

# Prospectus and Sales Literature

## Health Companion Variant 2022 and Variant 2023

### Health Companion - Start a healthy relationship

Health Companion from Niva Bupa is a comprehensive health insurance cover for you and your family. It gives you the flexibility to choose just the right cover for your needs. Apart from giving you a comprehensive health insurance cover to suit your needs, we are also committed to provide you one of the best quality service 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.
- To build a relationship that lasts a lifetime, we make all efforts to understand your health profile during enrollment, so that when you need us, we can provide speedy and efficient support.
- We assure you renewability of your policy for lifetime, if you pay renewal premium within the grace period. You should renew on or before the renewal date of the policy to ensure you have continued medical insurance cover even during the grace period.
- 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)

### Policy Design

- Niva Bupa's 'Health Companion' variant 2022 can be issued to individual customer(s) or to a family with up to 4 children (refer to as family floater).
- This policy covers persons in the age group 91 days and above. The minimum entry age for adult is 18 years and for dependent child is 91 days. There is no maximum entry age limit for adults in this product. The maximum entry age allowed for dependent child is 25 years.
- There is no maximum cover ceasing age on renewals.
- In an Individual policy, maximum up to 6 members (maximum of 4 adults and a maximum of 5 children can be included in a single policy. The 4 adults can be a combination of self, spouse, father, father in law, mother or mother in law). 10% discount on premium if 2 or more members are covered under an individual 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
- Relationship allowed for adults in a family floater policy is / are self, spouse, father, father in law, mother or mother in law).
- The premium for family floater policies depends on the age of the eldest insured person.
- Please note if any Insured Person who is a child and has completed 26 years at the time of Renewal, then such Insured Person will have to take a separate policy based on our underwriting guidelines, as he/she will no longer be eligible to be covered under a family floater policy. In such cases, the credit of the Waiting Periods served under the Policy will be passed on to the separate policy taken by such Insured Person.
- **Term discount:** The default policy term for all plans is one year. Two year and three year policy term options are also available under the product. The level of discount is as below:
  - 2 year term: 7.5% on the premium for second policy year
  - 3 year term: 15% on the premium for third policy year + 7.5% on the premium for second policy year
- **Term Discount is not applicable if premium is paid via Monthly, Half Yearly or Quarterly Instalments.**
- **Staff discount:** A staff discount of 15% on the policy premium will be given for the first policy year and on every renewal of such policy.

- **Standing Instruction discount:** 2.5% discount on premium if standing instruction for renewal is provided and the policy is renewed using the same.
- **Doctor discount:** 5% discount on premium if an Insured Person is a certified Medical Practitioner.
- The premium rates for the plans offered are annexed hereto with the prospectus.
- For the purpose of calculating premium, the country has been divided into the following 3 zones:
  - Zone 1: Delhi, Gurgaon, Faridabad, Gautam Buddha Nagar, Ghaziabad, Noida, Surat, Kolkata, Mumbai, Thane
  - Zone 2: Pune, Nasik, Ludhiana, Jaipur, Baghpat, Bulandshahr, Hapur, Meerut, Muzaffarnagar, Shamli, Charkhi Dadri, Jhajjar, Jind, Karnal, Mahendragarh, Nuh, Palwal, Panipat, Rewari, Rohtak and Sonipat
  - Zone 3: Rest of India

### Coverage Options

Health Companion variant 2022 has sum insured options from Rs.3 Lac to 1crore. The details of the benefits are specified in the product benefit table (Annexure I).

### Benefits

**No treatments or benefits other than outlines in the following section are covered under this product.**

#### 1. Expenses to reach hospital (**Ambulance**)

**By road, maximum Rs.2,000 & by air maximum Rs.2,50,000 per hospitalization. Applies ONLY when Hospital admission claim is paid.**

**IMPORTANT:** You **MUST** use a registered ambulance / air ambulance provider. Air ambulance is available only for Emergency care.

#### 2. Expenses during hospitalization (**Hospital admission**)

a. We will pay the expenses incurred by you on treatment (Naturally this excludes expenses not linked to treatment like food, beverage, toiletries and cosmetics) if you were:

- Admitted for 2 hours or more

**NOTE:** minimum 24 hours admission in AYUSH Hospital MUST for **AYUSH treatment**

- You had Dialysis (Hemo / Peritoneal), Radiotherapy or Chemotherapy for cancer

**NOTE:**

- Admission in a hospital happens in what is called wards or rooms of various categories, ICUs, CCUs, NICU etc or in Day care.
- For Variant 2023 there is a room type capping up to Shared Room. 20% co-payment will apply in case of higher room category

**IMPORTANT:**

- I. We will NOT pay, even if you were admitted, if there was no treatment and only investigations were done. Example: Admission only for investigations like MRI, CT Scan, Endoscopy, Colonoscopy etc.
- II. We will NOT pay for Automation machine for peritoneal dialysis
- III. We will pay for Angiography even though it is an investigation

b. We pay for Modern treatments as specified below:

Uterine Artery Embolization and HIFU (High intensity focused ultrasound)	Immunotherapy- Monoclonal Anti-body to be given as injection	Vaporisation of the prostate (Green laser treatment or holmium laser treatment)	Stem cell therapy: Hematopoietic stem cells for bone marrow transplant for haematological conditions
Balloon Sinuplasty	Oral Chemotherapy	Robotic surgeries	Stereotactic radio Surgeries
Deep Brain stimulation	Intra vitreal injections	Bronchical Thermoplasty	IONM - (Intra Operative Neuro Monitoring)

#### 3. Expenses before and after hospitalization (**Pre & Post hospitalization**)

We will pay expenses incurred on consultations, medicines, physiotherapy, diagnostic tests 60 days before date of admission and 180 days after date of discharge **IF these are related** to the condition for which hospital admission claim is paid.

#### 4. Organ donor

If you ever undergo an organ transplant, we will pay the hospitalization expenses of the donor for harvesting the organ **ONLY** when your **Hospital admission** claim is paid.

If you donate any of your organs, we will pay for the expenses for harvesting the organ from you. We respect this noble deed. Remember, organ donation saves many lives.

#### 5. No Claim Bonus (NCB)

For every claim free year, we will add 20% of expiring policy base sum insured as NCB, maximum up to 100%.

##### NOTE:

**IMPORTANT:** Below points apply for changes made within the same product. Change in product is called **Migration** in which you **CAN NOT** carry NCB.

- NCB applies the same way as the policy sum insured type. If policy is floater, NCB is floater & if policy is individual sum insured, NCB too is individual basis.
- Individual NCB can be carried to any policy with individual sum insured as long as sum insured is NOT reduced.
- If two or more policies merge into a floater policy, the lowest of the NCB among all policies will be carried to the new merged floater policy.
- In case You change individual sum insured policy to Floater, the lowest of the NCB of members in previous policy will be carried to floater policy.
- If Floater policy is converted to individual sum insured policy, NCB of previous policy will be given to each of previously insured member on individual basis as long as sum insured is NOT reduced.
- If any one reduces base sum insured, same percentage of NCB will be given as was the previous NCB of the previous base sum insured.

##### Example:

Base Sum Insured	Accumulated NCB	Base Sum Insured is reduced to 5 Lac	Revised Base Sum Insured	Revised Accumulated NCB
10 Lac	10 Lac (after 5 claim free years)		5 Lac	5 Lac

- The sub-limits applicable to any benefit will remain the same and shall NOT increase with NCB.

#### 6. Refill

We will add an amount equal to the base sum insured, after the first claim is paid. This will be added even at partial utilization of base sum insured.

##### NOTE:

- Benefit applies **ONLY** once in a policy year.
- Benefit applies for any illness (same or different).

##### Illustration:

Base Sum Insured	1st paid Claim	Refill benefit is triggered	Balance Base Sum Insured	Refill Benefit	2nd payable claim	Claim amount paid	Balance Base Sum Insured	Balance Refill Benefit	3rd Payable claim	Claim amount paid
10 Lac	7 Lac		3 Lac	10 Lac	12 Lac	12 Lac (3 Lac from base SI and 9 Lac from Refill)	Nil	1 Lac	3 Lac	1 Lac from Refill

#### 7. Health Checkup

Available once every Policy Year, from day 1 of the policy. You can choose any test(s) from the list specified below up to your eligibility limit. The tests MUST be booked through our digital assets (e.g. Mobile App). This benefit is available **ONLY** on cashless and no re-imburement is allowed

List of tests covered:		
Complete blood count	Complete Physical Examination by Physician	Serum Electrolytes
Urine Routine	Post prandial/lunch blood sugar (PPBS / PLBS)	HbA1C
Erythrocyte Sedimentation Rate (ESR)	Uric Acid	Thyroid profile (TSH)
Fasting Blood Glucose	Lipid Profile	Liver Function Test (LFT)
Electrocardiogram	Kidney function test	Treadmill test (TMT)
S Cholesterol	Serum Vitamin D	Ultrasound test

**Note: If you undergo multiple tests, make sure that all these are done within 7 days**

### 8. Vaccination for Animal Bite

Vaccination required post an animal bite is covered up to Rs. 5,000.

### 9. Home Care / Domiciliary Treatment

Home Care Treatment means treatment availed by the insured person at home which in normal course would require care and treatment at a hospital but is actually taken at home provided that:

- a. The medical practitioner advises the insured person to undergo treatment at home
- b. There is continuous active line of treatment with monitoring of 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

**Note:** We will pay for Pre & Post hospitalization benefit as per section 3 for Home Care / Domiciliary Treatment.

### Optional Benefits:

#### 10.10. Hospital Cash

We will pay a fixed amount as specified in your Product Benefit Table (Annexure 1) for each day (continuous period of 24 hours) of Hospitalization, maximum up to 30 days for an insured person.

**Note:** Benefit applies **ONLY** when admitted in a Hospital for 48 hours or more continuously and such claim is paid by us.

### 11. Personal Accident

#### 11.1. Accidental Death (AD)

In event of unfortunate demise of the insured within 365 days from the date of the Accident, within the Policy Period, we will pay the Sum Insured.

**The Personal accident benefit will terminate after the Accidental Death benefit is paid for.**

#### 11.2. Permanent Total Disability

If the Insured Person suffers Permanent Total Disability, within 365 days from the date of the Accident, within the Policy Period, we will pay the benefit as per the below Table

Condition for Permanent Total Disability	% of Accidental Death Sum Insured
Complete & Irrecoverable loss of : <ul style="list-style-type: none"> <li>• Any 2 Limbs</li> <li>• Sight of both eyes</li> <li>• Speech &amp; hearing of both Ears</li> <li>• Combination of One Limb &amp; Sight of One Eye</li> </ul>	125%
Complete & Irrecoverable loss of : <ul style="list-style-type: none"> <li>• 1 Limb</li> <li>• Sight of 1 Eye</li> </ul>	50%

- c. Complete & Irrecoverable loss of limb means physical separation or complete loss of functionality of the limb, within 365 days from the date of the Accident. This will include Paralysis including Paraplegia, Quadriplegia with loss of functional use of limb.

**The Personal accident benefit will terminate after the Permanent Total Disability benefit is paid for.**

### 11.3. Permanent Partial Disability

- a. If the Insured Person suffers a Permanent Partial Disability, within 365 days from the date of the Accident, within the Policy Period, we will pay the benefit as per the below Table.

Condition for Permanent Partial Disability	% of Accidental Death Sum Insured
Each arm at the shoulder joint	70%
Each arm to a point above elbow joint	65%
Each arm below elbow joint	50%
Each hand at the wrist	50%
Each Thumb	20%
Each Index Finger	10%
Each other Finger	5%
Each leg above center of the femur	70%
Each leg up to a point below the femur	65%
Each leg to a point below the knee	50%
Each foot at the ankle	40%
Each big toe	5%
Each other toe	2%
Each eye	50%
Hearing in each ear	30%
Sense of smell	10%
Sense of taste	5%

- b. If a Permanent Partial Disability loss is not mentioned in the table above, then we will internally assess the degree of disablement and determine the amount of payment to be made.  
If there is more than one Permanent Partial Disability loss, then the total claim amount put together for all losses will not exceed the total Accidental Death Sum Insured opted. Once Total Sum Insured is paid, the policy will lapse.

#### Claim cost sharing option:

### 12. Annual Aggregate Deductible

This is an aggregate amount in a year that is incurred by you on Hospital admission, which we will NOT pay. Once the total expense exceeds this amount, balance we will pay. The deductible options available are INR 10,000, 20,000, 30,000, 50,000, 1 lac, 2 lac, 3 lac, 4 lac, 5 lac and 10 lac.

#### Note:

- Deductible amount borne by you should also be payable as per policy terms and conditions.
- Deductible will **NOT** apply to Health Check-up, Vaccination for Animal Bite and Hospital Cash benefits.

### Exclusions

#### Standard Exclusions

##### I. Pre-existing Diseases (Code-Excl01):

- Expenses related to the treatment of a Pre-existing Disease (PED) and its direct complications shall be excluded until the expiry of 36 months for variant 2022 and 48 months for variant 2023 of continuous coverage after the date of inception of the first Policy with Us.
- In case of enhancement of Sum Insured the exclusion shall apply afresh to the extent of Sum Insured increase.
- If the Insured Person is continuously covered without any break as defined under the portability norms of the extant IRDAI (Health Insurance) Regulations, then waiting period for the same would be reduced to the extent of prior coverage.
- Coverage under the Policy after the expiry of 36 months/48 months for any Pre-existing Disease is subject to the same being declared at the time of application and accepted by Us.

##### II. Specified disease/procedure waiting period (Code- Excl02)

- Expenses related to the treatment of the listed conditions, surgeries/treatments shall be excluded until the expiry of 24 months of continuous coverage after the date of inception of the first Policy with us. This exclusion shall not be applicable for claims arising due to an Accident (covered from day 1) or Cancer (covered after 30-day waiting period).
- In case of enhancement of Sum Insured the exclusion shall apply afresh to the extent of Sum Insured increase.
- If any of the specified disease/procedure falls under the waiting period specified for pre-Existing diseases, then the longer of the two waiting periods shall apply.

- d. The waiting period for listed conditions shall apply even if contracted after the Policy or declared and accepted without a specific exclusion.
- e. If the Insured Person is continuously covered without any break as defined under the applicable norms on portability stipulated by IRDAI then waiting period for the same would be reduced to the extent of prior coverage.
- f. List of specific diseases/procedures:
  - i. Pancreatitis and stones in biliary and urinary system
  - ii. Cataract, glaucoma and retinal detachment
  - iii. Hyperplasia of prostate, hydrocele and spermatocele
  - iv. Prolapse uterus and cervix, endometriosis, Fibroids, PCOD, hysterectomy (unless necessitated by Malignancy)
  - v. Hemorrhoids, fissure or fistula or abscess of anal and rectal region
  - vi. Hernia of all sites,
  - vii. Osteoarthritis, joint replacement, osteoporosis, systemic connective tissue disorders, inflammatory polyarthropathies, Rheumatoid Arthritis, gout, intervertebral disc disorders, arthroscopic surgeries for ligament repair
  - viii. Varicose veins of lower extremities
  - ix. All internal or external benign or neoplasms/ tumours, cyst, sinus, polyp, nodules, mass or lump
  - x. Ulcer, erosion and varices of gastro intestinal tract
  - xi. Surgical treatment for diseases of middle ear and mastoid (including otitis media, cholesteatoma, perforation of tympanic membrane), Tonsils and adenoids, nasal septum and nasal sinuses

### III. 30-day waiting period (Code- Excl03):

- a. Expenses related to the treatment of any Illness within 30 days from the first Policy commencement date shall be excluded except claims arising due to an Accident, provided the same are covered.
- b. This exclusion shall not, however, apply if the Insured Person has continuous coverage for more than twelve months
- c. The within referred waiting period is made applicable to the enhanced Sum Insured in the event of granting higher Sum Insured subsequently.

### IV. Investigation & Evaluation (Code-Excl04)

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

### V. 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.

### VI. Obesity/ Weight Control (Code-Excl06)

Expenses related to the surgical treatment of obesity that does not fulfil all the below conditions:

- a. Surgery to be conducted is upon the advice of the Doctor.
- b. The surgery/Procedure conducted should be supported by clinical protocols.
- c. The member has to be 18 years of age or older and;
- d. Body Mass Index (BMI);
  - i. greater than or equal to 40 or
  - ii. greater than or equal to 35 in conjunction with any of the following severe co-morbidities following failure of less invasive methods of weight loss:
    1. Obesity-related cardiomyopathy
    2. Coronary heart disease
    3. Severe Sleep Apnea
    4. Uncontrolled Type2 Diabetes

### VII. Cosmetic or plastic Surgery (Code-Excl08)

Expenses for cosmetic or plastic surgery or any treatment to change appearance unless for reconstruction following an Accident, Burn(s) or Cancer or as part of medically necessary treatment to remove a direct and immediate health risk to the insured. For this to be considered a medical necessity, it must be certified by the attending Medical Practitioner.

#### VIII. Hazardous or Adventure sports (Code-Excl09)

Expenses related to any treatment necessitated due to participation as a professional in hazardous or adventure sports, including but not limited to, para-jumping, rock climbing, mountaineering, rafting, motor racing, horse racing or scuba diving, hand gliding, sky diving, deep-sea diving.

#### IX. Breach of law (Code-Excl10)

Expenses for treatment directly arising from or consequent upon any Insured Person committing or attempting to commit a breach of law with criminal intent.

#### X. Excluded Providers (Code-Excl11)

Expenses incurred towards treatment in any Hospital or by any Medical Practitioner or any other provider specifically excluded by Us and disclosed in Our website / notified to the Policyholders are not admissible. However, in case of life threatening situations or following an Accident, expenses up to the stage of stabilization are payable but not the complete claim.

The complete list of excluded providers can be referred to on our website.

#### XI. Treatment for, alcoholism, drug or substance abuse or any addictive condition and consequences thereof. (Code-Excl12)

#### XII. Treatments received in health spas, nature cure clinics, spas or similar establishments or private beds registered as a nursing home attached to such establishments or where admission is arranged wholly or partly for domestic reasons. (Code-Excl13)

#### XIII. Refractive Error (Code-Excl15)

Expenses related to the treatment for correction of eye sight due to refractive error less than 7.5 dioptres.

#### XIV. Unproven Treatments (Code-Excl16)

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.

#### XV. Sterility and Infertility (Code-Excl17)

Expenses related to sterility and infertility. This includes:

- a. Any type of contraception, sterilization
- b. Assisted Reproduction services including artificial insemination and advanced reproductive technologies such as IVF, ZIFT, GIFT, ICSI
- c. Gestational Surrogacy
- d. Reversal of sterilization

#### XVI. Maternity Expenses (Code-Excl18)

- a. Medical treatment expenses traceable to childbirth (including complicated deliveries and caesarean sections incurred during Hospitalization) except ectopic pregnancy;
- b. Expenses towards miscarriage (unless due to an Accident) and lawful medical termination of pregnancy during the Policy Period.

#### Specific Exclusions

##### I. Personal Waiting Period

Conditions specified for an Insured Person under Personal Waiting Period (if any) will be subject to a Waiting Period of up to 48 months from the inception of the First Policy with Us.

##### II. Circumcision:

Circumcision unless necessary for the treatment of a disease or necessitated by an Accident.

##### III. Conflict & Disaster:

Treatment for any Injury or Illness resulting directly or indirectly from nuclear, radiological emissions, war or war like situations (whether war is declared or not), rebellion (act of armed resistance to an established government or leader), acts of terrorism.

##### IV. External Congenital Anomaly:

Screening, counseling or treatment related to external Congenital Anomaly.

##### V. Dental/oral treatment:

Treatment, procedures and preventive, diagnostic, restorative, cosmetic services related to disease, disorder and conditions related to natural teeth and gingiva except if required by an Insured Person while Hospitalized due to an Accident.

##### VI. Medical & ambulatory devices used at home like BP monitors, Sugar monitors, automation device for peritoneal dialysis, CPAP, BiPAP, Crutches, wheel chair etc.

##### VII. Any expenses incurred on OPD treatment.

**VIII. Unrecognized Physician or Hospital:**

- a. Treatment or Medical Advice provided by a Medical Practitioner not recognized by the Medical Council of India or by Central Council of Indian Medicine or by Central council of Homeopathy.
- b. Treatment provided by anyone with the same residence as an Insured Person or who is a member of the Insured Person’s immediate family or relatives.
- c. Treatment provided by Hospital or health facility that is not recognized by the relevant authorities in India.

IX. Treatment related to intentional self inflicted Injury or attempted suicide by any means.

X. Costs which are not Reasonable and Customary and treatments which are not Medically Necessary. Refer Definition 2.1.31 for Reasonable and Customary Charges.

XI. Artificial life maintenance for the Insured Person who has been declared brain dead or in vegetative state

**General Terms and Clauses**

**1. Free Look Period**

The Free Look Period shall be applicable on new individual health insurance policies and not on renewals or at the time of porting/migrating the policy.

The insured person shall be allowed free look period of fifteen days (thirty days for policies with a term of 3 years, if sold through distance marketing) from date of receipt of the policy document to review the terms and conditions of the policy, and to return the same if not acceptable.

If the insured has not made any claim during the Free Look Period, the insured shall be entitled to:

- I. a refund of the premium paid less any expenses incurred by the Company on medical examination of the insured person

**2. Cancellation**

- I. The policyholder may cancel this policy by giving 15 days’ written notice and in such an event, the Company shall refund premium for the unexpired policy period as detailed below.

Notwithstanding anything contained herein or otherwise, no refunds of premium shall be made in respect of Cancellation where, any claim has been admitted or has been lodged or any benefit has been availed by the insured person under the policy.

1 year		2 years		3 years	
Policy in-force up to	Refund Premium (%)	Policy in-force up to	Refund Premium (%)	Policy in-force up to	Refund Premium (%)
Up to 30 days	75%	Up to 30 days	87.5%	Up to 30 days	90%
31 to 90 days	50%	31 to 90 days	75%	31 to 90 days	87.5%
91 to 180 days	25%	91 to 180 days	62.5%	91 to 180 days	75%
exceeding 180 days	0%	181 to 365 days	50%	181 to 365 days	60%
		366 to 455 days	25%	366 to 455 days	50%
		456 to 545 days	12%	456 to 545 days	25%
		Exceeding 545 days	0%	545 to 720 days	12%
				Exceeding 720 days	0%

The above grid shall be applicable for ‘Yearly / Annual’ premium payment frequency. For Half Yearly or Quarterly premium payment frequencies, the Company shall refund premium as per below grid:

No. of completed months at the time of cancellation	Refund %	
	Half Yearly	Quarterly
0	62.5%	50%
1	33.3%	16.7%
2	25%	0%
3	8.3%	50%
4	4.2%	16.7%
5	0%	0%
6	62.5%	50%
7	33.3%	16.7%



8	25%	0%
9	8.3%	50%
10	4.2%	16.7%
11	0%	0%

For monthly premium payment frequency, no refund shall be applicable for cancellation of the Policy.

- ii. 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 15 days' written notice. There would be no refund of premium on cancellation on grounds of misrepresentation, non-disclosure of material facts or fraud. In case of death of an insured, pro-rate refund of the premium for the deceased insured will be refunded, provided there is no history of claim.

### 3. Renewal of Policy

The policy shall ordinarily be renewable except on grounds of fraud, misrepresentation by the insured person.

- i. The Company shall endeavor to give notice for renewal. However, the Company is not under obligation to give any notice for renewal.
- ii. Renewal shall not be denied on the ground that the insured person had made a claim or claims in the preceding policy years.
- iii. Request for renewal along with requisite premium shall be received by the Company before the end of the policy period.
- iv. At the end of the policy period, the policy shall terminate and can be renewed within the Grace Period of 30 days (15 days in case of other than single premium policies) to maintain continuity of benefits without break in policy. Coverage is not available during the grace period.
- v. No loading shall apply on renewals based on individual claims experience.

### 4. Possibility of Revision of Terms of the Policy Including the Premium Rates

The Company, with prior approval of IRDAI, may revise or modify the terms of the Policy including the premium rates. The Insured Person shall be notified three months before the changes are effected.

### 5. 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.

### 6. 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 and the premium paid shall be forfeited.

Any amount already paid against claims made under this policy but which are found fraudulent later 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 to the insurer.

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 acting on behalf of the insured person, 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; and d) any such act or omission as the law specially declares to be fraudulent

The Company shall not repudiate the claim and / or forfeit the policy benefits 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.

### 7. Withdrawal of Policy

- i. In the likelihood of this product being withdrawn in future, the Company will intimate the insured person about the same 90 days prior to expiry of the policy.
- ii. Insured Person will have the option to migrate to similar health insurance product available with the Company at the time of renewal with all the accrued continuity benefits such as cumulative bonus, waiver of waiting period as per IRDAI guidelines, provided the policy has been maintained without a break.

## 8. Redressal of Grievance:

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

Website: [www.nivabupa.com](http://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](mailto: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](http://www.bimabharosa.irdai.gov.in)

## 9. Claim settlement (Provision for Penal interest)

- i. 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.
- ii. In the case of delay in the payment of a claim, the Company shall be liable to pay interest to the policyholder from the date of receipt of last necessary document to the date of payment of claim at a rate 2% above the bank rate.
- iii. 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 or reject the claim within 45 days from the date of receipt of last necessary document.
- iv. In case of delay beyond stipulated 45 days, the Company shall be liable to pay interest to the policyholder at a rate 2% above the bank rate from the date of receipt of last necessary document to the date of payment of claim.

(Explanation: "Bank rate" shall mean the rate fixed by the Reserve Bank of India (RBI) at the beginning of the financial year in which claim has fallen due)

## 10. Moratorium Period

After completion of eight continuous years under the Policy no look back to be applied. This period of eight years is called as moratorium period. The moratorium would be applicable for the sums insured of the first Policy and subsequently completion of 8 continuous years would be applicable from date of enhancement of sums insured only on the enhanced limits. After the expiry of Moratorium Period no health insurance claim shall be contestable except for proven fraud and permanent exclusions specified in the Policy contract. The policies would however be subject to all limits, sub limits, co-payments, deductibles as per the Policy contract.

## 11. Multiple Policies

- i. In case of multiple policies taken by an insured person during a period from one or more insurers to indemnify treatment costs, the insured person 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 insured person 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.
- ii. Insured person 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 shall independently settle the claim subject to the terms and conditions of this policy.
- iii. If the amount to be claimed exceeds the sum insured under a single policy, the insured person shall have the right to choose insurer from whom he/she wants to claim the balance amount.
- iv. 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 treatment costs in accordance with the terms and conditions of the chosen policy.

## 12. Migration

The Insured Person will have the option to migrate the Policy to other health insurance products / plans offered by the Company policy by applying for migration of the policy at least 30 days before the policy renewal date as per IRDAI guidelines on Migration. If such person is presently covered and has been continuously covered without any lapses under any health insurance product / plan offered by the Company, the insured person will get the accrued continuity benefits in waiting periods as per IRDAI guidelines on migration.

For Detailed Guidelines on migration, kindly refer the link [https://www.irdai.gov.in/ADMINCMS/cms/whatsNew\\_Layout.aspx?page=PageNo3987&flag=1](https://www.irdai.gov.in/ADMINCMS/cms/whatsNew_Layout.aspx?page=PageNo3987&flag=1)

## 13. Portability

The Insured Person will have the option to port the Policy to other insurers by applying to such insurer to port the entire Policy along with all the members of the family, if any, at least 45 days before, but not earlier than 60 days from the policy renewal date as per IRDAI guidelines related to portability. If such person is presently covered and has been continuously covered without any lapses under any health insurance policy with an Indian General / Health insurer, the proposed insured person will get the accrued continuity benefits in waiting periods as per IRDAI guidelines on portability.

For Detailed Guidelines on portability, kindly refer the link [https://www.irdai.gov.in/ADMINCMS/cms/whatsNew\\_Layout.aspx?page=PageNo3987&flag=1](https://www.irdai.gov.in/ADMINCMS/cms/whatsNew_Layout.aspx?page=PageNo3987&flag=1)

## 14. Disclosure of Information

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

(Explanation: "Material facts" for the purpose of this policy shall mean all relevant information sought by the company in the proposal form and other connected documents to enable it to take informed decision in the context of underwriting the risk)

## 15. 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.

## 16. 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.

## 17. Premium Payment in Instalments (Wherever applicable)

If the insured person has opted for Payment of Premium on an instalment basis i.e. Half Yearly, Quarterly or Monthly, as mentioned in the policy Schedule/Certificate of insurance, the following Conditions shall apply (notwithstanding any terms contrary elsewhere in the policy)

- i. Grace Period of 30 days in case of single premium policies, and a period of 15 days in case of other than single premium policies, would be given to pay the instalment premium due for the policy.
- ii. During such grace period, coverage will not be available from the due date of instalment premium till the date of receipt of premium by Company.
- iii. The insured person will get the accrued continuity benefit in respect of the "Waiting Periods", "Specific Waiting Periods" in the event of payment of premium within the stipulated grace Period.
- iv. No interest will be charged If the instalment premium is not paid on due date
- v. In case of instalment premium due not received within the grace period, the policy will get canceled.
- vi. In the event of a claim, all subsequent premium instalments shall immediately become due and payable.

## 18. Automatic Cancellation:

The Policy shall automatically terminate in the event of death of the all Insured Person(s). A refund in accordance with the table in Section 2 (Cancellation) shall be payable provided that no claim has been admitted or lodged or not benefit has been availed by the insured person under the policy.

## 19. Additional premium (Risk Loading)

- i. We may ask for additional premium after due risk evaluation (it's what referred to as Underwriting) based on all information provided by you. We will issue policy to you only after you pay us the additional premium and provide us consent.
- ii. We will never ask for more than 100% for any particular health condition and never more than 150% for any individual.
- iii. Once applied, Risk loading continues even for all renewals

## 20. Other Renewal Conditions:

### a. Renewal Premium:

Renewal premium will alter based on Age. For Family Floater policies, the age of eldest insured person will be considered for calculating the premium.

### b. Addition of Insured Persons on Renewal:

If a new member is added in the Policy, either by way of endorsement or at the time of Renewal, the Pre-existing Disease clause, exclusions, loading (if any) and Waiting Periods will be applicable afresh for that member.

### c. Changes to Sum Insured on Renewal:

You may opt for enhancement of Sum Insured at the time of Renewal, subject to underwriting. All Waiting Periods as defined in the Policy shall apply afresh for this enhanced limit from the effective date of such enhancement.

### d. Split of policy for child:

Child under a family floater policy will get a separate policy at renewal after attaining age 26 years.

## 21. Claims

a. Cashless claim facility is available at our network hospitals ONLY. As list of network hospitals is dynamic, for the latest list, refer to our website [www.nivabupa.com](http://www.nivabupa.com).

b. Documents required with claim form:

Hospital / Medical records:

- Original Discharge summary with first and subsequent consultation papers.
- Original Final Hospital bill with detailed break-up and payment receipt (including pharmacy bills).
- Laboratory investigation reports with supporting prescriptions.
- MLC/First Information Report (FIR) (in accident cases).

Policyholder documents (Nominee in case of death of Policyholder):

- KYC documents
- Cancelled cheque

### IMPORTANT:

- All documents **MUST** be submitted within 30 days from discharge.
- For any delay in submission, You **MUST** provide the reasons in writing. We will condone such delay on merits (i.e. reasons beyond your control).
- You **MUST** submit all claim related documents for expenses within the Deductible amount (if applicable).
- We reserve the right to check and investigate the hospital / medical records from any doctor, Hospital, clinic, individual or institution.

c. The expenses that are not covered or subsumed into room charges / procedure charges / costs of treatment are placed as Annexure II.

d. If you opt for a Hospital room which is higher than the eligible room category, then We will pay only a pro-rated portion of the total Associated Medical Expenses (including surcharge or taxes thereon) as per the following formula:

(Eligible Room Rent limit / Room Rent actually incurred) \* total Associated Medical Expenses

Associated Medical Expenses shall include Room Rent, nursing charges, Medical Practitioners' fees and operation theatre charges.

e. For any hospitalization, we will pay for items included in the bill by the Hospital during the duration of hospitalization. Items not included in the bill will not be paid.

## 22. Policy Disputes

Any dispute concerning the interpretation of the terms, conditions, limitations and/or exclusions contained herein shall be governed by Indian law and shall be subject to the jurisdiction of the Indian Courts.

## 23. Territorial Jurisdiction

All claims shall be payable in India in Indian Rupees only.

## 24. Alteration to the Policy

This Policy constitutes the complete contract of insurance. Any change in the Policy will only be evidenced by a written endorsement signed and stamped by Us. No one except Us can within the permission of the IRDAI change or vary this Policy.

## 25. Zonal pricing

For the purpose of calculating premium, the country has been divided into the following 3 zones:

- i. Zone 1: Delhi, Gurgaon, Faridabad, Gautam Buddha Nagar, Ghaziabad, Noida, Surat, Kolkata, Mumbai, Thane
- ii. Zone 2: Pune, Nasik, Ludhiana, Jaipur, Baghpat, Bulandshahr, Hapur, Meerut, Muzaffarnagar, Shamli, Charkhi Dadri, Jhajjar, Jind, Karnal, Mahendragarh, Nuh, Palwal, Panipat, Rewari, Rohtak and Sonipat
- iii. Zone 3: Rest of India

Your premium depends upon your residential city. Please inform us immediately in case of change in your city.

## 26. Assignment

The Policy can be assigned subject to applicable laws.

## 27. Sum Insured

In case of Individual or Family Floater policy, Sum Insured means the total of the Base Sum Insured and No claim Bonus (if applicable). Our maximum, total and cumulative liability for all claims during the Policy Year will be Sum Insured and amount provided under Refill benefit.

The sequence of utilization of Sum Insured will be as below:

- i. Base Sum Insured followed by;
- ii. Accumulated No Claim Bonus (if applicable) followed by;
- iii. Refill benefit (if applicable)

If the Policy Period is 2 years or 3 years, then the Sum Insured shall be applied separately for each Policy Year in the Policy Period. All claims paid (except for Health Check-up and Hospital Cash) will reduce the Sum Insured for the Policy Year in which the insured event has occurred. Any claim admitted under Pre & Post Hospitalization shall reduce the Sum Insured for the Policy Year in which Hospital admission claim has incurred.

If you wish to know more about Niva Bupa's Health Companion and/or would like a personal quote, speak to our specially trained sales team or your local advisor. They'll take time to fully understand your requirements and help you to select the right plan for you.

Customer Helpline No: 1860-500-8888

**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.

**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.

**Annexure I - Product Benefits Table  
Variant 2022**

Plan Type (all limits in Rs unless defined as percentage)	Individual / Family Floater											
	3 lac	4 lac	5 lac	7.5 lac	10 lac	12.5 lac	15 lac	20 lac	30 lac	50 lac	75 lac	100 lac
<b>Base Sum Insured</b>	3 lac	4 lac	5 lac	7.5 lac	10 lac	12.5 lac	15 lac	20 lac	30 lac	50 lac	75 lac	100 lac
<b>Base benefits</b>												
<b>Inpatient Care</b>	Covered up to Sum Insured											
<b>Day Care Treatment</b>	Covered up to Sum Insured											
<b>AYUSH Treatment</b>	Covered up to Sum Insured											
<b>Modern treatments</b>	Covered up to Sum Insured with sub-limit of Rs. 1Lac on few robotic surgeries											
<b>Pre-Hospitalization Medical Expenses (60 days)</b>	Covered up to Sum Insured											
<b>Post-Hospitalization Medical Expenses (180 days)</b>	Covered up to Sum Insured											
<b>Organ Donor</b>	Covered up to Sum Insured											
<b>Ambulance</b>	Road ambulance: up to Rs.2,000 per hospitalization Air ambulance: up to Rs.2,50,000 per hospitalization											
<b>No Claim Bonus</b>	In case of claim free year, increase of 20% of expiring Base Sum Insured in a Policy Year; maximum up to 100% of Base Sum Insured (In case of claim, no reduction in No Claim Bonus)											
<b>Refill</b>	Up to Base Sum Insured (Applicable for both same & different illness)											
<b>Health Check-up</b>	Annual (From Day 1); For defined list of tests; up to Rs. 500 for every Rs. 1L Base Sum Insured (Individual policy: maximum Rs. 5,000 per Insured; Family Floater policy: maximum Rs. 10,000 per policy)											
<b>Vaccination for Animal Bite</b>	Up to Rs. 5,000											
<b>Home Care / Domiciliary Treatment</b>	Covered up to Sum Insured											
<b>Optional benefit</b>												
<b>Hospital Cash</b>	1,000/day			2,000/day				4,000/day				
<b>Personal Accident</b>	Up to 5 times of Base Sum Insured. Maximum up to INR 1 Crore											
<b>Annual Aggregate Deductible (INR)</b>	10,000 / 20,000 / 30,000 / 50,000 / 1 lac / 2 lac / 3 lac / 4 lac / 5 lac / 10 lac											

**Variant 2023**

Plan Type (all limits in Rs unless defined as percentage)	Individual / Family Floater											
	3 lac	4 lac	5 lac	7.5 lac	10 lac	12.5 lac	15 lac	20 lac	30 lac	50 lac	75 lac	100 lac
<b>Base Sum Insured</b>	3 lac	4 lac	5 lac	7.5 lac	10 lac	12.5 lac	15 lac	20 lac	30 lac	50 lac	75 lac	100 lac
<b>Base benefits</b>												
<b>Inpatient Care</b>	Covered up to Sum Insured for Shared Room. 20% co-pay in case of higher room category											
<b>Day Care Treatment</b>	Covered up to Sum Insured											
<b>AYUSH Treatment</b>	Covered up to Sum Insured											
<b>Modern treatments</b>	Covered up to Sum Insured with sub-limit of Rs. 1Lac on few robotic surgeries											
<b>Pre-Hospitalization Medical Expenses (60 days)</b>	Covered up to Sum Insured											
<b>Post-Hospitalization Medical Expenses (180 days)</b>	Covered up to Sum Insured											
<b>Organ Donor</b>	Covered up to Sum Insured											
<b>Ambulance</b>	Road ambulance: up to Rs.2,000 per hospitalization Air ambulance: up to Rs.2,50,000 per hospitalization											
<b>No Claim Bonus</b>	In case of claim free year, increase of 20% of expiring Base Sum Insured in a Policy Year; maximum up to 100% of Base Sum Insured (In case of claim, no reduction in No Claim Bonus)											
<b>Refill</b>	Up to Base Sum Insured (Applicable for both same & different illness)											
<b>Health Check-up</b>	Annual (From Day 1); For defined list of tests; up to Rs. 500 for every Rs. 1L Base Sum Insured (Individual policy: maximum Rs. 5,000 per Insured; Family Floater policy: maximum Rs. 10,000 per policy)											
<b>Vaccination for Animal Bite</b>	Up to Rs. 5,000											
<b>Home Care / Domiciliary Treatment</b>	Covered up to Sum Insured											
<b>Optional benefit</b>												
<b>Hospital Cash</b>	1,000/day			2,000/day			4,000/day					
<b>Personal Accident</b>	Up to 5 times of Base Sum Insured. Maximum up to INR 1 Crore											
<b>Annual Aggregate Deductible (INR)</b>	10,000 / 20,000 / 30,000 / 50,000 / 1 lac / 2 lac / 3 lac / 4 lac / 5 lac / 10 lac											

**Note:** Variant 2023 will be offered with lesser commission

**Annexure II - The expenses that are not covered or subsumed into room charges / procedure charges / costs of treatment**

List I – Expenses not covered

Sl. No.	Item	Sl. No.	Item	Sl. No.	Item
1	BABY FOOD	24	ATTENDANT CHARGES	47	LUMBO SACRAL BELT
2	BABY UTILITIES CHARGES	25	EXTRA DIET OF PATIENT (OTHER THAN THAT WHICH FORMS PART OF BED CHARGE)	48	NIMBUS BED OR WATER OR AIR BED CHARGES
3	BEAUTY SERVICES	26	BIRTH CERTIFICATE	49	AMBULANCE COLLAR
4	BELTS/ BRACES	27	CERTIFICATE CHARGES	50	AMBULANCE EQUIPMENT
5	BUDS	28	COURIER CHARGES	51	ABDOMINAL BINDER
6	COLD PACK/HOT PACK	29	CONVEYANCE CHARGES	52	PRIVATE NURSES CHARGES- SPECIAL NURSING CHARGES
7	CARRY BAGS	30	MEDICAL CERTIFICATE	53	SUGAR FREE Tablets
8	EMAIL / INTERNET CHARGES	31	MEDICAL RECORDS	54	CREAMS POWDERS LOTIONS (Toiletries are not payable, only prescribed medical pharmaceuticals payable)
9	FOOD CHARGES (OTHER THAN PATIENT'S DIET PROVIDED BY HOSPITAL)	32	PHOTOCOPIES CHARGES	55	ECG ELECTRODES
10	LEGGINGS	33	MORTUARY CHARGES	56	GLOVES
11	LAUNDRY CHARGES	34	WALKING AIDS CHARGES	57	NEBULISATION KIT
12	MINERAL WATER	35	OXYGEN CYLINDER (FOR USAGE OUTSIDE THE HOSPITAL)	58	ANY KIT WITH NO DETAILS MENTIONED [DELIVERY KIT, ORTHOKIT, RECOVERY KIT, ETC]
13	SANITARY PAD	36	SPACER	59	KIDNEY TRAY
14	TELEPHONE CHARGES	37	SPIROMETRE	60	MASK
15	GUEST SERVICES	38	NEBULIZER KIT	61	OUNCE GLASS
16	CREPE BANDAGE	39	STEAM INHALER	62	OXYGEN MASK
17	DIAPER OF ANY TYPE	40	ARMSLING	63	PELVIC TRACTION BELT
18	EYELET COLLAR	41	THERMOMETER	64	PAN CAN
19	SLINGS	42	CERVICAL COLLAR	65	TROLLY COVER
20	BLOOD GROUPING AND CROSS MATCHING OF DONORS SAMPLES	43	SPLINT	66	UROMETER, URINE JUG
21	SERVICE CHARGES WHERE NURSING CHARGE ALSO CHARGED	44	DIABETIC FOOT WEAR	67	AMBULANCE
22	TELEVISION CHARGES	45	KNEE BRACES (LONG/ SHORT/ HINGED)	68	VASOFIX SAFETY
23	SURCHARGES	46	KNEE IMMOBILIZER/SHOULDER IMMOBILIZER		



**List II – Items that are to be subsumed into Room Charges**

Sl. No.	Item	Sl. No.	Item	Sl. No.	Item
1	BABY CHARGES (UNLESS SPECIFIED/ INDICATED)	14	BED PAN	27	ADMISSION KIT
2	HAND WASH	15	FACE MASK	28	DIABETIC CHART CHARGES
3	SHOE COVER	16	FLEXI MASK	29	DOCUMENTATION CHARGES / ADMINISTRATIVE EXPENSES
4	CAPS	17	HAND HOLDER	30	DISCHARGE PROCEDURE CHARGES
5	CRADLE CHARGES	18	SPUTUM CUP	31	DAILY CHART CHARGES
6	COMB	19	DISINFECTANT LOTIONS	32	ENTRANCE PASS / VISITORS PASS CHARGES
7	EAU-DE-COLOGNE / ROOM FRESHNERS	20	LUXURY TAX	33	EXPENSES RELATED TO PRESCRIPTION ON DISCHARGE
8	FOOT COVER	21	HVAC	34	FILE OPENING CHARGES
9	GOWN	22	HOUSE KEEPING CHARGES	35	INCIDENTAL EXPENSES / MISC. CHARGES (NOT EXPLAINED)
10	SLIPPERS	23	AIR CONDITIONER CHARGES	36	PATIENT IDENTIFICATION BAND / NAME TAG
11	TISSUE PAPER	24	IM IV INJECTION CHARGES	37	PULSEOXYMETER CHARGES
12	TOOTH PASTE	25	CLEAN SHEET		
13	TOOTH BRUSH	26	BLANKET/WARMER BLANKET		

**List III – Items that are to be subsumed into Procedure Charges**

Sl. No.	Item	Sl. No.	Item	Sl. No.	Item
1	HAIR REMOVAL CREAM	9	WARD AND THEATRE BOOKING CHARGES	17	BOYLES APPARATUS CHARGES
2	DISPOSABLES RAZORS CHARGES (for site preparations)	10	ARTHROSCOPY AND ENDOSCOPY INSTRUMENTS	18	COTTON
3	EYE PAD	11	MICROSCOPE COVER	19	COTTON BANDAGE
4	EYE SHEILD	12	SURGICAL BLADES, HARMONICSCALPEL,SHAVER	20	SURGICAL TAPE
5	CAMERA COVER	13	SURGICAL DRILL	21	APRON
6	DVD, CD CHARGES	14	EYE KIT	22	TORNIQUET
7	GAUSE SOFT	15	EYE DRAPE	23	ORTHOBUNDLE, GYNAEC BUNDLE
8	GAUZE	16	X-RAY FILM		

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

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

### Benefit Illustration

#### Benefit Illustration (5 Lac Sum Insured, Policy Term 1 year)

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.)
<b>Illustration 1</b>										
18	8,685.22	500,000	8,685.22	868.52	7,816.70	500,000	8,685.22	16,935.79	23,701.75	500,000
21	8,685.22	500,000	8,685.22	868.52	7,816.70	500,000	8,685.22			
39	10,894.06	500,000	10,894.06	1,089.41	9,804.65	500,000	10,894.06			
45	12,373.03	500,000	12,373.03	1,237.30	11,135.73	500,000	12,373.03			
Total premium for all members of the family is <b>Rs.40,637.54</b> , when each member is covered separately.  Sum Insured available for each individual is <b>Rs.500,000</b> .			Total premium for all members of the family is <b>Rs.36,573.78</b> , when they are covered under a single policy.  Sum Insured available for each family member is <b>Rs.5,00,000</b> .				Total premium when the policy is opted on floater basis is <b>Rs.23,701.75</b>  Sum Insured of <b>Rs.500,000</b> is available for the entire family.			
<b>Illustration 2</b>										
55	20,536.21	500,000	20,536.21	2,053.62	18,482.59	500,000	20,536.21	4,964.60	51,332.36	500,000
63	35,760.76	500,000	35,760.76	3,576.08	32,184.68	500,000	35,760.76			
Total premium for all members of the family is <b>Rs.56,296.963</b> , when each member is covered separately.  Sum Insured available for each individual is <b>Rs.500,000</b> .			Total premium for all members of the family is <b>Rs.50,667.27</b> , when they are covered under a single policy.  Sum Insured available for each family member is <b>Rs.5,00,000</b> .				Total premium when the policy is opted on floater basis is <b>Rs.51,332.36</b>  Sum Insured of <b>Rs.500,000</b> is available for the entire family.			
<b>Illustration 3</b>										
65	35,760.76	500,000	35,760.76	3,576.08	32,184.68	500,000	35,760.76	15,459.44	66,276.64	500,000
70	45,975.32	500,000	45,975.32	4,597.53	41,377.79	500,000	45,975.32			
Total premium for all members of the family is <b>Rs.81,736.08</b> , when each member is covered separately.  Sum Insured available for each individual is <b>Rs.500,000</b> .			Total premium for all members of the family is <b>Rs.73,562.47</b> , when they are covered under a single policy.  Sum Insured available for each family member is <b>Rs.5,00,000</b> .				Total premium when the policy is opted on floater basis is <b>Rs.66,276.64</b>  Sum Insured of <b>Rs.500,000</b> 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.**

**Zone 1 and variant 2022 premium is considered**