PROSPECTUS

MY FAMILY *COMPLETE*

➢ Who can be covered under the policy?

You can include all of the following relationships:

Individual Policy -Proposer /Spouse /Dependent Parents/ Dependent Sister/ Dependent Brother/ Dependent Parents-in-law/ Dependent Aunt/ Dependent Uncle - 18 years to unlimited

Dependent Children/ Dependent Grandchildren: 3 months – 30 years

Dependent Pet (Cat/Dog): 3 months - unlimited

Floater Policy-Proposer/his/her lawfully wedded spouse: 18 years - unlimited

and Dependent Children: 3 months – 30 years

Dependent Pet (Cat/Dog): 3 months - unlimited

For Parents/ Parents in law separate floater Policy can be taken

Renewal age – Lifetime

➢ What are the Sum Insured options available under the policy?

5 Lakh,7.5 Lakh,10 Lakh,15 Lakh ,20 Lakh, 25 Lakh,50 Lakh,75 Lakh,1 Cr, 2 Cr, 3 Cr, 4 Cr, 5 Cr

➢ What type of plans are available?

Individual and Floater Policy

➢ What is the entry age eligibility under the policy?

3 months to Unlimited

➢ What is the Policy Tenure available?

1 Year, 2 Years, 3 Years, 4 Years, 5 Years

➢ What is premium paying term?

Annually / Half yearly/ Quarterly or Monthly

➢ General Conditions Applicable To Policy Covers

1. **Impact on Cumulative Bonus/Super Cumulative Bonus:**
   i. If a claim under this Policy is paid under In-patient Hospitalisation Treatment, Pre-Hospitalisation Medical Expense, Post-Hospitalisation Medical Expense, Modern Treatment Methods and Advancement in Technologies, AYUSH Hospitalization Cover, Day Care Treatment, Organ donor expenses, Road Ambulance, Domiciliary Hospitalization, Family Visit, Air Ambulance, Major Illness and Accident Multiplier (Indemnity), Double Sum Insured Benefit, Cost of Prescribed External Medical Aid, Global Cover (Planned & Emergency treatment), Consumables Plus, Age Shield, then the **Cumulative Bonus/Super Cumulative Bonus** will be reduced.
   ii. If Insured opts for Super Cumulative Bonus then the benefits under the Super Cumulative Bonus will over-ride the benefits under Section (D) 11. Cumulative Bonus.
   iii. Claim under Health Prime Rider will **not impact Cumulative Bonus/Super Cumulative Bonus, Age Shield.**
2. **Basis of Sum Insured for Optional covers and riders:** If opted, Air Ambulance, Major Illness and Accident Multiplier (Indemnity), Double Sum Insured Benefit, Cost of Prescribed External Medical Aid, Super Cumulative Bonus, Global Cover (Planned & Emergency treatment), Health Limitless, Consumables Plus, Age Shield, Health Prime Rider shall be available on Individual Basis in an Individual Policy and Floater Basis in a Floater Policy.
3. **Co-pay & Aggregate Deductible:** Either Voluntary Co-payment or Voluntary Aggregate Deductible can be opted. Both cannot be opted together in the Policy.
4. **Sequence for Utilization of Sum Insured:** Where applicable, the total Sum Insured shall be utilized as per following sequence in the event of a claim:
   - In-patient Hospitalisation Treatment (Base) Sum Insured.
   - Cumulative Bonus/ Super Cumulative Bonus (If opted).
   - Double Sum Insured (If opted).
   - Major Illness & Accident Multiplier (If opted).
   - Sum Insured Reinstatement.
   - Health Limitless (If opted).

5. Unless expressly stated otherwise:
   a. Insured Person Health Coverage and Insured Pet Coverage shall be interpreted independently notwithstanding that both are contained within one Policy.
   b. Except where expressly provided otherwise, the definitions, provisions, conditions, and exclusions under this Policy (as may be applicable to Insured Person Health Coverage) shall apply to Insured Pet Coverage to the extent that they are (i) relevant to Insured Pet Coverage, (ii) reasonably capable of applying to Veterinary Treatment and veterinary practice, (iii) not inconsistent with the Insured Pet specific definitions, benefits, provisions, conditions, exclusions or limitations, or (iv) not expressly modified or excluded by the Insured Pet Coverage.
   c. Any definition, provision or condition which relates solely to human anatomy, human disease, human medical practice, healthcare facilities, healthcare practitioners or any matter incapable of applying to Veterinary Treatment shall not apply to Insured Pet Coverage unless expressly stated otherwise.
   d. Where any inconsistency exists between the General Policy Conditions, Insured Person Health Coverage provisions and the Insured Pet specific provisions, the Insured Pet specific provisions shall prevail solely for Insured Pet Claims.
   e. Nothing contained in the Insured Pet Coverage shall be construed as modifying, restricting or enlarging any statutory or regulatory rights applicable to Insured Person Health Insurance under this Policy or applicable law.

6. SPECIFIC GENERAL CONDITIONS APPLICABLE TO PET COVER

   a. Throughout the Policy Period, You must arrange to take care of Your Insured Pet, arrange and pay for Your Insured Pet to have a yearly health check and dental examination and any treatment normally recommended by a Vet to prevent Illness or Injury. Failure to do so will affect payment of claims.
   b. You must arrange for Your Insured Pet to be kept vaccinated, on an annual basis, for the duration of the Policy. Dogs must be kept vaccinated against Distemper, Hepatitis, Parvovirus, Bordetella (Kennel Cough) and Leptospirosis.

c. An Insured Pet on a public highway must be under control on a collar and lead. Reasonable steps must be taken to ensure a dog does not escape or stray and any area in which the dog is kept must be secure and appropriately fenced or otherwise secured.

d. You must care for Your Insured Pet, in accordance with the advice of Your Vet. We shall not be liable for any claims arising from conditions or events resulting from, accentuated by or caused by Your failure to follow Your Vet's advice.

e. **Pet Specific Terminology**: For the purposes of Insured Pet Coverage only, where any of the following expressions or defined terms used in the Insured Person Health Coverage or General Policy Conditions are applicable, they shall be construed as the corresponding veterinary equivalent set out below unless the context otherwise requires.

Insured Person health Coverage term	Pet Coverage Interpretation
Hospital	Veterinary Hospital
Medical Practitioner	Registered Veterinary Practitioner
Medical Treatment	Veterinary Treatment
Surgery	Veterinary Surgery
Day Care Treatment	Veterinary Day Care Treatment
Consultation	Veterinary Consultation
Prescription	Veterinary Prescription
Diagnostic Test	Veterinary Diagnostic Test
Ambulance	Pet Ambulance (where covered)
Medical Expenses	Veterinary Medical Expenses
Medical Records	Veterinary Medical Records

Any term used in this Policy that is not specifically listed above but is capable of having an equivalent veterinary meaning shall, solely for the purposes of Insured Pet Coverage, be interpreted as referring to the corresponding veterinary concept where such interpretation is reasonable and not inconsistent with the Insured Pet specific provisions. Where no reasonable veterinary equivalent exists, the relevant term shall not apply to Insured Pet Coverage unless expressly stated otherwise.

➢ COVERAGE

Scope of cover:
The Company hereby agrees to indemnify You in respect of Reasonable and Customary expenses in an admissible claim, for any or all of the following covers as opted, subject to the Sum Insured ("SI"), Limits, Deductibles, Co-payment, Terms, Conditions, Definitions and Exclusions contained or otherwise expressed in this Policy.

1. In-patient Hospitalisation Treatment/ Confinement

If the Insured Person / Insured Pet is hospitalized/confined for In-patient Care on the advice of a Medical Practitioner because of Illness or Accidental Bodily Injury sustained or contracted during the Policy Period, then We will indemnify You against Reasonable and Customary Medical Expenses incurred for:

i. Room and Boarding expenses as Single Private A/c room or as specified on the Policy Schedule.
ii. If admitted in ICU, the Company will pay up to ICU expenses at actuals.
iii. Nursing Expenses as provided by the Hospital.
iv. Surgeon, Anesthetist, Medical Practitioner, Consultants, Specialists Fees.
v. Anesthesia, Blood, Oxygen, Operation Theatre Charges, Surgical appliances.
vi. Medicines & Drugs, Medical Consumables, Dialysis, Chemotherapy, Radiotherapy, Physiotherapy.
vii. Cost of prosthetic devices and other devices or equipment if implanted internally like pacemaker during a surgical process.
viii. Relevant laboratory diagnostic tests, X-ray and such similar expenses that are medically necessary prescribed by the treating Medical Practitioner.

Note

a) In case of admission to a room at rates/category exceeding the opted limits/category as mentioned under this cover, the reimbursement of all other expenses incurred at the Hospital, with the exception of cost of Pharmacy/medicines, Medical consumables, implants, medical devices & diagnostics, shall be payable in the same proportion as the admissible rate per day bears to the actual rate per day of room rent charges.

b) Proportionate deductions shall not apply in respect of the Hospitals which do not follow differential billings or for those expenses in respect of which differential billing is not adopted based on the room category.

c) The Insured has an option to modify the room category to Actuals.

2. Pre-Hospitalisation Medical Expense

We will indemnify You for Reasonable and Customary Medical Expenses incurred by the Insured, for up to 60 days immediately before the Insured Person / Insured Pet was Hospitalised and up to Inpatient Hospitalization Treatment Sum Insured, provided that,

i. Such Medical Expenses were incurred for the same Illness/Injury for which subsequent Hospitalisation was required.
ii. The Company has accepted an Inpatient care claim under "In-patient Hospitalisation Treatment".

3. Post-Hospitalisation Medical Expense

We will indemnify You for Reasonable and Customary Medical Expenses incurred by the Insured, up to 90 days immediately after the Insured Person / Insured Pet was discharged and up to Inpatient Hospitalization Treatment Sum Insured provided that,

i. Such Medical Expenses were incurred for the same Illness/Injury for which the Hospitalisation was required.
ii. The Company has accepted an Inpatient care claim under "In-patient Hospitalisation Treatment".

4. Modern Treatment Methods and Advancement in Technologies

We will indemnify You against all the eligible Reasonable and Customary Medical Expenses incurred if Insured Person / Insured Pet undergoes procedures as listed below, maximum up to "In-Patient Hospitalization Treatment" Sum Insured.

PROCEDURE NAME	HUMANS	PETS
Uterine Artery Embolization	Covered	Excluded
High Intensity Focused Ultrasound	Covered	Covered
Balloon Sinuplasty	Covered	Excluded
Deep Brain stimulation	Covered	Excluded
Oral chemotherapy	Covered	Covered
Immunotherapy- Monoclonal Antibody to be given as injection	Covered	Covered
Intra-vitreal injections	Covered	Covered
Robotic surgeries	Covered	Covered
Stereotactic radio surgeries	Covered	Covered
Bronchial Thermoplasty	Covered	Excluded
Vaporisation of the prostrate (Green laser treatment or holmium laser treatment)	Covered	Excluded
IONM - (Intra Operative Neuro Monitoring)	Covered	Covered
Stem cell therapy: Hematopoietic stem cells for bone marrow transplant for haematological conditions to be covered.	Covered	Excluded

5. AYUSH Hospitalization Cover

If Insured Person is hospitalized in an AYUSH Hospital for a period not less than 24 hours on the advice of a Medical Practitioner because of Illness or Accidental Bodily Injury sustained or contracted during the Policy Period, then We will indemnify You against Reasonable and Customary Medical Expenses incurred for AYUSH treatment up to "In-patient Hospitalization Treatment" Sum Insured.

The following expenses are payable under this cover:
i. Room rent, boarding expenses as per the Room limit/category specified on the Policy Schedule for "In-patient Hospitalization Treatment";
ii. Nursing Expenses as provided by the Hospital;
iii. Consultation and Surgeon fees;
iv. Medicines, drugs and Medical consumables;
v. AYUSH treatment procedures.

<u>Specific Exclusion</u>

a) The Illness/Injury & the procedure performed on the Insured Person on Out-patient basis will not be payable.
b) Comfort treatment involving steam bath/sauna/oil massages are excluded. Such treatments being combined with any stay packages at resorts where the treatment forms a part of an overall leisure package shall not be payable.

Note: In view of the absence of a recognized and standardized veterinary AYUSH healthcare framework, this benefit shall not apply to Insured Pets.

6. Day Care Treatment

We will indemnify You against the Reasonable and Customary Medical Expenses up to "In-Patient Hospitalization Treatment" Sum Insured for Day Care Procedures / surgeries undertaken by the Insured Person / Insured Pet as an In-Patient in a Hospital or Day care center but not in the Outpatient department.
Indicative list of Day Care Treatments is given in Annexure I-A for Insured Persons and Annexure I-B for Insured Pets of this Policy document.

7. Organ Donor Expenses

We will indemnify You against the expenses incurred towards organ donor's treatment for harvesting of the donated organ up to In-Patient Hospitalization Treatment Sum Insured, provided that,

i. The organ donor is any person whose organ has been made available in accordance and in compliance with THE TRANSPLANTATION OF HUMAN ORGANS (AMENDMENT) BIL; and
ii. We have accepted an In-patient Hospitalization treatment claim for the Insured under "In-patient Hospitalization Treatment";
iii. We will pay if Insured is the receiver of the organ.

Specific Exclusion

a) Pre and Post-Hospitalization expenses, and any other consequential medical expenses in respect of donor are not payable.
b) Major Illness and Accident Multiplier (Indemnity), Sum Insured Reinstatement, Double Sum Insured Benefit, Health Limitless will not be applicable for/under Organ Donor expenses cover.

Note for Insured Pets: In respect of an Insured Pet, this benefit shall cover medically necessary expenses incurred towards organ transplantation and donor-related medical procedures, provided such transplantation is legally permissible and performed at a recognized Veterinary Hospital by a Registered Veterinary Practitioner. Expenses towards acquisition, purchase, breeding, transportation, maintenance, adoption or any non-medical costs relating to the donor animal shall not be covered under this Policy.

8. Road Ambulance

We will indemnify You against the Reasonable and Customary expenses, up to In-patient Hospitalization Sum Insured, incurred on a road ambulance offered by a healthcare or ambulance service provider for transferring the Insured Person / Insured Pet to the nearest Hospital with adequate emergency facilities for the provision of health services following an Emergency.

We will also reimburse the expenses incurred on a road ambulance offered by a healthcare or ambulance service provider for transferring the Insured Person / Insured Pet from the Hospital where the Insured Person / Insured Pet was admitted initially to another Hospital with higher medical facilities.

Claim under this section shall be payable by Us only when:
i. Such life-threatening emergency condition is certified by the Medical Practitioner, and
ii. We have accepted the Insured's Claim under "In-patient Hospitalization Treatment" or "Day Care Procedures" section of the Policy.

9. Domiciliary Hospitalization

We will indemnify You against Reasonable and Customary Medical Expenses, up to In-patient Hospitalization Treatment Sum Insured, incurred for Medical Treatment of the Insured Person/ Insured Pet for and Illness/disease/Injury, which in the normal course, would require care and treatment at a Hospital but, on the advice of the attending Medical Practitioner, is taken whilst confined at home under any of the following circumstances.

1. The condition of the patient is such that he/she is not in a condition to be moved to a Hospital; or
2. The Insured takes treatment at home on account of non-availability of room in a hospital;
3. Domiciliary Hospitalization should exceed 3 days.

However, this coverage/benefit shall not cover the following-
a. Asthma, Bronchitis, Tonsillitis and Upper Respiratory Tract infection including Laryngitis and Pharyngitis, Cough and Cold, Influenza,
b. Arthritis, Gout and Rheumatism,
c. Chronic Nephritis and Nephritic Syndrome,
d. Diarrhoea and all type of Dysenteries including Gastroenteritis,
e. Diabetes Mellitus and Insipidus,
f. Epilepsy,
g. Hypertension,
h. Psychiatric or Psychosomatic Disorders of all kinds,

i. Pyrexia of unknown origin
j. Vector-borne diseases

10. Family Visit

If Insured Person sustains Accidental Injury or contracts Illness during the Policy Period requiring Hospitalisation in an outstation location 200 kms away from Insured's place of residence, We will reimburse the actual to-and-fro economy class transportation expenses of most direct route via Common Carrier for one family member or relative or friend of the Insured as per the limit specified on the Policy Schedule, subject to the below conditions:

a. This claim would be admissible if claim is accepted by Us under "In-patient Hospitalisation Treatment".
b. This coverage shall be provided only if treating Physician has advised and certified for necessity attendance of a Family Member or relative or friend and upon our satisfaction on the reason provided.
c. Only domestic travel expenses will be paid.

Note: As Insured Pets are ordinarily accompanied and cared for by their Pet Parent or caregiver during hospitalization, this benefit shall not apply where the hospitalization is solely of an Insured Pet.

11. Cumulative Bonus

Cumulative Bonus ("CB") will be increased by 25% of In-patient Hospitalisation Treatment (Base) Sum Insured per annum subject to maximum up to 100%, as specified in the Policy Schedule in respect of each claim free policy year (no claims are reported), provided the Policy is renewed with the company without a break. If a claim is made in any particular Policy Year, the cumulative bonus accrued shall be reduced at the same rate at which it has accrued. However, Sum Insured will be maintained and will not be reduced in the Policy Year.
Note:

i. In case where the Policy is on floater basis, The CB shall be added and available to the Family on floater basis, provided no claim has been reported from any of the Insureds. CB shall reduce in case of claim from any of the Insured.
ii. CB shall be available only if the Policy is renewed/ premium paid within the Grace Period.
If the Sum Insured has been reduced at the time of Renewal, the applicable CB shall be reduced in the same proportion to the Sum Insured in current Policy. If the Sum Insured under the Policy has been increased at the time of Renewal the CB shall be calculated on the Sum Insured of the last completed Policy Year.
iii. If a claim is made in the expiring Policy Year and is notified to Us after the acceptance of Renewal premium any awarded CB shall be withdrawn.

12. Sum Insured Reinstatement

The In-patient Hospitalisation Treatment Sum Insured would be "reinstated" unlimited times as specified in the Policy Schedule for the particular Policy Year subject to the below conditions,

i. The reinstated Sum Insured will be available for utilization for subsequent claim made by the Insured Person/Insured Pet provided that the subsequent hospitalization is after a gap of at least 15 days from the date of discharge. This 15-day period is not applicable if the subsequent claim is for the other Insured.
ii. The reinstated Sum Insured can be used for claims made by the Insured Person/Insured Pet in respect of the benefits stated in In-patient Hospitalization Treatment
iii. For any claim under this benefit, the maximum liability per claim shall not exceed the In-patient Hospitalization Sum Insured.
iv. This benefit is applicable during each Policy year and will not be carried forward to the subsequent policy year/ renewals.

13. Convalescence Benefit

We will pay You a lump sum benefit as specified in the Policy Schedule, if the Insured Person / Insured Pet is Hospitalized for a disease/Illness/Injury for a continuous period exceeding 5 days.
This will be applicable for any one Hospitalization event during a Policy Year.
This benefit will be triggered provided that the hospitalization claim is accepted under In-patient Hospitalization Treatment.

Payment under this benefit will not reduce the base Sum Insured mentioned in Policy Schedule. This benefit will be applicable each year for policies with term more than 1 year.

14. Emergency Pet Accommodation Benefit

If the Insured Person is Hospitalized as a result of Accidental Injury or Sickness and there is a need to send the Insured Pet(s) to a Pet Boarding Facility, We will pay a Daily Pet Accommodation allowance, as per the limits specified in the Policy Schedule.
The Benefit will be payable for each twenty-four (24) hour period of your Hospitalization subject to maximum of 7 days.
The Benefit will be payable for each of the Insured Pets.
Payment under this benefit will not reduce the base Sum Insured mentioned in Policy Schedule.

For the purpose of this Benefit, the Pet Boarding Facility must issue a valid invoice, receipt or bill in the name of the Pet Parent or Insured Pet, containing details of the boarding period, services provided and charges incurred. The Company shall have the right to seek such additional documents as may be required to verify the admissibility of the claim.

Initial waiting period of 30 days will be applicable for hospitalization, unless it is necessitated by an accident.

15. Pet Assurance

We understand that saying goodbye to a beloved pet, or coping with a pet going missing, can be deeply distressing..
If, during the Policy Period,

- the Insured Pet passes away due to an Illness or an Accident; or
- the Insured Pet is to sleep in order to alleviate its incurable and inhumane suffering due to an Illness or Accident.
- the Insured Pet is lost, stolen, or goes missing and cannot be recovered within 30 days despite reasonable efforts to locate it;

You may enrol another eligible dog or cat welcomed into Your family under the Policy without payment of additional premium for the remainder of the existing Policy Period.
For the purpose of this cover, enrolment of an eligible dog or cat without payment of additional premium can be done only for one pet in a single Policy Year.

➢ OPTIONAL COVERS

In consideration of payment of additional premium by the Insured to the Company and realization thereof by the Company, it is hereby agreed that We will indemnify/ pay You against the Reasonable and Customary expenses, as the case may be, in respect of an admissible claim under any or all of the following Optional covers as opted subject to the Sum Insured, Limits, Deductibles, Co-payment, Terms, Conditions, Definitions and Exclusions contained or otherwise expressed in this Policy.

1. Air Ambulance

If this cover is opted by the Insured, it is hereby agreed and declared that the Policy is extended to Indemnify You against the expenses incurred for ambulance transportation in an airplane or helicopter for rapid ambulance transportation from the site of first occurrence of the Illness/ Accident to the nearest Hospital during Policy Period which directly and independently of all other causes results in emergency life threatening health conditions for Insured Person / Insured Pet provided, such hospitalization claim is admissible under the My Family *Complete* Policy. The claim under this cover would be reimbursed up to the actual expenses subject to a maximum of 10 lakhs as specified under the Air Ambulance Cover in the Policy Schedule, subject otherwise to all other terms, conditions and Exclusions of the Policy.

Claim under this section shall be payable only when:

i. Such life-threatening emergency condition is certified by the Medical Practitioner; and
ii. We have accepted Insured's Claim under "In-patient Hospitalisation Treatment" or "Day Care Treatment" section of the Policy;
iii. Up to the maximum of Sum Insured Limit per Policy Year as per the option specified on the policy schedule for this cover;
iv. This cover is applicable only for Air Ambulance facility availed within the Indian Geographical limits;
v. Return transportation to the Insured's home by air ambulance is excluded;
vi. Such air ambulance should have been duly licensed to operate as such by competent authorities of the Government/s.

2. Major Illness and Accident Multiplier (Indemnity)

If this cover is opted and if the Insured Person / Insured Pet is Hospitalised for Inpatient Care on the advice of a Medical Practitioner for the below listed Critical Illnesses or due to Accidental Bodily Injuries during the Policy Period, then the sum insured for such Major Illnesses or Injury would be increased up to Two Times of "Inpatient Hospitalization Treatment" Sum Insured as specified in the Policy Schedule, subject otherwise to all other terms, conditions and exclusions of the policy.

CRITICAL ILLNESS	HUMANS	PETS
Cancer	Covered	Covered
Open Chest Coronary Artery Bypass Grafting (CABG)	Covered	Excluded
Kidney Failure Requiring Regular Dialysis	Covered	Covered
Major Organ Transplantation	Covered	Covered
Multiple Sclerosis with Persisting Symptoms	Covered	Excluded
Permanent Paralysis of Limbs	Covered	Covered
Open Heart Replacement or Repair of Heart Valves	Covered	Excluded
End Stage Liver Failure	Covered	Covered
End Stage Lung Failure	Covered	Covered
Bone Marrow Transplant	Covered	Excluded

3. Double Sum Insured Benefit

If this cover is opted, the Sum Insured specified under In-patient Hospitalization Sum Insured would get doubled subject to the following conditions.

i. This cover shall be applied only once during each Policy Year and any unutilized amount, in whole or in part will not be carried forward to the subsequent Policy Year.
ii. The cover can be utilized for any number of claims admissible under the Policy during the Policy Year.
iii. The cover will be applicable only after exhaustion of In-patient Hospitalisation Sum Insured.
iv. The cover will be available on floater basis for all Insured Persons/ Insured Pets covered under the Policy and will operate in accordance with the above conditions.
v. For Individual Sum Insured policy, Double Sum Insured benefit would be available to each Insured Person / Insured Pet exclusively.

4. Cost Of Prescribed External Medical Aid

If this cover is opted, We will indemnify You against the Reasonable and Customary Expenses incurred for purchase of External Medical Aids prescribed by a treating Medical Practitioner for the specific Illness or Injury against which We have accepted Insured Person's/Insured Pet's Claim under "In-patient Hospitalization Treatment" with a limit of 10% of Sum Insured, max up to 5 lakhs.

Note- If this Cover is part of your plan, then exclusion under Point no 4 of SECTION G) III Specific Exclusions, is deemed to be inoperative for this cover.

5. Super Cumulative Bonus

If this cover is opted, the Super Cumulative Bonus ("SCB") will be increased by specific amount as specified in the Policy Schedule in respect of each claim free Policy year (no claims are reported), provided the Policy is renewed with the Company.

Specific Condition for Super Cumulative Bonus:

i. If the In-Patient Hospitalization treatment claim paid amount (in a single or multiple claims) does not exceed INR 100,000 in a Policy Year then the Super Cumulative Bonus, if any, accrued under this Cover will not be reduced at renewal. The Super Cumulative Bonus would be maintained as per the expiring policy.
ii. The SCB shall be accrued and available to the Family on floater basis, provided no claim has been reported from any Insured Member / Insured Pet. In case of claim, SCB shall be reduced at the same rate at which it has accrued, subject to Point i. above.
iii. In case the accrued SCB reduces, the Sum Insured will be maintained and will not be reduced in the Renewal Policy Year.
iv. SCB shall be available only if the Policy is renewed/ premium paid within the Grace Period.
v. If the Sum Insured has been reduced at the time of Renewal, the applicable SCB shall be reduced in the same proportion to the Sum Insured in current Policy. If the Sum Insured under the Policy has been increased at the time of Renewal the SCB shall be calculated on the Sum Insured of the last completed Policy Year.
vi. If a claim is made in the expiring Policy Year and is notified to Us after the acceptance of Renewal premium then any awarded accrued SCB shall be withdrawn, subject to Point i. above.
vii. This clause does not alter the annual character of this insurance.

6. Consumables Plus

If this cover is opted, We will indemnify You against the Non-Medical Expenses/ consumables incurred during treatment of the Insured Person / Insured Pet during the Policy Period up to Inpatient hospitalisation treatment Sum Insured, provided that the claim is admissible and payable under "In-patient Hospitalization Treatment" cover" of Base Policy.

For the purpose of this Cover:

a. In case of an Insured Person, the admissible consumables shall be those specified in Annexure II-A; and
b. In case of an Insured Pet, being a dog or cat, the admissible consumables shall be those specified in Annexure II-B.

Specific Conditions Applicable to Consumables Plus Expenses for Insured Pets:

1. The consumable must be prescribed, used or administered by the treating Registered Veterinary Practitioner during an admissible hospitalization/day care treatment.
2. Consumables used for routine care, grooming, preventive care, wellness treatment, boarding, kennel care or convenience of the Policyholder shall not be payable.
3. Reusable equipment, durable medical equipment, pet accessories, mobility aids or respiratory support devices for long-term home use shall not be payable unless specifically listed in Annexure II-B and prescribed as medically necessary.
4. Any kit, pack or bundle shall be payable only if the veterinary hospital/clinic provides item-wise details of the consumables used.
5. Consumables not directly related to the admissible treatment shall not be payable.
6. Any consumable used after discharge shall not be payable unless specifically covered under post-hospitalization expenses or expressly allowed under the Policy Schedule.

Note: This cover shall not be available outside the geographical boundaries of India, even where Global Cover has been opted.

If this Optional Cover is opted by You, then exclusion under Point. no 8 of SECTION G) III Specific Exclusions, will be deemed to be inoperative for the purpose of this coverage only.

7. Global Cover (For SI above 10 Lakhs)

If this cover is opted, and if Insured Person / Insured Pet are hospitalized on the advice of a Medical Practitioner because of Illness or Accidental Bodily Injury sustained or contracted during the Policy Period, then We will indemnify You against Reasonable and Customary Medical Expenses incurred outside India and anywhere across the World for Emergency Care as well as planned treatments, for below listed expenses, up to the Sum Insured specified on the Policy Schedule.

i. Room and Boarding expenses as per the limit/category specified on the Policy Schedule.
ii. If admitted in ICU, the Company will pay up to ICU expenses at actuals.
iii. Nursing Expenses as provided by the Hospital Surgeon, Anaesthetist, Medical Practitioner, Consultants, Specialists Fees.
iv. Anaesthesia, Blood, Oxygen, Operation Theatre Charges, surgical appliances.
v. Medicines & Drugs, Medical Consumables prescribed to manage the emergency condition.
vi. Equipment if implanted internally like pacemaker during a surgical process.
vii. Relevant laboratory diagnostic tests, X-ray and such similar expenses that are medically necessary prescribed by the treating Medical Practitioner.

Specific Conditions for Global Cover

a. There is no separate Sum Insured for this optional cover and any claim triggered under this benefit shall reduce the In-patient Hospitalization Treatment Sum Insured opted in the Base Plan.
b. You will have to choose from a range of mandatory co-payment options- 10%, 20%, 30%, 40%, 50%.
c. The benefit is available for 45 continuous days from date of travel in a Single trip and 180 days on a cumulative basis as whole in a Policy year.
d. If claim is paid under this optional cover, any accrued Cumulative Bonus will be impacted.
e. This optional cover is not available to Non-Indian citizens & people/pets who are not permanent residents of India.
f. We will cover up to Single private room only for planned treatments under this optional cover.
g. The Medical Expenses payable shall be limited to In-patient hospitalization treatment including Day care treatment.
h. Pre and post hospitalization expenses, Organ donor expenses, Road Ambulance are not covered under the purview of this cover.
i. The payment of any claim under this cover will be based on the rate of exchange as on the date of loss published by the Reserve Bank of India and shall be used for conversion of foreign currency into Indian Rupees for payment of claims.
j. Medical Treatment under this cover should be taken at a hospital or clinic duly recognized and registered under the applicable law of the country where the treatment is taken.

k. Sum Insured Reinstatement, Cumulative Bonus/ Super Cumulative Bonus, Major Illness and Accident Multiplier (Indemnity), Health Limitless or Double Sum Insured Benefit accrued cannot be used for payment of claims under Global Cover.
l. In case of planned Hospitalization, prior intimation of at least 7 days of the travel shall be provided to Us / Service Provider / Network Provider and due prior approval from Us will be necessary.
m. This benefit is available under cashless and reimbursement.
n. Countries / Territories / Geographies placed in the Grey and Black List by the Financial Action Task Force shall be excluded from this cover. For updated list please visit: https://www.fatf-gafi.org/en/countries/black-and-grey-lists.html.
o. Kindly download Our Company's App, where you will be able to locate the step-by-step guide for availing the benefits under the Global Cover.

For the purpose of this Cover, Hospital (Global Cover) means a licensed medical or surgical hospital in the country where it operates and where the patient is permanently supervised by a Doctor. Rest homes, nursing homes, spas, cure centres and health resorts are excluded.

All other terms, conditions, definitions, exclusions will be as per those applicable to In-patient Hospitalization Treatment Cover.

8. Health Limitless (For SI 10 Lakh & above)

If this cover is opted, We will indemnify the Medical Expenses incurred in respect of Hospitalization of the Insured Person / Insured Pet under In-Patient Hospitalisation Treatment / Day Care Treatment/ AYUSH Hospitalization,as applicable, for any one claim during the lifetime of the Base Policy without any limits on the Annual Sum Insured subject to the following conditions:

i. The time period to opt for this optional cover shall be limited to 2 Policy Years (irrespective of the Policy Tenure). Such that:
   a) If the Policy Tenure is of single year and is continuously renewed as single year, the Insured has to opt for this cover either at the time of Policy Inception or the first Renewal. This Optional Cover shall not be applicable in case the Insured wishes to opt for this cover at the time of second Renewal.
   b) If the Policy Tenure is of 2, 3, 4 or 5 years, this cover has to be opted at the time of Policy inception itself to avail the benefit.
ii. This cover is applicable only for one claim in the lifetime of the Insured Person / Insured Pet, irrespective of Policy Tenure, and should be admissible under Inpatient Hospitalisation Treatment/Day Care Treatment/ AYUSH Hospitalization. All the conditions applicable to the basic covers under the Policy shall be applicable to this optional cover.
iii. Once a claim has been made under this Optional Cover, the cover will cease to exist and cannot be opted again upon subsequent Renewals.
iv. Voluntary Co-payment or Voluntary Aggregate Deductible, if opted by the You, shall be applicable under this cover.

9. Bundle Of Joy Benefit

We will pay You a one-time lump sum benefit, as specified in the Policy Schedule, on
a) the birth of a child to an Insured Person and/or
b) the delivery of offsprings by the Insured Pet.

Special Conditions

i. The benefit is payable once in a Policy Year and twice during the lifetime of the Insured Person and/or the Insured Pet, provided the birth or delivery occurs after completion of a continuous waiting period of 12 months and is certified by a registered Medical Practitioner.
ii. The benefit is payable once per maternity event, irrespective of the number of children/puppies or kittens born.
iii. Payment under this benefit will not reduce the base Sum Insured mentioned in Policy Schedule.

10.NRInsure

If this cover is opted, Insured is entitled for a discount of 35% on the premium payable under the Policy for Insured Person(s) and/or Insured Pet(s) subject to compliance with the conditions listed below.

For the purpose of this Cover, Insured Pet shall mean a dog or cat covered under this Policy, which permanently resides overseas with the Insured Person/Policyholder for the Policy Year.

i. The Insured/Policyholder shall submit a declaration confirming that they are Non-Resident Indians / Overseas citizens of India based abroad in entirety for the Policy Year.
ii. Where the discount is availed for an Insured Pet, the Insured shall also submit a declaration confirming that the Insured Pet permanently resides with them at the declared overseas address for the Policy Year.
iii. The Insured/Policyholder shall provide acceptable proof of overseas residence prior to or at the inception of Add-on and at each subsequent Renewal to continue availing the discount.
iv. The following documents must be submitted for verification at the time of inception and all subsequent renewals:
    - A copy of valid Passport with applicable Visa Stamping.
    - Applicable Tax Documentation, Work Visa, or Employment/Work Permit outside of India.
    - A signed Residential Agreement (lease/rental or ownership) in the overseas address.
    - Any other document as may be specified by the Company from time to time.

    In case of Insured Pet, proof of ownership and overseas residence of the Insured Pet, including any one or more of the following:
    - Insured Pet passport, wherever applicable;
    - microchip certificate;
    - overseas veterinary registration records;
    - vaccination records issued overseas;
    - Insured Pet licence/registration issued by overseas local authority, wherever applicable;
    - veterinary certificate confirming the overseas address of the Insured Pet;

v. The Insured shall have and maintain an Indian bank account for payment of premium and for facilitating claim payments, if any. The Company may seek proof of the same at inception or renewal.
vi. All waiting periods, as per the Policy terms and conditions, shall continue to apply to the Insured Person / Insured Pet covered under this cover. This cover does not reduce, modify, or waive any waiting periods.
vii. If the Insured Person ceases to reside outside India, or if the Insured Pet ceases to permanently reside overseas with the Insured, then the discount under this cover shall cease immediately from next renewal. Premium shall thereafter be charged as per the applicable rate for residents in India. The Insured shall promptly intimate the Company of any change in the residency status.
viii. Global Cover benefit under the Policy shall not be available to Insured Person(s) / Insured Pet(s) availing this cover or to Non-Resident Indian/ Overseas citizens of India.

Specific Exclusions Applicable to Insured Pets under NRInsure

The Company shall not be liable to make any payment under this cover for:

a. Veterinary treatment, hospitalization, surgery, day care treatment, domiciliary treatment, medicines, consumables or any other expenses incurred outside India, unless specifically covered under the Policy Schedule;
b. Expenses related to pet relocation, transportation, air travel, cargo charges, pet boarding, quarantine, import/export permit, health certificate for travel, microchipping for travel, travel vaccination or documentation required for movement of the Insured Pet;
c. Any claim arising due to breach of applicable laws, animal welfare regulations, import/export rules, quarantine requirements or local rules applicable in the country of residence;
d. Any claim where the Insured Pet is used for breeding, commercial activity, racing, guarding, hunting, performance activity or any other purpose not disclosed to and accepted by the Company;
e. Any claim where the Insured Pet is not ordinarily residing with the Insured Person at the declared overseas address;

f. Any claim arising out of misrepresentation, suppression of material facts, incorrect residency declaration, false ownership declaration, fabricated veterinary records or incorrect documentation.

11. Insta Shield

If this cover is opted, We shall indemnify the Medical Expenses incurred related to an admissible Hospitalization of the Insured Person / Insured Pet under the Policy, including In-patient Hospitalization Treatment, Pre-Hospitalisation Medical Expense and Post-Hospitalisation Medical Expense arising due to the chronic diseases/Illnesses/conditions declared by Insured and accepted by Us, and their complications, from the 31st day of Policy inception date after serving initial waiting period of 30 days, provided that,

i. The chronic diseases/Illnesses/conditions are declared by the Insured/Policyholder and accepted by Us at the inception of the Policy and mentioned in the Policy Schedule; or
ii. If the chronic diseases/Illnesses/conditions are detected during pre-policy medical examination, coverage shall apply only if accepted by the Company and reflected in the Policy Schedule.
iii. In case of an Insured Pet, the chronic disease(s), illness(es) or condition(s) must be declared based on available veterinary records, prior prescriptions, diagnostic reports, treatment history, vaccination records, health certificate and/or pre-policy veterinary examination, as may be required by Us;
iv. Once applied, the premium loading for Insta Shield shall continue for all renewals.
v. The above reduced waiting period of 30 days shall be applicable only for specified Insured Persons and/or Insured Pet(s) where Insured has opted for this Cover, paid the applicable additional premium, and have been specifically accepted by Us for this Cover.
vi. In case of a Floater Policy, the Optional Cover shall be applicable on Individual basis who have declared the Pre-Existing Diseases (PED), applied for this cover and accepted by Us.
vii. This cover will be available only at inception of the Policy or upon addition of a new Insured Member / Insured Pet in the Policy during Renewal, subject to Our underwriting and acceptance.
viii. For increase in Base Sum Insured, a waiting period of 30 days shall be applicable on the incremented Sum Insured. Acceptance of enhancement of Sum Insured shall be at the discretion of the Company, based on the health condition, age, breed, medical/veterinary history and claim history of the Insured Person and/or Insured Pet, as applicable.
ix. This Cover does not reduce, waive or modify any other waiting period, exclusion, sub-limit, co-payment, deductible or condition applicable under the Base Policy, except to the extent expressly stated under this Cover.

For Insured Pets, this Cover shall be subject to the following additional conditions:

a. The declared chronic disease, illness or condition must be specifically accepted by Us and mentioned in the Policy Schedule. Any condition not declared, not accepted, or not mentioned in the Policy Schedule shall not be covered under this Cover.
b. Coverage shall apply only to medically necessary treatment arising from the accepted chronic condition and its direct complications, provided the claim is otherwise admissible under the Base Policy.
c. The diagnosis and treatment must be certified by a Registered Veterinary Practitioner and supported by medical records, diagnostic reports, prescriptions, invoices, discharge summary and treatment notes.
d. This Cover shall not be available for pets used for commercial breeding, organised breeding, racing, guarding, hunting, fighting, performance activity or any other commercial/occupational purpose unless specifically disclosed to and accepted by Us.
e. Routine management expenses for chronic conditions, including routine consultations, maintenance medicines, special diet, supplements, preventive care, grooming, wellness care, vaccination, deworming, flea/tick treatment or periodic monitoring, shall not be payable.
f. Any claim arising out of misrepresentation, suppression of veterinary history, fabricated records, incorrect age/breed declaration, non-disclosure of prior symptoms or previous treatment shall not be payable.

Diseases/Illnesses/conditions covered

ii. **Asthma-** Asthma is a chronic, non-communicable respiratory disease characterized by inflamed and narrowed airways in the lungs that make airflow difficult which causes recurrent, variable episodes of breathlessness and wheezing, often accompanied by chest tightness and cough.

iii. **Blood pressure (Hypertension)-** Blood pressure (Hypertension) a condition where the pressure in the blood vessels is persistently too high, with readings of 140/90 mmHg or higher on two separate occasions. This elevated pressure means the heart has to work harder to pump blood throughout the body and can lead to serious health problems like heart attack, stroke, and kidney disease.

iv. Cholesterol (Hyperlipidemia)- Hyperlipidemia is a condition where there are abnormally high levels of fats (lipids), such as cholesterol and triglycerides, in the blood. This condition is a major risk factor for heart disease and stroke.

v. Diabetes mellitus- Diabetes mellitus is a chronic metabolic disease characterized by elevated blood glucose levels, resulting from defects in insulin secretion, insulin action, or both. This condition leads to long-term damage and dysfunction of vital organs such as the eyes, kidneys, nerves, heart, and blood vessels, causing severe health complications like vision loss, kidney failure, nerve damage, and increased risk of heart attack and stroke.

vi. Obesity- Obesity means abnormal or excessive fat accumulation that may impair health. Obesity is measured in Body Mass Index. Body mass index (BMI) is a simple index of weight-for-height that is commonly used to classify overweight and obesity in adults. It is defined as a person's weight in kilograms divided by the square of his height in meters (kg/m2). The WHO definition is:
   a. BMI greater than or equal to 25 is overweight.
   b. BMI greater than or equal to 30 is obesity.

vii. Hypothyroidism disorders- Hypothyroidism is a condition where the thyroid gland doesn't produce enough thyroid hormones to meet the body's needs, causing many bodily functions to slow down. Diagnosed by high Thyroid-Stimulating Hormone (TSH) and low thyroxine (T4) levels, it affects metabolism and can lead to symptoms like fatigue, cold intolerance, and weight gain.

12. Age Shield

If this Cover is opted, the premium payable in respect of the Base Policy at each Renewal shall be calculated based on the age of the Insured Person at the time of inception of first Base Policy ("Entry Age"), and the applicable Sum Insured, provided that no claim has been paid against the Base Policy.

E.g. If You first purchase the Policy at the age of 25 years and opt for this Cover, then at each Renewal of Policy the premium will be charged at the then prevailing rate applicable to age 25 years for the relevant Sum Insured, provided no claim has been paid under the Policy.

Special Conditions for Age Shield:

i. Once a claim is paid, the premium for subsequent Renewals of Policy will be applicable as per Your age at the time of Renewal as per standard age band and Sum Insured as mentioned in the Premium Table (Rate Chart) then in force.
ii. No additional premium will be charged in the middle of the Policy tenure in case of claims. Upon Renewal after claim, the premium will be charged as per the current age of the Insured Person at the time of Renewal.
iii. In a Policy covering multiple Insured Persons with separate individual Sum Insured, the benefit under this Cover will cease only for those Insured Persons in respect of whom a claim is paid.
iv. In a floater Policy, if a claim is paid in respect of any one Insured Person covered therein, then the benefit under this Cover will cease for the entire floater Policy.
v. If you add a new member to the existing floater Policy mid-term, then the premium will be charged as per the Entry Age of the eldest Insured Person in Policy and the premium for Renewal will be locked as per the age of that eldest Insured Person, till a claim is paid.
vi. If you add a new Insured Person to an individual Policy and convert it into a Floater plan, then the premium will be charged as per the Entry Age of the eldest Insured Person and the premium for Renewal will be locked as per the age of that eldest Insured Person, till a claim is paid.
vii. If the eldest Insured Person is no longer part of the floater plan Policy, then the floater premium will be calculated as per the original Entry Age of the eldest covered Insured Person in the Policy amongst the remaining members and the premium for Renewal will be locked and charged as per the age of eldest covered Insured Person, till a claim is paid.
viii. If an existing floater Policy, splits into multiple individual policies, then the benefit under this cover will be carry forward, provided and determined in accordance with the Entry Age of the individual

member at which the floater Policies were taken by individuals, provided no claim is paid under the floater Policy.

ix. This optional cover will not be applicable to Insured Pet(s).

13. Walk to Win:

If this Cover is opted, at each Renewal of Policy with Us, Insured Person will be entitled for a wellness discount, subject to below mentioned criteria being fulfilled by You during the preceding Base Policy Year.

Steps can be tracked through Our mobile application.

Parameter Achieved	Discount
7,500 steps daily for 24 days of every month, for minimum 9 months in a policy year	5%
10,000 steps daily for 24 days of every month, for minimum 9 months in a policy year	10%

Eligibility Criteria:

1. This discount and criteria are applicable only for Insured Persons of age 21 years and above.
2. In case of long-term Base Policy-
   The criteria mentioned above has to be met by each Insured Person every year in a long-term Base Policy to be eligible for discount at Renewal.
3. In case of floater Base Policy-
   The criteria mentioned above has to be met by each eligible Insured Person every year to be avail the discount at Renewal.

14. No Claim Discount

If this cover is opted, it is agreed that, at time of Renewal, the Cumulative Bonus / Super Cumulative Bonus accrued shall not be applicable and You will be entitled for Renewal discount of 3%, provided that no claim is registered in the Policy.

Please Note:

- Cumulative Bonus/ Super Cumulative Bonus will apply afresh, if they are to be re-opted at Renewal.
- In case You/Insured Pet have claimed in the preceding Policy year, the Policy will not be eligible for No claim discount at the time of Renewal.

15. Discount on Services

The Insured may have access to special rates on services such as OPD, Diagnostics, Pharmacy and other wellness services through Network as available on the Company's website/ app.

➢ PET SPECIFIC OPTIONAL COVERS

1. Extended Pet Stay

If this Cover is opted, We will pay/reimburse You a per day benefit as specified in the Policy Schedule towards the additional boarding expenses incurred for the extended stay of Your Insured Pet at a pet boarding facility, pet house, kennel, cattery or pet care facility in India, where Your final booked return journey to India is delayed by more than twenty-four (24) continuous hours beyond the scheduled arrival date and time.

i. Inclement weather like Storm, Flood, Hurricanes, or Natural Disaster which is not publicly known before policy issuance date,
ii. Strike, Political Disturbance, Compulsory quarantine by Government
iii. Airline's acts of omission / commission or mechanical breakdown of the aircraft on which You were scheduled to travel on.
iv. You or Your travelling companion's (insured with us) Hospitalization in overseas facility or death due to Sickness / Accidental injury due to which You were not able to return back on scheduled arrival date.

The Benefit shall be payable on a per day per pet basis for each completed day of extended stay of the Insured Pet at the pet boarding facility, after the first twenty-four (24) hours of delay.
The amount payable shall be subject to:

a) the per day amount specified in the Policy Schedule; and
b) the maximum number of 10 days in a Policy Year and
c) the actual number of completed days of extended stay, supported by valid bills and receipts.

<u>Conditions Applicable</u>
This Benefit shall be payable subject to the following conditions:

1. The Insured Pet must have been placed in a pet boarding facility, pet house, kennel, cattery or pet care facility in India prior to or during Your overseas travel;
2. Your return journey to India must be delayed by more than twenty-four (24) continuous hours beyond the scheduled arrival date and time;
3. The extended stay of the Insured Pet must be directly and solely attributable to such delay in Your return to India;
4. The Benefit shall be payable only for the additional period of stay beyond the originally booked boarding period;
5. The pet boarding facility must provide written confirmation of the original boarding period, extended boarding period and charges levied for such extended stay;
6. The expenses must be supported by original bills, receipts and payment proof issued by the pet boarding facility.
7. You need to obtain written confirmation from appropriate transport authority stating the reason for delay & how long the delay lasted except for Your Sickness/ Accident for which You have to submit medical documents for Your Hospitalization.

2. Finding Your Pet Benefit

We will pay a lump sum benefit to You as specified in the Policy Schedule, if Your Insured Pet is lost or stolen, to cover the advertising costs and pay the reward to the person finding Your Insured Pet.

For the purpose of this Cover,

i. If Your Insured Pet is lost, stolen, or goes missing, You must notify the Police Authorities as soon as reasonably possible and provide evidence of an official complaint or report having been filed.
ii. A waiting period of 30 days will be applicable.
iii. This benefit is applicable once every Policy Year and will be on per Insured Pet basis.
iv. Payment under this benefit will not reduce the base Sum Insured mentioned in Policy Schedule.

This benefit will be applicable each year for policies with term more than 1 year.

3. Long Term Care Cover

If this cover is opted, We shall pay You the lump sum amount as specified in the Policy Schedule, if the Insured Pet is diagnosed as suffering from any of the Illnesses listed below and require long term care, which first occurs or manifests itself during the Policy Period. The benefit is payable once during the lifetime of the Insured Pet.
Initial Waiting Period of 30 days will be applicable. This benefit is available on per pet basis.

Sr. No.	For Dogs	For Cats
1	Epilepsy	Epilepsy
2	Pancreatitis	Pancreatitis
3	Diabetes	Diabetes
4	Thyroid Dysfunction	Thyroid Dysfunction
5	Ascites	Ascites
6	Cushing's Syndrome	Jaundice
7	Glaucoma	Paralysis with complete or permanent loss of one or more limb
8	Inflammatory Bowel Disease	Cystitis

4. Pet Third Party Liability Cover

We shall indemnify You up to the Sum Insured as specified in the Policy Schedule, subject to a deductible of INR 5000 per claim, if you become legally liable to pay a compensation to a Third Party, for accidental bodily injury/death or accidental damage to property caused by Your Insured Pet during the Policy Period.

<u>Specific Exclusions</u>

We shall not be liable to indemnify You under this cover in case or in respect of:

- If there is cover under any other insurance.
- Any property damaged or destroyed belonging to a family member or person residing with You, working for you, or is looking after your Insured Pet or any property that is in Your care/custody/control.
- In case of bodily injury/death of a family member residing with You, working for you, or is looking after your Insured Pet.
- Claims where liability is not established through a competent Court or Tribunal or Forum constituted under Indian Law.
- Any compensation cost and expenses if the Incident happens in an area or place where pets are specifically prohibited unless the Insured Pet escapes and enters the area outside of Insured's control.
- All Vets, kennel employees, pet breeders, pet shop owners if the Incident has occurred in the course of conducting their profession/occupation.
- Initial waiting period of 30 days will be applicable.

5. Paw Promise Benefit

We understand that losing a beloved pet can be emotionally difficult. If You have opted for this Cover, We will pay the lump sum amount specified in the Policy Schedule towards the adoption of a new pet if, during the Policy Period:

- the Insured Pet passes away due to an Illness or an Accident; or
- the Insured Pet is to sleep in order to alleviate its incurable and inhumane suffering due to an Illness or Accident.
- the Insured Pet is lost, stolen, or goes missing and cannot be recovered within 45 days despite reasonable efforts to locate it;

<u>Special Conditions</u>

- If Your Insured Pet is lost, stolen, or goes missing, You must notify the Police Authorities as soon as reasonably possible and provide evidence of an official complaint or report having been filed.
- A waiting period of 30 days will be applicable.
- This benefit is applicable for Insured Pet up to 10 years of age.

➢ Discounts

i. Family discount
A 10% family discount shall be offered if 2 eligible Family Members are covered under a single Policy and 15 % if more than 2 of any of the eligible Family Members are covered under a single Policy. Moreover, this family discount will be offered for both new policies as well as for Renewal policies. Family discount is not applicable to Floater Policies.

ii. Loyalty Discount
Discount of 5% shall be offered if the Insured is having any of the listed active Bajaj General Insurance Ltd.'s retail policy of Motor, Health, Home, Cyber and Pet Insurance with a minimum premium of INR 2,500.

iii. Employee Discount
A 20% discount on published premium rates will be applicable for the Company's employees & employees of group companies, employees of Corporate customers of Bajaj General Insurance Ltd. provided the Policy is booked in direct code. This discount shall also be applicable to Intermediaries of Bajaj General Insurance Ltd. for their own policies booked under Direct code, provided that the Intermediaries themselves are covered under the Policy and any other partner Viz. Bank, Financial Institution.

iv. Online/Direct Business Discount
Discount of 5% will be offered in this product for policies underwritten through direct/online channel.
Note: this discount is not applicable for Employees who get employee discount.

v. Long Term Discount
Applicable in case of where the entire premium amount is paid in single payment for Policy Period of more than one year.
a) 4% discount is applicable if Policy is opted for 2 years.
b) 8% discount is applicable if Policy is opted for 3 years.
c) 9% discount is applicable if Policy is opted for 4 years.
d) 10.5% discount is applicable if Policy is opted for 5 years.
Note: This will not apply to Policies where premium is paid in instalments.

vi. Zone Discount
Below discount will be applicable based on residential address of the proposer or insured person.
- Residential address in Zone B: 15% on Zone A Premium.
- Residential address in Zone C: 25% on Zone A Premium.

There are three Zones for Premium payment:
- Zone A Delhi / NCR, Mumbai including (Navi Mumbai, Thane and Kalyan) Hyderabad and Secunderabad, Kolkata, Ahmedabad, Vadodara and Surat.
- Zone B Rest of India apart, from the states/UTs/cities classified under Zone A and Zone C, are classified as Zone B.
- Zone C Andaman & Nicobar Islands, Arunachal Pradesh, Bihar, Chandigarh, Chhattisgarh, Goa, Himachal Pradesh, Jammu & Kashmir, Jharkhand, Manipur, Meghalaya, Mizoram, Nagaland, Odisha, Punjab, Sikkim, Tripura, Uttarakhand.

vii. Early Entry Discount
A 5% discount shall be offered if, Insured Proposer is opting the My Family *Complete* long-term policy prior to 35 years of age.

In Individual Sum Insured, policies where Proposer is also an Insured member, and his/her age is 35 years or below, this discount shall be extended to all other Insured Persons also who are aged 35 years and below in the same policy.

In case of Floater Policies, the discount will be extended on the entire policy premium provided the eldest member age is 35 years or below.

This discount shall be applicable at inception of policy as well as at each subsequent renewal, irrespective of claims, until the Insured person/s completes 45 years of age.

Note: This discount will apply only if long term policy is opted. This will not apply to policies where premium is paid in instalments.

viii. Fitness Discount
The Insured person will be eligible for a Fitness Discount of 5%, if the below criteria is fulfilled.
   1. The Insured Person submits completion certificates of at least two 5km marathons run in the past 12 months prior to policy inception date.
This discount shall only be applicable at the onset of the Policy for the first time with Us.

ix. Head Start Discount:
Head Start Discount will be offered to customers purchasing their first health insurance policy and on first renewal. (The benefit is not applicable for portability and migration).
- Policy Inception: 20% discount on Premium.
- First Renewal: 11% discount on Premium.

Second Renewal: From second renewal onwards premium will be as per Rate Chart.

ANNEXURES

Annexure I-A: List of Day Care Procedures (applicable to Insured Persons)

ENT	
1.	Stapedotomy
2.	Myringoplasty (Type I Tympanoplasty)
3.	Revision stapedectomy
4.	Labyrinthectomy for severe Vertigo
5.	Stapedectomy under GA
6.	Ossiculoplasty
7.	Myringotomy with Grommet Insertion
8.	Tympanoplasty (Type III)
9.	Stapedectomy under LA
10.	Revision of the fenestration of the inner ear
11.	Tympanoplasty (Type IV)
12.	Endolymphatic Sac Surgery for Meniere's Disease
13.	Turbinectomy
14.	Removal of Tympanic Drain under LA
15.	Endoscopic Stapedectomy
16.	Fenestration of the inner ear
17.	Incision and drainage of perichondritis
18.	Septoplasty
19.	Vestibular Nerve section
20.	Thyroplasty Type I
21.	Pseudocyst of the Pinna - Excision
22.	Incision and drainage - Haematoma Auricle
23.	Tympanoplasty (Type II)
24.	Keratosis removal under GA
25.	Reduction of fracture of Nasal Bone
26.	Excision and destruction of lingual tonsils
27.	Conchoplasty
28.	Thyroplasty Type II
29.	Tracheostomy
30.	Excision of Angioma Septum
31.	Turbinoplasty
32.	Incision & Drainage of Retro Pharyngeal Abscess
33.	UvuloPalatoPharyngoPlasty
34.	Palatoplasty
35.	Tonsillectomy without adenoidectomy
36.	Adenoidectomy with Grommet insertion
37.	Adenoidectomy without Grommet insertion
38.	Vocal Cord lateralisation Procedure
39.	Incision & Drainage of Para Pharyngeal Abscess
40.	Transoral incision and drainage of a pharyngeal abscess
41.	Tonsillectomy with adenoidectomy
42.	Tracheoplasty Ophthalmology

43.	Incision of tear glands
44.	Other operation on the tear ducts
45.	Incision of diseased eyelids
46.	Excision and destruction of the diseased tissue of the eyelid
47.	Removal of foreign body from the lens of the eye.
48.	Corrective surgery of the entropion and ectropion
49.	Operations for pterygium
50.	Corrective surgery of blepharoptosis
51.	Removal of foreign body from conjunctiva
52.	Biopsy of tear gland
53.	Removal of Foreign body from cornea
54.	Incision of the cornea
55.	Other operations on the cornea
56.	Operation on the canthus and epicanthus
57.	Removal of foreign body from the orbit and the eye ball.
58.	Surgery for cataract
59.	Treatment of retinal lesion
60.	Removal of foreign body from the posterior chamber of the eye

Oncology	
61.	IV Push Chemotherapy
62.	HBI-Hemibody Radiotherapy
63.	Infusional Targeted therapy
64.	SRT-Stereotactic Arc Therapy
65.	SC administration of Growth Factors
66.	Continuous Infusional Chemotherapy
67.	Infusional Chemotherapy
68.	CCRT-Concurrent Chemo + RT
69.	2D Radiotherapy
70.	3D Conformal Radiotherapy
71.	IGRT- Image Guided Radiotherapy
72.	IMRT- Step & Shoot
73.	Infusional Bisphosphonates
74.	IMRT- DMLC
75.	Rotational Arc Therapy
76.	Tele gamma therapy
77.	FSRT-Fractionated SRT
78.	VMAT-Volumetric Modulated Arc Therapy
79.	SBRT-Stereotactic Body Radiotherapy
80.	Helical Tomotherapy
81.	SRS-Stereotactic Radiosurgery
82.	X-Knife SRS
83.	Gammaknife SRS
84.	TBI- Total Body Radiotherapy
85.	intraluminal Brachytherapy
86.	Electron Therapy

87.	TSET-Total Electron Skin Therapy
88.	Extracorporeal Irradiation of Blood Products
89.	Telecobalt Therapy
90.	Telecesium Therapy
91.	External mould Brachytherapy
92.	Interstitial Brachytherapy
93.	Intracavity Brachytherapy
94.	3D Brachytherapy
95.	Implant Brachytherapy
96.	Intravesical Brachytherapy
97.	Adjuvant Radiotherapy
98.	Afterloading Catheter Brachytherapy
99.	Conditioning Radiothearpy for BMT
100.	Extracorporeal Irradiation to the Homologous Bone grafts
101.	Radical chemotherapy
102.	Neoadjuvant radiotherapy
103.	LDR Brachytherapy
104.	Palliative Radiotherapy
105.	Radical Radiotherapy
106.	Palliative chemotherapy
107.	Template Brachytherapy
108.	Neoadjuvant chemotherapy
109.	Adjuvant chemotherapy
110.	Induction chemotherapy
111.	Consolidation chemotherapy
112.	Maintenance chemotherapy
113.	HDR Brachytherapy

Plastic Surgery	
114.	Construction skin pedicle flap
115.	Gluteal pressure ulcer-Excision
116.	Muscle-skin graft, leg
117.	Removal of bone for graft
118.	Muscle-skin graft duct fistula
119.	Removal cartilage graft
120.	Myocutaneous flap
121.	Fibro myocutaneous flap
122.	Breast reconstruction surgery after mastectomy
123.	Sling operation for facial palsy
124.	Split Skin Grafting under RA
125.	Wolfe skin graft
126.	Plastic surgery to the floor of the mouth under GA

Urology	
127.	AV fistula - wrist
128.	URSL with stenting
129.	URSL with lithotripsy

130.	CystoscopicLitholapaxy
131.	ESWL
132.	Haemodialysis
133.	Bladder Neck Incision
134.	Cystoscopy & Biopsy
135.	Cystoscopy and removal of polyp
136.	Suprapubiccystostomy
137.	percutaneous nephrostomy
138.	Cystoscopy and "SLING" procedure.
139.	TUNA- prostate
140.	Excision of urethral diverticulum
141.	Removal of urethral Stone
142.	Excision of urethral prolapse
143.	Mega-ureter reconstruction
144.	Kidney renoscopy and biopsy
145.	Ureter endoscopy and treatment
146.	Vesico ureteric reflux correction
147.	Surgery for pelvi ureteric junction obstruction
148.	Anderson hynes operation
149.	Kidney endoscopy and biopsy
150.	Paraphimosis surgery
151.	injury prepuce- circumcision
152.	Frenular tear repair
153.	Meatotomy for meatal stenosis
154.	surgery for fournier's gangrene scrotum
155.	surgery filarial scrotum
156.	surgery for watering can perineum
157.	Repair of penile torsion
158.	Drainage of prostate abscess
159.	Orchiectomy
160.	Cystoscopy and removal of FB

Neurology	
161.	Facial nerve physiotherapy
162.	Nerve biopsy
163.	Muscle biopsy
164.	Epidural steroid injection
165.	Glycerol rhizotomy
166.	Spinal cord stimulation
167.	Motor cortex stimulation
168.	Stereotactic Radiosurgery
169.	Percutaneous Cordotomy
170.	Intrathecal Baclofen therapy
171.	Entrapment neuropathy Release
172.	Diagnostic cerebral angiography
173.	VP shunt

174.	Ventriculoatrial shunt

Thoracic surgery	
175.	Thoracoscopy and Lung Biopsy
176.	Excision of cervical sympathetic Chain Thoracoscopic
177.	Laser Ablation of Barrett's oesophagus
178.	Pleurodesis
179.	Thoracoscopy and pleural biopsy
180.	EBUS + Biopsy
181.	Thoracoscopy ligation thoracic duct
182.	Thoracoscopy assisted empyaema drainage

Gastroenterology	
183.	Pancreatic pseudocyst EUS & drainage
184.	RF ablation for barrett'sOesophagus
185.	ERCP and papillotomy
186.	Esophagoscope and sclerosant injection
187.	EUS + submucosal resection
188.	Construction of gastrostomy tube
189.	EUS + aspiration pancreatic cyst
190.	Small bowel endoscopy (therapeutic)
191.	Colonoscopy, lesion removal
192.	ERCP
193.	Colonscopy stenting of stricture
194.	Percutaneous Endoscopic Gastrostomy
195.	EUS and pancreatic pseudo cyst drainage
196.	ERCP and choledochoscopy
197.	Proctosigmoidoscopy volvulus detorsion
198.	ERCP and sphincterotomy
199.	Esophageal stent placement
200.	ERCP + placement of biliary stents
201.	Sigmoidoscopy w / stent
202.	EUS + coeliac node biopsy

General Surgery	
203.	Infected Keloid Excision
204.	Incision of a pilonidal sinus / abscess
205.	Axillary lymphadenectomy
206.	Wound debridement and Cover
207.	Abscess-Decompression
208.	Cervical lymphadenectomy
209.	infected sebaceous cyst
210.	Inguinal lymphadenectomy
211.	Incision and drainage of Abscess
212.	Suturing of lacerations
213.	Scalp Suturing
214.	Infected lipoma excision
215.	Maximal anal dilatation

216.	Piles a. Injection Sclerotherapy b. Piles banding
217.	Liver Abscess- catheter drainage
218.	Fissure in Ano- fissurectomy
219.	Fibroadenoma breast excision
220.	Oesophagealvarices Sclerotherapy
221.	ERCP - pancreatic duct stone removal
222.	Perianal abscess I&D
223.	Perianal hematoma Evacuation
224.	Fissure in anosphincterotomy
225.	UGI scopy and Polypectomyoesophagus
226.	Breast abscess I& D
227.	Feeding Gastrostomy
228.	Oesophagoscopy and biopsy of growth oesophagus
229.	UGI scopy and injection of adrenaline, sclerosants - bleeding ulcers
230.	ERCP - Bile duct stone removal
231.	Ileostomy closure
232.	Colonoscopy
233.	Polypectomy colon
234.	Splenic abscesses Laparoscopic Drainage
235.	UGI SCOPY and Polypectomy stomach
236.	Rigid Oesophagoscopy for FB removal
237.	Feeding Jejunostomy
238.	Colostomy
239.	Ileostomy
240.	colostomy closure
241.	Submandibular salivary duct stone removal
242.	Pneumatic reduction of intussusception
243.	Varicose veins legs - Injection sclerotherapy
244.	Rigid Oesophagoscopy for Plummer vinson syndrome
245.	Pancreatic Pseudocysts Endoscopic Drainage
246.	ZADEK's Nail bed excision
247.	Subcutaneous mastectomy
248.	Excision of Ranula under GA
249.	Rigid Oesophagoscopy for dilation of benign Strictures
250.	Eversion of Sac a. Unilateral b. Bilateral
251.	Lord's plication
252.	Jaboulay's Procedure
253.	Scrotoplasty
254.	Surgical treatment of varicocele
255.	Epididymectomy
256.	Circumcision for Trauma
257.	Meatoplasty
258.	Intersphincteric abscess incision and drainage
259.	Psoas Abscess Incision and Drainage

260.	Thyroid abscess Incision and Drainage
261.	TIPS procedure for portal hypertension
262.	Esophageal Growth stent
263.	PAIR Procedure of Hydatid Cyst liver
264.	Tru cut liver biopsy
265.	Photodynamic therapy or esophageal tumour and Lung tumour
266.	Excision of Cervical RIB
267.	268 laparoscopic reduction of intussusception
268.	Microdochectomy breast
269.	Surgery for fracture Penis
270.	Sentinel node biopsy
271.	Parastomal hernia
272.	Revision colostomy
273.	Prolapsed colostomy- Correction
274.	Testicular biopsy
275.	laparoscopic cardiomyotomy(Hellers)
276.	Sentinel node biopsy malignant melanoma
277.	laparoscopic pyloromyotomy (Ramstedt)

Orthopedics	
278.	Arthroscopic Repair of ACL tear knee
279.	Closed reduction of minor Fractures
280.	Arthroscopic repair of PCL tear knee
281.	Tendon shortening
282.	Arthroscopic Meniscectomy - Knee
283.	Treatment of clavicle dislocation
284.	Arthroscopic meniscus repair
285.	Haemarthrosis knee- lavage
286.	Abscess knee joint drainage
287.	Carpal tunnel release
288.	Closed reduction of minor dislocation
289.	Repair of knee cap tendon
290.	ORIF with K wire fixation- small bones
291.	Release of midfoot joint
292.	ORIF with plating- Small long bones
293.	Implant removal minor
294.	K wire removal
295.	POP application
296.	Closed reduction and external fixation
297.	Arthrotomy Hip joint
298.	Syme's amputation
299.	Arthroplasty
300.	Partial removal of rib
301.	Treatment of sesamoid bone fracture
302.	Shoulder arthroscopy / surgery
303.	Elbow arthroscopy

304.	Amputation of metacarpal bone
305.	Release of thumb contracture
306.	Incision of foot fascia
307.	calcaneum spur hydrocort injection
308.	Ganglion wrist hyalase injection
309.	Partial removal of metatarsal
310.	Repair / graft of foot tendon
311.	Revision/Removal of Knee cap
312.	Amputation follow-up surgery
313.	Exploration of ankle joint
314.	Remove/graft leg bone lesion
315.	Repair/graft achilles tendon
316.	Remove of tissue expander
317.	Biopsy elbow joint lining
318.	Removal of wrist prosthesis
319.	Biopsy finger joint lining
320.	Tendon lengthening
321.	Treatment of shoulder dislocation
322.	Lengthening of hand tendon
323.	Removal of elbow bursa
324.	Fixation of knee joint
325.	Treatment of foot dislocation
326.	Surgery of bunion
327.	intra articular steroid injection
328.	Tendon transfer procedure
329.	Removal of knee cap bursa
330.	Treatment of fracture of ulna
331.	Treatment of scapula fracture
332.	Removal of tumor of arm/ elbow under RA/GA
333.	Repair of ruptured tendon
334.	Decompress forearm space
335.	Revision of neck muscle (Torticollis release)
336.	Lengthening of thigh tendons
337.	Treatment fracture of radius & ulna
338.	Repair of knee joint Paediatric surgery
339.	Excision Juvenile polyps rectum
340.	Vaginoplasty
341.	Dilatation of accidental caustic stricture oesophageal
342.	PresacralTeratomas Excision
343.	Removal of vesical stone
344.	Excision Sigmoid Polyp
345.	SternomastoidTenotomy
346.	Infantile Hypertrophic Pyloric Stenosis pyloromyotomy
347.	Excision of soft tissue rhabdomyosarcoma
348.	Mediastinal lymph node biopsy
349.	High Orchidectomy for testis tumours

350.	Excision of cervical teratoma
351.	Rectal-Myomectomy
352.	Rectal prolapse (Delorme's procedure)
353.	Orchidopexy for undescended testis
354.	Detorsion of torsion Testis
355.	lap.Abdominal exploration in cryptorchidism
356.	EUA + biopsy multiple fistula in ano
357.	Cystic hygroma - Injection treatment
358.	Excision of fistula-in-ano

Gynaecology	
359.	Hysteroscopic removal of myoma
360.	D&C
361.	Hysteroscopic resection of septum
362.	thermal Cauterisation of Cervix
363.	MIRENA insertion
364.	Hysteroscopicadhesiolysis
365.	LEEP
366.	Cryocauterisation of Cervix
367.	Polypectomy Endometrium
368.	Hysteroscopic resection of fibroid
369.	LLETZ
370.	Conization
371.	polypectomy cervix
372.	Hysteroscopic resection of endometrial polyp
373.	Vulval wart excision
374.	Laparoscopic paraovarian cyst excision
375.	uterine artery embolization
376.	Bartholin Cyst excision
377.	Laparoscopic cystectomy
378.	Hymenectomy(imperforate Hymen)
379.	Endometrial ablation
380.	vaginal wall cyst excision
381.	Vulval cyst Excision
382.	Laparoscopic paratubal cyst excision
383.	Repair of vagina (vaginal atresia)
384.	Hysteroscopy, removal of myoma
385.	TURBT
386.	Ureterocoele repair - congenital internal
387.	Vaginal mesh For POP
388.	Laparoscopic Myomectomy
389.	Surgery for SUI
390.	Repair recto- vagina fistula
391.	Pelvic floor repair (excluding Fistula repair)
392.	URS + LL
393.	Laparoscopic oophorectomy

Critical care	
394.	Insert non- tunnel CV cath
395.	Insert PICC cath (peripherally inserted central catheter)
396.	Replace PICC cath (peripherally inserted central catheter)
397.	Insertion catheter, intra anterior
398.	Insertion of Portacath

Annexure I-B: List of Day Care Procedures (applicable to Insured Pets)

1. Ear, Nose and Throat Procedures
Removal of foreign bodies from ear or nasal passages
Ear canal procedures requiring sedation or anaesthesia
Rhinoscopy
Biopsy of Nasal or Oral lesions
2. Oncology-Related Day Care Treatments
Chemotherapy administration
Immunotherapy Administration
Tumor Biopsy Procedures
Minor tumour excision procedures not requiring prolonged hospitalization
Diagnostic oncology procedures performed on a day care basis
3. Urogenital Procedures
Catheterization for urinary obstruction requiring day care admission
Cystoscopy and related diagnostic procedures
Removal of urinary tract foreign bodies through minimally invasive procedures
Bladder stone removal by minimally invasive techniques
4. Gastrointestinal Procedures
Endoscopic removal of foreign bodies
Diagnostic endoscopy requiring sedation or anaesthesia
Treatment of gastric dilatation requiring emergency stabilization and discharge within 24 hours
Minor anorectal procedures
Colonoscopy
Gastrointestinal Biopsy
5. Neurology
Botulinum Toxin Injections for Neuromuscular Disorders
Intrathecal Drug Administration
Epidural Injections for Pain Management
Neurological Pain Block Procedures
Seizure Evaluation and Stabilization requiring monitored day-care admission

6. Orthopaedic Procedures
Closed reduction and stabilization of fractures or dislocations
Removal of orthopaedic implants where hospitalization exceeding 24 hours is not required
Joint aspiration or arthrocentesis requiring sedation or anaesthesia
7. General surgery
Wound debridement and surgical wound management
Abscess drainage
Laceration repair requiring anaesthesia
Removal of superficial masses, cysts, or benign skin growths
Minor reconstructive procedures
Surgical treatment of bite wounds
8. Ophthalmic Procedures
Surgical treatment of corneal ulcers
Eyelid surgery (including entropion and ectropion correction)
Removal of foreign bodies from the eye
Other minor ophthalmic procedures performed under sedation or anaesthesia

NOTE:

i. Above mentioned list is a indicative list of procedures, any other surgeries/procedures requiring less than 24 hours hospitalisation due to technological advances will also be covered under this policy provided such procedures comply with the standard definition of Day Care Centre and Day Care treatment mentioned in the definitions.

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

Annexure II-A: For Consumables Plus

List I: List of Non-Medical Items

SL No	Item	
1	BABY FOOD	Not Payable
2	BABY UTILITIES CHARGES	Not Payable
3	BEAUTY SERVICES	Not Payable
4	BELTS/ BRACES	Not Payable
5	BUDS	Not Payable
6	COLD PACK/HOT PACK	Not Payable
7	CARRY BAGS	Not Payable
8	EMAIL I INTERNET CHARGES	Not Payable
9	FOOD CHARGES (OTHER THAN PATIENT's DIET PROVIDED BY HOSPITAL)	Not Payable
10	LEGGINGS	Essential in bariatric and varicose vein surgery and should be considered for these conditions where surgery itself is payable.
11	LAUNDRY CHARGES	Not Payable
12	MINERAL WATER	Not Payable
13	SANITARY PAD	Not Payable
14	TELEPHONE CHARGES	Not Payable
15	GUEST SERVICES	Not Payable
16	CREPE BANDAGE	Not Payable
17	DIAPER OF ANY TYPE	Not Payable
18	EYELET COLLAR	Not Payable

19	SLINGS	Not Payable
20	BLOOD GROUPING AND CROSS MATCHING OF DONORS SAMPLES	Not Payable
21	SERVICECHARGES WHERE NURSING CHARGE ALSO CHARGED	Not Payable
22	TELEVISION CHARGES	Not Payable
23	SURCHARGES	Not Payable
24	ATTENDANT CHARGES	Not Payable
25	EXTRA DIET OF PATIENT (OTHER THAN THAT WHICH FORMS PART OF BED CHARGE)	Not Payable
26	BIRTH CERTIFICATE	Not Payable
27	CERTIFICATE CHARGES	Not Payable
28	COURIER CHARGES	Not Payable
29	CONVEYANCE CHARGES	Not Payable
30	MEDICAL CERTIFICATE	Not Payable
31	MEDICAL RECORDS	Not Payable
32	PHOTOCOPIES CHARGES	Not Payable
33	MORTUARY CHARGES	Not Payable
34	WALKING AIDS CHARGES	Not Payable
35	OXYGEN CYLINDER (FOR USAGE OUTSIDE THE HOSPITAL)	Not Payable
36	SPACER	Not Payable
37	SPIROMETRE	Not Payable
38	NEBULIZER KIT	Not Payable
39	STEAM INHALER	Not Payable
40	ARMSLING	Not Payable
41	THERMOMETER	Not Payable
42	CERVICAL COLLAR	Not Payable
43	SPLINT	Not Payable
44	DIABETIC FOOT WEAR	Not Payable
45	KNEEBRACES (LONG/ SHORT/ HINGED)	Not Payable
46	KNEE IMMOBILIZER/S HOULDER IMMOBILIZER	Not Payable
47	LUMBOSACRAL BELT	Not Payable
48	NIMBUSBED ORWATER OR AIRBEDCHARGES	Not Payable
49	AMBULANCE COLLAR	Not Payable
50	AMBULANCE EQUIPMENT	Not Payable
51	ABDOMINAL BINDER	Not Payable
52	PRIVATE NURSES CHARGES - SPECIAL	Not Payable
53	SUGAR FREE TABLETS	Not Payable
54	CREAMS POWDERS LOTIONS (Toiletries are not payable, only prescribed medical pharmaceuticals payable)	Not Payable
55	ECG ELECTRODES	Not Payable
56	GLOVES	Not Payable
57	NEBULISATION KIT	Not Payable
58	ANY KITWITH NO DETAILS MENTIONED [DELIVERYKIT, ORTHOKIT, RECOVERY KIT, ETC]	Not Payable
59	KIDNEY TRAY	Not Payable
60	MASK	Not Payable
61	OUNCE GLASS	Not Payable
62	OXYGEN MASK	Not Payable
63	PELVIC TRACTION BELT	Not Payable
64	PAN CAN	Not Payable
65	TROLLY COVER	Not Payable
66	UROMETER, URINE JUG	Not Payable
68	VASOFIX SAFETY	Not Payable

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

Sr No	Item

1	BABY CHARGES (UNLESS SPECIFIED /INDICATED)
2	HAND WASH
3	SHOE COVER
4	CAPS
5	CARDLE CHARGES
6	COMB
7	EAU-DE-COLOGNE/ROOM FRESHNERS
8	FOOT COVER
9	GOWN
10	SLIPPERS
11	TISSUE PAPPER
12	TOOTH PASTE
13	TOOTH BRUSH
14	BED PAN
15	FACE MASK
16	FLEXI MASK
17	HAND HOLDER
18	SPUTUM CUP
19	DISINEFCTANT LOTIONS
20	LUXURY TAX
21	HVAC
22	HOUSE KEEPING CHARGES
23	AIR CONDITIONER CHARGES
24	IM IV INJECTION CHARGES
25	CLEAN SHEET
26	BLANKET/WARMER BLANKET
27	ADMISSION KIT
28	DIABETIC CHART CHARGES
29	DOCUMENTATION CHARGES/ADMINISTRATIVE EXPENSES
30	DISCHARGE PROCEDURE CHARGES
31	DAILY CHART CHARGES
32	ENTRANCE PASS / VISITORS PASS CHARGES
33	EXPENSES RELATED TO PRESCRIPTION ON DISCHARGE
34	FILE OPENING CHARGES
35	INCTDENTAL EXPENSES / MT SC. CHARGES (NOT EXPLATNED)
36	PATIENT IDENTIFICATION BAND / NAME TAG
37	PULSEOXYMETER CHARGES

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

Sr. No.	Item
1	HAIR REMOVAL CREAM
2	DISPOSABLES RAZORS CHARGES (for site preparations)
3	EYE PAD
4	EYE SHEILD
5	CAMERA COVER

6	DVD, CD CHARGES
7	GAUSE SOFT
8	GAUZE
9	WARD AND THEATRE BOOKING CHARGES
10	ARTHROSCOPE AND ENDOSCOPY INSTRUMENTS
11	MICROSCOPE COVER
12	SURGICAL BLADES, HARMONICSCALPEL, SHAVER
13	SURGICAL DRILL
14	EYE KIT
15	EYE DRAPE
16	X-RAY FILM
17	BOYLES APPARATUS CHARGES
18	COTTON
19	COTTON BANDAGE
20	SURGICAL TAPE
21	APRON
22	TORNIQUET
23	ORTHOBUNDLE, GYNAEC BUNDLE

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

Sr. No.	Item
1	ADMISSION/REGISTRATION CHARGES
2	HOSPITALIZATION FOR EVALUATION/DIAGNOSTIC PURPOSE
3	URINE CONTAINER
4	BLOOD RESERVATION CHARGES AND ANTE NATAL BOOKING CHARGES
5	BIPAP MACHINE
6	CPAP/CAPD EQUIPMENTS
7	INFUSION PUMP-COST
8	HYDROGEN PERPOXIDE\SPIRIT\DISINFECTION ETC
9	NUTTRITION PLANNING CHARGES - DIETICIAN CHARGES - DIET CHARGES
10	HIV KIT
11	ANTISEPTIC MOUTHWASH
12	LOZENGES
13	MOUTH PAINT
14	VACCINATION CHARGES
15	ALCOHOL SWABES
16	SCRUB SOLUTION / STERILLIUM
17	GLUCOMETER & STRIPS
18	URINE BAG

Bajaj General Insurance Limited
(Formerly known as Bajaj Allianz General Insurance Co. Ltd.)
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Annexure II-B (Pet Specific): For Consumables Plus

A	**Wound Care, Dressing and Post-Operative Consumables**
1	Crepe bandage
2	Cohesive veterinary bandage / self-adhesive bandage
3	Gauze, cotton, dressing pads and wound dressing material
4	Surgical tape / micropore tape
5	Cold pack / hot pack
6	Splint
7	Cast padding / under-cast padding
8	Protective wound cover
9	Surgical drape / disposable drape
10	Medical pet recovery suit, where prescribed post-surgery
B	**Orthopaedic and Mobility Support Consumables**
11	Pet limb brace / orthopaedic brace
12	Veterinary cervical collar / neck support
13	Veterinary joint immobilizer
14	Pet support sling / mobility sling
15	Spinal or lumbar support brace, where prescribed
16	Traction belt/support device, where medically necessary
17	Pet wheelchair/walking aid, only if specifically covered and prescribed
C	**Oxygen Therapy, Respiratory and Critical Care Consumables**
18	Oxygen mask
19	Oxygen tubing
20	Oxygen cannula/nasal line
21	Nebulizer kit
22	Spacer device for inhalation therapy
23	Oxygen hood/chamber consumables, where separately billed
24	Oxygen cylinder for use outside the hospital, only if prescribed and specifically allowed under the Policy Schedule
D	**IV Access, Infusion and Catheterization Consumables**
25	IV cannula / Vasofix safety
26	IV extension line
27	IV infusion set
28	Three-way stopcock
29	Syringes and needles
30	Heparin cap / needle-free connector
31	Urinary catheter
32	Foley catheter
33	Urine collection bag
34	Urometer
35	Drainage catheter / surgical drain
E	**Surgical, Anaesthesia and Monitoring Consumables**
36	ECG electrodes
37	Endotracheal tube / tracheal tube
38	Anaesthesia breathing circuit consumables
39	Disposable surgical gloves

40	Mask
41	Disposable apron/gown/cap/shoe cover, where billed separately
42	Surgical blades
43	Sutures, staples and staple remover
44	Kidney tray
45	Trolley cover / OT table cover, where billed separately
46	Disposable thermometer probe cover
F	**Blood Transfusion Related Consumables**
47	Blood grouping charges
48	Blood cross-matching charges
49	Blood collection bag
50	Blood transfusion set
51	Blood donor sample handling consumables
G	**Kits**
52	Surgery kit, orthopaedic kit, recovery kit or procedure kit, provided each item is clearly itemized in the hospital/veterinary bill

Annexure III – Voluntary Aggregate Deductible

Deductible	Sum Insured	Discount (for Individual)	Discount (for Floater)	Deductible	Sum Insured	Discount (for Individual)	Discount (for Floater)
50000	500000	54%	41%	1000000	2000000	84%	70%
100000	500000	62%	48%	1000000	2500000	82%	68%
100000	750000	57%	43%	1000000	3000000	81%	67%
100000	1000000	54%	41%	1000000	3500000	80%	66%
200000	500000	69%	55%	1000000	4000000	79%	65%
200000	750000	65%	51%	1000000	4500000	78%	64%
200000	1000000	62%	48%	1000000	5000000	77%	63%
200000	1500000	57%	43%	1000000	7500000	74%	60%
200000	2000000	54%	41%	1000000	10000000	71%	57%
300000	500000	80%	66%	1500000	1500000	88%	74%
300000	750000	77%	63%	1500000	2000000	86%	72%
300000	1000000	74%	60%	1500000	2500000	85%	71%
300000	1500000	71%	57%	1500000	3000000	84%	70%
300000	2000000	68%	54%	1500000	3500000	83%	69%
300000	2500000	66%	52%	1500000	4000000	82%	68%
300000	3000000	65%	51%	1500000	4500000	81%	67%
400000	500000	83%	69%	1500000	5000000	80%	66%
400000	750000	79%	65%	1500000	7500000	76%	62%
400000	1000000	77%	63%	1500000	10000000	73%	59%
400000	1500000	73%	59%	2000000	2000000	88%	74%
400000	2000000	71%	57%	2000000	2500000	87%	73%
400000	2500000	69%	55%	2000000	3000000	85%	71%
400000	3000000	67%	53%	2000000	3500000	84%	70%
400000	3500000	66%	52%	2000000	4000000	83%	69%
400000	4000000	65%	51%	2000000	4500000	83%	69%

500000	500000	88%	74%	2000000	5000000	82%	68%
500000	750000	85%	71%	2000000	7500000	78%	64%
500000	1000000	84%	70%	2000000	10000000	74%	60%
500000	1500000	81%	67%	2500000	2500000	88%	74%
500000	2000000	79%	65%	2500000	3000000	87%	73%
500000	2500000	77%	63%	2500000	3500000	86%	72%
500000	3000000	76%	62%	2500000	4000000	85%	71%
500000	3500000	75%	61%	2500000	4500000	84%	70%
500000	4000000	74%	60%	2500000	5000000	83%	69%
500000	4500000	74%	60%	2500000	7500000	79%	65%
500000	5000000	73%	59%	2500000	10000000	75%	61%
750000	1000000	86%	72%	2500000	20000000	67%	53%
750000	1500000	84%	70%	5000000	5000000	85%	71%
750000	2000000	82%	68%	5000000	7500000	81%	67%
750000	2500000	80%	66%	5000000	10000000	77%	63%
750000	3000000	79%	65%	5000000	20000000	69%	55%
750000	3500000	78%	64%	5000000	30000000	64%	50%
750000	4000000	77%	63%	5000000	40000000	61%	47%
750000	4500000	76%	62%	5000000	50000000	60%	46%
750000	5000000	75%	61%	10000000	10000000	77%	64%
750000	7500000	73%	59%	10000000	20000000	69%	56%
1000000	1000000	88%	74%	10000000	30000000	64%	51%
1000000	1500000	85%	71%	10000000	40000000	61%	48%
				10000000	50000000	60%	47%