

Policy coverage

The Policy covers reimbursement of Hospitalization charges and/or Domiciliary Hospitalization charges and/or Out-patient Department (OPD) expenses for illness/diseases contracted or injury sustained by insured person. In the event of any claim becoming admissible under the policy, the Insurance company will pay to the insured member/corporate Hospital/any other Hospital (as mutually agreed) in which the insured member is admitted, the amount of such expenses as reasonably and necessarily incurred anywhere in India but not exceeding in any one period of insurance, the amount under the respective category in the TABLE OF BENEFITS.

Definition:

- a) **Hospital/ Nursing Home:** Means any Institution in India established for indoor care or domiciliary treatment of sickness and injuries and which has been registered either as a Hospital or Nursing Home with the Local Authorities and is under the supervision of a registered and qualified Medical Practitioner for the purpose of OPD treatment. Hospital shall mean a Government Hospital./RINL Hospital/Registered Hospital/Nursing Home/Clinic/Premises of registered Medical Practitioner having minimum degree in Allopathic medicine.

The "Hospital" shall not include an establishment which is a place of rest, a place for the aged, a place for drug addicts or alcoholic, a hotel or a similar place.

- b) **Surgical operation** : Means manual and operative procedures for correction of deformities and defects, repair of injuries, diagnosis and cure of diseases, relief of suffering and prolonging of life.
- c) **Domiciliary hospitalization benefit:** Means medical treatment for a period exceeding 3 days for such illness/disease/injury which in the normal course would require care and treatment at a Hospital/Nursing Home but actually taken whilst confined at home in India under any of the following circumstances namely:"
- a) The condition of the patient is such that he/she cannot be removed to the Hospital /Nursing Home.
- ii) The patient cannot be removed to Hospital/Nursing Home for lack of accommodation therein.

However, the Domiciliary hospitalization Benefits shall not cover:

- i) Expenses incurred for pre and post hospitalization treatment: and
- ii) Expenses incurred for treatment of any of the following diseases:
1. Asthma
 2. Bronchitis
 3. Chronic Nephritis and Nephritic Syndrome
 4. Diarrhea and all types of dysenteries including Gastroenteritis
 5. Diabetes Mellitus and insipidus
 6. Epilepsy
 7. Hypertension
 8. Influenza, Cough and cold
 9. All psychiatric or psychosomatic disorders
 10. Pyrexia of unknown origin for less than 10 days
 11. Tonsillitis and upper Respiratory Tract infection including laryngitis and Pharyngitis
 12. Arthritis, Gout and Rheumatism

However, treatment for the above is admissible, when the patient is admitted in a hospital or if the treatment is taken in OPD of the defined hospital/clinic.

Note: When treatment such as Dialysis, Chemotherapy, Radiotherapy and Microsurgery is taken in the Hospital /Nursing Home and the insured is discharged on the same day the treatment taken by the insured is considered under the Hospitalization benefit Section.

- d) **O.P.D TREATMENT**: Means treatment taken as an out-patient in any Government Hospital/INL Hospital/Any Registered Hospital/Nursing Home/Clinic. The charges incurred for treatment taken from Registered Medical Practitioners having minimum degree will also be reimbursed. The medicines should be prescribed by Doctor on letter heads of Hospitals/Nursing Home/clinic/Doctors.
- e) **Any one illness**: Any one illness will be deemed to mean continuous period illness and it includes relapse within 45 days from the date of last consultation with the Doctor/Hospital/Nursing Home/Clinic. Occurrence, of same illness after lapse of 45 days as stated above will be considered as fresh illness for the purpose of the mediclaim policy .
- f) **Registered Medical Practitioner**: Registered Medical practitioner means a person who holds a minimum degree in allopathic medicine of a recognized institution and is registered by Medical Council of respective State in India. The term Medical practitioner would include Physician, Specialist and Surgeon.

IMPORTANT EXCLUSIONS:

Under Group Mediclaim policy, the Insured company shall not be liable to make any payment in respect of any expense whatsoever incurred by the insured person in connection with :

1. Any disease/injury caused by War/Nuclear Weapons/Radiations/Breach of criminal Law:
 2. Circumcision, Cosmetic or Plastic Surgery unless necessitated by an accident or as a part of any disease/illness.
 3. All health check-ups, routine eye-examination and cost of glasses and contact lenses.
 4. Cost of dentures.
 5. Convalescence, general debility, "Run-down" condition or rest cure, congenital, diseases or defects, sterility, venereal diseases, intentional self-injury and use of intoxicating drugs.
 6. Any expenses incurred for diagnosis etc.,, not consistent with treatment for injury/illness disease.
 7. Expenses on vitamins and tonics unless forming part of treatment for injury or disease as certified by the attending physician.
 8. Treatment traceable to pregnancy/child birth, voluntary medical termination of pregnancy during first 12 weeks of conception.
 9. Naturopathy Treatment
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