

Corona Kavach Policy, Niva Bupa Health Insurance Co. Ltd. – Prospectus cum Sales Literature

‘Corona Kavach Policy’- Start a healthy relationship

‘Corona Kavach Policy’ provides health insurance coverage for you and your family. It gives you the flexibility to choose the right cover for your needs. Apart from offering you this health insurance cover, we are also committed to provide you with quality services when you need it the most.

Why Niva Bupa is the healthier Health Insurance for you and your family:

- You talk to us directly, not through any third parties. We will be there for you when you need us. Because you should concentrate on getting healthier, not chasing your claims.
- You can access our cashless facility at the hospitals of your city which are part of our partner network.
- We cover families across life stages - self, spouse, dependent children and parents and/ or parents-in-law.
- As with all health insurance policies, you may save tax under Section 80D of the Income Tax Act when you buy a Niva Bupa health insurance policy. (Tax benefits are subject to changes in the tax laws, so please consult your tax advisor for more details)

1. Policy Design

- ‘Corona Kavach Policy’ can be issued to an individual customer or to a family with dependent children and / or parents/ parents in law.
- The policy chosen can be on individual basis (one member covered in the policy) or floater basis (i.e. same sum insured shared among all members in a single policy).
- The family floater policy is available in any of the following combinations:
 - 1 Adult + 1 Child
 - 1 Adult + 2 Children
 - 1 Adult + 3 Children
 - 1 Adult + 4 Children
 - 2 Adults
 - 2 Adults + 1 Child
 - 2 Adults + 2 Children
 - 2 Adults + 3 Children
 - 2 Adults + 4 Children
- The family includes spouse, parents, parents-in law & dependent children and can comprise up to a unit of 6 insured persons, in the above given possible combinations.
- The premium for family floater policies depends on the age of the eldest insured person.
- The range of entry ages for Adults under the policy is from 18 years (last birthday) to 65 years (last birthday). The range of entry ages for dependent children is from 1 day to 25 years under a family floater policy.
- A single premium mode is allowed in the Policy
- **Health Care Worker Discount:** A Health Care Worker Discount of 5% on the policy premium will be given at the time of buying the policy.
- The premium rates for the plans offered are annexed hereto with the prospectus as Annexure C.

2. Coverage Options

Sum insured range from Rs. 50 thousand to Rs. 5 lacs (in multiple of Rs. 50,000). For the Policy, the Sum Insured, is our maximum, total and

cumulative liability for any and all claims during the Policy period in respect of the Insured Person.

3. Product Features and Benefits- Key highlights

The covers listed below is in-built Policy benefits and shall be available to all Insured Persons in accordance with the procedures set out in this Policy .

3.1 Covid Hospitalization Cover:

The Company shall indemnify medical expenses incurred for Hospitalization of the Insured Person during the Policy period for the treatment of Covid on Positive diagnosis of Covid in a government authorized diagnostic centre including the expenses incurred on treatment of any comorbidity along with the treatment for Covid up to the Sum Insured specified in the policy schedule, for

- a. Room Rent, Boarding, Nursing Expenses as provided by the Hospital/ Nursing Home.
- b. Intensive Care Unit (ICU) / Intensive Cardiac Care Unit (ICCU) expenses.
- c. Surgeon, Anesthetist , Medical Practitioner , Consultants, Specialist Fees whether paid directly to the treating doctor / surgeon or to the hospital
- d. Anesthesia, blood, oxygen, operation theatre charges, surgical appliances, ventilator charges, medicines and drugs, costs towards diagnostics, diagnostic imaging modalities, PPE Kit, gloves, mask and such similar other expenses.
- e. Road Ambulance subject to a maximum of Rs. 2000/- per hospitalization for the Ambulance services offered by a Hospital or by an Ambulance service provider, provided that the ambulance is availed only in relation to Covid Hospitalization for which the Company has accepted a claim under section. This also includes the cost of the transportation of the Insured Person from a Hospital to the another Hospital as prescribed by a Medial Practitioner.

Note:

- i. Expenses of Hospitalization for a minimum period of 24 consecutive hours only shall be admissible.

3.2. Home Care Treatment Expenses

Home Care Treatment means treatment availed by the Insured Person at home for Covid on positive diagnosis of Covid in a Government authorized diagnostic Centre, which in normal course would require care and treatment at a hospital but is actually taken at home maximum up to 14 days per incident provided that:

- a. The Medical practitioner advises the Insured person to undergo treatment at home.
- b. There is a continuous active line of treatment with monitoring of the health status by a medical practitioner for each day through the duration of the home care treatment.
- c. Daily monitoring chart including records of treatment administered duly signed by the treating doctor is maintained.
- d. Insured shall be permitted to avail the services as prescribed by the medical practitioner. Cashless or reimbursement facility shall be offered under homecare expenses subject to claim settlement policy disclosed in the website.
- e. In case the insured intends to avail the services of non-network provider claim shall be subject to reimbursement, a prior approval from the Insurer needs to be taken before availing such services.

In this benefit, the following shall be covered if prescribed by the treating medical practitioner and is related to treatment of COVID,

- a. Diagnostic tests undergone at home or at diagnostics centre
- b. Medicines prescribed in writing
- c. Consultation charges of the medical practitioner
- d. Nursing charges related to medical staff
- e. Medical procedures limited to parenteral administration of medicines
- f. Cost of Pulse oximeter, Oxygen cylinder and Nebulizer

3.3. AYUSH Treatment

The Company shall indemnify medical expenses incurred for inpatient care treatment for Covid on Positive diagnosis of COVID test in a government authorized diagnostic centre including the expenses incurred on treatment of any comorbidity along with the treatment for Covid under Ayurveda, Yoga and Naturopathy, Unani, Siddha and Homeopathy systems of medicines during the Policy Period up to the limit of sum insured as specified in the policy schedule in any AYUSH Hospital.

Covered expenses shall be as specified under Covid Hospitalization Expenses (Section 3.1)

3.4. Pre Hospitalization

The company shall indemnify pre-hospitalization/home care treatment medical expenses incurred, related to an admissible hospitalization/home care treatment, for a fixed period of 15 days prior to the date of admissible hospitalization/home care treatment covered under the policy.

3.5. Post Hospitalisation

The company shall indemnify post-hospitalization/home care treatment medical expenses incurred, related to an admissible hospitalization/home care treatment, for a fixed period of 30 days from the date of discharge from the hospital, following an admissible hospitalization covered under the policy.

3.6. The expenses that are not covered in this policy are placed under List-I of Annexure-A. The list of expenses that are to be subsumed into room charges, or procedure charges or costs of treatment are placed under List-II, List-III and List-IV of Annexure-A respectively.

4. Optional Cover

The cover listed below is Optional Policy benefit and shall be available to Insured Persons in accordance with the terms set out in the Policy, if the listed cover is opted

4.1. Hospital Daily Cash: The Company shall pay the Insured Person 0.5% of sum insured per day for each 24 hours of continuous hospitalization for which the Company has accepted a claim under Section- 3.1 Hospitalization Cover.

The benefit shall be payable maximum up to 15 days during a policy period in respect of every insured person.

The total amount payable in respect to Covers 3.1, 3.2, 3.3, 3.4, 3.5, 4.1, shall not exceed 100% of the Sum Insured during a policy period.

5. WAITING PERIOD

The Company shall not be liable to make any payment under the policy in connection with or in respect of following expenses till the expiry of waiting period mentioned below:

5.1. First Fifteen Days Waiting Period

Expenses related to the treatment of Covid within 15 days from the policy commencement date shall be excluded.

6. EXCLUSIONS

The Company shall not be liable to make any payment under the policy, in respect of any expenses incurred in connection with or in respect of:

6.1. Investigation & Evaluation (Code- Excl04)

Expenses related to any admission primarily for diagnostics and evaluation purposes. Any diagnostic expenses which are not related or not incidental to the current diagnosis and treatment.

6.2. Rest Cure, rehabilitation and respite care (Code- Excl05)

Expenses related to any admission primarily for enforced bed rest and not for receiving treatment. This also includes:

- a. Custodial care either at home or in a nursing facility for personal care such as help with activities of daily living such as bathing, dressing, moving around either by skilled nurses or assistant or non-skilled persons.
- b. Any services for people who are terminally ill to address physical, social, emotional and spiritual needs

6.3. Dietary supplements and substances that can be purchased without prescription, including but not limited to Vitamins, minerals and organic substances unless prescribed by a medical practitioner as part of hospitalization claim or Home care treatment.

6.4. Unproven Treatments

Expenses related to any unproven treatment, services and supplies for or in connection with any treatment. Unproven treatments are treatments, procedures or supplies that lack significant medical documentation to support their effectiveness. However, treatment authorized by the government for the treatment of COVID shall be covered.

6.5. Any claim in relation to Covid where it has been diagnosed prior to Policy Start Date.

6.6. Any expenses incurred on Day Care treatment and OPD treatment

6.7. Diagnosis/Treatment outside the geographical limits of India.

6.8. Testing done at a Diagnostic centre which is not authorized by the Government shall not be recognized under this Policy

6.9. All covers under this Policy shall cease if the Insured Person travels to any country placed under travel restrictions by the Government of India.

7. CLAIM PROCEDURE

7.1. Procedure for Cashless claims:

- a. Treatment may be taken in a network provider and is subject to pre authorization by the Company or its authorized TPA.

- b. Cashless request form available with the network provider and TPA shall be completed and sent to the Company/TPA for authorization.
- c. The Company/ TPA upon getting cashless request form and related medical information from the insured person/ network provider will issue pre-authorization letter to the hospital after verification.
- d. At the time of discharge, the insured person has to verify and sign the discharge papers, pay for non-medical and inadmissible expenses.
- e. The Company / TPA reserves the right to deny pre-authorization in

case the insured person is unable to provide the relevant medical details.

- f. In case of denial of cashless access, the insured person may obtain the treatment as per treating doctor's advice and submit the claim documents to the Company / TPA for reimbursement.

7.2. Procedure for reimbursement of claims:

For reimbursement of claims the insured person may submit the necessary documents to TPA (if applicable)/ Company within the prescribed time limit as specified hereunder.

S. No.	Type of claim	Prescribed Time Limit
1	Reimbursement of hospitalization, and pre-hospitalization expenses	Within thirty days of date of discharge from Hospital
2	Reimbursement of post hospitalization expenses	Within fifteen days from completion of post hospitalization treatment
3	Reimbursement of Home Care Treatment	Within thirty days from completion of home care treatment

7.3. Notification of Claim

Notice with full particulars shall be sent to the Company/ TPA (if applicable) as under:

- a. Within 24hours from the date of emergency hospitalization/ cashless home care treatment

- b. At least 48 hours prior to admission in Hospital in case of a planned Hospitalization.

7.4. Documents to be submitted:

The claim is to be supported with the following documents and submitted within the prescribed time limit.

Benefits	Claim Documents Required
1. Covid Hospitalization Cover	<ul style="list-style-type: none"> i. Duly filed and signed claim form ii. Copy of Insured Person's passport, if available (All Pages) iii. Photo Identity proof of the patient (if Insured does not own a passport) iv. Medical practitioner's prescription advising admission v. Original bills with itemized break-up vi. Payment receipts vii. Discharge summary including complete medical history of the patient along with other details. viii. Investigation reports including Insured person's test reports from Authorized diagnostic centre for COVID. ix. OT notes or Surgeon's certificate giving details of the operation performed, wherever applicable x. Sticker/ Invoice of the Implants, wherever applicable. xi. NEFT Details (to enable direct credit of claim amount in bank account) and cancelled cheque xii. KYC (Identity proof with Address) of the proposer, where claim liability is above Rs.1 Lakh as per AML Guidelines. xiii. Legal heir/succession certificate, wherever applicable. xiv. Any other relevant document required by Company/ TPA for assessment of the claim.
2. Home Care Treatment expenses	<ul style="list-style-type: none"> i. Duly filed and signed claim form ii. Copy of Insured Person's passport, if available (All Pages) iii. Photo Identity proof of the patient (if Insured does not own a passport) iv. Medical practitioner's prescription advising hospitalization v. A certificate from medical practitioner advising treatment at home or consent from the Insured person on availing home care benefit. vi. Discharge Certificate from medical practitioner specifying date of start and completion of home care treatment. vii. Daily monitoring chart including records of treatment administered duly signed by the treating doctor is maintained.

Note:

- i. The company shall only accept bills/invoices/medical treatment related documents only in the Insured Person's name for whom the claim is submitted.
- ii. In the event of a claim lodged under the Policy and the original documents having been submitted to any other insurer, the Company shall accept the copy of the documents and claim settlement advice, duly certified by the other insurer subject to satisfaction of the Company.
- iii. Any delay in notification or submission may be condoned on merit where delay is proved to be for reasons beyond the control of the Insured Person.

7.5. Claim Settlement (provision for Penal Interest)

- a. The Company shall settle or reject a claim, as the case may be, within 30 days from the date of receipt of last necessary document.
- b. In the case of delay in the payment of a claim, the Company shall be liable to pay interest from the date of receipt of last necessary document to the date of payment of claim at a rate 2% above the bank rate.
- c. However, where the circumstances of a claim warrant an investigation in the opinion of the Company, it shall initiate and complete such investigation at the earliest in any case not later than 30 days from the date of receipt of last necessary document. In such cases, the Company shall settle the claim within 45 days from the date of receipt of last necessary document.
- d. In case of delay beyond stipulated 45 days the company shall be liable to pay interest at a rate 2% above the bank rate from the date of receipt of last necessary document to the date of payment of claim.

7.6. Services Offered by TPA

Servicing of claims, i.e., claim admissions and assessments, under this Policy by way of pre-authorization of cashless treatment or processing of claims other than cashless claims or both, as per the underlying terms and conditions of the policy.

The services offered by a TPA shall not include

- a. Claim settlement and claim rejection,
- b. Any services directly to any insured person or to any other person unless such services is in accordance with the terms and conditions of the Agreement entered into with the Company

7.7. Payment of Claim

All claims under the policy shall be paid in Indian currency only.

8. GENERAL TERMS AND CONDITIONS**8.1. Disclosure of Information**

The policy shall be void and all premium paid thereon shall be forfeited to the Company in the event of misrepresentation, misdescription or non-disclosure of any material fact by the policyholder.

8.2. Condition Precedent to Admission of Liability

The terms and conditions of the policy must be fulfilled by the insured person for the Company to make any payment for claim(s) arising under the policy.

8.3. Records to be Maintained

The Insured person shall keep an accurate record containing all relevant medical records and shall allow the Company or its

representatives to inspect such records. The Policyholder or Insured Person shall furnish such information as the Company may require for settlement of any claim under the Policy, within reasonable time limit and within the time limit specified in the Policy.

8.4. Complete Discharge

Any payment to the policyholder, insured person or his/ her nominees or his/ her legal representative or assignee or to the Hospital, as the case may be, for any benefit under the policy shall be a valid discharge towards payment of claim by the Company to the extent of that amount for the particular claim.

8.5. Notice and Communication

- a. Any notice, direction, instruction or any other communication related to the Policy should be made in writing.
- b. Such communication shall be sent to the address of the Company or through any other electronic modes specified in the Policy Schedule.
- c. The Company shall communicate to the Insured at the address or through any other electronic mode mentioned in the schedule.

8.6. Territorial Limit

All medical treatment for the purpose of this insurance will have to be taken in India only.

8.7. Multiple Policies

- a. In case of multiple policies taken by an insured person during a period from one or more insurers to indemnify treatment costs, the policyholder shall have the right to require a settlement of his/her claim in terms of any of his/her policies. In all such cases the insurer chosen by the policyholder shall be obliged to settle the claim as long as the claim is within the limits of and according to the terms of the chosen policy.
- b. Policy Holder having multiple policies shall also have the right to prefer claims under this policy for the amounts disallowed under any other policy / policies even if the sum insured is not exhausted. Then the insurer (s) shall independently settle the claim subject to the terms and conditions of this policy.
- c. If the amount to be claimed exceeds the sum insured under a single policy, the policyholder shall have the right to choose insurer from whom he/she wants to claim the balance amount.
- d. Where an insured person has policies from more than one insurer to cover the same risk on indemnity basis, the insured person shall only be indemnified the hospitalisation costs in accordance with the terms and conditions of the chosen policy.

8.8. Fraud

If any claim made by the insured person, is in any respect fraudulent, or if any false statement, or declaration is made or used in support thereof, or if any fraudulent means or devices are used by the insured person or anyone acting on his/her behalf to obtain any benefit under this policy, all benefits under this policy shall be forfeited.

Any amount already paid against claims made under this policy but which are found fraudulent later under this policy shall be repaid by all recipient(s)/policyholder(s), who has made that particular claim, who shall be jointly and severally liable for such repayment.

For the purpose of this clause, the expression "fraud" means any of the following acts committed by the insured person or by his agent or the hospital/doctor/any other party, with intent to deceive the insurer or to induce the insurer to issue an insurance policy:

- a. the suggestion, as a fact of that which is not true and which the insured person does not believe to be true;
- b. the active concealment of a fact by the insured person having knowledge or belief of the fact;
- c. any other act fitted to deceive;
- d. any such act or omission as the law specially declares to be fraudulent

The Company shall not repudiate the policy on the ground of Fraud, if the insured person / beneficiary can prove that the misstatement was true to the best of his knowledge and there was no deliberate intention to suppress the fact or that such misstatement of or suppression of material fact are within the knowledge of the insurer.

8.9. Cancellation

The Company may cancel the policy at any time on grounds of misrepresentation, non-disclosure of material facts, fraud by the insured person, by giving 7 days' written notice. There would be no refund of premium on cancellation on grounds of misrepresentation, non-disclosure of material facts or fraud

8.10. Automatic change in Coverage under the policy

The coverage for the Insured person(s) shall automatically terminate:

In the case of demise of Insured Person. However the cover shall continue for the remaining Insured Persons till the end of the Policy Period. All relevant particulars in respect of such person (including his/her relationship with the insured person) must be submitted to the company along with the application. Provided no claim has been made, and termination takes place on account of death of the insured person, pro-rata refund of premium of the deceased insured person for the balance period of the policy will be effective.

8.11. Territorial Jurisdiction

All disputes or differences under or in relation to the interpretation of terms, conditions, validity, construct, limitations and/or exclusions contained in the Policy shall be determined by the Indian Court and according to Indian law.

8.12. Endorsements (Changes in Policy)

- a. This policy constitutes the complete contract of insurance. This Policy cannot be modified by anyone (including an insurance agent or broker) except the company. Any change made by the company shall be evidenced by a written endorsement signed and stamped.
- b. The policyholder may be changed during the Policy Period only in case of his/her demise or him/her moving out of India. The new policyholder must be the legal heir/ immediate family member. Such change would be subject to acceptance by the company and payment of premium (if any).

8.13. Terms and conditions of the Policy

The terms and conditions contained herein and in the Policy Schedule shall be deemed to form part of the Policy and shall be read together as one document.

8.14. Nomination:

The policyholder is required at the inception of the policy to make a nomination for the purpose of payment of claims under the policy in the event of death of the policyholder. Any change of nomination shall be communicated to the company in writing and such change shall be effective only when an endorsement on the policy is made. In the event of death of the policyholder, the Company will pay the nominee {as named in the Policy Schedule/Policy Certificate/ Endorsement (if any)} and in case there is no subsisting nominee, to the legal heirs or legal representatives of the policyholder whose discharge shall be treated as full and final discharge of its liability under the policy

9. REDRESSAL OF GRIEVANCE

In case of any grievance the Insured Person may contact the company through:

Website: www.nivabupa.com

Toll free: 1860-500-8888

E-mail: Email us through our service platform <https://rules.nivabupa.com/customer-service/> (Senior citizens may write to us at: seniorcitizensupport@nivabupa.com)

Fax: 011-4174-3397

Courier: Customer Services Department

D-5, 2nd Floor, Logix Infotech Park

opp. Metro Station, Sector 59, Noida, Uttar Pradesh, 201301

Insured person may also approach the grievance cell at any of the company's branches with the details of grievance. If Insured person is not satisfied with the redressal of grievance through one of the above methods, Insured Person may contact the grievance officer at: Head – Customer Services

D-5, 2nd Floor, Logix Infotech Park

opp. Metro Station, Sector 59, Noida, Uttar Pradesh, 201301 Contact

No: 1860-500-8888

Fax No: 011-4174-3397

Email ID: Email our Grievance officer through our Grievance Redressal platform <https://transactions.nivabupa.com/pages/grievance-redressal.aspx>

For updated details of grievance officer, kindly refer the link <https://www.nivabupa.com/customer-care/health-services/grievance-redressal.aspx>

If the Insured Person is not satisfied with the above, they can escalate to our Grievance Redressal officer through our platform <https://transactions.nivabupa.com/pages/grievance-redressal.aspx>.

If Insured person is not satisfied with the redressal of grievance through above methods, the Insured Person may also approach the office of Insurance Ombudsman of the respective area/region for redressal of grievance as per Insurance Ombudsman Rules 2017 (Refer below Annexure).

Grievance may also be lodged at IRDAI Integrated Grievance Management System –www.bimabharosa.irdai.gov.in

10. TABLE OF BENEFITS

Disclaimer: This is only a summary of the product features and is for reference purpose only. The details of benefits available shall be as described in the policy document, and will be subject to the policy terms, conditions and exclusions. Please call our customer service if you require any further information or clarification.

Name	Corona Kavach Policy, Niva Bupa Health Insurance Co. Ltd.
Product Type	Individual/Floater
Category of Benefit	Indemnity/Benefit
Sum Insured	Rs. 50,000/- (Fifty Thousand) to 5,00,000 (Five Lakh) (in the multiples of fifty thousand) On Individual basis- SI shall apply to each individual family member On Floater basis- SI shall apply to the entire family.
Policy Period	Three and half months (3 ½ months), Six and half months (6 ½ months), Nine and half months (9 ½ months) including waiting periods
Eligibility	Policy can be availed by persons between the age of 18 Years up to 65 Years, as Proposer. Proposer with higher age can obtain policy for family, without covering self. Policy can be availed for Self and the following family members 1. Legally wedded spouse 2. Parents & Parents-in-law 3. Dependent Children (i.e natural or legally adopted) between the day 1 of age to 25 years. If the child above 18 years of age is financially independent, he or she shall be ineligible.
Hospitalization Expenses	Medical Expenses of Hospitalization for Covid for a minimum period of 24 consecutive hours shall be admissible.
Pre-Hospitalization	For 15 days prior to the date of hospitalization/home care treatment
Post Hospitalization	30 days from the date of discharge from the hospital/completion of home care treatment
Sub-limits	Hospital Daily Cash: 0.5% of Sum Insured per day subject to maximum of 15 days in a policy period for every insured member. Home Care Treatment: Maximum up to 14 days per incident
AYUSH	Medical Expenses incurred for inpatient care treatment for Covid under Ayurveda, Yoga and Naturopathy, Unani, Siddha and Homeopathy systems of medicines shall be covered up to sum insured during the Policy period as specified in the policy schedule.
Home Care Treatment Expenses	The Company shall indemnify costs of treatment incurred by the Insured person for availing treatment at home for Covid on positive diagnosis of Covid in a Government authorized diagnostic Centre maximum up to 14 days per incident, which in the normal course would require care and treatment at a hospital but is actually taken while confined at home subject to policy terms and conditions

Statutory Warning: Prohibition of rebates (under section 41 of Insurance Act 1938); (1) No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing

a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer.

(2) Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees.

Niva Bupa Health Insurance Company Limited

Registered office:- C-98, First Floor, Lajpat Nagar, Part 1, New Delhi-110024

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Customer Helpline: 1860-500-8888. Website: www.nivabupa.com. CIN: U66000DL2008PLC182918. For more details on terms and conditions, exclusions, risk factors, waiting period & benefits, please read sales brochure carefully before concluding a sale.

ANNEXURE A

List I- Items for which coverage is not available in the policy

S.No	Item
1	BABY FOOD
2	BABY UTILITIES CHARGES
3	BEAUTY SERVICES
4	BELTS/ BRACES
5	BUDS
6	COLD PACK/HOT PACK
7	CARRY BAGS
8	EMAIL / INTERNET CHARGES
9	FOOD CHARGES (OTHER THAN PATIENT'S DIET PROVIDED BY HOSPITAL)
10	LEGGINGS
11	LAUNDRY CHARGES
12	MINERAL WATER
13	SANITARY PAD
14	TELEPHONE CHARGES
15	GUEST SERVICES
16	CREPE BANDAGE
17	DIAPER OF ANY TYPE
18	EYELET COLLAR
19	SLINGS
20	BLOOD GROUPING AND CROSS MATCHING OF DONORS SAMPLES
21	SERVICE CHARGES WHERE NURSING CHARGE ALSO CHARGED
22	TELEVISION CHARGES
23	SURCHARGES
24	ATTENDANT CHARGES
25	EXTRA DIET OF PATIENT (OTHER THAN THAT WHICH FORMS PART OF BED CHARGE)
26	BIRTH CERTIFICATE
27	CERTIFICATE CHARGES
28	COURIER CHARGES
29	CONVEYANCE CHARGES
30	MEDICAL CERTIFICATE
31	MEDICAL RECORDS
32	PHOTOCOPIES CHARGES
33	MORTUARY CHARGES
34	WALKING AIDS CHARGES
35	SPIROMETRE
36	STEAM INHALER
37	ARMSLING

S.No	Item
38	THERMOMETER
39	CERVICAL COLLAR
40	SPLINT
41	DIABETIC FOOT WEAR
42	KNEE BRACES (LONG/ SHORT/ HINGED)
43	KNEE IMMOBILIZER/SHOULDER IMMOBILIZER
44	LUMBO SACRAL BELT
45	NIMBUS BED OR WATER OR AIR BED CHARGES
46	AMBULANCE COLLAR
47	AMBULANCE EQUIPMENT
48	ABDOMINAL BINDER
49	PRIVATE NURSES CHARGES- SPECIAL NURSING CHARGES
50	SUGAR FREE Tablets
51	CREAMS POWDERS LOTIONS (Toiletries are not payable, only prescribed medical pharmaceuticals payable)
52	ECG ELECTRODES
53	ANY KIT WITH NO DETAILS MENTIONED [DELIVERY KIT, ORTHOKIT, RECOVERY KIT, ETC]
54	KIDNEY TRAY
55	OUNCE GLASS
56	PELVIC TRACTION BELT
57	PAN CAN
58	TROLLY COVER
59	UROMETER, URINE JUG

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

S.No	Item
1	BABY CHARGES (UNLESS SPECIFIED/INDICATED)
2	HAND WASH
3	CRADLE CHARGES
4	COMB
5	EAU-DE-COLOGNE / ROOM FRESHNERS
6	GOWN
7	SLIPPERS
8	TISSUE PAPER
9	TOOTH PASTE
10	TOOTH BRUSH
11	BED PAN
12	FLEXI MASK
13	HAND HOLDER
14	SPUTUM CUP
15	DISINFECTANT LOTIONS
16	LUXURY TAX
17	HVAC
18	HOUSE KEEPING CHARGES
19	AIR CONDITIONER CHARGES
20	IM IV INJECTION CHARGES
21	CLEAN SHEET
22	BLANKET/WARMER BLANKET
23	ADMISSION KIT
24	DIABETIC CHART CHARGES
25	DOCUMENTATION CHARGES / ADMINISTRATIVE EXPENSES
26	DISCHARGE PROCEDURE CHARGES
27	DAILY CHART CHARGES
28	ENTRANCE PASS / VISITORS PASS CHARGES
29	EXPENSES RELATED TO PRESCRIPTION ON DISCHARGE
30	FILE OPENING CHARGES
31	INCIDENTAL EXPENSES / MISC. CHARGES (NOT EXPLAINED)
32	PATIENT IDENTIFICATION BAND / NAME TAG
33	PULSEOXYMER CHARGES

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

S.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	ARTHROSCOPY 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

S.No	Item
1	ADMISSION/REGISTRATION CHARGES
2	HOSPITALISATION 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 PEROXIDE\SPIRIT\ DISINFECTANTS ETC
9	NUTRITION 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

ANNEXURE-B

Contact details of the Insurance Ombudsman Offices are as below

Office Details	Jurisdiction
<p>AHMEDABAD - Shri Kuldip Singh Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, AHMEDABAD – 380 001. Tel.: 079 - 25501201/02/05/06 Email: bimalokpal.ahmedabad@cioins.co.in</p>	Gujarat, Dadra & Nagar Haveli, Daman and Diu
<p>BENGALURU - Mr Vipin Anand Office of the Insurance Ombudsman, Jeevan Soudha Building,PID No. 57-27-N-19 Ground Floor, 19/19, 24th Main Road, JP Nagar, 1st Phase, Bengaluru – 560 078. Tel.: 080 - 26652048 / 26652049 Email: bimalokpal.bengaluru@cioins.co.in</p>	Karnataka
<p>BHOPAL - Shri R. M. Singh Insurance Ombudsman Office of the Insurance Ombudsman, Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel Office, Near New Market, Bhopal – 462 003. Tel.: 0755 - 2769201 / 2769202 Email: bimalokpal.bhopal@cioins.co.in</p>	Madhya Pradesh, Chhattisgarh
<p>BHUBANESWAR - Shri Suresh Chandra Panda Office of the Insurance Ombudsman, 62, Forest park, Bhubaneswar – 751 009. Tel.: 0674 - 2596461 /2596455 Email: bimalokpal.bhubaneswar@cioins.co.in</p>	Odisha
<p>CHANDIGARH - Mr Atul Jerath Office of the Insurance Ombudsman, S.C.O. No. 101, 102 & 103, 2nd Floor, Batra Building, Sector 17 – D, Chandigarh – 160 017. Tel.: 0172 - 2706196 / 2706468 Email: bimalokpal.chandigarh@cioins.co.in</p>	Punjab, Haryana (excluding Gurugram, Faridabad, Sonapat and Bahadurgarh), Himachal Pradesh, Union Territories of Jammu & Kashmir,Ladakh & Chandigarh
<p>CHENNAI - Shri Segar Sampathkumar Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI – 600 018. Tel.: 044 - 24333668 / 24335284 Email: bimalokpal.chennai@cioins.co.in</p>	Tamil Nadu, PuducherryTown and Karaikal (which are part of Puducherry)
<p>DELHI - Shri Sudhir Krishna Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002. Tel.: 011 - 23232481/23213504 Email: bimalokpal.delhi@cioins.co.in</p>	Delhi & following Districts of Haryana - Gurugram, Faridabad, Sonapat & Bahadurgarh

<p>GUWAHATI - Shri Somnath Ghosh Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati – 781001(ASSAM). Tel.: 0361 - 2632204 / 2602205 Email: bimalokpal.guwahati@cioins.co.in</p>	<p>Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura</p>
<p>HYDERABAD - Shri N. Sankaran Office of the Insurance Ombudsman, 6-2-46, 1st floor, “Moin Court”, Lane Opp. Saleem Function Palace, A. C. Guards, Lakdi-Ka-Pool, Hyderabad - 500 004. Tel.: 040 - 23312122 Email: bimalokpal.hyderabad@cioins.co.in</p>	<p>Andhra Pradesh, Telangana, Yanam and part of Union Territory of Puducherry</p>
<p>JAIPUR - Shri Rajiv Dutt Sharma Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141 - 2740363 Email: bimalokpal.jaipur@cioins.co.in</p>	<p>Rajasthan</p>
<p>ERNAKULAM - Shri G. Radhakrishnan Office of the Insurance Ombudsman, 2nd Floor, Pulinat Bldg., Opp. Cochin Shipyard, M. G. Road, Ernakulam - 682 015. Tel.: 0484 - 2358759 / 2359338 Email: bimalokpal.ernakulam@cioins.co.in</p>	<p>Kerala, Lakshadweep, Mahe-a part of Union Territory of Puducherry</p>
<p>KOLKATA - Shri P. K. Rath Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 4th Floor, 4, C.R. Avenue, KOLKATA - 700 072. Tel.: 033 - 22124339 / 22124340 Email: bimalokpal.kolkata@cioins.co.in</p>	<p>West Bengal, Sikkim, Andaman & Nicobar Islands</p>
<p>LUCKNOW Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 2231330 / 2231331 Email: bimalokpal.lucknow@cioins.co.in</p>	<p>Districts of Uttar Pradesh : Lalitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar</p>
<p>MUMBAI - Shri Bharkumar S. Pandya Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 69038821/23/24/25/26/27/28/28/29/30/31 Email: bimalokpal.mumbai@cioins.co.in</p>	<p>Goa, Mumbai Metropolitan Region (excluding Navi Mumbai & Thane)</p>

<p>NOIDA - Shri Chandra Shekhar Prasad Office of the Insurance Ombudsman, Bhagwan Sahai Palace 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddh Nagar, U.P-201301. Tel.: 0120-2514252 / 2514253 Email: bimalokpal.noida@cioins.co.in</p>	<p>State of Uttarakhand and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kannauj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautam Buddh nagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur</p>
<p>PATNA - Shri N. K. Singh Office of the Insurance Ombudsman, 2nd Floor, Lalit Bhawan, Bailey Road, Patna 800 001. Tel.: 0612-2547068 Email: bimalokpal.patna@cioins.co.in</p>	<p>Bihar, Jharkhand</p>
<p>PUNE - Shri Vinay Sah Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 3rd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune – 411 030. Tel.: 020-41312555 Email: bimalokpal.pune@cioins.co.in</p>	<p>Maharashtra, Areas of Navi Mumbai and Thane (excluding Mumbai Metropolitan Region)</p>

Council for Insurance Ombudsmen,

3rd Floor, Jeevan Seva Annexe,
S. V. Road, Santacruz (W),
Mumbai - 400 054.
Tel.: 022 -69038800/69038812
Email: inscoun@cioins.co.in

ANNEXURE C

Premium Rates

1A										
Age Band	50000	100000	150000	200000	250000	300000	350000	400000	450000	500000
18-30	294	412	529	647	738	764	791	819	849	881
31-55	830	1,162	1,495	1,827	2,150	2,303	2,471	2,564	2,661	2,763
56-65	2,639	3,694	4,750	5,805	7,256	8,312	9,452	10,572	11,604	12,566

1A1C										
Age Band	50000	100000	150000	200000	250000	300000	350000	400000	450000	500000
18-30	500	700	899	1,099	1,254	1,298	1,344	1,393	1,444	1,497
31-55	1,036	1,450	1,865	2,279	2,667	2,838	3,025	3,137	3,255	3,379
56-65	2,844	3,982	5,120	6,258	7,773	8,846	10,005	11,146	12,198	13,183

1A2C										
Age Band	50000	100000	150000	200000	250000	300000	350000	400000	450000	500000
18-30	705	988	1,270	1,552	1,771	1,833	1,898	1,966	2,038	2,114
31-55	1,242	1,739	2,235	2,732	3,183	3,372	3,578	3,711	3,850	3,996
56-65	3,050	4,270	5,490	6,710	8,289	9,381	10,559	11,720	12,793	13,799

1A3C										
Age Band	50000	100000	150000	200000	250000	300000	350000	400000	450000	500000
18-30	911	1,276	1,640	2,005	2,287	2,367	2,452	2,540	2,633	2,730
31-55	1,448	2,027	2,606	3,185	3,700	3,907	4,132	4,284	4,444	4,612
56-65	3,256	4,558	5,861	7,163	8,806	9,915	11,112	12,293	13,387	14,416

1A4C										
Age Band	50000	100000	150000	200000	250000	300000	350000	400000	450000	500000
18-30	1,117	1,564	2,011	2,457	2,804	2,902	3,005	3,113	3,227	3,347
31-55	1,653	2,315	2,976	3,637	4,216	4,441	4,686	4,858	5,039	5,229
56-65	3,462	4,846	6,231	7,616	9,322	10,450	11,666	12,867	13,982	15,032

2A										
Age Band	50000	100000	150000	200000	250000	300000	350000	400000	450000	500000
18-30	500	700	899	1,099	1,254	1,298	1,344	1,393	1,444	1,497
31-55	1,411	1,976	2,541	3,105	3,656	3,915	4,201	4,358	4,523	4,696
56-65	4,486	6,280	8,074	9,869	12,336	14,130	16,068	17,973	19,726	21,363

2A1C										
Age Band	50000	100000	150000	200000	250000	300000	350000	400000	450000	500000
18-30	705	988	1,270	1,552	1,771	1,833	1,898	1,966	2,038	2,114
31-55	1,617	2,264	2,911	3,558	4,172	4,450	4,755	4,932	5,118	5,313
56-65	4,691	6,568	8,445	10,321	12,852	14,664	16,621	18,547	20,321	21,979

ANNEXURE C

Premium Rates

2A2C										
Age Band	50000	100000	150000	200000	250000	300000	350000	400000	450000	500000
18-30	911	1,276	1,640	2,005	2,287	2,367	2,452	2,540	2,633	2,730
31-55	1,823	2,552	3,281	4,011	4,689	4,985	5,308	5,505	5,712	5,929
56-65	4,897	6,856	8,815	10,774	13,369	15,199	17,175	19,120	20,915	22,596

2A3C										
Age Band	50000	100000	150000	200000	250000	300000	350000	400000	450000	500000
18-30	1,117	1,564	2,011	2,457	2,804	2,902	3,005	3,113	3,227	3,347
31-55	2,029	2,840	3,652	4,463	5,205	5,519	5,862	6,079	6,307	6,546
56-65	5,103	7,144	9,185	11,227	13,885	15,734	17,728	19,694	21,510	23,212

2A4C										
Age Band	50000	100000	150000	200000	250000	300000	350000	400000	450000	500000
18-30	1,323	1,852	2,381	2,910	3,320	3,436	3,559	3,687	3,822	3,963
31-55	2,235	3,128	4,022	4,916	5,722	6,054	6,415	6,652	6,901	7,162
56-65	5,309	7,432	9,556	11,679	14,401	16,268	18,282	20,267	22,104	23,829

Hospital Daily Cash Premium

Type	50,000	1,00,000	1,50,000	2,00,000	2,50,000	3,00,000	3,50,000	4,00,000	4,50,000	5,00,000
1A	43	86	127	169	212	254	297	339	381	424
1A1C	73	146	216	287	360	432	505	576	648	721
1A2C	103	206	305	406	509	610	713	814	914	1,018
1A3C	133	266	394	524	657	787	921	1,051	1,181	1,314
1A4C	163	326	483	642	806	965	1,129	1,288	1,448	1,611
2A	73	146	216	287	360	432	505	576	648	721
2A1C	103	206	305	406	509	610	713	814	914	1,018
2A2C	133	266	394	524	657	787	921	1,051	1,181	1,314
2A3C	163	326	483	642	806	965	1,129	1,288	1,448	1,611
2A4C	193	386	572	761	954	1,143	1,337	1,526	1,715	1,908

Policy Term Discount:

Tenure	Discount
3.5 Months	40%
6.5 Months	20%
9.5 Months	0%

Health Care Worker Discount: 5%

Benefit Illustration

Benefit Illustration (5 Lac Sum Insured, Policy Term 9 and half months)										
Age of the members insured	Coverage opted on individual basis covering each member of the family separately (at a single point in time)		Coverage opted on individual basis covering multiple members of the family under a single policy (Sum Insured is available for each member of the family)				Coverage opted on family floater basis with overall Sum Insured (Only one Sum Insured is available for the entire family)			
	Premium (Rs.)	Sum Insured (Rs.)	Premium (Rs.)	Discount, if any	Premium after discount (Rs.)	Sum Insured (Rs.)	Premium or Consolidated premium for all members of family (Rs.)	Floater discount, if any	Premium after discount (Rs.)	Sum Insured (Rs.)
Illustration 1										
18	881.00	5,00,000	NA	NA	NA	NA	881.00	1,359.00	5,929.00	5,00,000
21	881.00	5,00,000	NA	NA	NA	NA	881.00			
39	2,763.00	5,00,000	NA	NA	NA	NA	2,763.00			
45	2,763.00	5,00,000	NA	NA	NA	NA	2,763.00			
Total premium for all members of the family is Rs.7,288 , when each member is covered separately. Sum Insured available for each individual is Rs.500,000 .			Total premium for all members of the family is Rs.NA , when they are covered under a single policy. Sum Insured available for each family member is Rs.NA .				Total premium when the policy is opted on floater basis is Rs.5,929 . Sum Insured of Rs.500,000 is available for the entire family.			
Illustration 2										
55	2,763.00	5,00,000	NA	NA	NA	NA	2,763.00	(6,034.00)	21,363.00	5,00,000
63	12,566.00	5,00,000	NA	NA	NA	NA	12,566.00			
Total premium for all members of the family is Rs.15,329 , when each member is covered separately. Sum Insured available for each individual is Rs.500,000 .			Total premium for all members of the family is Rs.NA , when they are covered under a single policy. Sum Insured available for each family member is Rs.NA .				Total premium when the policy is opted on floater basis is Rs.21,363 . Sum Insured of Rs.500,000 is available for the entire family.			
Illustration 3										
63	12,566.00	5,00,000	NA	NA	NA	NA	12,566.00	3,769.00	21,363.00	5,00,000
65	12,566.00	5,00,000	NA	NA	NA	NA	12,566.00			
Total premium for all members of the family is Rs.25,132 , when each member is covered separately. Sum Insured available for each individual is Rs.500,000 .			Total premium for all members of the family is Rs.NA , when they are covered under a single policy. Sum Insured available for each family member is Rs.NA .				Total premium when the policy is opted on floater basis is Rs.21,363 . Sum Insured of Rs.500,000 is available for the entire family.			

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