includes nursing care, RMO charges, IV Fluids/Blood transfusion/injection administration charges and similar expenses.
- B.** Intensive Care Unit (ICU) expenses not exceeding 2% of the sum insured per day or actual amount whichever is less.
- C.** Surgeon, Anaesthetist, Medical Practitioner, Consultants, Specialists Fees
- D.** Anesthetic, Blood, Oxygen, Operation Theatre Charges, surgical appliances, Medicines & Drugs, Dialysis, Chemotherapy, Radiotherapy, Cost of Artificial Limbs, cost of prosthetic devices implanted during surgical procedure like pacemaker, orthopaedic implants, infra cardiac valve replacements, vascular stents, relevant laboratory/diagnostic tests, X-ray and such similar expenses that are medically necessary.
- E.** Hospitalisation expenses (excluding cost of organ) incurred for/by donor in respect of organ transplant to the insured.

**Note:**

1. The amount payable under 1.2 C & D above shall be at the rate applicable to the entitled room category. In case the Insured person opts for a room with rent higher than the entitled category as in 1.2 A above, the charges payable under 1.2 C & D shall be limited to the charges applicable to the entitled category. This will not be applicable in respect of medicines & drugs and implants.
2. No payment shall be made under 1.2 C other than as part of the hospitalisation bill.

**1.2.1** Expenses in respect of the following specified illnesses/surgeries will be restricted as detailed below:

Hospitalisation Benefits	LIMITS per surgery RESTRICTED TO
a. Cataract, Hernia, Hysterectomy	a. Actual expenses incurred or 25% of the sum insured whichever is less
b. Major surgeries*	b. Actual expenses incurred or 70% of the Sum Insured whichever is less

\* Major surgeries include Cardiac surgeries, Brain Tumor surgeries, Pacemaker implantation for sick sinus syndrome, Cancer surgeries, Hip, Knee, joint replacement surgery, Organ Transplant.

\* The above limits specified are applicable per hospitalization/surgery.

POLICY NO.:1630002819P102019104

UIN NO. IRDA/NL-HLT/UII/P-H/V.1/236/13-14

- 1.3 Pre and Post Hospitalisation expenses payable in respect of each hospitalisation shall be the actual expenses incurred subject to a maximum of 10% of the Sum Insured.
- 1.4 In addition to the above, the following would apply to claims arising out of persons aged more than 60 years

EXPENSES ON MAJOR ILLNESSES CHARGED AS A TOTAL PACKAGE	TO BE SETTLED WITH A CO-PAY ON 80:20 BASIS. The co-pay of 20% will be applicable on the admissible claim amount.
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## 2. DEFINITIONS:

### 2.1 ACCIDENT:

An accident is a sudden, unforeseen and involuntary event caused by external, visible and violent means.

- 2.2 A. "Acute condition"-Acute condition is a disease, illness or injury that is likely to respond quickly to treatment which aims to return the person to his or her state of health immediately before suffering the disease/illness/injury which leads to full recovery.
- B. "Chronic condition"-A chronic condition is defined as a disease, illness, or injury that has one or more of the following characteristics-
- it needs ongoing or long-term monitoring through consultations, examinations, check-ups and/or tests-
  - it needs ongoing or long-term control or relief of symptoms
  - it requires your rehabilitation or for you to be specially trained to cope with it
  - it continues indefinitely
  - it comes back or is likely to come back.

### 2.3 ALTERNATIVE TREATMENT:

Alternative treatments are forms of treatments other than treatment "Allopathy" or "modern medicine" and includes Ayurveda, Unani, Siddha and Homeopathy in the Indian context.

### 2.4 ANY ONE ILLNESS:

Any one illness will be deemed to mean continuous period of illness and it includes relapse within 45 days from the date of last consultation with the Hospital / Nursing Home where treatment has been taken.

### 2.5 CASHLESS FACILITY:

Cashless facility "means a facility extended by the insurer to the insured where the payments, of the cost of treatment undergone by the insured in accordance with the policy terms and conditions, or directly made to the network provider by the insurer to the extent pre-authorisation approved.

### 2.6 CONGENITAL ANOMALY:

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

- Internal Congenital Anomaly Which is not in the visible and accessible parts of the body.
- External Congenital Anomaly Which is in the visible and accessible parts of the body.

### 2.7 CONDITION PRECEDENT:

Condition Precedent shall mean a policy term or condition upon which the Insurer's liability under the policy is conditional upon.

### 2.8 CONTRIBUTION:

Contribution is essentially the right of an insurer to call upon other insurers liable to the same insured to share the cost of an indemnity claim on a rateable proportion.

### 2.9 DAY CARE CENTRE:

A day care centre means any institution established for day care treatment of illness and/ or injuries or a medical setup within a hospital and which has been registered with the local authorities, wherever applicable, and is under the supervision of a registered and qualified medical practitioner AND must comply with all minimum criteria as under:-

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

### 2.10 DAY CARE TREATMENT:

Day care Treatment refers to medical treatment and or surgical procedure which is

- undertaken under general or local anaesthesia in a hospital/day care centre in less than 24 hours because of technological advancement, and
- which would have otherwise required a hospitalisation of more than 24 hours. Treatment normally taken on an out-patient basis is not included in the scope of this definition.

POLICY NO.:1630002819P102019104

UIN NO. IRDA/NL-HLT/UII/P-H/V.1/236/13-14

- 2.11 DOMICILIARY HOSPITALISATION:**  
Domiciliary Hospitalisation means medical treatment for an illness/disease/injury which in the normal course would require care and treatment at a hospital but is actually taken while confined at home under any of the following circumstances :  
a) The condition of the patient is such that he/she is not in a condition to be removed to a hospital or  
b) The patient takes treatment at home on account of non-availability of room in a hospital.
- 2.12 GRACE PERIOD:**  
Grace Period means the specified period of time immediately following the premium due date during which a payment can be made to renew or continue a policy in force without loss of continuity benefits such as waiting periods and coverage of pre-existing diseases. Coverage is not available for the period for which no premium is received.
- 2.13 HOSPITAL/NURSING HOME:**  
A Hospital means any institution established for in-patient care and day care treatment of illness and/or injuries and which has been registered as a Hospital with the local authorities under the Clinical establishments (Registration and Regulation) Act, 2010 or under the enactments specified under the Schedule of Section 56(1) of the said Act OR complies with all minimum criteria as under  
- Has qualified nursing staff under its employment round the clock.  
- Has at least 10 In-patient beds in towns having a population of less than 10 lacs and at least 15 in-patient beds in all other places;  
- Has qualified medical practitioner(s) in charge round the clock;  
- Has a fully equipped Operation Theatre of its own where surgical procedures are carried out;  
- Maintains daily records of patients and makes these accessible to the insurance company's authorized personnel.
- 2.14 HOSPITALIZATION:**  
Hospitalization means admission in a Hospital/Nursing Home for a minimum period of 24 consecutive hours of inpatient care except for specified procedures/treatments, where such admission could be for a period of less than 24 consecutive hours
- 2.15 ID CARD:**  
ID card means the identity card issued to the Insured person by the TPA to avail cashless facility in network hospitals.
- 2.16 ILLNESS:**  
Illness means a sickness or a disease or pathological condition leading to the impairment of normal physiological function which manifests itself during the policy period and required medical treatment.
- 2.17 INJURY :**  
Injury means accidental physical bodily harm excluding illness or disease solely and directly caused by external, violent and visible and evident means which is verified and certified by a Medical Practitioner.
- 2.18 IN-PATIENT CARE:**  
In-patient care means treatment for which the insured person has to stay in a hospital for more than 24 hours for a covered event.
- 2.19 INTENSIVE CARE UNIT:**  
Intensive Care Unit means an identifies section, ward or wing of a Hospital which is under the constant supervision of a dedicated medical practitioner(s) and which is specially equipped for the continuous monitoring and treatment of patients who are in a critical condition, or require life support facilities and where the level of care and supervision is considerably more sophisticated and intensive than in the ordinary and other wards.
- 2.20 MATERNITY EXPENSES:**  
Maternity expenses/treatment shall include:  
a) Medical treatment expenses traceable to childbirth (including complicated deliveries and caesarean sections incurred during hospitalization).  
b) Expenses towards lawful medical termination of pregnancy during the policy period.
- 2.21 MEDICAL ADVICE:**  
Any consultation or advice from a medical practitioner/doctor including the issue of any prescription or repeat prescription.
- 2.22 MEDICAL EXPENSES:**  
Medical expenses-Medical Expenses means those expenses that an Insured person has necessarily and actually incurred for medical treatment on account of illness or Accident on the advice of a Medical Practitioner, as long as these are no more than would have been payable if the Insured Person had not been insured and no more than other hospitals or doctors in the same locality would have charged for the same medical treatment.
- 2.23 MEDICALLY NECESSARY:**  
Medically necessary treatment is defined as any treatment, test, medication or stay in hospital or part of a stay in a hospital which

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

**2.24 MEDICAL PRACTITIONER:**

Medical Practitioner is a person who holds a valid registration from the Medical Council of any State or Medical Council of India or Council for Indian Medicine or the homeopathy set up by the Government of India or a State Government and is thereby entitled to practice medicine within its jurisdiction; and is acting within the scope and jurisdiction of his license. The term medical practitioner would include physician, specialist and surgeon.

(The Registered practitioner should not be the insured or close family members such as parents, in-laws, spouse and children.)

**2.25 NETWORK PROVIDER:**

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

The list of network hospitals is maintained by and available with the TPA and the same is subject to amendment from time to time.

Preferred Provider Network means a network of hospitals which have agreed to a cashless packaged pricing for certain procedures for the insured person. The list is available with the company/TPA and subject to amendment from time to time. Reimbursement of expenses incurred in PPN for the procedures (as listed under PPN package) shall be subject to the rates applicable to PPN package pricing.

**2.26 NEW BORN BABY:**

A new born baby means baby born during the Policy Period aged between one day and 90 days, both days inclusive.

**2.27 NON-NETWORK**

Any hospital, day care centre or other provider that is not part of the network.

**2.28 NOTIFICATION OF CLAIM**

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

**2.29 OPD TREATMENT:**

OPD Treatment is one in which the insured visits a clinic/hospital or associated facility like a consultation room for diagnosis and treatment based on the advice of medical a practitioner. The insured is not admitted as a day care or in-patient.

**2.30 PRE-EXISTING DISEASE**

Pre Existing Disease is any condition, ailment or injury or related condition(s) for which you ad signs or symptoms, and/or were diagnosed, and/or received medical advice/treatment, within 48 months prior to the first policy issued by the insurer.

**2.31 PORTABILITY:**

Portability means transfer by an individual health insurance policyholder (including family cover) of the credit gained for pre-existing conditions and time-bound exclusions if he/she chooses to switch from one insurer to another.

**2.32 PRE-HOSPITALISATION MEDICAL EXPENSES**

Medical expenses incurred immediately 30 days before the Insured person is hospitalized will be considered as part of a claim as mentioned under Item 1.2 above provided that;

- i. Such Medical expenses are Incurred for the same condition for which the Insured Person's Hospitalisation was required; and
- ii. The In-patient Hospitalisation claim for such Hospitalisation is admissible by the Insurance Company

**2.33 POST HOSPITALISATION MEDICAL EXPENSES:**

Relevant medical expenses incurred immediately 60 days after the Insured person is discharged from the hospital provided that ;

- a. Such Medical expenses are incurred for the same condition for which the Insured Person's Hospitalisation was required; and
- b. The In-patient Hospitalisation claim for such Hospitalisation is admissible by the Insurance Company.

**2.34 QUALIFIED NURSE:**

Qualified Nurse is a person who holds a valid registration from the Nursing Council of India or the Nursing Council of any state in India.

**2.35 REASONABLE AND CUSTOMARY CHARGES:**

Reasonable Charges means the charges for services or supplies, which are the standard charges for the specific provider and consistent with the prevailing charges in the geographical area for identical or similar services, taking into account the nature of the illness/injury involved.

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**2.36 RENEWAL:**

Renewal defines the terms on which the contract of insurance can be renewed on mutual consent with a provision of grace period for treating the renewal continuous for the purpose of all waiting periods.

**2.37 ROOM RENT**

Room rent shall mean the amount charged by a hospital for the Occupancy of a bed on per day (24 hours) basis and shall include associated medical expenses.

**2.38 SUBROGATION**

Subrogation shall mean the right of the insurer to assume the rights of the insured person to recover expenses paid out under the policy that may be recovered from any other source.

**2.39 SURGERY:**

Surgery or Surgical Procedure means manual and/or operative procedure(s) required for treatment of an illness or injury, correction of deformities and defects, diagnosis and cure of diseases, relief of suffering or prolongation of life, performed in a hospital or day care centre by a Medical Practitioner.

**2.40 THIRD PARTY ADMINISTRATOR**

TPA means a Third Party Administrator who holds a valid License from Insurance Regulatory and Development Authority to act as a THIRD PARTY ADMINISTRATOR and is engaged by the Company for the provision of health services as specified in the agreement between the Company and TPA.

**2.41 UNPROVEN/EXPERIMENTAL TREATMENT**

Unproven/Experimental treatment is treatment, including drug Experimental therapy, which is not based on established medical practice in India.

**3. COVERAGES:**

- 3.1** Expenses on Hospitalisation for minimum period of 24 hours are admissible. However, this time limit is not applied to specific treatments, such as

1. Adenoidectomy	19. FESS
2. Appendectomy	20. Haemo dialysis
3. Ascitic/Pleural tapping	21. Fissurectomy/Fistulectomy
4. Auroplasty	22. Mastoidectomy
5. Coronary angiography	23. Hydrocele
6. Coronary angioplasty	24. Hysterectomy
7. Dental surgery	25. Inguinal/ventral/umbilical/ Femoral hernia
8. Dilatation & Curettage	26. Parenteral chemotherapy
9. Endoscopies	27. Polypectomy
10. Excision of Cyst/Granuloma/lump	28. Septoplasty
11. Eye surgery	29. Piles/fistula
12. Fracture/dislocation excluding hairline fracture	30. Prostate
13. Radiotherapy	31. Sinusitis
14. Lithotripsy	32. Tonsilectomy
15. Incision and drainage of abscess	33. Liver aspiration
16. Colonoscopy	34. Sclerotherapy
17. Varicocelelectomy	35. Varicose Vein Ligation
18. Wound suturing	

This condition will also not apply in case of stay in hospital of less than 24 hours provided -

- The treatment is undertaken under General or Local Anesthesia in a hospital/day care centre in less than 24 hours because of technological advancement and
  - Which would have otherwise required a hospitalisation of more than 24 hours.
- Procedures/treatments usually done in out patient department are not payable under the policy even if converted as an in-patient in the hospital for more than 24 hours or carried out in Day Care Centres.

- 3.2** Domiciliary Hospitalisation means medical treatment for a period exceeding three days for such an illness/disease/injury which in the normal course would require care and treatment at a hospital but is actually taken while confined at home under any of the following circumstances :

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

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Subject however that domiciliary hospitalisation benefits shall not cover:

- i) Expenses incurred for pre and post hospital treatment and
- ii) Expenses incurred for treatment for any of the following diseases:-
  - a. Asthma
  - b. Bronchitis
  - c. Chronic Nephritis and Nephritic Syndrome
  - d. Diarrhoea and all type of Dysenteries including Gastroenteritis
  - e. Diabetes Mellitus and Insipidus
  - f. Epilepsy
  - g. Hypertension
  - h. Influenza, Cough and Cold
  - i. All Psychiatric or Psychosomatic Disorders
  - j. Pyrexia of unknown Origin for less than 10 days
  - k. Tonsillitis and Upper Respiratory Tract infection including Laryngitis and pharangitis
  - l. Arthritis, Gout and Rheumatism

Liability of the company under this clause is restricted as stated in the Schedule attached hereto

- 3.3 For Ayurvedic Treatment, hospitalisation expenses are admissible only when the treatment has been undergone in a Government Hospital or in any Institute recognised by the Government and/or accredited by Quality Council of India/National Accreditation Board on Health.

Company's Liability for all claims admitted in respect of any/all insured person/s during the period of insurance shall not exceed the Sum Insured stated in the schedule.

#### 4. Exclusions:

The company shall not be liable to make any payment under this policy in respect of any expenses whatsoever incurred by any Insured Person in connection with or in respect of:

- 4.1 Any pre-existing condition(s) as defined in the policy, until 48 months of continuous coverage of such insured person have elapsed, since inception of his/her first Policy with the Company.
- 4.2 Any disease other than those stated in clause 4.3 below, contracted by the Insured person during the first 30 days from the commencement date of the policy. This exclusion shall not however, apply in case of the Insured person having been covered under an Insurance scheme with our Company for a continuous period of preceding 12 months without any break.
- 4.3 Unless the Insured has 24 months of continuous coverage, the expenses on treatment of diseases such as Cataract, Benign Prostatic Hyperthrophy, Hysterectomy for Menorrhagia, or Fibromyoma, Hernia, Hydrocele, Congenital internal disease, Fistula In anus, piles, Sinusitis and related disorders, Gall Bladder Stone removal, Gout & Rheumatism, Calculus Diseases are not payable. Internal Congenital Disease means anomaly which is not visible and accessible parts of the body.
- 4.4 Unless the Insured has 48 months of continuous coverage, the expenses related to treatment of Joint Replacement due to Degenerative Condition and age-related Osteoarthritis & Osteoporosis are not payable.  
If these diseases mentioned in Exclusion no.4.3 and 4.4 (other than Congenital Internal Diseases) are pre-existing at the time of proposal they will not be covered even during subsequent period of renewal subject to the pre-existing disease exclusion clause. If the Insured is aware of the existence of congenital internal disease before inception of the policy, the same will be treated as pre-existing.
- 4.5 Injury / disease directly or indirectly caused by or arising from or attributable to War, invasion, Act of Foreign enemy, War like operations (whether war be declared or not).
- 4.6 a.Circumcision unless necessary for treatment of a disease not excluded hereunder or as may be necessitated due to an accident.  
b.Vaccination or inoculation  
c.Change of life or cosmetic or aesthetic treatment of any description such as correction of eyesight, etc.  
d Plastic surgery other than as may be necessitated due to an accident or as a part of any illness.
- 4.7 Cost of spectacles, contact lenses and hearing aids.
- 4.8 Dental treatment or surgery of any kind unless necessitated by accident and requiring hospitalisation.
- 4.9 Convalescence, general debility; run-down condition or rest cure, obesity treatment and its complications including morbid obesity, Congenital external disease or defects or anomalies, treatment relating to all psychiatric and and psychomatic disorders. Infertility, Sterility, Venereal disease, intentional self injury and use of intoxication drugs / alcohol
- 4.10 All expenses arising out of any condition directly or indirectly caused to or associated with Human T-Cell Lymphotropic Virus Type III (HTLB - III) or lymphadenopathy Associated Virus (LAV) or the Mutants Derivative or Variation Deficiency Syndrome or any syndrome or condition of a similar kind commonly referred to as AIDS.

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- 4.11 Charges incurred at Hospital or Nursing Home primarily for diagnosis, x-ray or Laboratory examinations or other diagnostic studies not consistent with or incidental to the diagnosis and treatment of positive existence or presence of any ailment, sickness or injury, for which confinement is required at a Hospital / Nursing Home
- 4.12 Expenses on vitamins and tonics unless forming part of treatment for injury or diseases as certified by the attending physician
- 4.13 Injury or Disease directly or indirectly caused by or contributed to by nuclear weapon / materials
- 4.14 Treatment arising from or traceable to pregnancy, childbirth, miscarriage, abortion or complications of any of these including caesarean section, except abdominal operation for extra uterine pregnancy (Ectopic Pregnancy) which is proved by submission of Ultra Sonographic report and Certificate of Gynaecologist that It is life threatening one if left untreated.
- 4.15 Naturopathy Treatment, acupressure, acupuncture, magnetic therapies, experimental and unproven treatments/therapies. Treatment including drug experimental therapy which is not based on established medical practice in India, is treatment experimental or unproven.
- 4.16 External and or durable Medical / Non-medical equipment of any kind used for diagnosis and/or treatment and/or monitoring and/or maintenance and/or support including CPAP, CAPD, Infusion pump, Oxygen concentrator etc., Ambulatory devices i.e., walker, crutches, Belts, Collars, Caps, Splints, Slings, Braces, Stockings, elastrocepe bandages, external orthopaedic pads, sub cutaneous insulin pump, Diabetic foot wear, Glucometer/Thermometer, alpha/water bed and similar related items etc. and also any medical equipment, which are subsequently used at home.
- 4.17 Genetic disorders and stem cell implantation/surgery.
- 4.18 Change of treatment from one system of medicine to another unless recommended by the consultant/hospital under whom the treatment is taken.
- 4.19 Treatment for Age Related Muscular Degeneration (ARMD), treatment such as Rotational Field Quantum Magnetic Resonance (RFQMR), Enhanced External Counter Pulsation (EECP), etc.
- 4.20 All non-medical expenses including convenience items for personal comfort such as charges for telephone, television, ayah, private nursing/barber or beauty services, diet charges, baby food, cosmetic, tissue paper, diapers, sanitary pads, toiletry items and similar incidental expenses.
- 4.21 Any kind of Service charges, Surcharges, Admission Fees/Registration Charges, Luxury tax and similar charges levied by the hospital.
- 4.22 All non-Medical expenses. For detailed list of non-medical expenses, please log on to our website [www.uiic.co.in](http://www.uiic.co.in).
- 5. CONDITIONS:**
- 5.1 Contract: The Proposal form, Prospectus, Pre-acceptance Health check-up and the Policy Issued shall constitute complete Contract of Insurance.
- 5.2 Every notice or communication regarding hospitalization or claim to be given or made under this Policy shall be delivered in writing at the address of the TPA office as shown in the Schedule. Other matters relating to the policy may be communicated to the policy issuing office.
- 5.3 The premium payable under this Policy shall be paid In advance. No receipt for Premium shall be valid except on the official form of the company signed by a duly authorised official of the company. The due payment of premium and the observance and fulfilment of the terms, provisions, conditions and endorsements of this Policy by the Insured Person in so far as they relate to anything to be done or complied with by the Insured Person shall be a condition precedent to any liability of the Company to make any payment under this Policy. No waiver of any terms, provisions, conditions and endorsements of this policy shall be valid unless made in writing and signed by an authorised official of the Company.
- 5.4 Notice of Communication: Upon the happening of any event which may give rise to a claim under this Policy notice with full particulars shall be sent to the TPA named in the schedule immediately and in case of emergency hospitalization within 24 hours from the time of Hospitalisation/Domiciliary Hospitalisation
- 5.5 All supporting documents relating to the claim must be filed with TPA within 15 days from the date of discharge from the hospital. In case of post-hospitalisation, treatment (limited to 60 days), all claim documents should be submitted within 7 days after completion of such treatment.



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Note: Waiver of this Condition may be considered in extreme cases of hardship where it is proved to the satisfaction of the Company that under the circumstances in which the insured was placed it was not possible for him or any other person to give such notice or file claim within the prescribed time-limit.

- 5.6 The Insured Person shall obtain and furnish to the TPA with all original bills, receipts and other documents upon which a claim is based and shall also give the TPA / Company such additional information and assistance as the TPA / Company may require in dealing with the claim.
- 5.7 Any medical practitioner authorised by the TPA / Company shall be allowed to examine the Insured Person in case of any alleged injury or disease leading to Hospitalisation if so required.
- 5.8 The Company shall not be liable to make any payment under this policy in respect of any claim if such claim be in any manner fraudulent or supported by any fraudulent means or device whether by the Insured Person or by any other person acting on his behalf.
- 5.9 **DISCLOSURE TO INFORMATION NORM**  
 The Policy shall be void and all premium paid hereon shall be forfeited to the Company, in the event of misrepresentation, mis-description or non-disclosure of any material fact.
- 5.10 If at the time when a claim arises under the policy, there is in existence any other insurance taken by the insured to indemnify the treatment costs, the insured person shall have the right to require a settlement of the claim in terms of any of his policies. If the amount to be claimed exceeds the sum insured under a single policy, after considering deductibles or co-pay, the insured person shall have the right to choose the insurers by whom the claim is to be settled. In such cases, the Company shall not be liable to pay or contribute more than its rateable proportion of any loss, liability, compensation costs or expenses.  
 Note: The insured person must disclose such other insurance at the time of making the claim under this policy.
- 5.11 The Policy may be renewed by mutual consent and in such event the renewal premium shall be paid to the Company on or before the date of expiry of the Policy or of the subsequent renewal thereof. The Company shall not be bound to give notice that such renewal premium is due, provided however that if the insured shall apply for renewal and remit the requisite premium before the expiry of this policy, renewal shall not normally be refused, unless the Company has reasonable justification to do so.

**5.12 ENHANCEMENT OF SUM INSURED**

The insured may seek enhancement of Sum Insured in writing at or before payment of premium for renewal, which may be granted at the discretion of the Company. However, notwithstanding enhancement, for claims arising in respect of ailment, disease or injury contracted or suffered during a preceding policy period, liability of the company shall be only to the extent of the Sum Insured under the policy in force at the time when it was contracted or suffered during the currency of such renewed policy or any subsequent renewal thereof.

Any such request for enhancement must be accompanied by a declaration that the insured or any other insured person in respect of whom such enhancement is sought is not aware of any symptoms or other indications that may give rise to a claim under the policy. The Company may require such insured person/s to undergo a Medical examination to enable the company to take a decision on accepting the request for enhancement in the Sum Insured.

**5.13 Cancellation Clause :**

The Company may at any time cancel the Policy on grounds of misrepresentation, fraud, non-disclosure of material fact or non-cooperation by the insured by sending fifteen days notice in writing by Registered A/D to the insured at his last known address in which case the Company shall return to the insured a proportion of the last premium corresponding to the unexpired period of insurance if no claim has been paid under the policy. The insured may at any time cancel this policy and in such event the Company shall allow refund of premium at Company's short period rate table given below provided no claim has occurred upto the date of cancellation.

PERIOD ON RISK	RATE OF PREMIUM TO BE CHARGED.
Upto one month	1/4 th of the annual rate
Upto three months	1/2 of the annual rate
Upto six months	3/4th of the annual rate
Exceeding six months	Full annual rate.

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- 5.14 If any dispute or difference shall arise as to the quantum to be paid under the policy (liability being otherwise admitted) such difference shall independently of all other questions be referred to the decision of a sole arbitrator to be appointed in writing by the parties or if they cannot agree upon a single arbitrator within 30 days of any party invoking arbitration, the same shall be referred to a panel of three arbitrators, comprising of two arbitrators, one to be appointed by each of the parties to the dispute/difference and the third arbitrator to be appointed by such two arbitrators and arbitration shall be conducted under and in accordance with the provisions of the Arbitration and Conciliation Act, 1996.
- It is clearly agreed and understood that no difference or dispute shall be referable to arbitration as herein before provided, if the Company has disputed or not accepted liability under or in respect of this Policy.
- It is hereby expressly stipulated and declared that it shall be a condition precedent to any right of action or suit upon this policy that award by such arbitrator/arbitrators of the amount of the loss or damage shall be first obtained.
- 5.15 If the TPA, as per terms and conditions of the policy or the Company shall disclaim liability to the Insured for any claim hereunder and if the Insured shall not within 12 calendar months from the date or receipt of the notice of such disclaimer notify the TPA/ Company in writing that he does not accept such disclaimer and intends to recover his claim from the TPA/Company then the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder.
- 5.16 All medical/surgical treatments under this policy shall have to be taken in India and admissible claims thereof shall be payable in Indian currency. Payment of claim shall be made through TPA to the Hospital/Nursing Home or the Insured Person as the case may be.
- Upon acceptance of an offer of settlement, the payment of amount due shall be made within 7 days from the date of acceptance of offer by the Insured. In the cases of delay in the payment, the insurer shall be liable to pay interest at a rate which is 2% above the bank rate prevalent at the beginning of the financial year in which the claim is reviewed by it.
- 5.17 Low Claim Ratio Discount (Bonus)
- Low Claim Ratio Discount at the following scale will be allowed on the total premium at renewal only depending upon the incurred claim ratio for the entire group insured under the Group Mediclaim Insurance Policy for the preceding 3 completed years excluding the year immediately preceding the date of renewal where the Group Mediclaim Insurance Policy has not been in force for 3 completed years, such shorter period of completed years excluding the year immediately preceding the date of renewal will be taken in to account

Incurred Claim ratio under the group policy	Discount %
Not exceeding 60%	5
Not exceeding 50%	15
Not exceeding 40%	25
Not exceeding 30%	35
Not exceeding 25%	40

#### 5.18 High Claims Ratio Loading (MALUS)

The total premium payable at renewal of the Group Policy will be loaded at the following scale depending upon the incurred claims ratio for the entire group insured under the Group Mediclaim Insurance Policy for the preceding year (immediately preceding the date of renewal).

Incurred claims ratio under this group policy	Loading
Between 70% and 100%	25%
Between 101% and 125 %	55%
Between 126 % and 150 %	90%
Between 151 % and 175 %	120%
Between 176 and 200	150%
Over 200 %	Cover to be reviewed

#### Note:

- Low Claim Ratio Discount (Bonus) or High Claim Ratio loading (Malus) will be applicable to the Premium at renewal of the Policy depending on the incurred claims Ratio for the entire Group Insured.
- Incurred claim would mean claims paid plus claims outstanding in respect of the entire group insured under the policy during the relevant period.

The insured shall throughout the period of insurance keep and maintain a proper record of register containing the names of all the insured persons and other relevant details as are normally kept in any institution/ Organisation. The insured shall declare to the company any additions in the number of insured persons as and when arising during the period of insurance and shall pay the additional premium as agreed.

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It is hereby agreed and understood that, that this insurance being a Group Policy availed by the Insured covering Members, the benefit thereof would not be available to Members who cease to be part of the group for any reason whatsoever. Such members may obtain further individual insurance directly from the Company and any claims shall be governed by the terms thereof.

**6 MATERNITY EXPENSES BENEFIT EXTENSION: (Wherever applicable)**

This is an optional cover, which can be obtained on payment of 10% of total basic premium for all the Insured Persons under the Policy.

Option for Maternity Benefits has to be exercised at the inception of the Policy period and no refund is allowable in case of Insured's cancellation of this option during currency of the policy.

The hospitalization expenses in respect of the new born child can be covered within the Mother's Maternity expenses. The maximum benefit allowable under this clause will be up to Rs. 50,000/- or the sum insured opted by the group whichever is lower.

Special conditions applicable to Maternity expenses Benefit Extension:

1. These Benefits are admissible only if the expenses are incurred in Hospital / Nursing Home as in-patients in India
2. A waiting period of 9 months is applicable for payment of any claim relating to normal delivery or caesarean section or abdominal operation for extra uterine pregnancy. The waiting period may be relaxed only in case of delivery, miscarriage or abortion induced by accident or other medical emergency.
3. Claim in respect of delivery for only first two children and / or operations associated therewith will be considered in respect of any one Insured Person covered under the policy or any renewal thereof. Those Insured Persons who are already having two or more living children will not be eligible for this benefit.
4. Expenses incurred in connection with voluntary medical termination of pregnancy during the first 12 weeks from the date of conception are not covered.
5. Pre-natal and postnatal expenses are not covered unless admitted in Hospital / Nursing Home and treatment is taken there.

Note: When group policy is extended to include Maternity Expenses Benefit, the exclusion No.4.14 of the policy stands deleted.

**7 IRDA REGULATIONS :** This policy is subject to IRDA (Health Insurance) Regulations 2013 and IRDA (Protection of Policyholders' Interest) Regulations 2002 as amended from time to time.

**8. GRIEVANCE REDRESSAL :** In the event of the policyholder having any grievance relating to the insurance, the insured person may submit in writing to the Policy Issuing Office or Grievance cells at Regional Office of the Company for redressal. If the grievance remains unaddressed, the insured person may contact the Officer, Uni-Customer Care Department, Head Office.

**9 IMPORTANT NOTICE**

The Company may revise any of the terms, conditions and exceptions of this insurance including the premium payable on renewal in accordance with the guidelines/rules framed by the Insurance Regulatory and Development Authority (IRDA) and after obtaining prior approval from the Authority. We shall notify you of such changes at least three months before the revision are to take effect.

The Company may also withdraw the insurance as offered hereunder after following the due process as laid down by the IRDA and after obtaining prior approval of the Authority and we shall offer to cover you under such revised/new terms, conditions, exceptions and premium for which we shall have obtained prior approval from the Authority.

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