

## Personal Accident Insurance Policy Policy Wordings

### SECTION A) PREAMBLE

Our agreement to insure you is based on your Proposal to us, which is the basis of this agreement, and your payment of the premium. This Policy records the entire agreement between us and sets out what we insure, how we insure it, and what we expect of you.

### SECTION B) DEFINITIONS- STANDARD DEFINITIONS

**1. Accident, Accidental**

An accident means sudden, unforeseen and involuntary event caused by external, visible and violent means.

**2. AYUSH Hospital:**

An AYUSH Hospital is a healthcare facility wherein medical/surgical/para-surgical treatment procedures and interventions are carried out by AYUSH Medical Practitioner(s) comprising of any of the following:

- a. Central or State Government AYUSH Hospital; or
- b. Teaching hospital attached to AYUSH College recognized by the Central Government/Central Council of Indian Medicine/Central Council for Homeopathy or
- c. AYUSH Hospital, standalone or co-located with in-patient healthcare facility of any recognized system of medicine, registered with the local authorities, wherever applicable, and is under the supervision of a qualified registered AYUSH Medical Practitioner and must comply with all the following criterion:
  - i. Having at least 5 in-patient beds;
  - ii. Having qualified AYUSH Medical Practitioner in charge round the clock;
  - iii. Having dedicated AYUSH therapy sections as required and/or has equipped operation theatre where surgical procedures are to be carried out
  - iv. Maintaining daily records of the patients and making them accessible to the insurance company's authorized representative.

**3. AYUSH Day Care Centre:**

AYUSH Day Care Centre means and includes Community Health Centre (CHC), Primary Health Centre (PHC), Dispensary, Clinic, Polyclinic or any such health Centre which is registered with the local authorities, wherever applicable and having facilities for carrying out treatment procedures and medical or surgical/para-surgical interventions or both under the supervision of registered AYUSH Medical Practitioner (s) on day care basis without in-patient services and must comply with all the following criterion:

- i. Having qualified registered AYUSH Medical Practitioner(s) in charge;
- ii. Having dedicated AYUSH therapy sections as required and/or has equipped operation theatre where surgical procedures are to be carried out;
- iii. Maintaining daily records of the patients and making them accessible to the insurance company's authorized representative.

**4. Condition Precedent:**

Condition Precedent means a Policy term or condition upon which the Insurer's liability under the Policy is conditional upon.

**5. Congenital Anomaly:**

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

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

**6. Cumulative Bonus:**

Cumulative Bonus means any increase or addition in the Sum Insured granted by the insurer without an associated increase in premium.

**7. Disclosure to information norm:**

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.

**8. Emergency Care:**

Emergency care means management of an illness or injury which results in symptoms which occur suddenly and unexpectedly, and requires immediate care by a medical practitioner to prevent death or serious long term impairment of the Insured's health.

**9. Grace Period:**

Grace period means the specified period of time immediately following the premium due date during which a payment can be made to renew or continue a Policy in force without loss of continuity benefits such as waiting periods and coverage of pre-existing diseases. Coverage is not available for the period for which no premium is received.

**10. Hospital:**

A hospital means any institution established for in-patient care and day care treatment of illness and/or injuries and which has been registered as a hospital with the local authorities under the Clinical Establishments (Registration and Regulation) Act, 2010 or under the enactments specified under the Schedule of Section 56(1) of the said Act OR complies with all minimum criteria as under:

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

**11. Hospitalization:**

Hospitalization means admission in a Hospital for a minimum period of 24 consecutive In patient Care hours except for specified procedures/ treatments, where such admission could be for a period of less than 24 consecutive hours.

**12. Illness**

Illness means a sickness or a disease or pathological condition leading to the impairment of normal physiological function and requires medical treatment.

- a. Acute condition - Acute condition is a disease, illness or injury that is likely to respond quickly to treatment which aims to return the person to his or her state of health immediately before suffering the disease/illness/injury which leads to full recovery.
- b. Chronic condition – A chronic condition is defined as a disease, illness, or injury that has one or more of the following characteristics:
  - i. it needs ongoing or long-term monitoring through consultations, examinations, check-ups, and /or tests
  - ii. it needs ongoing or long-term control for relief of symptoms
  - iii. it requires rehabilitation for the patient or for the patient to be specially trained to cope with it
  - iv. it continues indefinitely
  - v. it recurs or is likely to recur.

**13. Intensive Care Unit:**

Intensive care unit means an identified section, ward or wing of a hospital which is under the constant supervision of a dedicated medical practitioner(s), and which is specially equipped for the continuous monitoring and treatment of patients who are in a critical condition, or require life support facilities and where the level of care and supervision is considerably more sophisticated and intensive than in the ordinary and other wards.

**14. ICU Charges:**

ICU (Intensive Care Unit) Charges means the amount charged by a Hospital towards ICU expenses which shall include the expenses for ICU bed, general medical support services provided to any ICU patient including monitoring devices, critical care nursing and intensivist charges.

**15. Injury/Bodily Injury**

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

**16. Inpatient Care**

Inpatient care means treatment for which the Insured has to stay in a hospital for more than 24 hours for a covered event.

**17. Medical Advice:**

Medical advice means any consultation or advice from a Medical Practitioner including the issuance of any prescription or follow up prescription.

**18. Medical expenses:**

Medical Expenses means those expenses that an Insured has necessarily and actually incurred for medical treatment on account of Illness or Accident on the advice of a Medical Practitioner, as long as these are no more than would have been payable if the Insured had not been Insured and no more than other hospitals or Medical practitioners in the same locality would have charged for the same medical treatment.

**19. Medical Practitioner/Doctor/ Physician:**

Medical Practitioner means a person who holds a valid registration from the Medical Council of any State or Medical Council of India or Council for Indian Medicine or for Homeopathy or Ayurvedic and or such other authorities set up by the Government of India or a State Government and is thereby entitled to practice medicine within its jurisdiction; and is acting within its scope and jurisdiction of license.

**20. Medically Necessary Treatment:**

Medically necessary treatment means any treatment, tests, medication, or stay in hospital or part of a stay in hospital which

- i. is required for the medical management of the illness or injury suffered by the Insured;
- ii. must not exceed the level of care necessary to provide safe, adequate and appropriate medical care in scope, duration, or intensity;
- iii. must have been prescribed by a medical practitioner,
- iv. must conform to the professional standards widely accepted in international medical practice or by the medical community in India.

**21. Migration:**

Migration means, the right accorded to health insurance policyholders (including all members under family cover and members of group health insurance policy), to transfer the credit gained for pre-existing conditions and time bound exclusions, with the same insurer.

**22. Notification of Claim:**

Notification of claim means the process of intimating a claim to the insurer or TPA through any of the recognized modes of communication.

**23. OPD treatment**

OPD treatment is one in which the Insured visits a clinic / hospital or associated facility like a consultation room for diagnosis and treatment based on the advice of a Medical Practitioner. The Insured is not admitted as a day care or in-patient.

**24. Portability:**

Portability means the right accorded to an individual health insurance policyholder (including all members under family cover) to transfer the credit gained for pre-existing conditions and time-bound exclusions from one insurer to another.

**25. Pre-Existing Disease:**

Pre-existing disease means any condition, ailment or injury or disease

- a. That is/are diagnosed by a physician within 48 months prior to the effective date of the policy issued by the insurer or its reinstatement **Or**
- b. For which medical advice or treatment was recommended by, or received from, a physician within 48 months prior to the effective date of the policy issued by the insurer or its reinstatement.

**26. Qualified Nurse:**

Qualified nurse means a person who holds a valid registration from the Nursing Council of India or the Nursing Council of any state in India.

**27. Reasonable and Customary charges**

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

**28. Renewal**

Renewal means the terms on which the contract of insurance can be renewed on mutual consent with a provision of grace period for treating the renewal continuous for the purpose of gaining credit for pre-existing diseases, time-bound exclusions and for all waiting periods.

**29. Room rent**

Room Rent means the amount charged by a Hospital towards Room and Boarding expenses and shall include the associated medical expenses.

**30. Surgery or Surgical Procedure**

Surgery or Surgical Procedure means manual and / or operative procedure (s) required for treatment of an illness or injury, correction of deformities and defects, diagnosis and cure of diseases, relief from suffering and prolongation of life, performed in a hospital or day care centre by a medical practitioner.

**31. Unproven/Experimental treatment**

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

**SECTION B) DEFINITIONS- SPECIFIC DEFINITIONS**

**1. Contribution**

Contribution is essentially the right of an insurer to call upon other insurers liable to the same insured to share the cost of an indemnity claim on a rateable proportion of Sum Insured.  
This clause shall not apply to any Benefit offered on fixed benefit basis.

**2. Daily Allowance**

Means the amount and period specified in the Schedule.

**3. Limit of Indemnity**

Limit of Indemnity represents Our maximum liability to make payment for each and every claim per person and collectively for all persons mentioned in the Schedule during the policy period and means the amount stated in the Schedule against each Cover and subject to the limits specified in Section C

**4. Named Insured/ Insured:**

Insured means the persons, or his Family members, named in the Schedule

**5. AYUSH Treatment** refers to medical expenses incurred on hospitalisation under Ayurveda, Yoga and Naturopathy Unani, Siddha and Homeopathy systems

**6. Nominee**

Nominee is the person selected by the policyholder to receive the benefit in case of death of the insured thus giving a valid discharge to the insurer on settlement of claim under an insurance policy.

**7. Occupation**

Your occupation as shown in the Schedule

**8. Permanent Total Disability**

Disability Certificate from Civil Surgeon of Government Hospital stating the continuous and permanent:

- Loss of the sight of both eyes
- Physical separation of or the loss of ability to use both hands or both feet
- Physical separation of or the loss of ability to use one hand and one foot
- Loss of sight of one eye and the physical separation of or the loss of ability to use either one hand or one foot

**9. Permanent Partial Disability**

Disability Certificate from Civil Surgeon of Government Hospital stating the total and continuous loss or impairment of a body part or sensory organ, with the percentage of disability

**10. Policy**

This Policy Document, the Schedule and the Proposal

**11. Policy Period**

The period between and including the start and end dates shown in the schedule

**12. Proposal**

The proposal form and other information and documentation supplied to us in considering whether and on what terms to offer this insurance

**13. Schedule** means the schedule and any annexure to it.

**14. You, Your, yourself/ Your Family** named in the schedule means the person or persons that We insure as set out in the Schedule.

**15. We, Us, Our, Ours means** the Bajaj Allianz General Insurance Company Limited.

## SECTION C) COVERAGES

### Tenure of Policy:

1 year, 2 years or 3 years

### What we will pay for

Our liability to make payment to you for one or more of the events described at 1) to 4) below is limited to the Total Sum Assured, except as we have agreed at 2).

You agree that we shall deduct from any amount we have to pay under 1) to 4) any amount that we have already paid under any of 1) to 4), so that our total payments do not exceed the Total Sum Assured. However, if we become liable to make payment under 1) or 2), then this insurance will cease as far as you are concerned.

#### 1. Death

We will pay your Nominee 100% of sum assured shown under the Schedule headings Basic, Wider and Comprehensive if during the Policy Period you meet with Accidental Bodily Injury that causes your death within 12 months.

#### 2. Permanent Total Disability

We will pay you 125% of the sums assured shown under the Schedule headings Wider and Comprehensive if you meet with Accidental Bodily Injury during the Policy Period that causes your Permanent Total Disability within 12 months.

#### 3. Permanent Partial Disability

If you meet with Accidental Bodily Injury during the Policy Period that causes your Permanent Partial Disability within 12 months, we will pay the percentage shown in the table below applied to the sums assured shown under the Schedule headings Wider and Comprehensive.

|                                |     |
|--------------------------------|-----|
| An arm at the shoulder joint   | 70% |
| An arm above the elbow joint   | 65% |
| An arm beneath the elbow joint | 60% |
| A hand at the wrist            | 55% |
| A thumb                        | 20% |
| An index finger                | 10% |
| Any other finger               | 5%  |
| A leg above mid-thigh          | 70% |
| A leg up to mid-thigh          | 60% |
| A leg up to beneath the knee   | 50% |
| A leg up to mid-calf           | 45% |
| A foot at the ankle            | 40% |
| A large toe                    | 5%  |
| Any other toe                  | 2%  |
| An eye                         | 50% |
| Hearing of one ear             | 30% |
| Hearing of both ears           | 75% |
| Sense of smell                 | 10% |
| Sense of taste                 | 5%  |

- If your permanent partial disability is not listed in the table, then we will pay a proportion of the sum assured shown under the schedule headings wider and Comprehensive. You agree that the amount payable by us will be decided by our medical advisors according to the degree to which your normal functional physical capacity has been impaired.
- If you were already suffering from Permanent Partial Disability before the date you met with Accidental Bodily Injury, then the amount we pay will be reduced by that extent. You agree that the reduction will be decided by our medical advisors according to the degree of Permanent Partial Disability from which you were already suffering.

#### 4. Temporary Total Disability

If you suffer Accidental Bodily Injury during the Policy Period which completely prevents you from engaging in your occupation, then we will make a weekly payment to you of 1 % of the sum assured shown under the schedule heading Comprehensive or Rs.5,000/- whichever is lower.

- We will make the first payment when you satisfy us that the Accidental Bodily Injury has completely prevented you from engaging in your occupation.
- We will stop making payments when we are satisfied that you can engage in your occupation again, or when we have made

payments for a maximum period of 100 weeks from the date you met with the Accidental Bodily Injury, whichever is earlier.

## 5. Additional Insurance

### a. Transportation

If we have accepted a claim under 1) for your death, then we will pay towards the actual cost of transporting your remains from the place of death to a hospital, cremation ground or burial ground or to the insured's home. The amount we pay will be limited to the lower of Rs.5,000/- or 2% of the sums assured shown under the schedule headings Basic, Wider and Comprehensive.

### b. Children's Education Benefit

If we have accepted a claim under either 1) or 2), then we will make a one time payment of Rs.5,000/- each towards the cost of education of up to 2 of your dependent children who were under the age of 19 at the date you met with Accidental Bodily Injury.

## 6. Optional sections

### a. Hospital Confinement Allowance

(Available if the schedule shows you opted for it)

If we have accepted a claim under 1) to 4), then we will pay RS.1000/- for each complete calendar day that you had to be hospitalized for medical reasons because of the Accidental Bodily Injury you met with. However, the amount we pay will be limited to Rs.30,000/- during the Policy Period even if there is more than one claim.

### b. Medical Expenses Reimbursement

(Available if the schedule shows you opted for it)

If we have accepted a claim under 1) to 4), then we will reimburse the costs of necessary medical treatment You had to obtain from a Medical practitioner because of the Accidental Bodily Injury you met with. However, our payment will be limited to 40% of the value of the claim we accepted under 1 to 4 or Rs. 5 Lac whichever is lower.

## SECTION D) EXCLUSIONS UNDER THE POLICY - STANDARD EXCLUSIONS

We will not pay for "any event that arises because of, is caused by, or can in any way be linked to any of the following.

### 1. Maternity (Excl 18)

- Medical Treatment Expenses traceable to childbirth (including complicated deliveries and caesarean sections incurred during hospitalization) except ectopic pregnancy.
- Expenses towards miscarriage (unless due to an accident) and lawful medical termination of pregnancy during the policy period.

## SECTION D) EXCLUSIONS UNDER THE POLICY - SPECIFIC EXCLUSIONS

We will not pay for "any event that arises because of, is caused by, or can in any way be linked to any of the following.

### General Exclusion

- Accidental Bodily Injury that You meet with:
  - Through suicide, attempted suicide or self inflicted injury or illness.
  - While under the influence of liquor or drugs.
  - Through deliberate or intentional, unlawful or criminal act, error, or omission.
  - Whilst engaging in aviation or ballooning, whilst mounting into, dismounting from or traveling in any balloon or aircraft other than as a passenger (fare paying or otherwise) in any duly licensed standard type of aircraft anywhere in the world.
  - Whilst participating as the driver, co-driver or passenger of a motor vehicle during motor racing or trial runs.
  - As a result of any curative treatments or interventions that you carry out or have carried out on your body.
  - Arising out of your participation in any naval, military or air force operations whether in the form of military exercises or war games or actual engagement with the enemy, Whether foreign or domestic.
- Your consequential losses of any kind or your actual or alleged legal liability.
- Venereal or sexually transmitted diseases.
- War (whether declared or not), civil war, invasion, act of foreign enemies, rebellion, revolution, insurrection, mutiny, military or usurped power, seizure, capture, arrest, restraint or detainment, confiscation or nationalization or requisition of or damage by or under the order of any government or public local authority.
- Nuclear energy, radiation.

## SECTION E) CONDITIONS - STANDARD GENERAL TERMS AND CLAUSES

### 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, 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)

### 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

### 3. Claim Settlement. (provision for Penal interest)

- 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.
- 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.
- 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)

#### 4. Premium Payment in Instalments

If the insured person has opted for Payment of Premium on an instalment basis i.e. Annual (for long term policies only), 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)

- Grace Period of 15 days would be given to pay the instalment premium due for the policy.
- 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.
- 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.
- No interest will be charged if the instalment premium is not paid on due date.
- In case of instalment premium due not received within the grace period, the policy will get cancelled.
- In the event of a claim, all subsequent premium instalments shall immediately become due and payable.
- The company has the right to recover and deduct all the pending installments from the claim amount due under the policy.

#### 5. Renewal of Policy

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

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

#### 6. 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.

#### 7. Withdrawal of Policy

- 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.
- 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. 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 thirty days 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

- a refund of the premium paid less any expenses incurred by the Company on medical examination of the insured person and the stamp duty charges or
- where the risk has already commenced and the option of return of the policy is exercised by the insured person, a deduction towards the proportionate risk premium for period of cover or
- where only a part of the insurance coverage has commenced, such proportionate premium commensurate with the insurance coverage during such period

#### 9. Cancellation

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.

Cancellation grid for premium received on annual & long term basis and refund is as under Period in Risk Premium

| Period in Risk  | Premium Refund                    |                         |                         |
|---|-----------------------------------|-------------------------|-------------------------|
|   | Policy Period 1<br>Year           | Policy Period 2<br>Year | Policy Period 3<br>Year |
| Within 30 Days  | As per Free Look Period Condition |                         |                         |
| Exceeding 30 days but less than or equal to 3 months    | 50.00%                            | 75.00%                  | 80.00%                  |
| Exceeding 3 months but less than or equal to 6 months   | 25.00%                            | 65.00%                  | 75.00%                  |
| Exceeding 6 months but less than or equal to 12 months  | 0.00%                             | 45.00%                  | 60.00%                  |
| Exceeding 12 months but less than or equal to 15 months |                                   | 30.00%                  | 50.00%                  |
| Exceeding 15 months but less than or equal to 18 months |                                   | 20.00%                  | 45.00%                  |
| Exceeding 18 months but less than or equal to 24 months |                                   | 0.00%                   | 30.00%                  |
| Exceeding 24 months but less than or equal to 27 months |                                   |                         | 20.00%                  |
| Exceeding 27 months but less than or equal to 30 months |                                   |                         | 15.00%                  |
| Exceeding 30 months but less than or equal to 36 months |                                   |                         | 0.00%                   |



**Cancellation grid for premium received on instalment basis and refund is as under**

The premium will be refunded as per the below table:

| Period in Risk (from latest instalment date)          | Premium Refund                    | Premium Refund         | Premium Refund           |
|---|-----------------------------------|------------------------|--------------------------|
|   | % of Monthly Premium              | % of quarterly Premium | % of Half Yearly Premium |
| Within 30 days from 1 <sup>st</sup> Installment date  | As per Free Look Period Condition |                        |                          |
| Exceeding 30 days but less than or equal to 3 months  |                                   |                        | 30%                      |
| Exceeding 3 months but less than or equal to 6 months | No Refund                         |                        | 0%                       |

Note:

- The first slab of Number of days "within 30 days" in above table is applicable only in case of new business.  
In case of renewal policies, period is risk "Exceeding 30 days but less than 3 months" should be read as "within 3 months".
- i. For the avoidance of doubt, the Company shall remain liable for any claim that was made prior to the date upon which the Policy is cancelled except in cases such cancellation is on account of Fraud, if any false/fraudulent claim is made by Insured or any one on behalf of Insured, mis- representation or non-disclosure of material facts or non-co-operation by the Insured.

**10. Fraud**

- i. If any claim made by the Insured beneficiary, 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 beneficiary 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.
- ii. 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.
- iii. For the purpose of this clause, the expression "fraud" means any of the following acts committed by the Insured beneficiary or by his agent or the hospital/ doctor/any other party acting on behalf of the Insured beneficiary, 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 beneficiary does not believe to be true;
  - b) the active concealment of a fact by the Insured beneficiary having knowledge or belief of the fact;
  - c) any other act fitted to deceive; and
  - d) any such actor 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 beneficiary / 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

**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. Moratorium Period:**

After completion of sixty continuous months of coverage (including portability and migration) no look back would be applied. This period of sixty months is called as moratorium period. The moratorium would be applicable for the sums insured of the first policy and wherever, the sum insured is enhanced, completion of sixty continuous months would be applicable from the date of enhancement of sums insured only on the enhanced limits. After the expiry of Moratorium Period no claim under this policy 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.

**13. Migration**

The Insured beneficiary will have the option to migrate the policy to other health insurance products/plans offered by the company by applying for migration of the policy atleast 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 beneficiary 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://irdai.gov.in/document-detail?documentId=393128> (Please note referred link is of the IRDAI website and subject to change from time to time.)

**14. Portability**

The Insured beneficiary 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 beneficiary 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://irdai.gov.in/document-detail?documentId=393128> (Please note referred link is of the IRDAI website and subject to change from time to time.)

**15. 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

**16. 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.

**17. Redressal of Grievance**

The company has always been known as a forward-looking customer centric organization. It takes immense pride in its approach of "Caringly Yours". To provide you with top-notch service on all fronts, the company has provided with multiple platforms via which you can always reach out to us at below mentioned touch points

1. Our toll-free number 1-800-209- 5858 or 020-30305858, say Say "Hi" on WhatsApp on +91 7507245858
2. Branches for resolution of your grievances / complaints, the Branch details can be found on our website [www.bajajallianz.com/branch-locator.html](http://www.bajajallianz.com/branch-locator.html)
3. Register your grievances / complaints on our website [www.bajajallianz.com/about-us/customer-service.html](http://www.bajajallianz.com/about-us/customer-service.html)
4. E-mail
  - a) Level 1: Write to [bagichelp@bajajallianz.co.in](mailto:bagichelp@bajajallianz.co.in) and for senior citizens to [seniorcitizen@bajajallianz.co.in](mailto:seniorcitizen@bajajallianz.co.in)
  - b) Level 2: In case you are not satisfied with the response given to you at Level 1 you may write to our Grievance Redressal Officer at [ggro@bajajallianz.co.in](mailto:ggro@bajajallianz.co.in)
  - c) Level 3: If in case, your grievance is still not resolved, and you wish to talk to our care specialist, please give a missed call on +91 80809 45060 OR SMS To 575758 and our care specialist will call you back
5. If you are still not satisfied with the decision of the Insurance Company, you may approach the Insurance Ombudsman, established by the Central Government for redressal of grievance. Detailed process along with list of Ombudsman offices are available at [www.cioins.co.in/ombudsman.html](http://www.cioins.co.in/ombudsman.html)

The contact details of the Ombudsman offices are mentioned in **Annexure II**:

**SECTION E) CONDITIONS – SPECIFIC TERMS AND CLAUSES**

**18. Paying a claim**

- a. You agree that We need only make payment when You or someone claiming on Your behalf has provided Us with necessary documentation and information.
- b. We will make payment to You or Your Nominee. If there is no Nominee and You are incapacitated or deceased, We will pay Your heir, executor or validly appointed legal representative and any payment We make in this way will be a complete and final discharge of Our liability to make payment.

**19. Arbitration**

Arbitration Clause shall not be applicable.

**20. Cumulative Bonus**

- a. If You renew Your Personal Accident Insurance Policy with Us without any break in the Policy Period and there has been no claim in the preceding year, then We will increase the Limit of Indemnity by 10% of Sum Assured per annum as Cumulative Bonus,
- b. The maximum cumulative increase in the Limit of Indemnity will be limited to 5 years and 50% of Sum Assured.
- c. This clause does not alter the annual character of this insurance or Our right to decline to renew or to cancel the Policy.

**21. Sum Insured Enhancement**

The Insured member can apply for enhancement of Sum Insured at the time of renewal.

**22. Insured**

Only those persons named as the insured in the Schedule shall be covered under this Policy. Cover under this Policy shall be withdrawn from any insured member upon such insured member giving 14 days written notice to be received by us.

**23. Communications**

Any communication meant for us must be in writing and be delivered to Our address shown in the Schedule. Any communication meant for you will be sent by Us to Your address shown in the Schedule.

**24. Discounts**

1. 10 % family discount shall be offered if 2 or more family members are covered under a single policy. The family discount will be offered for both new policies as well as for renewal policies.
2. Long Term Policy Discount:
  - a. 4 % discount is applicable if policy is opted for 2 years
  - b. 8 % discount is applicable if policy is opted for 3 years This is not applicable if premium is paid in instalments.



**25. Your change of Occupation**

- a. If you change occupation then you must tell us in writing within 30 days of the change. If you do not do this, then this insurance will cease as far as you are concerned from the date that you changed your occupation.
- b. If you meet with Accidental Bodily Injury before you have told us of a change in occupation and your new occupation would have attracted a higher premium, then the payment we make will be limited to the amount of insurance that the premium you have actually paid would have brought for your new occupation.

**26. Assignment and Transfer of Insurance Policies (Subject to always that any assignment shall always be subject to provisions of Section 38 of Insurance Act 1938, as amended from time to time)**

- a. A transfer or assignment of a policy of insurance, wholly or in part, whether with or without consideration, may be made only by an endorsement upon the policy itself or by a separate instrument, signed in either case by the transferor or by the assignor or his duly authorised agent and attested by at least one witness, specifically setting forth the fact of transfer or assignment and the reasons thereof, the antecedents of the assignee and the terms on which the assignment is made.
- b. Bajaj Allianz General Insurance Company Limited may, accept the transfer or assignment, or decline to act upon any endorsement made under sub-clause (1) hereinabove, where it has sufficient reason to believe that such transfer or assignment is not bona fide or is not in the interest of the policyholder or in public interest or is for the purpose of trading of insurance policy.
- c. Bajaj Allianz General Insurance Company Limited shall, before refusing to act upon the endorsement, record in writing the reasons for such refusal and communicate the same to the policyholder not later than thirty days from the date of the policyholder giving notice of such transfer or assignment.
- d. Any person aggrieved by the decision of Bajaj Allianz General Insurance Company Limited to decline to act upon such transfer or assignment may within a period of thirty days from the date of receipt of the communication from Bajaj Allianz General Insurance Company Limited containing reasons for such refusal, prefer a claim to the Authority.
- e. Subject to the provisions in sub-clause (2) hereinabove, the transfer or assignment shall be complete and effectual upon the execution of such endorsement or instrument duly attested but except, where the transfer or assignment is in favour of Bajaj Allianz General Insurance Company Limited, shall not be operative as against Bajaj Allianz General Insurance Company Limited, and shall not confer upon the transferee or assignee, or his legal representative, any right to sue for the amount of such policy or the moneys secured thereby until a notice in writing of the transfer or assignment and either the said endorsement or instrument itself or a copy thereof Certified to be correct by both transferor and transferee or their duly authorized agents have been delivered to and received by Bajaj Allianz General Insurance Company Limited with written acknowledgement by Bajaj Allianz General Insurance Company Limited: Provided that where Bajaj Allianz General Insurance Company Limited maintains one or more places of business in India, such notice shall be delivered only at the place where the policy is being serviced.
- f. The date on which the notice referred to in sub-clause (5) hereinabove is delivered to Bajaj Allianz General Insurance Company Limited shall regulate the priority of all claims under a transfer or assignment as between persons interested in the policy; and where there is more than one instrument of transfer or assignment the priority of the claims under such instruments shall be governed by the order in which the notices referred to in sub-clause (5) hereinabove are delivered: Provided that if any dispute as to priority of payment arises as between assignees the dispute shall be referred to the Authority.
- g. Upon the receipt of the notice referred to in sub-clause (5) hereinabove, Bajaj Allianz General Insurance Company Limited shall record the fact of such transfer or assignment together with the date thereof and the name of the transferee or the assignee and shall, on the request of the person by whom the notice was given, or of the transferee or assignee, on payment of such fee as may be specified by the regulations, grant a written acknowledgement of the receipt of such notice; and any such acknowledgement shall be conclusive evidence against Bajaj Allianz General Insurance Company Limited that he has duly received the notice to which such acknowledgement relates.
- h. Subject to the terms and conditions of the transfer or assignment, the insure shall, from the date of the receipt of the notice referred to in sub-clause (5) hereinabove, recognize the transferee or assignee named in the notice as the absolute transferee or assignee entitled to benefit under the policy, and such person shall be subject to all liabilities and equities to which the transferor or assignor was subject at the date of the transfer or assignment and may institute any proceedings in relation to the policy, obtain a loan under the policy or surrender the policy without obtaining the consent of the transferor or assignor or making him a party to such proceedings.

Explanation.—Except where the endorsement referred to in sub-clause (1) hereinabove expressly indicates that the assignment or transfer is conditional in terms of sub-clause (10) hereunder, every assignment or transfer shall be deemed to be an absolute assignment or transfer and the assignee or transferee, as the case may be, shall be deemed to be the absolute assignee or transferee respectively.

- i. Any rights and remedies of an assignee or transferee of a policy of life insurance under an assignment or transfer effected prior to the commencement of the Insurance Laws (Amendment) Act, 2015 shall not be affected by the provisions of this clause.
- j. Any rights and remedies of an assignee or transferee of a policy of life insurance under an assignment or transfer effected prior to the commencement of the Insurance Laws (Amendment) Act, 2015 shall not be affected by the provisions of this clause.
- k. Notwithstanding any law or custom having the force of law to the contrary, an assignment in favour of a person made upon the condition that—
  - The proceeds under the policy shall become payable to the policyholder or the nominee or nominees in the event of either the assignee or transferee predeceasing the insured; or
  - If the insured surviving the term of the policy, the Conditional Assignment shall be valid: Provided that a conditional assignee shall not be entitled to obtain a loan on the policy or surrender a policy.

In the case of the partial assignment or transfer of a policy of insurance under sub-clause (a) hereinabove, the liability of Bajaj Allianz General Insurance Company Limited shall be limited to the amount secured by partial assignment or transfer and such policyholder shall not be entitled to further assign or transfer the residual amount payable under the same policy.

**27. Policy Changes**

No change can be made to this Policy unless we have approved it, and confirmed our approval by endorsing the schedule. No one is authorized to make or confirm any change on our behalf.

**28. Applicable Law**

Indian law governs this Policy and the relationship between us. The section headings we have used are for ease of reference rather than for any interpretative purpose.

**29. Territorial Limits**

- We cover Accidental Bodily Injury sustained during the Policy Period anywhere in the world (subject to the travel and other restrictions that the Indian Government may impose), but we will only make payment within India and in Indian Rupees.
- For Hospital Confinement Allowance and Accidental Hospitalization expenses ( i.e Section II and III ) We will make payment only expenses incurred in India and in Indian Rupees.

**SECTION E) CONDITIONS – OTHER TERMS AND CONDITIONS**

**30. Making a Claim**

If you meet with any Accidental Bodily Injury that may result in a claim, then as a condition precedent to our liability:

- a) You or someone claiming on behalf must inform us in writing immediately and in any event within 30 days.
- b) You must immediately consult a Doctor and follow the advice and treatment that he recommends.
- c) You must take reasonable steps to lessen the consequence of Bodily injury.
- d) You must have yourself examined by our medical advisors if we ask for this.
- e) You or someone claiming on behalf must promptly give us documentation and other information we ask for to investigate the claim or our obligation to make payment for it.
- f) In case of your death, someone claiming on your behalf must inform us in writing immediately and send us a copy of the post mortem( if Performed )report within 30 days.

\*Note: Waiver of conditions (a) and (f) may be considered in extreme cases of hardship where it is proved to Our satisfaction that under the circumstances in which You were placed, it was not possible for You or any other person to give notice or file claim within the prescribed time limit.

**List of Claim documents:**

**a. Death**

- Duly Completed Personal Accident Insurance Policy Claim Form signed by Nominee.
- Copy of address proof (Ration card or electricity bill copy).
- Attested copy of Death Certificate.
- Burial Certificate (wherever applicable).
- Attested copy of Statement of Witness, if any lodged with police authorities.
- Attested copy of FIR / Panchanama / Inquest Panchanama.
- Attested copy of Post Mortem Report (only if conducted).
- Attested copy of Viscera report if any (Only if Post Mortem is conducted)
- Claim form with NEFT details
- Original Policy copy
- Aadhar card & PAN card Copies (Not mandatory if the same is linked with the policy while issuance or in previous claim)

**b. Permanent Partial /Total Disablement /Temporary Total Disability**

- Duly Completed Personal Accident Insurance Policy Claim Form signed by insured.
- Attested copy of disability certificate from Civil Surgeon of Government Hospital stating percentage of disability.
- Attested copy of FIR.
- All X-Ray / Investigation reports and films supporting to disablement.
- Claim form with NEFT details.
- Original Policy copy.
- Aadhar card & PAN card Copies (Not mandatory if the same is linked with the policy while issuance or in previous claim)

**c. Children's education bonus**

- Bonafide certificate from school / college or certificate from the educational institution
- Aadhar card & PAN card Copies (Not mandatory if the same is linked with the policy while issuance or in previous claim)

**d. Hospital Confinement Allowance/ Medical Expenses Reimbursement**

- First Consultation letter from the Doctor
- Duly completed claim form signed by the Claimant
- Hospital Discharge Card
- Hospital Bill giving detailed break up of all expense heads mentioned in the bill. Clear break ups have to be mentioned for OT Charges,
- Doctor's Consultation and Visit Charges, OT Consumables, Transfusions, Room Rent, etc.
- Money Receipt, duly signed with a Revenue Stamp
- All original Laboratory and Diagnostic Test Reports. E.g. X-Ray, E.C.G, USG, MRI Scan, Haemogram etc.
- Other documents as may be required by Bajaj Allianz to process the claim.
- Aadhar card & PAN card Copies (Not mandatory if the same is linked with the policy while issuance or in previous claim)

**Annexure I: List of Non-Medical Items**

| S. NO | List of Expenses Generally Excluded ("Non-Medical") in Hospital Indemnity Policy - | SUGGESTIONS  |
|-------|--|--|
|       | <b>TOILETRIES/COSMETICS/ PERSONAL COMFORT OR CONVENIENCE ITEMS</b>                 |  |
| 1     | HAIR REMOVAL CREAM   | Not Payable  |
| 2     | BABY CHARGES (UNLESS SPECIFIED/INDICATED)  | Not payable  |
| 3     | BABY FOOD  | Not Payable  |
| 4     | BABY UTILITES CHARGES  | Not Payable  |
| 5     | BABY SET   | Not Payable  |
| 6     | BABY BOTTLES   | Not Payable  |
| 7     | BRUSH  | Not Payable  |
| 8     | COSY TOWEL   | Not Payable  |
| 9     | HAND WASH  | Not Payable  |
| 10    | MOISTURISER PASTE BRUSH  | Not Payable  |
| 11    | POWDER   | Not Payable  |
| 12    | RAZOR  | Payable  |
| 13    | SHOE COVER   | Not Payable  |
| 14    | BEAUTY SERVICES  | Not Payable  |
| 15    | BELTS/ BRACES  | Essential and may be paid specifically for cases who have undergone surgery o f thoracic o r lumbar spine. |
| 16    | BUDS   | Not Payable  |
| 17    | BARBER CHARGES   | Not Payable  |
| 18    | CAPS   | Not Payable  |
| 19    | COLD PACK/HOT PACK   | Not Payable  |
| 20    | CARRY BAGS   | Not Payable  |
| 21    | CRADLE CHARGES   | Not Payable  |
| 22    | COMB   | Not Payable  |
| 23    | DISPOSABLES RAZORS CHARGES ( for site preparations)                                | Payable  |
| 24    | EAU-DE-COLOGNE / ROOM FRESHNERS  | Not Payable  |
| 25    | EYE PAD  | Not Payable  |
| 26    | EYE SHEILD   | Not Payable  |
| 27    | EMAIL / INTERNET CHARGES   | Not Payable  |
| 28    | FOOD CHARGES (OTHER THAN PATIENT'S DIET PROVIDED BY HOSPITAL)                      | Not Payable  |
| 29    | FOOT COVER   | Not Payable  |
| 30    | GOWN   | Not Payable  |
| 31    | LEGGINGS   | Essential in bariatric and varicose vein surgery and should be   |

### Personal Accident Insurance Policy

|    |  |  |
|----|--|--|
|    |  | considered for these conditions where surgery itself is payable.                   |
| 32 | LAUNDRY CHARGES  | Not Payable  |
| 33 | MINERAL WATER  | Not Payable  |
| 34 | OIL CHARGES  | Not Payable  |
| 35 | SANITARY PAD   | Not Payable  |
| 36 | SLIPPERS   | Not Payable  |
| 37 | TELEPHONE CHARGES                                      | Not Payable  |
| 38 | TISSUE PAPER   | Not Payable  |
| 39 | TOOTH PASTE  | Not Payable  |
| 40 | TOOTH BRUSH  | Not Payable  |
| 41 | GUEST SERVICES   | Not Payable  |
| 42 | BED PAN  | Not Payable  |
| 43 | BED UNDER PAD CHARGES                                  | Not Payable  |
| 44 | CAMERA COVER   | Not Payable  |
| 45 | CLINIPLAST   | Not Payable  |
| 46 | CREPE BANDAGE  | Not Payable/ Payable by the patient  |
| 47 | CURAPORE   | Not Payable  |
| 48 | DIAPER OF ANY TYPE                                     | Not Payable  |
| 49 | DVD, CD CHARGES  | Not Payable ( However if CD is specifically sought by Insured / TPA than payable)  |
| 50 | EYELET COLLAR  | Not Payable  |
| 51 | FACE MASK  | Not Payable  |
| 52 | FLEXI MASK   | Not Payable  |
| 53 | GAUSE SOFT   | Not Payable  |
| 54 | GAUZE  | Not Payable  |
| 55 | HAND HOLDER  | Not Payable  |
| 56 | HANSAPLAST/ADHESIVE BANDAGES                           | Not Payable  |
| 57 | INFANT FOOD  | Not Payable  |
| 58 | SLINGS   | Reasonable costs for one sling in case of upper arm fractures should be considered |
|    |  |  |
|    | <b>ITEMS SPECIFICALLY EXCLUDED IN THE POLICIES</b>     |  |
| 59 | WEIGHT CONTROL PROGRAMS/ SUPPLIES/ SERVICES            | Exclusion in policy unless otherwise specified                                     |
| 60 | COST OF SPECTACLES/ CONTACT LENSES/ HEARING AIDS ETC., | Exclusion in policy unless otherwise specified                                     |

### Personal Accident Insurance Policy

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| 61 | DENTAL TREATMENT EXPENSES THAT DO NOT REQUIRE HOSPITALISATION  | Exclusion in policy unless otherwise specified                               |
| 62 | HORMONE REPLACEMENT THERAPY  | Exclusion in policy unless otherwise specified                               |
| 63 | HOME VISIT CHARGES   | Exclusion in policy unless otherwise specified                               |
| 64 | INFERTILITY/ SUBFERTILITY/ ASSISTED CONCEPTION PROCEDURE   | Exclusion in policy unless otherwise specified                               |
| 65 | OBESITY (INCLUDING MORBID OBESITY) TREATMENT IF EXCLUDED IN POLICY   | Exclusion in policy unless otherwise specified                               |
| 66 | PSYCHIATRIC & PSYCHOSOMATIC DISORDERS  | Exclusion in policy unless otherwise specified                               |
| 67 | CORRECTIVE SURGERY FOR REFRACTIVE ERROR  | Exclusion in policy unless otherwise specified                               |
| 68 | TREATMENT OF SEXUALLY TRANSMITTED DISEASES   | Exclusion in policy unless otherwise specified                               |
| 69 | DONOR SCREENING CHARGES  | Exclusion in policy unless otherwise specified                               |
| 70 | ADMISSION/REGISTRATION CHARGES   | Exclusion in policy unless otherwise specified                               |
| 71 | HOSPITALISATION FOR EVALUATION/ DIAGNOSTIC PURPOSE   | Exclusion in policy unless otherwise specified                               |
| 72 | EXPENSES FOR INVESTIGATION/ TREATMENT IRRELEVANT TO THE DISEASE FOR WHICH ADMITTED OR DIAGNOSED                                    | Not Payable - Exclusion in policy unless otherwise specified                 |
| 73 | ANY EXPENSES WHEN THE PATIENT IS DIAGNOSED WITH RETRO VIRUS + OR SUFFERING FROM /HIV/ AIDS ETC IS DETECTED/ DIRECTLY OR INDIRECTLY | Not payable as per HIV/AIDS exclusion  |
| 74 | STEM CELL IMPLANTATION/ SURGERY and storage  | Not Payable except Bone Marrow Transplantation where covered by policy       |
|    |  |  |
|    | ITEMS WHICH FORM PART OF HOSPITAL SERVICES WHERE SEPARATE CONSUMABLES ARE NOT PAYABLE BUT THE SERVICE IS                           |  |
| 75 | WARD AND THEATRE BOOKING CHARGES   | Payable under OT Charges ,not payable separately                             |
| 76 | ARTHROSCOPY & ENDOSCOPY INSTRUMENTS  | Rental charged by the hospital payable. Purchase of Instruments not payable. |
| 77 | MICROSCOPE COVER   | Payable under OT Charges , not separately                                    |
| 78 | SURGICAL BLADES,HARMONIC SCALPEL,SHAVER  | Payable under OT Charges , not separately                                    |
| 79 | SURGICAL DRILL   | Payable under OT Charges , not separately                                    |
| 80 | EYE KIT  | Payable under OT Charges ,not separately                                     |
| 81 | EYE DRAPE  | Payable under OT Charges ,not separately                                     |
| 82 | X-RAY FILM   | Payable under Radiology Charges, not as consumable                           |



## Personal Accident Insurance Policy

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| 83  | SPUTUM CUP   | Payable under Investigation Charges, not as consumable                                      |
| 84  | BOYLES APPARATUS CHARGES                                   | Part of OT Charges , not separately   |
| 85  | BLOOD GROUPING AND CROSS MATCHING OF DONORS SAMPLES        | Part of Cost of Blood, not payable  |
| 86  | Antiseptic or disinfectant lotions                         | Not Payable -Part of Dressing Charges   |
| 87  | BAND AIDS, BANDAGES, STERILE INJECTIONS, NEEDLES, SYRINGES | Not Payable - Part of Dressing charges  |
| 88  | COTTON   | Not Payable -Part of Dressing Charges   |
| 89  | COTTON BANDAGE   | Not Payable- Part of Dressing Charges   |
| 90  | MICROPOR/ SURGICAL TAPE                                    | Not Payable-Payable by the patient when prescribed , otherwise included as Dressing Charges |
| 91  | BLADE  | Not Payable   |
| 92  | APRON  | Not Payable -P art of Hospital Services/ Disposable linen to be p art of OT/ICU charges     |
| 93  | TORNIQUET  | Not Payable (service is charged by hospitals, consumables c an n o t be separately charged) |
| 94  | ORTHOBUNDLE, GYNAEC BUNDLE                                 | Part of Dressing Charges  |
| 95  | URINE CONTAINER  | Not Payable   |
|     |  |   |
|     | ELEMENTS OF ROOM CHARGE                                    |   |
| 96  | LUXURY TAX   | Actual tax levied by government is payable. P art of room charge for sub limits             |
| 97  | HVAC   | Part of room charge not payable separately  |
| 98  | HOUSE KEEPING CHARGES                                      | Part of room charge not payable separately  |
| 99  | SERVICE CHARGES WHERE NURSING CHARGE ALSO CHARGED          | Part of room charge not payable separately  |
| 100 | TELEVISION & AIR CONDITIONER CHARGES                       | Payable under room charges not if separately levied   |
| 101 | SURCHARGES   | Part of Room Charge , Not payable separately  |
| 102 | ATTENDANT CHARGES  | Not Payable - P art of Room Charges   |
| 103 | M IV INJECTION CHARGES                                     | Part of nursing charges, not payable  |

## Personal Accident Insurance Policy

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| 104 | CLEAN SHEET   | Part of Laundry/Housekeeping not payable separately       |
| 105 | EXTRA DIET OF PATIENT(OTHER THAN THAT WHICH FORMS PART OF BED CHARGE) | Patient Diet provided by hospital is payable              |
| 106 | BLANKET/WARMER BLANKET  | Not Payable- part of room charges                         |
|     |   |   |
|     | ADMINISTRATIVE OR NON-MEDICAL CHARGES                                 |   |
| 107 | ADMISSION KIT   | Not Payable   |
| 108 | BIRTH CERTIFICATE   | Not Payable   |
| 109 | BLOOD RESERVATION CHARGES AND ANTE NATAL BOOKING CHARGES              | Not Payable   |
| 110 | CERTIFICATE CHARGES   | Not Payable   |
| 111 | COURIER CHARGES   | Not Payable   |
| 112 | CONVENYANCE CHARGES   | Not Payable   |
| 113 | DIABETIC CHART CHARGES  | Not Payable   |
| 114 | DOCUMENTATION CHARGES / ADMINISTRATIVE EXPENSES                       | Not Payable   |
| 115 | DISCHARGE PROCEDURE CHARGES   | Not Payable   |
| 116 | DAILY CHART CHARGES   | Not Payable   |
| 117 | ENTRANCEPASS / VISITORS PASS CHARGES                                  | Not Payable   |
| 118 | EXPENSES RELATED TO PRESCRIPTION ON DISCHARGE                         | To be claimed by patient under Post Hosp where admissible |
| 119 | FILE OPENING CHARGES  | Not Payable   |
| 120 | INCIDENTAL EXPENSES / MISC. CHARGES (NOT EXPLAINED)                   | Not Payable   |
| 121 | MEDICAL CERTIFICATE   | Not Payable   |
| 122 | MAINTENANCE CHARGES   | Not Payable   |
| 123 | MEDICAL RECORDS   | Not Payable   |
| 124 | PREPARATION CHARGES   | Not Payable   |
| 125 | PHOTOCOPIES CHARGES   | Not Payable   |
| 126 | PATIENT IDENTIFICATION BAND / NAME TAG                                | Not Payable   |
| 127 | WASHING CHARGES   | Not Payable   |
| 128 | MEDICINE BOX  | Not Payable   |
| 129 | MORTUARY CHARGES  | Payable upto 24 hrs, shifting charges not payable         |
| 130 | MEDICO LEGAL CASE CHARGES (MLC CHARGES)                               |   |
|     |   |   |
|     | EXTERNAL DURABLE DEVICES  |   |
| 131 | WALKING AIDS CHARGES  | Not Payable   |
| 132 | BIPAP MACHINE   | Not Payable   |

## Personal Accident Insurance Policy

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| 133 | COMMODE   | Not Payable  |
| 134 | CPAP/ CAPD EQUIPMENTS                                     | Device not payable   |
| 135 | INFUSION PUMP - COST                                      | Device not payable   |
| 136 | OXYGEN CYLINDER (FOR USAGE OUTSIDE THE HOSPITAL)          | Not Payable  |
| 137 | PULSEOXYMETER CHARGES                                     | Device not payable   |
| 138 | SPACER  | Not Payable  |
| 139 | SPIROMETRE  | Device not payable   |
| 140 | S P O 2 P R O B E   | Not Payable  |
| 141 | NEBULIZER KIT   | Not Payable  |
| 142 | STEAM INHALER   | Not Payable  |
| 143 | ARMSLING  | Not Payable  |
| 144 | THERMOMETER   | Not Payable (paid by patient)  |
| 145 | CERVICAL COLLAR   | Not Payable  |
| 146 | SPLINT  | Not Payable  |
| 147 | DIABETIC FOOT WEAR  | Not Payable  |
| 148 | KNEE BRACES ( LONG/ SHORT/ HINGED)                        | Not Payable  |
| 149 | KNEE IMMOBILIZER/SHOULDER IMMOBILIZER                     | Not Payable  |
| 150 | LUMBOSACRAL BELT  | Essential and should be paid specifically for cases who have undergone surgery of lumbar spine.  |
| 151 | NIMBUS BED OR WATER OR AIR BED CHARGES                    | Payable for any ICU patient requiring more than 3 days in ICU, all patients with paraplegia /quadriplegia for any reason and at reasonable cost of approximately Rs 200/ day                             |
| 152 | AMBULANCE COLLAR  | Not Payable  |
| 153 | AMBULANCE EQUIPMENT                                       | Not Payable  |
| 154 | MICROSHEILD   | Not Payable  |
| 155 | ABDOMINAL BINDER  | Essential and should be paid in post surgery patients of major abdominal surgery including TAH, LSCS, incisional hernia repair, exploratory laparotomy for intestinal obstruction, liver transplant etc. |
|     | ITEMS PAYABLE IF SUPPORTED BY A PRESCRIPTION              |  |
| 156 | BETADINE \ HYDROGEN PEROXIDE \ SPIRIT \ DISINFECTANTS ETC | May be payable when prescribed for patient, not payable for hospital use in OT or ward or for dressings in hospital  |
| 157 | PRIVATE NURSES CHARGES- SPECIAL NURSING CHARGES           | Post hospitalization nursing charges not Payable   |

**Personal Accident Insurance Policy**

|     |   |   |
|-----|---|---|
| 158 | NUTRITION PLANNING CHARGES - DIETICIAN CHARGES-<br>DIET CHARGES                                     | Patient Diet provided by hospital is payable  |
| 159 | SUGAR FREE Tablets  | Payable -S u g a r free variants of admissible medicines are not excluded   |
| 160 | CREAMS POWDERS LOTIONS (Toiletries are not payable only prescribed medical pharmaceuticals payable) | Payable when prescribed   |
| 161 | Digestion gels  | Payable when prescribed   |
| 162 | ECG ELECTRODES  | Upto 5 electrodes are required for every case visiting OT or ICU. For longer stay in ICU, may require a change and at least one set every second day must be payable. |
| 163 | GLOVES  | Sterilized Gloves payable / unsterilized gloves not payable   |
| 164 | HIV KIT   | Payable - payable Pre op e r a t i v e screening  |
| 165 | LISTERINE/ ANTISEPTIC MOUTHWASH   | Payable when prescribed   |
| 166 | LOZENGES  | Payable when prescribed   |
| 167 | MOUTH PAINT   | Payable when prescribed   |
| 168 | NEBULISATION KIT  | If used during hospitalization is payable reasonably  |
| 169 | NOVARAPID   | Payable when prescribed   |
| 170 | VOLINI GEL/ ANALGESIC GEL   | Payable when prescribed   |
| 171 | ZYTEE GEL   | Payable when prescribed   |
| 172 | VACCINATION CHARGES   | Routine Vaccination not Payable / Post Bite Vaccination Payable   |
|     |   |   |
|     | PART OF HOSPITAL'S OWN COSTS AND NOT PA YA BLE  |   |
| 173 | AHD   | Not Payable - P a r t of Hospital's internal Cost   |
| 174 | ALCOHOL SWABES  | Not Payable - P a r t of Hospital's internal Cost   |
| 175 | SCRUB SOLUTION/STERILLIUM   | Not Payable - P a r t of Hospital's internal Cost   |
|     |   |   |
|     | OTHERS  |   |
| 176 | VACCINE CHARGES FOR BABY  | Payable   |
| 177 | AESTHETIC TREATMENT / SURGERY   | Not Payable   |
| 178 | TPA CHARGES   | Not Payable   |

### Personal Accident Insurance Policy

|     |   |   |
|-----|---|---|
| 179 | VISCO BELT CHARGES  | Not Payable   |
| 180 | ANY KIT WITH NO DETAILS MENTIONED [DELIVERY KIT, ORTHOKIT, RECOVERY KIT, ETC] | Not Payable   |
| 181 | EXAMINATION GLOVES  | Not Payable   |
| 182 | KIDNEY TRAY   | Not Payable   |
| 183 | MASK  | Not Payable   |
| 184 | OUNCE GLASS   | Not Payable   |
| 185 | OUTSTATION CONSULTANT'S/ SURGEON'S FEES                                       | Not payable, except for telemedicine consultations w here covered by policy   |
| 186 | OXYGEN MASK   | Not Payable   |
| 187 | PAPER GLOVES  | Not Payable   |
| 188 | PELVIC TRACTION BELT  | Should be payable in case o f PI VI) requiring traction as this is generally not reused                             |
| 189 | REFERAL DOCTOR'S FEES   | Not Payable   |
| 190 | ACCU CHECK ( Glucometry/ Strips)  | Not payable pre hospitalisation or post hospitalisation / Reports an d Charts required / Device not payable         |
| 191 | PAN CAN   | Not Payable   |
| 192 | SOFNET  | Not Payable   |
| 193 | TROLLY COVER  | Not Payable   |
| 194 | UROMETER, URINE JUG   | Not Payable   |
| 195 | AMBULANCE   | Payable-Ambulance from home to hospital or inter hospital shifts is payable/ RTA as specific requirement is payable |
| 196 | TEGADERM / VASOFIX SAFETY   | Payable - maximum o f 3 in 48 hrs and than 1 in 24 hrs  |
| 197 | URINE BAG   | Payable w here medically necessary till a reasonable cost - maximum 1 per 24hrs                                     |
| 198 | SOFTOVAC  | Not Payable   |
| 199 | STOCKINGS   | Essential for case like CABG etc. where it should be paid.  |



## Personal Accident Insurance Policy

### Annexure II:

#### Contact details of the Ombudsman offices

| Office Details   | Jurisdiction of Office<br>(Union Territory, District)  |
|--|--|
| <b>AHMEDABAD -</b><br>Insurance Ombudsman<br>Office of the Insurance Ombudsman,<br>Jeevan Prakash Building, 6th floor,<br>Tilak Marg, Relief Road,<br>AHMEDABAD – 380 001.<br>Tel.: 079 – 25501201 /02 /05/06<br>Email: <a href="mailto:bimalokpal.ahmedabad@cioins.co.in">bimalokpal.ahmedabad@cioins.co.in</a>   | Gujarat, Dadra & Nagar Haveli, Daman and Diu   |
| <b>BENGALURU -</b><br>Insurance Ombudsman<br>Office of the Insurance Ombudsman,<br>Jeevan Soudha Building, PID No. 57-27-N-19<br>Ground Floor, 19/19, 24th Main Road,<br>JP Nagar, 1st Phase, Bengaluru – 560 078.<br>Tel.: 080 - 26652048 / 26652049<br>Email: <a href="mailto:bimalokpal.bengaluru@cioins.co.in">bimalokpal.bengaluru@cioins.co.in</a> | Karnataka.   |
| <b>BHOPAL -</b><br>Insurance Ombudsman<br>Office of the Insurance Ombudsman,<br>1st floor, "Jeevan Shikha",<br>60-B, Hoshangabad Road, Opp. Gayatri Mandir,<br>Bhopal – 462 011.<br>Tel.: 0755 - 2769201 / 2769202<br>Email: <a href="mailto:bimalokpal.bhopal@cioins.co.in">bimalokpal.bhopal@cioins.co.in</a>  | Madhya Pradesh<br>Chattisgarh.   |
| <b>BHUBANESHWAR –</b><br>Insurance Ombudsman<br>Office of the Insurance Ombudsman,<br>62, Forest park,<br>Bhubaneswar – 751 009.<br>Tel.: 0674 – 2596461 / 2596455<br>Email: <a href="mailto:bimalokpal.bhubaneswar@cioins.co.in">bimalokpal.bhubaneswar@cioins.co.in</a>  | Orissa.  |
| <b>CHANDIGARH -</b><br>Insurance Ombudsman<br>Office of the Insurance Ombudsman,<br>S.C.O. No. 101, 102 & 103, 2nd Floor,<br>Batra Building, Sector 17 – D,<br>Chandigarh – 160 017.<br>Tel.: 0172 – 4646394 / 2706468<br>Email: <a href="mailto:bimalokpal.chandigarh@cioins.co.in">bimalokpal.chandigarh@cioins.co.in</a>                              | Punjab, Haryana (excluding Gurugram, Faridabad, Sonapat and Bahadurgarh), Himachal Pradesh, Union Territories of Jammu & Kashmir, Ladakh & Chandigarh. |
| <b>CHENNAI -</b><br>Insurance Ombudsman<br>Office of the Insurance Ombudsman,<br>Fatima Akhtar Court, 4th Floor, 453,<br>Anna Salai, Teynampet,<br>CHENNAI – 600 018.<br>Tel.: 044 - 24333668 / 24333678<br>Email: <a href="mailto:bimalokpal.chennai@cioins.co.in">bimalokpal.chennai@cioins.co.in</a>  | Tamil Nadu, Puducherry Town and Karaikal (which are part of Puducherry)  |

| Office Details   | Jurisdiction of Office<br>Union Territory, District)  |
|--|---|
| <b>DELHI –</b><br>Insurance Ombudsman<br>Office of the Insurance Ombudsman,<br>2/2 A, Universal Insurance Building,<br>Asaf Ali Road,<br>New Delhi – 110 002.<br>Tel.: 011 - 23237539<br>Email: <a href="mailto:bimalokpal.delhi@cioins.co.in">bimalokpal.delhi@cioins.co.in</a>   | Delhi & following Districts of Haryana - Gurugram, Faridabad, Sonapat & Bahadurgarh.  |
| <b>GUWAHATI -</b><br>Insurance Ombudsman<br>Office of the Insurance Ombudsman,<br>Jeevan Nivesh, 5th Floor,<br>Nr. Panbazar over bridge, S.S. Road,<br>Guwahati – 781001(ASSAM).<br>Tel.: 0361 - 2632204 / 2602205<br>Email: <a href="mailto:bimalokpal.guwahati@cioins.co.in">bimalokpal.guwahati@cioins.co.in</a>                      | Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.  |
| <b>HYDERABAD -</b><br>Insurance Ombudsman<br>Office of the Insurance Ombudsman,<br>6-2-46, 1st floor, "Moin Court",<br>Lane Opp. Saleem Function Palace,<br>A. C. Guards, Lakdi-Ka-Pool, Hyderabad - 500 004.<br>Tel.: 040 - 23312122<br>Email: <a href="mailto:bimalokpal.hyderabad@cioins.co.in">bimalokpal.hyderabad@cioins.co.in</a> | Andhra Pradesh, Telangana, Yanam and part of Union Territory of Puducherry.   |
| <b>JAIPUR -</b><br>Insurance Ombudsman<br>Office of the Insurance Ombudsman,<br>Jeevan Nidhi – II Bldg., Gr. Floor,<br>Bhawani Singh Marg,<br>Jaipur - 302 005.<br>Tel.: 0141 –2740363 / 2740798<br>Email: <a href="mailto:bimalokpal.jaipur@cioins.co.in">bimalokpal.jaipur@cioins.co.in</a>  | Rajasthan.  |
| <b>KOCHI –</b><br>Insurance Ombudsman<br>Office of the Insurance Ombudsman,<br>10th Floor, Jeevan Prakash, LIC Building,<br>Opp to Maharaja's College, M.G. Road,<br>Kochi - 682 011.<br>Tel.: 0484 - 2358759<br>Email: <a href="mailto:bimalokpal.ernakulam@cioins.co.in">bimalokpal.ernakulam@cioins.co.in</a>                         | Kerala, Lakshadweep, Mahe-a part of Union Territory of Puducherry.  |
| <b>KOLKATA –</b><br>Insurance Ombudsman<br>Office of the Insurance Ombudsman,<br>Hindustan Bldg. Annexe, 7th Floor,<br>4, C.R. Avenue,<br>KOLKATA - 700 072.<br>Tel.: 033 - 22124339 / 22124341<br>Email: <a href="mailto:bimalokpal.kolkata@cioins.co.in">bimalokpal.kolkata@cioins.co.in</a>   | West Bengal, Sikkim, Andaman & Nicobar Islands.   |
| <b>LUCKNOW –</b><br>Insurance Ombudsman<br>Office of the Insurance Ombudsman,  | Districts of Uttar Pradesh : Lalitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhabdra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, |

| Office Details  | Jurisdiction of Office<br>Union Territory, District)  |
|---|---|
| 6th Floor, Jeevan Bhawan, Phase-II,<br>Nawal Kishore Road, Hazratganj,<br>Lucknow - 226 001.<br>Tel.: 0522 - 4002082 / 3500613<br>Email: <a href="mailto:bimalokpal.lucknow@cioins.co.in">bimalokpal.lucknow@cioins.co.in</a>   | Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur,<br>Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad,<br>Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar,<br>Sultanpur, Maharajgang, Santkabirnagar, Azamgarh,<br>Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli,<br>Ballia, Sidharathnagar..   |
| <b>MUMBAI -</b><br>Insurance Ombudsman<br>Office of the Insurance Ombudsman,<br>3rd Floor, Jeevan Seva Annexe,<br>S. V. Road, Santacruz (W),<br>Mumbai - 400 054.<br>Tel.: 022 - 69038800/ 27/ 29/ 31/ 32/ 33<br>Email: <a href="mailto:bimalokpal.mumbai@cioins.co.in">bimalokpal.mumbai@cioins.co.in</a>              | Goa, Mumbai Metropolitan Region (excluding Navi Mumbai & Thane).  |
| <b>NOIDA -</b><br>Insurance Ombudsman<br>Office of the Insurance Ombudsman,<br>Bhagwan Sahai Palace<br>4th Floor, Main Road, Naya Bans, Sector 15,<br>Distt: Gautam Buddh Nagar, U.P-201301.<br>Tel.: 0120-2514252 / 2514253<br>Email: <a href="mailto:bimalokpal.noida@cioins.co.in">bimalokpal.noida@cioins.co.in</a> | 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. |
| <b>PATNA -</b><br>Insurance Ombudsman<br>Office of the Insurance Ombudsman,<br>2nd Floor, Lalit Bhawan,<br>Bailey Road,<br>Patna 800 001.<br>Tel.: 0612-2547068<br>Email: <a href="mailto:bimalokpal.patna@cioins.co.in">bimalokpal.patna@cioins.co.in</a>  | Bihar,<br>Jharkhand.  |
| <b>PUNE -</b><br>Insurance Ombudsman<br>Office of the Insurance Ombudsman,<br>Jeevan Darshan Bldg., 3rd Floor,<br>C.T.S. No.s. 195 to 198, N.C. Kelkar Road,<br>Narayan Peth, Pune - 411 030.<br>Tel.: 020- 24471175<br>Email: <a href="mailto:bimalokpal.pune@cioins.co.in">bimalokpal.pune@cioins.co.in</a>           | Maharashtra, Areas of Navi Mumbai and Thane (excluding Mumbai Metropolitan Region).   |

Note: Address and contact number of Governing Body of Insurance Council:

Council for Insurance Ombudsmen, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054.

E-mail: [inscoun@cioins.co.in](mailto:inscoun@cioins.co.in) , Tel: 022 -69038800/69038812, Website: <https://www.cioins.co.in>