

# Key Information Sheet

**(LEGAL DISCLAIMER) NOTE:** The information mentioned below is illustrative and not exhaustive. The information must be read in conjunction with the policy wordings. In case of any conflict between the Key Information Sheet and the policy wordings, the terms and conditions mentioned in the policy wordings shall prevail.

S. NO.	TITLE	DESCRIPTION	REFER TO POLICY WORDINGS
1.	Product Name	<b>Health Smart</b>	
2.	What is covered under the Policy	<p>a) <b>In-patient Treatment</b> – Covers Hospitalisation expenses for admission longer than 24 hours</p> <p>b) <b>Pre &amp; Post Hospitalisation</b> – Medical expenses incurred due to Illness up to 30 days period immediately before and 60 days immediately after an Insured Person's admission to a Hospital</p> <p>c) <b>Day Care Procedure</b> – Medical expenses for day care procedures where such procedures are undertaken by an Insured Person as an In-patient in a Hospital for continuous period of less than 24 hours</p> <p>d) <b>Domestic Road Emergency Ambulance</b> – Ambulance expenses incurred to transfer the Insured Person following an emergency to the nearest Hospital. Maximum amount payable is ₹ 1500 per event of emergency Hospitalisation.</p> <p>e) <b>Hospital Daily Cash</b>- Allowance of ₹ 2,000 per day for hospital stay of minimum 3 consecutive days or more up to a maximum of 10 consecutive days</p> <p>f) <b>Convalescence Benefit</b> of ₹ 10,000 provided once for each Policy year during Policy Period, in case of Hospitalisation of minimum 10 consecutive days or more</p> <p>g) <b>Maternity Benefit</b> – Medical expenses for the delivery of a child, where Insured Person and spouse, both are covered, after a waiting period of 3 years, subject to the following sub-limits: Normal Delivery of ₹ 25,000 / Caesarian delivery of ₹ 50,000 / Pre-Post Natal ₹ 2,000 each</p> <p>h) <b>New Born Baby Cover</b> – New Born Baby will be covered under this policy for a maximum period of up to 91 days from date of birth, if a Maternity Benefit claim has been accepted, subject to the limit of ₹ 10,000</p> <p>i) <b>Outpatient Treatment Cover</b> – Medical expenses incurred as an Out-patient. Out-patient will mean the Insured patient who is not hospitalized for more than 24 consecutive hours but who visits a Hospital, clinic, or associated facility for diagnosis or treatment.</p> <p>j) <b>Wellness &amp; Preventive Healthcare</b> – Expense incurred on routine health check-ups and for other wellness and fitness activities undertaken by Insured person</p> <p>Total sum insured available under Outpatient Treatment Cover + Wellness &amp; Preventive Healthcare is ₹ 10,000 on floater basis</p>	<p>Part II of the Schedule Clause 2. Scope of Cover</p> <p>Extension HC 7 - Domestic Road Emergency Ambulance Cover</p> <p>Extension HC 2 - Hospital Daily Cash</p> <p>Extension HC 3 - Convalescence Benefit</p> <p>Extension HC 33 - Maternity Benefit</p> <p>Extension HC 13 - New Born Baby Cover</p> <p>Extension HC 22 - (B) Outpatient Treatment Cover</p> <p>Extension HC 23 - (B) Wellness &amp; Preventive Healthcare</p>
3.	Optional Add On Covers	<p>a) <b>Nursing at Home</b> – Medical expenses incurred, up to ₹ 3,000 per day per member up to a maximum of 15 days post Hospitalisation for the medical services of a Qualified Nurse at Your residence</p> <p>b) <b>Compassionate Visit</b> – Expenses incurred up to ₹ 20,000 per member by Insured "immediate relative" while travelling to place of Hospitalisation from the place of origin/ residence and back in the event of Insured person's Hospitalisation exceeding 5 days</p> <p>c) <b>Critical Illness</b> - Critical Illness cover up to 100% of sum insured for specified critical Illnesses/ medical procedures like Cancer of specified severity, open chest cabg, first heart attack of specified severity, kidney failure requiring regular dialysis, major organ/bone marrow transplant, stroke resulting in permanent symptoms, permanent paralysis of limbs, open heart replacement or repair of heart valves, end stage liver disease, subject to a maximum of 2 adults upto 60 years.</p> <p>d) <b>Donor Expenses</b> - Medical expenses incurred in respect of the donor for any of the organ transplant surgery, provided the organ donated is for Insured persons, subject to a limit of ₹ 50,000 per member, subject to a maximum of 2 adults upto 60 years.</p>	<p>Extension HC 5 - Nursing at Home / Patient Care</p> <p>Extension HC 14 - Air Travel for Family Member (Compassionate Visit)</p> <p>Extension HC 10 - Critical Illness Cover</p> <p>Extension HC 9 - Donor Expenses</p> <p>Extension HC 11 - Personal Accident Cover</p>

		e) <b>Personal Accident</b> - Personal Accident cover up to Sum Insured upon the unfortunate event of accidental death or Permanent Total Disablement resulting from an Accident, subject to a maximum of 2 adults upto 60 years.	
4.	Value Added Services	a) Free health check-up coupon to Insured for every Policy Year, subject to a maximum of 2 coupons per year for floater policies. b) Online Chat with Medical Practitioners c) Specialist e-Consultation with One Follow-up session d) Diet & Nutrition e-consultation e) Physiotherapy, Speech & Audiologist Consultation f) Vaccination Care g) Discount Vouchers	Extension HC 32 - Value-Added Services
5.	What are the major Exclusions in the Policy	<b>Note:</b> Following is an indicative list of the policy exclusions. Please refer to the policy clauses for the complete list a) Naturopathy treatment, acupressure, acupuncture, magnetic and such other therapies b) Non-allopathic medicine, Unproven/Experimental treatment c) Any expenses arising out of Domiciliary Treatment d) Treatment taken outside the country e) Cosmetic surgery f) Sterility, venereal diseases or any sexually transmitted diseases g) Dental treatment unless due to accident h) Any case directly or indirectly related to criminal acts i) Refractive error correction, hearing impairment correction j) Substance abuse, self-inflicted injuries, STDs and HIV / AIDS k) Hazardous sports, war, civil war or breach of law	Part II of the schedule Clause 3.3 Permanent Exclusions
6.	Waiting Period	a) <b>Initial waiting period:</b> 30 days for all illnesses (except Hospitalisation due to injury) b) <b>Specific waiting periods:</b> First two consecutive years, for specific illness and treatment. (Please refer to the policy clauses for the full listing) c) <b>Pre-existing diseases:</b> Covered after 24 months of continuous coverage d) 36 months waiting period for maternity benefit	Part II of the schedule Clause 3.1 Clause 3.2 Clause 3.3
7.	Payout Basis	a) Cashless or Reimbursement of covered medical expenses up to specified Sum Insured as per the scope of cover b) Cashless Facility available at over 4000+ network hospitals	Part II of the schedule 4. Claim Administration
8.	Sub Limit	Cataract, where sub-limit of ₹ 20,000/- is applicable per eye	Part II of the schedule Clause 3.2
9.	Renewal Condition	a) <b>Maximum renewal age</b> – Life long renewability without any age restriction for the cover b) <b>Grace Period</b> – The renewal premium shall be paid to Us on or before the date of expiry of the Policy and in no case later than 30 days (Grace Period) from the expiry of the Policy c) <b>Floater Benefit</b> – The floater benefit under this policy is available up to lifetime d) <b>Inclusion/Exclusion of Insured</b> – This Policy allows inclusion / exclusion of an Insured only at the time of renewal of the Policy	Part III of the schedule 18. Renewal notice
10.	Renewal Benefits	<b>Cumulative Bonus (Additional Sum Insured)</b> – An Additional Sum Insured of 10% of Annual Sum Insured provided on each renewal for every claim-free year up to a maximum of 50%. In case of a claim under the policy, the accumulated Additional Sum Insured will be reduced by 10% of the Annual Sum Insured in the following year	Part II of the schedule 2. Scope of the Cover
11.	Cancellation	a) We may cancel this Policy on grounds of misrepresentation, fraud, non disclosure of material facts or non cooperation of Insured/Policy Holder by sending 15 days written notice by registered post to Your last known address, and then We shall refund a pro-rata premium for the unexpired Policy Period. b) You may cancel this Policy by giving Us 15 days written notice for the cancellation of the Policy by registered post, and then We shall refund premium on short term rates for the unexpired Policy Period.	Part III of the schedule 13. Cancellation/ Termination

# Policy Wording

## PREAMBLE

ICICI Lombard General Insurance Company Limited ("We / Us"), having received a Proposal and the premium from the Policy Holder named in Part I of the Policy (hereinafter referred to as the "Policy Schedule") and the said Proposal and Declaration together with any statement, report or other document leading to the issue of this Policy and referred to therein having been accepted and agreed to by Us and the Policy Holder as the basis of this contract do, by this Policy agree, in consideration of and subject to the due receipt of the subsequent premiums, as set out in the Policy Schedule, and further, subject to the terms and conditions contained in this Policy that on proof to Our satisfaction of the compensation having become payable as set out in the Policy Schedule to the title of the said person or persons claiming payment or upon the happening of an event upon which one or more benefits become payable under this Policy, the Annual Sum Insured / appropriate benefit amount will be paid by Us.

## PART II OF THE POLICY

### 1. DEFINITIONS

For the purposes of this Policy, the terms specified below shall have the meaning set forth wherever appearing/specified in this Policy or related Extensions/Endorsements:

Where the context so requires, references to the singular shall also include references to the plural and references to any gender shall include references to all genders. Further any references to statutory enactment include subsequent changes to the same.

**Accident** means a sudden, unforeseen and involuntary event caused by external, and visible and violent means.

**Admission** means Your admission in a Hospital as an inpatient for the purpose of medical treatment of an Injury and/or Illness.

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

**Annual Sum Insured** means and denotes the maximum amount of cover available to You during each Policy Year of the Policy Period, as stated in the Policy Schedule or any revisions thereof based on Claim settled under the Policy.

**Any one illness** means continuous Period of illness and it includes relapse within 45 days from the date of last consultation with the Hospital/Nursing Home where treatment may have been taken.

**Break in Policy** occurs at the end of the existing policy term, when the premium due for renewal on a given policy is not paid on or before the premium renewal date or within 30 days thereof.

**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 ratable proportion of Sum Insured. This clause shall not apply to any Benefit offered on fixed benefit basis.

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

- i. Internal Congenital Anomaly - Congenital anomaly which is not in the visible and accessible parts of the body
- ii. External Congenital Anomaly - Congenital anomaly which is in the visible parts of the body

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

**Cashless Facility** means a facility extended by the insurer to the insured where the payments, of the costs of treatment undergone by the insured in accordance with the policy terms and conditions, are directly made to the network provider by the insurer to the extent pre-authorization approved.

**Claim** means a demand made by You or on Your behalf for payment of Medical Expenses or any other expenses or benefits, as covered under the Policy.

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

**Day Care Treatment** refers to medical treatment, and/or Surgical Procedure which is:

- i. Undertaken under General or Local Anesthesia in a Hospital/Day care centre in less than 24 hrs because of technological advancement, and
- ii. Which would have otherwise required a hospitalization of more than 24 hours. Treatment normally taken on an out-patient basis is not included in the scope of this definition.

**Day care centre** means any institution established for day care treatment of Illness and / or injuries or a medical set -up 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.

**Deductible** is a cost sharing requirement under a health insurance policy that provides that We will not be liable for specified rupee amount in case of indemnity policies and for a specified number of days/hours in case of hospital cash policy, which will apply before any benefits are payable by Us. This is to clarify that a deductible does not reduce the sum insured.

**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:

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

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

**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.

**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 Regulations) Act 2010 or under enactments specified under the Schedule of Section 56(1) of the said Act OR comply with all minimum criteria as under:

- i. Has at least 10 inpatient beds, in those towns having a population of less than 10,00,000 and 15 inpatient beds in all other places;
- ii. Has qualified nursing staff under its employment round the clock;
- iii. Has qualified medical practitioner (s) in charge round the clock;
- iv. has a fully equipped operation theatre of its own where surgical procedures are carried out
- v. Maintains daily records of patients and will make these accessible to the Insurance company's authorized personnel.

**Hospitalisation** means admission in a Hospital for a minimum period of 24 In patient Care and consecutive hours except for specified Day Care Procedures/Treatments, where such admission could be for a period of less than 24 consecutive hours..

**Inpatient care** means treatment for which the insured person has to stay in a Hospital for more than 24 hours for a covered event.

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

- i. **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.
- ii. **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.

**Injury** means any accidental physical bodily harm occurring during the Policy Period, excluding illness or disease solely and directly caused by external, violent, visible and evident means which is verified and certified by a Medical Practitioner.

**Insured/Insured Person(s)** means the individual(s) whose name(s) is/are specifically appearing as such in the Policy Schedule and is/are hereinafter referred as "You"/"Your"/"Yours"/"Yourself"

**Lifetime Sum Insured** means and denotes the maximum amount of cover available to You, over the Period of Insurance, as stated in the Policy Schedule or any revisions thereof based on Claims settled under each Policy Year of the Policy Period under this Policy.

**Maternity Expenses** shall include -

- i. Medical treatment expenses traceable to childbirth (including complicated deliveries and caesarean sections incurred during Hospitalization);
- ii. Expenses towards lawful medical termination of pregnancy during the policy period .

**Maximum Limit of Indemnity** is an amount as stated in the Policy Schedule, which denotes the following:

- i. Where Lifetime Sum Insured is applicable: It denotes the lower of the Annual Sum Insured (including Additional Sum Insured, where applicable and as specified in the Policy Schedule)) or the Lifetime Sum Insured during each Policy Year of the Policy Period
- ii. Where Lifetime Sum Insured is not applicable: It denotes the Annual Sum Insured (including Additional Sum Insured, where applicable and as specified in the Policy Schedule) during each Policy Year of the Policy Period

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

**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.

**Medical Practitioner** is a person who holds a valid registration from Medical Council of any State or Medical Council of India or Council for Indian Medicine or for Homeopathy set up by the Government of India or a State Government and is thereby entitled to practice medicine within its jurisdiction; and is acting within the scope and jurisdiction of his license. The term Medical Practitioner would include physician, specialist, anaesthetist and surgeon but would exclude You and Your Immediate Family. "Immediate Family would comprise of Your spouse, dependent children, brother(s), sister(s) and dependent parent(s).

**Newborn Baby** means baby born during the Policy Period and is aged between 1 day and 90 days, both days inclusive.

**Network Provider** means the Hospitals, health care providers, day care centers or other providers which have been empanelled by Us or Our appointed TPA to provide services like cashless access to the Insured Person, for the provision of medical treatment. The list of the Network Providers is available with Us/ TPA and is subject to amendment from time to time.



**Non- Network** means any Hospital, day care centre or other provider that is not part of the Network.

**Notification/Intimation 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.

**Out-patient** means the Insured who is not hospitalized for more than 24 consecutive hours but who visits a Hospital, clinic, or associated facility for diagnosis or treatment. However any Insured undergoing any specified "Day care surgeries/Treatment" will not be considered as an Out-patient.

**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 a Medical Practitioner. The Insured is not admitted as a day care or in-patient.

**Period of Insurance** means the period as specifically appearing in the Policy Schedule and commencing from the Policy Period Start Date of the first Policy taken by You from Us and then, running concurrent to Your current Policy subject to the Your continuous renewal of such Policy with Us.

**Policy** means these Policy wordings, the Policy Schedule and any applicable endorsements or extensions attaching to or forming part thereof. The Policy contains details of the extent of cover available to You, what is excluded from the cover and the terms & conditions on which the Policy is issued to You.

**Policy Holder** means the person(s) or the entity named in the Policy Schedule who executed the Policy Schedule and is (are) responsible for payment of premium(s).

**Policy Period** means the period commencing from the Policy Period Start Date, Time and ending at the Policy Period End Date, Time of the Policy and as specifically appearing in the Policy Schedule.

**Policy Year** means a period of twelve months beginning from the Policy Period Start Date and ending on the last day of such twelve-month period. For the purpose of subsequent years, "Policy Year" shall mean a period of twelve months beginning from the end of the previous Policy Year and lapsing on the last day of such twelve-month period, till the Policy Period End Date, as specified in the Policy Schedule

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

**Pre-existing Disease** means any condition, ailment or injury or related condition(s) for which You had signs or symptoms, and / or were diagnosed, and / or received medical advice/ treatment, within 48 months prior to the first policy issued by the insurer.

**Post Hospitalisation Medical Expenses** means medical expenses incurred immediately after the Insured Person is discharged from the hospital, provided that:

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

**Pre Hospitalisation** means medical expenses incurred immediately before the Insured Person is Hospitalized, 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 Hospitalization claim for such Hospitalization is admissible by the Insurance Company.

**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.

**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.

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

**Room Rent** means the amount charged by a hospital for the occupancy of a bed on per day (24 hours ) basis and shall include associated medical expenses.

**Senior Citizen** means any person who has completed sixty or more years of age as on the date of commencement or renewal of a health insurance policy.

**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.

**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.

**Third Party Administrator (TPA)** means the services rendered by a TPA to an insurer under an agreement in connection with health insurance business but does not include the business of an insurance company or the soliciting either directly or indirectly, of health insurance business or deciding on the admissibility of a claim or its rejection.

**Unproven/Experimental treatment** means any treatment including drug experimental therapy which is not based on established medical practice in India.

**You/Your/ Yours/ Yourself** means the person(s) that We insure and is/are specifically named as Insured / Insured Person(s) in the Policy Schedule.

**We/ Our/ Ours/ Us** means the ICICI Lombard General Insurance Company Limited

## 2. WHAT WE WILL PAY (SCOPE OF COVER)

### A) In-patient Treatment

We hereby agree subject to terms, conditions and exclusions herein contained or otherwise expressed hereon that, if during the Policy Period, You require Hospitalization for any Illness or Injury on the written advice of a Medical Practitioner, then We will indemnify the Medical Expenses so incurred by You.

However, Our total liability under this Policy for payment of any and all Claims in aggregate during each Policy Year of the Policy Period shall not exceed the Maximum Limit of Indemnity as stated in the Policy Schedule.

#### **B) Day Care Procedures/Treatment**

We hereby agree subject to terms, conditions and exclusions herein contained or otherwise expressed hereon that, if during the Policy Period, You require Hospitalization as an inpatient for less than 24 hours in a Hospital (but not in the outpatient department of a Hospital) on the written advice of a Medical Practitioner, then We will pay You for the Medical Expenses incurred for undergoing such Day Care Procedure/Treatment or surgery, (as is mentioned in the list of Day Care Procedures/Treatments annexed to this Policy and also available on our website [www.icicilombard.com](http://www.icicilombard.com)).

However, Our total liability under this cover for payment of any and all Claims in aggregate during each Policy Year of the Policy Period shall not exceed the Maximum Limit of Indemnity as stated in the Policy Schedule.

#### **C) Pre-Hospitalization and Post-Hospitalization Expenses**

We hereby agree subject to the terms, conditions and exclusions herein contained or otherwise expressed hereon that, We will compensate You for the relevant Medical Expenses incurred by You in relation to:

- i. Pre-hospitalization Medical Expenses incurred by You for a **30-day period** immediately prior to Your Hospitalization; and
- ii. Post-hospitalization Medical Expenses incurred by You for a **60-day period** immediately post Hospitalization, provided that Your Hospitalization falls within the Policy Period and We have accepted Your Claim under "**In-patient Treatment**" or "**Day Care Procedures**" section of the Policy.

However, Our total liability under this Policy for payment of any and all Claims in aggregate during each Policy Year of the Policy Period shall not exceed the Maximum Limit of Indemnity as stated in the Policy Schedule.

**Cumulative Bonus under the Policy** - It is hereby declared and agreed that notwithstanding anything to the contrary in the Policy, at the time of renewal of this Policy, We will provide an additional sum insured (hereinafter referred to as "Additional Sum Insured") of 10% of Annual Sum Insured for all insured persons provided that there is no Claim under this Policy during the Policy Period except as an Out patient.

However, in the event of a Claim under the Policy during any subsequent Policy Period, the accrued Additional Sum Insured will be reduced by 10% of the Annual Sum Insured at the time of renewal of this Policy. This extension is also subject to the following:

In relation to a Floater Benefit cover, the Additional Sum Insured so accrued during the Claim-free Policy Period(s) will also be on floater basis and will only be available to those Insured Person(s) who were insured in such Claim-free Policy Period(s) and continue to be insured in the subsequent Policy Period(s).

### **3. WHAT WE WILL NOT PAY (EXCLUSIONS UNDER THE POLICY)**

We will not be liable for any Deductible amount, if applicable and as specifically defined in the Policy Schedule under the Policy

We shall not be liable to make any payment under this Policy in connection with or in respect of any expenses whatsoever incurred by You in connection with or in respect of:

- 3.1 Any Pre-Existing condition(s) until 24 months of Your continuous coverage has elapsed, since Period of Insurance Start Date.

If the Policy is renewed for an enhanced Annual Sum Insured, then the benefit in respect of the Pre-existing Condition(s) shall be restricted to the Maximum Limit of Indemnity that is lowest under the Period of Insurance

Any Illness contracted within 30 days of Period of Insurance Start Date, except those incurred as a result of Injury.

- 3.2 Any Medical Expenses incurred by You on treatment of following Illnesses within the first two (2) consecutive years of Period of Insurance Start Date:

- i. Cataract\*
- ii. Benign Prostatic Hypertrophy
- iii. Myomectomy, Hysterectomy unless because of malignancy
- iv. All types of Hernia, Hydrocele
- v. Fissures &/or Fistula in anus, hemorrhoids/piles
- vi. Arthritis, gout, rheumatism and spinal disorders
- vii. Joint replacements unless due to accident
- viii. Sinusitis and related disorders
- ix. Stones in the urinary and biliary systems
- x. Dilatation and curettage, Endometriosis
- xi. All types of Skin and internal tumors/ cysts/nodules/ polyps of any kind including breast lumps unless malignant
- xii. Dialysis required for chronic renal failure
- xiii. Surgery on tonsils, adenoids and sinuses
- xiv. Gastric and Duodenal erosions & ulcers
- xv. Deviated Nasal Septum
- xvi. Varicose Veins/Varicose Ulcers

\* After two years from the Period of Insurance Start Date, Our maximum liability arising out of any Claim for a cataract treatment shall not exceed ₹ 20,000 per eye, during each Policy Year of the Policy Period

In case the above Illnesses are Pre-existing condition(s) at the commencement of this Policy, then these Illnesses shall be covered after 24 months of continuous coverage has elapsed, since Period of Insurance Start Date.

#### **3.3 Permanent Exclusions**

Unless covered by way of an appropriate Extension/Endorsement, We shall not be liable to make any payment under this Policy in connection with or in respect of any expenses whatsoever incurred by You in connection with or in respect of:

- i. Any physical, medical or mental condition or treatment or service that is specifically excluded in the Policy Schedule under Special Conditions
- ii. Cost of routine medical, eye and ear examinations, preventive health check-up, cost of spectacles, laser surgery for correction of refractory errors, contact lenses or hearing aids, dentures and artificial teeth
- iii. Any expenses incurred on prosthesis, corrective devices, external durable medical equipment of any kind, like wheelchairs, crutches, instruments used in treatment of sleep apnoea syndrome or continuous ambulatory peritoneal dialysis (C.A.P.D.) and oxygen concentrator for bronchial asthmatic condition, cost of cochlear implant(s) unless necessitated by an Accident or required intra-operatively Expenses incurred on all dental treatment unless necessitated due to an Accident
- iv. Personal comfort, cosmetics, convenience and hygiene related items and services
- v. Naturopathy treatment, acupressure, acupuncture, magnetic and such other therapies
- vi. Circumcision unless necessary for treatment of an Illness or necessitated due to an Accident.
- vii. Vaccination or inoculation of any kind, unless it is post animal bite
- viii. Sterility, venereal disease or any sexually transmitted disease
- ix. Intentional self-injury (whether arising from an attempt to commit suicide or otherwise) and Injury or Illness due to use, misuse or abuse of intoxicating drugs or alcohol
- x. Any expense incurred on treatment of mental Illness, stress, psychiatric or psychological disorders
- xi. Aesthetic treatment, cosmetic surgery and plastic surgery including any complications arising out of or attributable to these, unless necessitated due to Accident or as a part of any Illness
- xii. Any treatment/surgery for change of sex or treatment/surgery /complications/Illness arising as a consequence thereof
- xiii. Any expense incurred on treatment arising from or traceable to pregnancy (including voluntary termination of pregnancy, childbirth, miscarriage, abortion or complications of any of these, including caesarean section) and any fertility, infertility, sub fertility or assisted conception treatment or sterilization or procedure, birth control procedures and hormone replacement therapy. However, this exclusion does not apply to ectopic pregnancy proved by diagnostic means and is certified to be life threatening by the Medical Practitioner.
- xiv. Treatment relating to birth defects and all congenital Illnesses or defects or anomalies
- xv. All expenses arising out of any condition directly or indirectly caused to or associated with Acquired Immuno Deficiency Syndrome (AIDS) whether or not arising out of HIV, 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
- xvi. Charges incurred at Hospital primarily for evaluative or diagnostic or observation purposes for which no active treatment is given, X-Ray or laboratory examinations or other diagnostic studies, not consistent with or incidental to the diagnosis and treatment of the positive existence or presence of any Illness or Injury, whether or not requiring Hospitalisation
- xvii. Expenses on supplements, vitamins and tonics unless forming part of treatment for Injury or Illness as certified by the attending Medical Practitioner
- xviii. Weight management services and treatment, vitamins and tonics related to weight reduction programmes including treatment of obesity (including morbid obesity), any treatment related to sleep disorder or sleep apnoea syndrome, general debility, convalescence, run-down condition and rest cure
- xix. Cost incurred for any health check-up or for the purpose of issuance of medical certificates and examinations required for employment or travel or any other such purpose
- xx. Experimental, unproven or non-standard treatment which is not consistent with or incidental to the usual diagnosis and treatment of any Illness or Injury
- xxi. Any case directly or indirectly related to criminal acts
- xxii. Any expenses arising out of Domiciliary Hospitalisation
- xxiii. Treatment taken outside the country
- xxiv. Treatment taken from anyone not falling within the scope of definition of Medical Practitioner. Any treatment charges or fees charged by any Medical Practitioner acting outside the scope of licence or registration granted to him by any medical council
- xxv. Any Illness or Injury resulting or arising from or occurring during the commission of continuing perpetration of a violation of law by You with criminal intent
- xxvi. Expenses related to donor screening, treatment, including surgery to remove organs from a donor in the case of transplant surgery
- xxvii. Alternative treatment
- xxviii. Any travel or transportation expenses including ambulance charges
- xxix. Any consequential or indirect loss or expenses arising out of or related to Hospitalization
- xxx. Any Injury or Illness directly or indirectly caused by or arising from or attributable to war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, commotion, unrest, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation or requisition of or damage by or under the order of any government or public local authority

xxxi. Any Illness or Injury directly or indirectly caused by or contributed to by nuclear weapons/materials or contributed to by or arising from ionising radiation or contamination by radioactivity by any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel

#### **4. CLAIM ADMINISTRATION**

The fulfillment of the terms and conditions of this Policy (including payment of premium by the due dates mentioned in the Policy Schedule) insofar as they relate to anything to be done or complied with by each of You shall be conditions precedent to admission of Our liability.

Further, upon the discovery or happening of any Illness or Injury that may give rise to a Claim under this Policy, then as a condition precedent to the admission of Our liability, You shall undertake the following:

##### **4.1 CLAIMS PROCEDURE**

###### **A) For Cashless Settlement**

Cashless treatment is only available at a Network Provider (List of Network Providers is available at our website). In order to avail of cashless treatment, the following procedure must be followed by You:

###### **Pre-authorization**

Prior to taking treatment and/or incurring Medical Expenses at a Network Provider, You must contact Us or Our TPA accompanied with full particulars namely, Policy Number, Your name, Your relationship with Policy Holder, nature of Illness or Injury, name and address of the Medical Practitioner/ Hospital and any other information that may be relevant to the Illness/ Injury/ Hospitalisation. You must request pre-authorization at least 48 hours before a planned Hospitalization and in case of an emergency situation, within 24 hours of Hospitalization. To avail of Cashless Hospitalization facility, you are required to produce the health card, as provided to You with this Policy, subject to the terms and conditions for the usage of the said health card. We will consider Your request after having obtained accurate and complete information for the Illness or Injury for which cashless Hospitalization facility is sought by You and We will confirm Your request in writing.

###### **B) For Reimbursement Settlement**

- i. You shall give notice to Us or Our TPA by calling the toll free number as specified in the Policy provided to You and also in writing at Our address with particulars as below:
  - Policy number;
  - Your Name;
  - Your relationship with the Policyholder;
  - Nature of Illness or Injury;
  - Name and address of the attending Medical Practitioner and the Hospital;
  - Any other information that may be relevant to the Illness/ Injury/Hospitalisation

The above information needs to be provided to Us or Our TPA immediately and in any event within 10 days of Hospitalization, failing

which We will have the right to treat the Claim as inadmissible, as We may deem fit at Our sole discretion.

- ii. You must immediately consult a Medical Practitioner and follow the advice and treatment that he recommends.
- iii. You or someone claiming on Your behalf must promptly and in any event within 30 days of Your discharge from a Hospital (for post-hospitalization expenses, within 30 days from the completion of post-hospitalization period) deliver to Us the documentation (written details of the quantum of any Claim along with all original supporting documentation) as more particularly listed in CLAIM DOCUMENTS section

However, in both the above cases i.e. 4.1 (A) & (B), You must take reasonable steps or measure to minimise the quantum of any Claim that may be covered under the Policy

If so requested by Us or Our TPA, You will have to undergo a medical examination from Our nominated Medical Practitioner, as and when We or Our TPA considers reasonable and necessary. The cost of such examination will be borne by Us.

**Settlement/Rejection of Claim**-The settlement of claims would be done by Us within 30 days, after the receipt of last necessary document, any rejections if done, would be provided with proper reasons by Us. The role of the TPA (if any) would be limited to facilitate the flow of information between You and Us.

Penal interest provision shall be as per Regulation 9(6) of (Protection of Policyholders' Interests) Regulations, 2002.

##### **4.2 CLAIM DOCUMENTS**

You shall be required to furnish the following documents for or in support of a Claim:

- i. Duly completed Claim form signed by You and the Medical Practitioner
- ii. Original bills, receipts and discharge certificate/card from the Hospital/Medical Practitioner
- iii. Original bills from chemists supported by proper prescription.
- iv. Original investigation test reports and payment receipts.
- v. Indoor case papers
- vi. Medical Practitioner's referral letter advising Hospitalization in non-Accident cases.
- vii. Any other document as required by Us or Our TPA to investigate the Claim or Our obligation to make payment for it

#### **5. SPECIAL CONDITIONS APPLICABLE TO THE POLICY**

It is hereby declared and agreed that:

- i. Any notice or declaration for Your attention shall be deemed served if sent by Us to the Policy Holder at his/her latest known address
- ii. Any payment due to You under this Policy shall be paid to the Policy Holder by Us. We shall not be responsible for any liability arising out of the Policy Holder's delay or default in making payment to You. However, We also reserve Our right to pay the Claim directly to You or to the Hospital or to someone on Your



behalf. The receipt by the Policy Holder /You or Hospital or someone claiming on Your behalf shall be considered as a complete discharge of Our liability against any Claim under the Policy.

- iii. We shall have no liability under this Policy, once the Maximum Limit of Indemnity, as stated in the Policy Schedule, is exhausted by You.
- iv. For any payment to be made by US under any Claim arising under this Policy, We shall make the payment in India and in Indian rupees only.

#### **Terms of Renewal**

- i. The Policy can be renewed under the then prevailing ICICI Lombard Complete Health Insurance product or its nearest substitute (in case the product ICICI Lombard Complete Health Insurance is withdrawn by the Company) approved by IRDA.
- ii. A health insurance policy shall ordinarily be renewable except on grounds of fraud, moral hazard or misrepresentation or non-cooperation by the insured.
- iii. **Renewal Premium** - Premium payable on renewal and on subsequent continuation of cover are subject to change with prior approval from IRDA.
- iv. **Maximum Renewal Age** - There will be life-long renewal without any age restriction for the cover. In cases where, Lifetime Sum Insured gets exhausted, We will allow You to buy a new Policy subject to terms and conditions under the new Policy.

### **PART III OF THE POLICY**

#### **General Terms and Conditions**

##### **1. Incontestability and Duty of Disclosure**

The Policy shall be null and void and no benefit shall be payable in the event of untrue or incorrect statements, misrepresentation, mis-description or on non-disclosure in any material particular in the proposal form, personal statement, declaration and connected documents, or any material information having been withheld, or a Claim being fraudulent or any fraudulent means or devices being used by You or any one acting on Your behalf to obtain any benefit under this Policy.

##### **2. Reasonable Care**

You shall take all reasonable steps to safeguard Your interests against any Injury or Illness that may give rise to the Claim.

##### **3. Observance of terms and conditions**

The due observance and fulfilment of the terms, conditions and endorsement of this Policy in so far as they relate to anything to be done or complied with by You, shall be a condition precedent to any of Our liability to make any payment under this Policy.

##### **4. Material change**

You shall notify Us in writing of any material change in the risk in relation to the declarations made in the proposal form or medical examination report at each renewal and We may, adjust the scope of cover and/or premium, if necessary, accordingly.

##### **5. Records to be maintained**

You shall keep an accurate record containing all relevant medical records and shall allow Us to inspect such records. You shall exercise all necessary co-operation in obtaining the medical records from the Hospital, and furnish them, as We may require in relation to the Claim within reasonable time limit and within the time limit specified in the Policy.

##### **6. No constructive Notice**

Any knowledge or information of any circumstances or condition in Your connection in possession of any of Our officials shall not be the notice to or be held to bind or prejudicially affect Us notwithstanding subsequent acceptance of any premium.

##### **7. Notice of charge etc.**

We shall not be bound to take notice or be affected by any notice of any trust, charge, lien, assignment or other dealing with or relating to this Policy, but the payment by Us to You or Your legal representative of any compensation or benefit under the Policy shall in all cases be an effectual discharge to Us.

##### **8. Overriding effect of Part II of the Policy**

The terms and conditions contained herein and in Part II of the Policy shall be deemed to form part of the Policy and shall be read as if they are specifically incorporated herein; however in case of any inconsistency of any term and condition with the scope of cover contained in Part II of the Policy, then the term(s) and condition(s) contained herein shall be read mutatis mutandis with the scope of cover/terms and conditions contained in Part II of the Policy and shall be deemed to be modified accordingly or superseded in case of inconsistency being irreconcilable.

##### **9. Your duties on occurrence of loss**

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

- i. Forthwith file/submit a Claim Form in accordance with 'Claim Procedure' Clause as provided in Part II of the Policy.
- ii. 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.

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.

##### **10. Subrogation**

You and any claimant under this Policy shall at no cost or expense to Us do whatever is necessary to enable Us to enforce any rights and remedies or obtain relief or indemnity from other parties to which We would become entitled or subrogated upon Us paying for or making good any Claim or loss under this Policy whether such acts and things shall be or become necessary or required by Us or otherwise before or after Your indemnification by Us. However, this condition shall not be

applicable for all the benefit based covers under the Policy, as applicable.

#### 11. Contribution

If at the time when any Claim arises under this Policy, there is any other insurance which covers (or would but for the existence of this Policy) and the amount to be claimed exceeds the sum insured under a single policy after considering the deductibles or co-pay, in the same Claim (in whole or in part), then We shall not be liable to pay or contribute more than Our rateable proportion of any Claim.

However, this condition shall not be applicable for all the benefit based covers under the Policy, as applicable

#### 12. Fraudulent Claims

If any Claim is in any respect fraudulent, or if any false statement, or declaration is made or used in support thereof, or if any fraudulent means or devices are used by You or anyone acting on Your behalf to obtain any benefit under this Policy, or if a Claim is made and rejected and no court action or suit is commenced within twelve months after such rejection or, in case of arbitration taking place as provided therein, within twelve (12) calendar months after the Arbitrator or Arbitrators have made their award, all benefits under this Policy shall be forfeited.

#### 13. Cancellation/ termination

##### i. 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.

ii. You may cancel this Policy by giving Us 15 days written notice for the cancellation of the Policy by registered post, and then We shall refund premium on short term rates for the unexpired Policy Period as per the rates detailed below, provided no claim has been payable on Your behalf under the Policy:

#### 14. Cause of Action/ Currency for payments

No Claims shall be payable under this Policy unless the cause of action arises in India, unless otherwise specifically provided in Policy Schedule. The cause of action can arise anywhere in the world in case of Personal Accident Cover (Extension HC 11), if available under the Policy. All Claims shall be payable in India and shall be in Indian Rupees only.

#### 15. Policy Disputes

Any dispute concerning the interpretation of the terms, conditions, limitations and/or exclusions contained herein is understood and agreed by both You and Us to be adjudicated or interpreted in accordance with the Laws of India and only competent Courts of India shall have the exclusive jurisdiction to try all or any matters arising hereunder. The matter shall be determined or adjudicated in accordance with the law and practice of such Court.

Policy Period	Cancellation Period					
	Within 1 month	From 1 month to 3 month	Within 3 month to 6 month	Within 6 month to 1 year	During 2nd year	During 3rd year
1 year	75%	50%	25%	0%	NA	NA
2 year	75%	65%	50%	25%	0%	NA
3 year	75%	70%	60%	45%	11%	0%

#### 16. Arbitration clause

If any dispute or difference shall arise as to the quantum to be paid under this 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 to the dispute/difference, 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. 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.

#### 17. Free Look Period

You would be given a period of 15 days (Free Look Period) from the date of receipt of the Policy to review its terms and conditions. Where the Policy Holder disagrees to any of the terms or conditions of the Policy, he has the option to return the Policy stating the reasons for his objection, when he shall be entitled to a refund of the premium paid, subject only to a deduction of the expenses incurred by Us on medical examination of the Insured Person(s) and the stamp duty charges. . In case the request for cancellation comes 15 days after the Policy Period start date, refund of premium would be paid to You on short term basis.

#### 18. Renewal notice

i. We shall ordinarily renew the policy except on grounds of moral hazard, misrepresentation or fraud or non cooperation by the Insured. We shall not be bound to give notice that the renewal premium is due. Every renewal premium (which shall be paid and accepted in respect of this Policy) shall be so paid and accepted upon the distinct understanding that no alteration has taken place in the facts contained in the proposal or declaration herein before mentioned and that nothing is known to You that may result to enhance Our risk under the guarantee hereby given. Any change in the risk will be intimated by You to Us. Nothing herein or otherwise shall affect Our right to impose any additional terms and conditions on renewal or restrict any renewal terms as to premium or otherwise.

- ii. The Policy may be renewed by mutual consent and in such event the renewal premium shall be paid to Us on or before the date of expiry of the Policy and in no case later than Grace Period of 30 days from the expiry of the Policy.

## 19. Notices

Any notice, direction or instruction given under this Policy shall be in writing and delivered by hand, post, or facsimile to:

In Your case, at Your last known address.

In Our case:

ICICI Lombard General Insurance Company Limited

ICICI Lombard House

414, Veer Savarkar Marg,

Near Siddhi Vinayak Temple,

Prabhadevi, Mumbai 400025

Notice and instructions will be deemed served 7 days after posting or immediately upon receipt in the case of hand delivery, facsimile or e-mail.

## 20. Customer Service

If at any time You require any clarification or assistance, You may contact Our offices at the address specified, during normal business hours.

## 21. Grievances

In case You are aggrieved in any way, the Insured should do the following:

- Call the Company at toll free number: 1800 2666 or email us at [customersupport@icicilombard.com](mailto:customersupport@icicilombard.com)
- If You are not satisfied with the resolution then You may successively write to the manager- service quality, corporate manager- service quality, national manager- operations & finally director-services and business development at the following address:

ICICI Lombard General Insurance Company Limited

ICICI Lombard House, 414, Veer Savarkar Marg,

Near Siddhi Vinayak Temple, Prabhadevi, Mumbai 400025

If the issue still remains unresolved, You may, subject to vested jurisdiction, approach Insurance Ombudsman for the redressal of Your grievance.

The details of Insurance Ombudsman are available below:

Ombudsman Offices	
Delhi, Rajasthan	2/2 A, 1st Floor, Universal Insurance Bldg., Asaf Ali Road, New Delhi - 110 002
West Bengal, Bihar	29, N. S. Road, 3rd Fl., North British Bldg. Kolkata - 700 001
Maharashtra	3rd Flr., Jeevan Seva Annexe, S.v. Road, Santa Cruz (w), Mumbai - 400 054
Tamil Nadu Pondicherry	Fatima Akhtar Court, 4th Flr., 453(old 312 ), Anna Salai, Teynampet, Chennai - 600 018
Andhra Pradesh	6-2-46, 1st Floor, Moin Court, Lane Opp. Saleem Function Palace A.c. Guards, Lakdi-ka-pool, Hyderabad - 500 004.
Gujarat	2nd Flr., Ambica House, Nr.c.u. Shah College, 5, Navyug Colony, Ashram Road, Ahmedabad - 380 014
Kerala, Karnataka	2nd Flr., Cc 27/ 2603, Pulinatbuilding, Opp. Cochin Shipyard, M.g. Road, Ernakulam - 682 015
North Eastern States	Aquarius, Bhaskar Nagar, R.g. Baruah Rd. Guwahati
Uttar Pradesh	Jeevan Bhawan, Phase 2, 6th Floor, Nawal Kishore Rd., Hazartganj, lucknow - 226 001
Madhya Pradesh	1st Floor, 117, Zone li, (above D.m. Motors Pvt. Ltd.) Maharana Pratap Nagar, Bhopal - 462 011
Punjab, Haryana, Himachal Pradesh, J & K, Chandigarh	S.c.o. No. 101,102 & 103, 2nd Floor, Batra Building, Sector 17-d, Chandigarh-160 017
Orissa	62, Forest Park, Bhubaneswar - 751 009

The updated details of Insurance Ombudsman are also available on IRDA website: [www.irdaindia.org](http://www.irdaindia.org), on the website of General Insurance Council: [www.generalinsurancecouncil.org.in](http://www.generalinsurancecouncil.org.in), website of the company [www.icicilombard.com](http://www.icicilombard.com) or from any of the offices of the Company

## Extensions/ Endorsements available under ICICI Lombard Complete Health Insurance

### Mandatory Extensions / Endorsements under the Plan

#### Extension HC 1 - (A) Floater Benefit

Floater Benefit means that the aggregate Maximum Limit of Indemnity, as specified in the Policy Schedule, is available to You or Your Immediate Family members, as covered under this Policy at the Policy Period Start Date, for any and all Claims made in aggregate during each Policy Year of the Policy Period.

It is hereby declared and agreed that notwithstanding anything to the contrary in the Policy, We will pay You or Your Immediate Family members, for any and all Claims subject to the Maximum Limit of Indemnity, made in aggregate by You or Your Immediate Family members under the Floater Benefit, provided such Claim is admissible under the Policy.

For the purpose of this extension the term "Immediate Family" will include Your spouse, dependent children, brothers, sisters, and dependent parents, whose name(s) are specifically appearing as Insured Person(s) in the Policy Schedule.

Subject otherwise to the terms, conditions and exclusions of the Policy

#### **Extension HC 1 - (B) Floater Benefit as an Out-patient**

Floater Benefit means that the aggregate Annual Sum Insured, as specified against the Extension in the Policy Schedule, is available to You or Your Immediate Family members, covered under this Policy at the Policy Period Start Date, for any and all Claims made in aggregate under such Extension during each Policy Year of the Policy Period.

It is hereby declared and agreed that notwithstanding anything to the contrary in the Policy, We will pay You or Your Immediate Family members, for any and all Claims made in aggregate by You or Your Immediate Family members as an Out-patient, subject to the Annual Sum Insured as specified against the Extension, provided such Claim is admissible under the Policy.

For the purpose of this extension the term "Immediate Family" will include Your spouse, dependent children, brothers, sisters, and dependent parents, whose name(s) are specifically appearing as Insured Person(s) in the Policy Schedule.

Subject otherwise to the terms, conditions and exclusions of the Policy

#### **Extension HC 2 - Hospital Daily Cash**

In consideration of the payment of additional premium to Us, it is hereby declared and agreed that notwithstanding anything to the contrary in the Policy and subject always to the Annual Sum Insured for this Extension, We will pay You a daily cash amount, as stated against this Extension in the Policy Schedule, for each and every completed day of Hospitalization up to a maximum of 10 consecutive days, if such Hospitalization is at least for a minimum of 3 consecutive days and it falls within the Policy Period. The Claim under this extension will be payable only if We have admitted Our liability under "In-patient Treatment" section of the Policy.

Subject otherwise to the terms, conditions and exclusions of the Policy

#### **Extension HC 3 - Convalescence Benefit**

In consideration of the payment of additional premium to Us, it is

hereby declared and agreed that notwithstanding anything to the contrary in the Policy, We will pay You an amount of ₹ 10,000 if You are Hospitalized for a minimum period of 10 consecutive days, due to any Injury or Illness as covered under the Policy. This benefit is payable only once to an Insured Person during each Policy Year of the Policy Period.

Subject otherwise to the terms, conditions and exclusions of the Policy

#### **Extension HC 7 - Domestic Road Emergency Ambulance Cover**

In consideration of the payment of additional premium to Us, it is hereby declared and agreed that notwithstanding anything to the contrary in the Policy and subject always to the Annual Sum Insured for this Extension, We will reimburse You up to a maximum of ₹ 1500/- per Hospitalization, for the reasonable expenses incurred by You on availing ambulance services offered by a Hospital or by an ambulance service provider for Your necessary transportation to the nearest Hospital in case of a life threatening emergency condition, provided however that, a Claim under this extension shall be payable by Us only when:

- i. Such life threatening emergency condition is certified by the Medical Practitioner, and
- ii. We have accepted Your Claim under "In-patient Treatment" or "Day Care Procedures" section of the Policy.

Subject otherwise to the terms, conditions and exclusions of the Policy

#### **Extension HC 13 - New Born Baby Cover**

In consideration of the payment of additional premium to Us, it is hereby declared and agreed that notwithstanding anything to the contrary in the Policy, the coverage under the Policy is extended to reimburse the Medical Expenses incurred by You on Hospitalization of a "New born Baby" during the Policy Period subject to the Annual Sum Insured for this Extension as stated in the Policy Schedule.

This Extension will cover Medical Expenses incurred on the "New born Baby" during Hospitalisation (for a minimum period of consecutive 24 hours) for a maximum period up to 91 days from the date of birth of the baby

"New born Baby" means baby born during the Policy Period and is aged between 1 day and 90 days, both days inclusive.

Subject otherwise to the terms, conditions and exclusions of the Policy

#### **Extension HC 22 - (B) Outpatient Treatment Cover**

In consideration of the payment of additional premium to Us, it is hereby declared and agreed that notwithstanding anything to the contrary in the Policy, We will reimburse You for the Medical Expenses incurred by You as an Out-patient subject to Annual Sum Insured as mentioned against this Extension under this Policy.

For the purpose of this extension, Out-patient will mean the insured patient who is not hospitalized for more than 24 consecutive hours but who visits a Hospital, clinic, or associated facility for diagnosis or treatment.



**Exclusion applicable to Extension HC 22 (B):**

We shall not be liable to make any payment under this Extension in connection with or in respect of any expenses whatsoever incurred by You in connection with or in respect of:

- i. Intentional self-injury (whether arising from an attempt to commit suicide or otherwise)
- ii. Use, misuse or abuse of intoxicating drugs or alcohol
- iii. Aesthetic treatment, cosmetic surgery and plastic surgery including any complications arising out of or attributable to these, unless necessitated due to Accident or as a part of any Illness
- iv. Any treatment/surgery for change of sex or treatment/surgery /complications/Illness arising as a consequence thereof
- v. Experimental, unproven or non-standard treatment which is not consistent with or incidental to the usual diagnosis and treatment of any Illness or Injury
- vi. Any case directly or indirectly related to criminal acts
- vii. Treatment taken outside the country
- viii. Any Illness or Injury resulting or arising from or occurring during the commission of continuing perpetration of a violation of law by an Insured with any malafide or criminal intent
- ix. Any Injury or Illness directly or indirectly caused by or arising from or attributable to war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, commotion, unrest, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation or requisition of or damage by or under the order of any government or public local authority
- x. Any Illness or Injury directly or indirectly caused by or contributed to by nuclear weapons/materials or contributed to by or arising from ionising radiation or contamination by radioactivity by any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel.

**Claim Documents for Extension HC 22(B)**

You will be required to furnish the following documents in original for or in support of a Claim:

- i. Duly completed Claim form
- ii. Bills /invoices raised in Your name
- iii. Test reports and payment receipts
- iv. Any other document as required by Us

**Payment of Claims**

The reimbursement of claims under this extension shall be done only once during each Policy Year of the Policy Period.

The reimbursement of claim under this extension shall be done only after the first 90 days from Policy period Start Date.. No Claim will be admissible under this extension, 30 days after the expiry of Policy Period.

Subject otherwise to the terms and conditions of the Policy.

**Extension 23 (B) - Wellness & Preventive Healthcare**

In consideration of the payment of additional premium to Us, it is hereby declared and agreed that notwithstanding anything to the

contrary in the Policy, We will reimburse you the expenses incurred subject to Annual Sum Insured as mentioned against this Extension under this Policy for

- i. Routine physical & preventive examinations
- ii. Vaccinations
- iii. Education, consultation and training programs in the following domains:
  - Health including nutrition tips, diet information, heart health tips, diabetes prevention, cancer / HIV awareness, physicals and screenings
  - Wellness including exercise guidelines, workplace stretching and warm-ups, low-back pain, cumulative trauma disorders, smoking cessation, drug and alcohol education
  - Safety including ergonomics, cumulative trauma and back care, respiratory, hearing, blood-borne pathogens, CPR/first aid, heat stress and hazard identification
- iv. Fitness programs including gymnasium, yoga, spa therapy and massage centers
- v. Pandemic preparedness in terms of providing necessary drugs and equipment to protect the insured

**Payment of Claims**

The reimbursement of claims under this extension shall be done only once during each Policy Year of the Policy Period.

We will not receive any Claims prior to completion of 90 days of the commencement of the Policy (unless otherwise specified in the Policy Schedule). No Claim will be admissible under this extension, 30 days after the expiry of Period of Insurance.

**Claim Documents**

You will be required to furnish the following documents in original for or in support of a Claim:

- i. Duly completed Claim form
- ii. Bills /invoices raised in Your name
- iii. Test reports and payment receipts
- iv. Any other document as required by Us

Subject otherwise to the terms, conditions and exclusions of the Policy.

**Extension HC 33: Maternity Benefit**

In consideration of the payment of additional premium to Us, it is hereby declared and agreed that notwithstanding anything to the contrary contained in the Policy and subject always to the Annual Sum Insured as mentioned against this Extension in the Policy Schedule, We will reimburse You for Medical Expenses incurred for delivery, including a caesarian section, during Hospitalization or lawful medical termination of pregnancy during the Policy Period.

The cover shall be limited to 2 deliveries/ terminations during the Period of Insurance. Pre-natal and postnatal expenses shall be covered up to the amount as stated in the Policy Schedule. Provided always that;

- i. The cover under this extension shall be available after 36 months of continuous coverage have elapsed since the inception of the first Policy with Us.
- ii. Pre- and Post-Hospitalization expenses under 2 (C) will not be covered under this extension
- iii. This benefit is available only under a family floater Policy
- iv. This benefit is available for You or Your spouse provided You and Your spouse, both are covered under the same family floater Policy
- v. We will not cover ectopic pregnancy under this benefit (the same shall be covered under (2A)-In-patient Treatment)

Subject otherwise to the terms, conditions and exclusions under the Policy.

#### **Extension HC 32 - Value-Added Services**

Notwithstanding anything to the contrary in the Policy, We at your request will arrange for You or will facilitate You in availing any of the following additional services from the service provider, subject to a limit as specified in the Policy Schedule, on issuance or upon renewal of the Policy for a continuous period from Period of Insurance Start Date, as specified in the Policy Schedule, including but not limited to:-

- i. Free health check-up coupons to each insured for every Policy Year, subject to a maximum of 2 coupons per year for floater policies.
- ii. Specialist e-Consultation with One Follow-up
- iii. Diet & Nutrition e-consultation
- iv. Physiotherapy, Speech & Audiologist Consultation
- v. Vaccination care cover
- vi. Online Chat with Medical Practitioners
- vii. Discount Vouchers

While deciding to obtain such value-added service, You expressly note and agree that it is entirely for You to decide whether to obtain these services and also to decide the use (if any) to which these services is to be put for

#### **Optional Extensions/ Endorsements under the Plan**

##### **Extension HC 5 - Nursing at Home / Patient Care**

In consideration of the payment of additional premium to Us, it is hereby declared and agreed that notwithstanding anything to the contrary in the Policy and subject always to the Annual Sum Insured for this Extension, We will pay You for the expenses incurred by You, up to ₹ 3000 for each day up to a maximum of 15 days post Hospitalization for the medical services of a Qualified Nurse at Your residence, provided that the engagement of such Qualified Nurse is certified as necessary by a Medical Practitioner and relate directly to any Illness or Injury, covered under the Policy. The payment under this extension is subject to admissibility of Your Hospitalization Claim under the Policy.

For the purpose of this extension, the term "Qualified Nurse" means a person who holds a certificate issued by a recognised nursing council and who is employed in a Hospital on recommendation of the attending Medical Practitioner.

Subject otherwise to the terms, conditions and exclusions of the Policy

##### **Extension HC 14 - Air Travel for Family Member (Compassionate Visit)**

In consideration of the payment of additional premium to Us, it is hereby declared and agreed that notwithstanding anything to the contrary in the Policy, in event of Your Hospitalization, which in the opinion of the Medical Practitioner attending on You, extends beyond a period of 5 consecutive days or such period specified in the Policy Schedule, We will indemnify the cost of the economy class air ticket incurred by Your Immediate Relative from and to the place of origin of such relative or the place of residence of the relative.

Our liability under this benefit, however, in respect of any one event or all events of Hospitalization during the Policy Period shall not in aggregate exceed the Annual Sum Insured as specified against this Extension in the Policy Schedule.

For the purpose of this extension, the term "Immediate Relative" would mean the Insured's Spouse, Children & Parents.

Subject otherwise to the terms, conditions and exclusions of the Policy

##### **Extension HC 9 - Donor Expenses**

In consideration of the payment of additional premium to Us, it is hereby declared and agreed that notwithstanding anything to the contrary in the Policy, We will indemnify You up to an amount not exceeding ₹ 50,000 for the Medical Expenses incurred in respect of the donor for any of the organ transplant surgery, provided the organ donated is for Your use and We have admitted Your Hospitalization Claim under the Policy.

Subject otherwise to the terms, conditions and exclusions of the Policy

##### **Extension HC 10 - Critical Illness Cover**

In consideration of the payment of additional premium to Us, it is hereby declared and agreed that notwithstanding anything to the contrary in the Policy, We will pay You the sum insured as stated against this Extension in the Policy Schedule, in case You are diagnosed as suffering from one or more of the Critical Illnesses for the first time in your life, during the Policy Period.

However, We will not make any payment if You are first diagnosed as suffering from a Critical Illness within 90 days of the Period of Insurance Start Date. This benefit can be availed by You only once during Your lifetime. No Claim under this Extension shall be admissible in case any of the Critical Illnesses is a consequence of or arises out of any Pre-Existing Condition(s)/Disease.

"Critical Illness" for the purpose of this Policy includes the following:

##### **1) CANCER OF SPECIFIED SEVERITY**

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

ii. The following are excluded -

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

## **2) OPEN CHEST CABG**

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

## **3) FIRST HEART ATTACK - OF SPECIFIED SEVERITY**

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

- i. A history of typical clinical symptoms consistent with the diagnosis of Acute Myocardial Infarction (for e.g. typical chest pain)
- ii. New characteristic electrocardiogram changes
- iii. Elevation of infarction specific enzymes, Troponins or other specific biochemical markers.

The following are excluded:

- i. Non-ST-segment elevation myocardial infarction (NSTEMI) with elevation of Troponin I or T
- ii. Other acute Coronary Syndromes
- iii. Any type of angina pectoris.

## **4) KIDNEY FAILURE REQUIRING REGULAR DIALYSIS**

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

## **5) MAJOR ORGAN/BONE MARROW TRANSPLANT**

The actual undergoing of a transplant of:

- i. One of the following human organs: heart, lung, liver, kidney, pancreas, that resulted from irreversible end-stage failure of the relevant organ, or

- ii. Human bone marrow using haematopoietic stem cells. The undergoing of a transplant has to be confirmed by a specialist medical practitioner.

The following are excluded:

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

## **6) STROKE RESULTING IN PERMANENT SYMPTOMS**

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

The following are excluded:

- i. Transient ischemic attacks (TIA)
- ii. Traumatic injury of the brain
- iii. Vascular disease affecting only the eye or optic nerve or vestibular functions.

## **7) PERMANENT PARALYSIS OF LIMBS**

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

## **8) OPEN HEART REPLACEMENT OR REPAIR OF HEART VALVES**

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

## **9) End Stage Liver Disease**

End stage liver disease resulting in cirrhosis and which is evidenced by all of the following symptoms/criteria:

- i. Permanent jaundice
- ii. Ascites
- iii. Encephalopathy
- iv. Portal hypertension

Liver disease caused due to alcohol or drugs misuse is excluded from this definition.

**Note:** In the event of a Claim arising out of any of the Critical Illness or medical procedures as covered under this Extension, You should intimate Us within thirty (30) days from the date of first diagnosis of such Illness or from the date of surgical procedure or from date of occurrence of the medial event as the case may be (irrespective of Your coverage under any other health insurance policy).

Further, You should arrange for submission of the Claim Documents\* as stated in the Policy including the confirmation from the Medical Practitioner that the Critical Illness or medical procedure or medical event for which a Claim has been lodged under this Extension, does not relate to any Pre-Existing Condition/Disease(s) or any Illness or Injury which existed within the first 3 months of the Period of Insurance Start Date.

\*In case You are covered under any health policy of other insurance company and become entitled to a Claim under such policy, then for this Extension, You may submit to Us the copies of such Claim Documents provided they are duly certified by such insurance company or any hospital where You are getting treated, as applicable. The cover under this extension shall terminate in the event of Your Claim becoming admissible hereunder. In consequence thereof no benefit shall be payable to You under this extension of the policy thereafter.

#### **Extension HC 11 - Personal Accident cover**

In consideration of the payment of additional premium to Us, it is hereby declared and agreed that notwithstanding anything to the contrary in the Policy, We will pay You or Your Nominee / legal heir, as the case may be, the sum insured as specified against this Extension in the Policy Schedule, on occurrence of any Insured Event, as specifically described hereunder, arising due to an Injury sustained by You during the Policy Period:

##### **Insured Event - Accidental Death**

We will pay Your Nominee / legal heir, as the case may be, the sum insured as specified against this Extension in the Policy Schedule, on the unfortunate event of Your death, provided such death results solely and directly from an Injury sustained within a period of twelve months from the date of Accident resulting in such Injury.

Provided that the date of occurrence of the Accident falls within the Policy Period.

##### **Insured Event - Permanent Total Disablement (PTD) resulting from Accident**

We will pay You the sum insured as specified against this Extension in the Policy Schedule on the occurrence of any of the following losses, provide such losses are total, permanent and irrecoverable resulting solely and directly from an Injury sustained within a period of twelve months from the date of Accident resulting in such Injury:

- i. Loss of use of both eyes, or physical separation/ loss of use of two entire hands or two entire feet, or one entire hand and one entire foot, or of such loss of use of one eye and such physical separation/ loss of use of one entire hand or one entire foot
- ii. Physical separation/ loss of use of two hands or two feet, or one hand and one foot, or of Loss of Use of one eye and loss of use of one hand or one foot

If such Injury results in permanently and totally, disabling the Insured Person from engaging in any employment or occupation of any description whatsoever

Provided that the date of occurrence of the Accident falls within the

Policy Period.

Notwithstanding anything, We shall not be liable to pay You under this Extension for:

- i. Compensation under more than one of the categories as specified in the Insured Event, during the Policy Period
- ii. Payment of compensation in respect of Death or Permanent Total Disablement arising from or resulting directly or indirectly from any Illness unless such Illness arose directly as a consequence of an Accident
- iii. Compensation in respect of a death or disablement resulting from, whilst:
  - Engaging in aviation or ballooning, or whilst mounting into, or dismounting from or traveling in any balloon or aircraft other than as a passenger (fare-paying or otherwise) in any scheduled airlines in the world, or engaging in any kind of adventure sports for personal gratification
  - Participating in winter sports, skydiving/parachuting, hang gliding, bungee jumping, scuba diving, mountain climbing (where ropes or guides are customarily used), riding or driving in races or rallies using a motorized vehicle or bicycle, caving or pot-holing, hunting or equestrian activities, skin diving or other underwater activity, rafting or canoeing involving white water rapids, yachting or boating outside coastal waters (2 miles), participation in any professional sports, any bodily contact sport or any other hazardous or potentially dangerous sport for which You are untrained
  - Working in underground mines or explosives magazines, or involving electrical installation with high tension supply, or as jockeys or circus personnel, or engaged in activities like racing on wheels or horseback, big game hunting, mountaineering, winter sports, rock climbing, pot holing, bungee jumping, skiing, ice hockey, ballooning, hang gliding, river rafting, polo and persons whilst engaged in occupation / activities of similar hazard
  - Serving in any branch of the military or armed forces of any country during war or warlike operations
- iv. Compensation in respect of death or disablement
  - Arising or resulting from You committing any breach of law with a malafide or criminal intent
  - Directly or indirectly caused by venereal disease or insanity or mental, nervous or emotional disorder
  - Resulting directly from, or indirectly caused by, or contributed to or aggravated or prolonged by childbirth or pregnancy or in consequence thereof

The cover under this Extension shall be available only once during Your lifetime.

**Claims documents:** You or Your Nominee/ legal heir, as the case may be, shall be required to furnish the following for or in support of a Claim:



i. **In case of Death**

- Policy Copy
- Claim form duly filled & signed by Nominee
- Post Mortem Report (certified copies)-as applicable and wherever conducted
- F.I.R. or Death report or Inquest Panchnama (in original or certified copies)-
- Spot Panchnama (certified copies)- if applicable
- Death certificate (in original or certified copy)
- Any other document as may be required by Us.

ii. **In case of PTD**

- Policy Copy
- Claim form duly filled & signed by You
- Disability certificate -by an authorized Medical Practitioner of the district/ units concerned, stating percentage of disablement
- F.I.R. and Panchnama wherever applicable (original or certified copies)
- Medical report

- Original bills, receipts and discharge certificate/card from the Hospital/Medical Practitioner
- Original bills from chemists supported by proper prescription
- Investigation reports like laboratory test, X-rays and reports essential of confirmation of the type and percentage of disability and payment receipts
- Photo of Insured Person showing the disability
- Any other document as may be required by the Us

If You are covered under any health and accident insurance policy of other insurance company and become entitled to Claim under such policy, then You can submit to Us the copies of the above-listed documents / medical records, provided they are duly certified by such insurance company or any hospital where You are getting treated, as applicable.

**Note:** The cover under this extension shall terminate in the event of Your Claim becoming admissible hereunder. In consequence thereof no benefit shall be payable under this extension of the policy thereafter

Subject otherwise to the terms, conditions and exclusions of the Policy



**Mailing Address :** ICICI Lombard General Insurance Company Limited, 4th, Floor, Interface -11, Office No. 401 & 402, New Linking Road, Malad (W), Mumbai - 400 064.

**Corporate Office :** ICICI Lombard General Insurance Company Limited, ICICI Lombard House, 414, Veer Savarkar Marg, Near Siddhi Vinayak Temple, Prabhadevi, Mumbai 400 025.

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Insurance is the subject matter of the solicitation. IRDA Reg. No. 115, Misc 128.

## List of Day Care Procedures / Treatments

1	Stapedotomy
2	Stapedectomy
3	Revision Of A Stapedectomy
4	Other Operations On The Auditory Ossicles
5	Myringoplasty (Type -I Tympanoplasty)
6	Tympanoplasty (Closure Of An Eardrum Perforation/Reconstruction Of The Auditory Ossicles)
7	Revision Of A Tympanoplasty
8	Other Microsurgical Operations On The Middle Ear
9	Myringotomy
10	Removal Of A Tympanic Drain
11	Incision Of The Mastoid Process And Middle Ear
12	Mastoidectomy
13	Reconstruction Of The Middle Ear
14	Other Excisions Of The Middle And Inner Ear
15	Fenestration Of The Inner Ear
16	Revision Of A Fenestration Of The Inner Ear
17	Incision (Opening) And Destruction (Elimination) Of The Inner Ear
18	Other Operations On The Middle And Inner Ear
19	Excision And Destruction Of Diseased Tissue Of The Nose
20	Operations On The Turbinates (Nasal Concha)
21	Other Operations On The Nose
22	Nasal Sinus Aspiration
23	Incision Of Tear Glands
24	Other Operations On The Tear Ducts
25	Incision Of Diseased Eyelids
26	Excision And Destruction Of Diseased Tissue Of The Eyelid
27	Operations On The Canthus And Epicanthus
28	Corrective Surgery For Entropion And Ectropion
29	Corrective Surgery For Blepharoptosis
30	Removal Of A Foreign Body From The Conjunctiva
31	Removal Of A Foreign Body From The Cornea
32	Incision Of The Cornea
33	Operations For Pterygium

34	Other Operations On The Cornea
35	Removal Of A Foreign Body From The Lens Of The Eye
36	Removal Of A Foreign Body From The Posterior Chamber Of The Eye
37	Removal Of A Foreign Body From The Orbit And Eyeball
38	Operation Of Cataract
39	Incision Of A Pilonidal Sinus
40	Other Incisions Of The Skin And Subcutaneous Tissues
41	Surgical Wound Toilet (Wound Debridement) And Removal Of Diseased Tissue Of The Skin And Subcutaneous Tissues
42	Local Excision Of Diseased Tissue Of The Skin And Subcutaneous Tissues
43	Other Excisions Of The Skin And Subcutaneous Tissues
44	Simple Restoration Of Surface Continuity Of The Skin And Subcutaneous Tissues
45	Free Skin Transplantation, Donor Site
46	Free Skin Transplantation, Recipient Site
47	Revision Of Skin Plasty
48	Other Restoration And Reconstruction Of The Skin And Subcutaneous Tissues
49	Chemosurgery To The Skin
50	Destruction Of Diseased Tissue In The Skin And Subcutaneous Tissues
51	Incision, Excision And Destruction Of Diseased Tissue Of The Tongue
52	Partial Glossectomy
53	Glossectomy
54	Reconstruction Of The Tongue
55	Other Operations On The Tongue
56	Incision And Lancing Of A Salivary Gland And A Salivary Duct
57	Excision Of Diseased Tissue Of A Salivary Gland And A Salivary Duct
58	Resection Of A Salivary Gland
59	Reconstruction Of A Salivary Gland And A Salivary Duct
60	Other Operations On The Salivary Glands And Salivary Ducts
61	External Incision And Drainage In The Region Of The Mouth, Jaw And Face
62	Incision Of The Hard And Soft Palate
63	Excision And Destruction Of Diseased Hard And Soft Palate
64	Incision, Excision And Destruction In The Mouth
65	Plastic Surgery To The Floor Of The Mouth
66	Palatoplasty
67	Other Operations In The Mouth
68	Transoral Incision And Drainage Of A Pharyngeal Abscess
69	Tonsillectomy Without Adenoidectomy
70	Tonsillectomy With Adenoidectomy
71	Excision And Destruction Of A Lingual Tonsil
72	Other Operations On The Tonsils And Adenoids

73	Incision On Bone, Septic And Aseptic
74	Closed Reduction On Fracture, Luxation Or Epiphyseolysis With Osteosynthesis
75	Suture And Other Operations On Tendons And Tendon Sheath
76	Reduction Of Dislocation Under Ga
77	Arthroscopic Knee Aspiration
78	Incision Of The Breast
79	Operations On The Nipple
80	Incision And Excision Of Tissue In The Perianal Region
81	Surgical Treatment Of Anal Fistulas
82	Surgical Treatment Of Haemorrhoids
83	Division Of The Anal Sphincter (Sphincterotomy)
84	Other Operations On The Anus
85	Ultrasound Guided Aspirations
86	Sclerotherapy Etc
87	Incision Of The Ovary
88	Insufflation Of The Fallopian Tubes
89	Other Operations On The Fallopian Tube
90	Dilatation Of The Cervical Canal
91	Conisation Of The Uterine Cervix
92	Other Operations On The Uterine Cervix
93	Incision Of The Uterus (Hysterotomy)
94	Therapeutic Curettage
95	Culdotomy
96	Incision Of The Vagina
97	Local Excision And Destruction Of Diseased Tissue Of The Vagina And The Pouch Of Douglas
98	Incision Of The Vulva
99	Operations On Bartholin'S Glands (Cyst)
100	Incision Of The Prostate
101	Transurethral Excision And Destruction Of Prostate Tissue
102	Transurethral And Percutaneous Destruction Of Prostate Tissue
103	Open Surgical Excision And Destruction Of Prostate Tissue
104	Radical Prostatovesiculectomy
105	Other Excision And Destruction Of Prostate Tissue
106	Operations On The Seminal Vesicles
107	Incision And Excision Of Periprostatic Tissue
108	Other Operations On The Prostate
109	Incision Of The Scrotum And Tunica Vaginalis Testis
110	Operation On A Testicular Hydrocele
111	Excision And Destruction Of Diseased Scrotal Tissue



112	Plastic Reconstruction Of The Scrotum And Tunica Vaginalis Testis
113	Other Operations On The Scrotum And Tunica Vaginalis Testis
114	Incision Of The Testes
115	Excision And Destruction Of Diseased Tissue Of The Testes
116	Unilateral Orchiectomy
117	Bilateral Orchiectomy
118	Orchidopexy
119	Abdominal Exploration In Cryptorchidism
120	Surgical Repositioning Of An Abdominal Testis
121	Reconstruction Of The Testis
122	Implantation, Exchange And Removal Of A Testicular Prosthesis
123	Other Operations On The Testis
124	Surgical Treatment Of A Varicocele And A Hydrocele Of The Spermatic Cord
125	Excision In The Area Of The Epididymis
126	Epididymectomy
127	Reconstruction Of The Spermatic Cord
128	Reconstruction Of The Ductus Deferens And Epididymis
129	Other Operations On The Spermatic Cord, Epididymis And Ductus Deferens
130	Operations On The Foreskin
131	Local Excision And Destruction Of Diseased Tissue Of The Penis
132	Amputation Of The Penis
133	Plastic Reconstruction Of The Penis
134	Other Operations On The Penis
135	Cystoscopical Removal Of Stones
136	Lithotripsy
137	Coronary Angiography
138	Haemodialysis
139	Radiotherapy For Cancer
140	Cancer Chemotherapy