National Insurance Company Limited
Regd. Office 3, Middleton Street, Post Box 9229, Kolkata 700 071
CIN - U10200WB1906GOI001713 IRDA Regn. No. - 58

Group Mediclaim Insurance Policy
(POLICY)

1 Recital clause

Whereas the insured designated in the schedule hereto has by a proposal and declaration, dated as stated in the schedule, which shall be the basis of this contract and is deemed to be incorporated herein, has applied to National Insurance Company Ltd., (herein after called the company) for the insurance herein after set forth in respect of person(s) named in the schedule hereto (herein after called the insured person(s)) and has paid premium as consideration for such insurance.

2 Operative clause

Now the policy witnesses that, subject to the terms, definitions, exclusions and conditions contained herein or endorsed or otherwise expressed hereon, the company undertakes that if during the policy period stated in the schedule or during the continuance of the policy by renewal, any insured person shall suffer from any illness or disease (hereinafter called disease) or sustain any bodily injury due to an accident (herein after called injury) and if such disease or injury shall require any such insured person, upon the advice of a duly qualified medical practitioner to be hospitalised for treatment at any hospital/nursing home (herein after called hospital) in India as an in-patient, the company will pay to the hospital or reimburse the insured/ insured person, the amount of such reasonable, customary and medically necessary expenses described below, incurred in respect thereof by or on behalf of such insured person but not exceeding the sum insured for the insured person during the policy period, in respect of all such claims.

Coverage

2.1 Room charges Room, boarding including nursing care, RMO charges, administration charges for IV fluids/blood transfusion/injection. Room charges Limit: 1% of sum insured subject to maximum of ` 5,000 per day.  If admitted in intensive care unit (ICU) - 2% of sum insured subject to maximum of ` 10,000 per day.	Maximum limit under Section 2.1 for any one illness - 25% of sum insured
2.2 Medical practitioner's fees Surgeon, anaesthetist, medical practitioner, consultants, specialist's fees.	Maximum limit under Section 2.2 for any one illness - 25% of sum insured
2.3 Others i. Anaesthesia, blood, oxygen, operation theatre charges ii. Surgical appliances iii. Medicines, drugs iv. Diagnostic test v. Pacemaker, artificial limbs, stent and implant vi. Dialysis vii. Chemotherapy viii. Radiotherapy ix. Hospitalisation expense for organ donor's treatment during the course of organ transplant provided that a. The donation conforms to The Transplantation of Human Organs Act 1994 and the organ is for the use of the insured person b. The insured person has been medically advised to undergo an organ transplant x. Reimbursement of ambulance charges - 1% of sum insured subject to a maximum of ` 1,000/- in a policy period`	Maximum limit under Section 2.3 for any one illness - 50% of sum insured
Pre and post hospitalisation Expenses for pre and post hospitalisation will be considered as part of hospitalisation claim, subject to limit under Section 2.2. and Section 2.3	
Sub limit (as mentioned in 2.1, 2.2, and 2.3) will not apply in case of Hospitalisation in a preferred provider network (PPN) for certain procedures for which package rates will apply	

2. Definition

3.1 Accident means a sudden, unforeseen and involuntary event caused by external, visible and violent means.

3.2 Alternative treatment means forms of treatments other than Allopathy or modern medicine and includes Ayurveda, Unani, Sidha and Homeopathy in the Indian context.

3.3 Any one illness means continuous period of disease and it includes relapse within 45 days from the date of last consultation with the hospital where treatment has been taken.

3.4 Cashless facility means a facility extended to the insured person where the payment of the cost of treatment undergone by the insured person in accordance with the policy terms and conditions of the policy, is directly made to the network hospital by the company to the extent of pre-authorization approval

3.5 Condition precedent means a policy term or condition upon which the company's liability under the policy is conditional upon.

3.6 Contract means the prospectus, proposal, policy, policy schedule. Any alteration in the contract can be made with the mutual consent of the insured and the company only by a duly signed and sealed endorsement.

3.7 Congenital anomaly means a condition which is present since birth, and which is abnormal with reference to form, structure or position.

i. **Internal congenital anomaly** means congenital anomaly which is not on the visible and accessible parts of the body
ii. **External congenital anomaly** means congenital anomaly which is on the visible and accessible parts of the body

3.8 Contribution means the right of an company to call upon other insurers, liable to the same insured, to share the cost o f an indemnity claim on a ratable proportion.

3.9 Day care centre means any institution established for day care treatment of disease and / or injuries or a medical setup within a hospital and which has been registered with the local authorities, wherever applicable, and is under the supervision of a registered and qualified medical practitioner AND must comply with all minimum criteria as under:

i. has qualified nursing staff under its employment;
ii. has qualified medical practitioner (s) in charge;
iii. has a fully equipped operation theatre of its own where surgical procedures are carried out
iv. maintains daily records of patients and will make these accessible to the company's authorized personnel.

3.10 Day care treatment means medical treatment, and/or surgical procedure which is:

i. undertaken under general or local anesthesia in a hospital/day care centre in less than 24 hrs because o f technological advancement, and
ii. which would have otherwise required a hospitalization of more than 24 hours.

Treatment normally taken on an out-patient basis is not included in the scope of this definition.

3.11 Dental treatment means a treatment carried out by a dental practitioner including examinations, fillings (where appropriate), crowns, extractions and surgery excluding any form of cosmetic surgery/implants.

3.12 Hospital means any institution established for in- patient care and day care treatment of disease 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 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 those towns having a population of less than 10,00,000 and 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 will make these accessible to the company's authorized personnel.

3.13 Hospitalisation means admission in a hospital as an in-patient for a minimum period of 24 consecutive hours except for specified procedure/ treatment, where such admission could be for a period of less than 24 consecutive hours.
Relaxation to 24 hours minimum duration for hospitalisation is allowed in dialysis, parentral chemotherapy, radiotherapy, eye surgery, lithotripsy (kidney stone removal), dilatation and curettage (D&C), tonsillectomy, dental surgery due to accident, hysterectomy, coronary angioplasty, coronary angiography, surgery of gall bladder, pancreas & bile duct, surgery of hernia, surgery of hydrocele, surgery of prostate, gastrointestinal surgery, genital surgery, surgery of nose, surgery of throat, surgery of appendix, surgery of urinay system, arthroscopic knee surgery, laparoscopic therapeutic surgeries, any surgery under anaesthesia, treatment of fractures/ dislocation excluding hairline fracture, contracture releases & minor reconstructive procedures of limbs.

This condition will also not apply in case of stay in hospital of less than 24 (twenty four) hours provided –

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i. the treatment is such that it necessitates hospitalization and the procedure involves specialized infra structural facilities available in hospitals.

And

ii. due to technological advances hospitalization is required for less than 24 (twenty four) hours only.

Procedures/treatments usually done in Out Patient Department (OPD) are not payable under the policy even if converted to Day Care Surgery Procedure or as inpatient in hospital for more than 24 hours.

3.14 Illness means a sickness or a disease or pathological condition leading to the impairment of normal physiological function which manifests itself during the policy period and requires medical treatment.

i. **Acute condition** means a disease, illness or injury that is likely to response 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.
ii. **Chronic condition** means a disease, illness, or injury that has one or more of the following characteristics
    a) it needs ongoing or long-term monitoring through consultations, examinations, check-ups, and / or tests
    b) it needs ongoing or long-term control or relief o f symptoms
    c) it requires your rehabilitation or for you to be specially trained to cope with it
    d) it continues indefinitely
    e) it comes back or is likely to come back.

3.15 ID card means the card issued to the insured person by the TPA for availing cashless facility in the network provider.

3.16 In-patient means an insured person who is admitted in hospital upon the written advice of a duly qualified medical practitioner for more than 24 continuous hours, for the treatment of covered disease/injury during the policy period.

3.17 Insured/ Insured person means person(s) named in the schedule of the policy.

3.18 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.

3.19 Medical advice means any consultation or advice from a Medical Practitioner including the issue of any prescription or repeat prescription.

3.20 Medically necessary 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 disease or injury suffered by the insured person;
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.

3.21 Medical expenses means those expenses that an Insured Person has necessarily and actually incurred for medical treatment on account of disease/ injury on the advice o f a Medical Practitioner, as long as these are no more than would have been payable if the Insured Person had not been insured and no more than other hospitals or doctors in the same locality would have charged for the same medical treatment.

3.22 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 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 the scope and jurisdiction of the licence.

3.23 Network provider means hospitals or health care providers enlisted by the company or by a TPA and the company together to provide medical services to an insured person on payment by a cashless facility.

3.24 Non-network means any hospital, day care centre or other provider that is not part of the network.

3.25 Notification of claim means the process o f notifying a claim to the company or TPA by specifying the timelines as well as the address / telephone number to which it should be notified.

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

3.27 Out-patient treatment means treatment in which the insured person visits a clinic / hospital or associated facility like a consultation room for diagnosis and treatment based on the advice of a medical practitioner and the insured person is not admitted as a day care patient or in-patient.

3.28 Policy period means period of one year as mentioned in the schedule for which the policy is issued.

3.29 Preferred Provider Network (PPN) means a network of hospitals which have agreed to a cashless packaged pricing for certain procedures for the insured person. The list is available with the company/TPA and subject to amendment from time to time. Reimbursement of expenses incurred in PPN for the procedures (as listed under PPN package) shall be subject to the rates applicable to PPN package pricing.

3.30 Pre hospitalization means medical expenses incurred 30 days immediately before the insured person is hospitalised, provided that:

i. such medical expenses are incurred for the same condition for which the insured person's hospitalization was required, and
ii. the in-patient hospitalization claim for such hospitalization is admissible by the company

3.31 Post hospitalization means medical expenses incurred 60 days immediately after the insured person is discharged from hospital, provided that:

i. such medical expenses are incurred for the same condition for which the insured person's hospitalization was required, and
ii. the in-patient hospitalization claim for such hospitalization is admissible by the company

3.32 Pre-existing disease means any condition, disease or injury or related conditions for which the insured person had signs or symptoms and/or was diagnosed and/or received medical advice/treatment within 48 (forty eight) months prior to the inception of the policy. Any complications arising from pre-existing disease/ injury shall be considered as pre-existing diseases.

3.33 Portability means transfer by an individual health insurance policy holder (including family cover) of the credit gained for pre-existing conditions and time bound exclusions if the policy holder chooses to switch from one insurer to another

3.34 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 disease/ injury involved.

3.35 Room rent means the amount charged by a hospital for the occupancy of a bed on per day (24 hours) basis and shall include associated medical expenses.

3.36 Sum insured means the sum insured in respect of each insured person as mentioned in the schedule. The sum insured represents maximum liability for each insured person for any and all benefits claimed during the policy period.

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

3.38 Third Party Administrator (TPA) means any entity, licenced under the IRDA (Third Party Administrators - Health Services) Regulations, 2001 by the Authority, and is engaged, for a fee by the company for the purpose of providing health administration services.

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

3.40 Waiting period means a period from the inception of the first policy during which specified diseases/treatment is not covered. On completion of the period, diseases/treatment will be covered provided the policy has been continuously renewed without any break.

4 Exclusions

The Company shall not be liable to make any payment under this Policy in respect of any expenses whatsoever incurred by any person in connection with or in respect of

4.1 Pre-existing disease

All pre-existing diseases. Such diseases shall be covered after the policy has been continuously in force for 48 months. Any complication arising from pre-existing ailment/disease/injuries will be considered as a part of the pre existing health condition or disease.

To illustrate if a person is suffering from either hypertension or diabetes or both at the time of taking the policy, then policy shall be subject to following exclusions.

Diabetes	Hypertension	Diabetes & Hypertension
Diabetic Retinopathy	Coronary Artery Disease	Diabetic Retinopathy
Diabetic Nephropathy	Cerebro Vascular Accident	Diabetic Nephropathy
Diabetic Foot/wound	Hypertensive Nephropathy	Diabetic Foot/wound
Diabetic Angiopathy	Internal Bleed/ Haemorrhages	Diabetic Angiopathy
Diabetic Neuropathy		Diabetic Neuropathy
Hyper/Hypoglycaemic shocks		Hyper/Hypoglycaemic shocks
		Coronary Artery Disease
		Cerebro Vascular Accident
		Hypertensive Nephropathy
		Internal Bleed/ Haemorrhages

4.2 First 30 days waiting period

Any disease contracted by the insured person during the first 30 (thirty) days of continuous coverage from the inception of the policy. This shall not apply in case the insured person is hospitalized for injuries, suffered in an accident which occurred after inception of the policy.

4.3 Specific waiting period

Following diseases/treatment are subject to a waiting period mentioned below.

i. **One year waiting period**
   a. Benign ENT disorders
   b. Tonsillectomy/Adenoidectomy/Mastoidectomy/Tympanoplasty

ii. **Two years waiting period**
   a. Cataract
   b. Benign prostatic hypertrophy
   c. Hernia
   d. Hydrocele
   e. Congenital internal disease
   f. Fissure/Fistula in anus
   g. Piles (Haemorrhoids)
   h. Sinusitis and related disorders
   i. Polycystic ovarian disease
   j. Non-infective arthritis
   k. Pilonidal sinus
   l. Gout and Rheumatism
   m. Hypertension and related complications
   n. Diabetes and related complications
   o. Calculus diseases
   p. Surgery of gall bladder and bile duct excluding malignancy
   q. Surgery of genito-urinary system excluding malignancy
   r. Surgery for prolapsed intervertebral disc unless arising from accident
   s. Surgery of varicose vein
   t. Hysterectomy

iii. **Four years waiting period**
   a. Treatment for joint replacement due to degenerative conditions
   b. Age related osteoarthritis and osteoporosis

4.4 HIV, AIDS, STD

Any condition directly or indirectly caused to or associated with Human Immunodeficiency Virus (HIV), Acquired Immunodeficiency Syndrome (AIDS), complications of AIDS and other Sexually Transmitted Diseases (STD).

4.5 General debility, congenital external anomaly

General debility, run down condition or rest cure, congenital external disease or defects or anomaly.

4.6 Sterility, infertility, assisted conception

Sterility, infertility/sub fertility, assisted conception procedures.

4.7 Maternity

Treatment arising from or traceable to pregnancy/childbirth including caesarean section, miscarriage, abortion or complications thereof including changes in chronic conditions arising out of pregnancy other than ectopic pregnancy which may be established by medical reports.

4.8 Refractive error

Surgery for correction of eye sight due to refractive error.

4.9 Obesity
Treatment for obesity or condition arising there from (including morbid obesity) and any other weight control and management program/services/supplies or treatment.

4.10 Psychiatric disorder, intentional self inflicted injury
Treatment for all psychiatric and psychosomatic disorders/diseases, intentional self-inflicted injury, attempted suicide.

4.11 Genetic disorders, stem cell surgery.

4.12 Circumcision unless necessary for treatment of a disease (if not excluded otherwise) or necessitated due to an accident.

4.13 Vaccination or inoculation.

4.14 Cosmetic, plastic surgery, sex change, hormone replacement
Cosmetic or aesthetic treatment of any description, change of life or sex change operation, hormone replacement therapy. Expenses for plastic surgery other than as may be necessitated due to disease/ injury.

4.15 Massages, spa, steam bath, naturopathy, experimental treatment
Massages, spa, steam bath, shirodhara, and similar treatment.
Expenses for naturopathy, unproven/ experimental treatment, alternative treatments, acupuncture, acupressure, magneto-therapy and similar treatment.

4.16 Dental treatment
Dental treatment unless arising due to an accident.

4.17 Vitamins, tonics
Vitamins and tonics unless forming part of treatment for disease/injury as certified by the attending medical practitioner.

4.18 Outpatient treatment.

4.19 Hospitalization for the purpose of diagnosis and evaluation
Diagnostic and evaluation purpose where such diagnosis and evaluation can be carried out as outpatient procedure and the condition of the patient does not require hospitalization.

4.20 Treatment in convalescent home, nature clinic
Treatment in convalescent home/hospital, health hydro/nature care clinic and similar establishments.

4.21 Drug/alcohol abuse
Treatment arising out of disease/injury due to misuse or abuse of drugs/alcohol or use of intoxicating substances.

4.22 Hospitalization which is not medically necessary.

4.23 Spectacles, contact lens, hearing aid.

4.24 Equipments
External/durable medical/non-medical equipments/instruments of any kind used for diagnosis/ treatment including CPAP, CAPD, infusion pump, ambulatory devices like walker, crutches, belts, collars, caps, splints, slings, braces, stockings, diabetic foot-wear, glucometer, thermometer, similar related items (as listed in Appendix II) and any medical equipment which could be used at home subsequently.

4.25 Irrelevant investigations/treatment
Irrelevant investigations/treatment, drugs/treatment not supported by a prescription, private nursing charges, referral fee to family physician, outstation doctor/surgeon/consultants' fees and similar expenses (as listed in Appendix II).

4.26 Items of personal comfort
Items of personal comfort and convenience (as listed in Appendix II) including telephone, television, aya, barber, beauty services, baby food, cosmetics, napkins, toiletries, guest services.

4.27 Service charge, registration fee
Any kind of service charges including surcharges, admission fees, registration charges and similar charges (as listed in Appendix II) levied by the hospital.

4.28 Home visit charges
Home visit charges during pre and post hospitalization period of doctor, attendant and nurse.

4.29 Treatment not related to disease/ injury
Treatment which the insured person was undergoing before or after hospitalization for the disease/injury, if different from the one for which claim has been made.

4.30 Risky avocations
Treatment for any disease/injury arising from scuba diving, motor racing, parachuting, hang gliding, rock or mountain climbing and similar activities.

4.31 War group perils
Injury or disease directly or indirectly caused by or arising from or attributable to war invasion act of foreign enemy, warlike operations (whether war be declared or not) and injury or disease directly or indirectly caused by or contributed to by nuclear weapons/materials.

5 Conditions

5.1 Disclosure of information
The policy shall be void and all premium paid hereon shall be forfeited to the company, in the event of mis-representation, mis-description or non-disclosure of any material fact.

5.2 Condition precedent to admission of liability
The due observance and fulfillment of the terms and conditions of the policy, by the insured person, shall be a condition precedent to any liability of the company to make any payment under the policy.

5.3 Communication
i. All communication should be made in writing.
ii. For claim serviced by TPA, issues related to ID card, PPN/ network provider are to be communicated to the TPA at the address mentioned in the schedule. For claim serviced by the company, issues related to the policy, change in address are to be communicated to the policy issuing office at the address mentioned in the schedule.
iii. All communication by the company or TPA with the insured person are to be made at the address mentioned in the schedule

5.4 Physical examination
Any medical practitioner authorized by the company shall be allowed to examine the insured person in case of any alleged injury or disease requiring hospitalization as and when the same may reasonably be required on behalf of the company.

5.5 Claim procedure

5.5.1 Notification of claim
In case of a claim, the insured person/insured person's representative shall intimate the TPA (if claim is processed by TPA)/company (if claim is processed by the company) in writing by letter, e-mail, fax providing all relevant information relating to claim including plan of treatment, policy number etc. within the prescribed time limit.

Claim notification in case of cashless facility	**TPA must be informed:**
In case of planned hospitalisation	At least 72 hours prior to the insured person's admission to network provider/PPN
In case of emergency hospitalisation	Within 24 hours of the insured person's admission to network provider/PPN

Claim notification in case of reimbursement	**Company/TPA must be informed:**
In case of planned hospitalisation	At least 72 hours prior to the insured person's admission to hospital
In case of emergency hospitalisation	Within 24 hours of the insured person's admission to hospital

5.5.2 Procedure for cashless claims
i. Treatment may be taken in a network provider/PPN and is subject to pre authorization by the TPA.
ii. Cashless request form available with the network provider/PPN and TPA shall be completed and sent to the TPA for authorization.
iii. The TPA upon getting cashless request form and related medical information from the insured person/ network provider/PPN will issue pre-authorization letter to the hospital after verification.

iv. At the time of discharge, the insured person has to verify and sign the discharge papers, pay for non-medical and inadmissible expenses.
v. The TPA reserves the right to deny pre-authorization in case the insured person is unable to provide the relevant medical details.
vi. In case of denial of cashless access, the insured person may obtain the treatment as per treating doctor's advice and submit the claim documents to the TPA for reimbursement.

5.5.3 Procedure for reimbursement of claims
For reimbursement of claims the insured person may submit the necessary documents to TPA/company within the prescribed time limit.

5.5.4 Documents
The claim is to be supported with the following documents and submitted within the prescribed time limit
i. Completed claim form
ii. Original bills, payment receipts, medical history of the patient recorded, discharge certificate/ summary from the hospital etc.
iii. Original cash-memo from the hospital(s)/chemist(s) supported by proper prescription
iv. Original payment receipt, investigation test reports etc. supported by the prescription from attending medical practitioner
v. Attending medical practitioner's certificate regarding diagnosis and bill receipts etc.
vi. Surgeon's original certificate stating diagnosis and nature of operation performed along with bills/receipts etc.
vii. Any other document required by company/TPA

Note
In the event of a claim lodged as per clause 5.8 of the policy and the original documents having been submitted to the other insurer, the company may accept the documents listed under clause 5.5.4 of the policy and claim settlement advice duly certified by the other insurer subject to satisfaction of the company.

Type of claim	**Time limit for submission of documents to company/TPA**
Reimbursement of hospitalization and pre hospitalization expenses	Within 15 days of date of discharge from hospital
Reimbursement of post hospitalization expenses	Within 15 days from completion of post hospitalisation treatment

5.5.5 Claim settlement
i. On receipt of the final document(s) or investigation report (if any), as the case may be, the company shall within a period of 30 days offer a settlement of the claim to the insured person.
ii. If the company, for any reasons, decides to reject a claim under the policy, shall communicate to the insured person in writing and within a period of 30 days from the receipt of the final document(s) or investigation report (if any), as the case may be.
iii. Upon acceptance of an offer of settlement as stated above by the insured person, the payment of the amount due shall be made within 7 days from the date of acceptance of the offer by the company.
iv. In the cases of delay in the payment, the company shall pay interest at a rate which is 2% above the bank rate prevalent at the beginning of the financial year in which the claim is paid.

5.5.6 Services offered by a TPA
The TPA shall render health care services covered under the policy like issuance of ID cards & guide book, hospitalization & pre-authorization services, call centre, acceptance of claim related documents, claim processing and other related services
The services offered by a TPA shall not include
i. Claim settlement and rejection with respect to the policy. However, TPA may handle admission of claims and recommend to the company on the settlement of the claim.
ii. Any service directly to the insured person or to any other person unless such service is in accordance with the terms and conditions of the Agreement entered into with the company.

Waiver
Time limit for claim notification and submission of documents may be waived in cases where it is proved to the satisfaction of the company, that the circumstances under which insured person was placed, it was not possible to intimate the claim/submit the documents within the prescribed time limit.

5.6 Payment of claim
All claims under the policy shall be payable in Indian currency through NEFT/ RTGS only.

5.7 Territorial limit
All medical treatments for the purpose of this insurance will have to be taken in India only.

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5.8 Contribution
In case of a claim arising under the policy, there is in existence any other policy (other than cancer insurance policy in collaboration with Indian Cancer Society) effected by the insured person or on behalf of insured person which covers any claim in whole or in part made under the policy then the insured person has the option to select the policy under which the claim is to be settled. If the claimed amount, exceeds the sum insured under any one policy then the company shall pay or contribute not more than its rateable proportion of the claim.

5.9 Subrogation
In the event of a claim paid under the policy, it is the right of the company to assume the rights of the insured person to recover expenses paid that may be recovered from any other source.

5.10 Fraud
The company shall not be liable to make any payment under the policy in respect of any claim if such claim be in any manner fraudulent or supported by any fraudulent means or device whether by the insured person or by any other person acting on his behalf.

5.11 Cancellation
The company may at any time cancel the policy (on grounds of fraud, moral hazard or misrepresentation or noncooperation) by sending the insured 30 (thirty) days notice by registered letter at insured's last known address and in such event the company will not allow any refund.
The insured person may at any time cancel the policy and in such an event the company shall allow refund of premium after charging premium at company's short period rate mentioned below provided no claim occurred up to the date of cancellation.

Period of risk	Rate of premium to be charged
Up to 1month	1/4 of the annual rate
Up to 3 months	1/2 of the annual rate
Up to 6 months	3/4 of the annual rate
Exceeding 6 months	Full annual rate

5.12 Territorial jurisdiction
All disputes or differences under or in relation to the policy shall be determined by the Indian court and according to Indian law.

5.13 Arbitration
i. If any dispute or difference shall arise as to the quantum to be paid under the policy, (liability being otherwise admitted) such difference shall independently of all other questions, be referred to the decision of a sole arbitrator to be appointed in writing by the parties here to or if they cannot agree upon a single arbitrator within 30 days of any party invoking arbitration, the same shall be referred to a panel of three arbitrators, comprising of two arbitrators, one to be appointed by each of the parties to the dispute/difference and the third arbitrator to be appointed by such two arbitrators and arbitration shall be conducted under and in accordance with the provisions of the Arbitration and Conciliation Act, 1996.
ii. It is clearly agreed and understood that no difference or dispute shall be referred to arbitration as herein before provided, if the company has disputed or not accepted liability under or in respect of the policy.
iii. It is hereby expressly stipulated and declared that it shall be a condition precedent to any right of action or suit upon the policy that award by such arbitrator/arbitrators of the amount of expenses shall be first obtained.

5.14 Disclaimer
If the company shall disclaim liability to the insured person for any claim hereunder and if the insured person shall not within 12 calendar months from the date of receipt of the notice of such disclaimer notify the company in writing that he does not accept such disclaimer and intends to recover his claim from the company, then the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder.

5.15 Renewal of policy
The policy may be renewed by mutual consent. The company is not bound to give notice that it is due for renewal. Renewal of the policy cannot be denied other than on grounds of fraud, moral hazard, misrepresentation or noncooperation.

5.16 Low Claim Ratio Discount (Bonus)
Low claim ratio discount at the following scale will be allowed on the total premium at renewal only depending upon the incurred claims ratio for the entire group insured under the Group Mediclaim Policy for the preceding three completed years excluding the year immediately preceding the date of renewal. Where the Group Mediclaim Policy has not been in force for three completed years, such shorter period of completed years excluding the year immediately preceding the date of renewal will be taken into account.

Incurred Claims ratio under the Group Mediclaim Policy	Discount %
Not exceeding 60%	5
Not exceeding 50%	15
Not exceeding 40%	25
Not exceeding 30%	30
Not exceeding 25%	30

5.17 Portability
In the event of the insured person porting to any other insurer, insured person must apply with details of the policy and claims to the company where the insured person wants to port, at least 45 days before the date of expiry of the policy.
Individual members, including the family members covered under any group health insurance policy of a non-life insurance company shall have the right to migrate from such a group policy to an individual health insurance policy or a family floater policy with the same insurer. One year thereafter, the insured person shall be accorded the right to port to another non-life insurance company.

5.18 Withdrawal of product
In case the policy is withdrawn in future, the company will provide the option to the insured person to switch over to a similar policy at terms and premium applicable to the new policy.

5.19 Revision of terms of the policy including the premium rates
The company, in future, may revise or modify the terms of the policy including the premium rates based on experience. The insured person will be notified three months before the changes are effected.

5.20 Free look period
The insured person is allowed a period of 15 (fifteen) days from date of receipt of policy to review the terms and conditions of the policy, and to return the same if not acceptable.
If the insured person has exercised the option of free look period and has not made any claim during the free look period, the insured person 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 and the stamp duty charges; or
ii. 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 on cover

The free look provision is not applicable to renewal of the policy.

6 Redressal of grievance
In case of any grievance relating to servicing of the policy, the insured person may submit in writing to the policy issuing office or regional office for redressal. If the grievance remains unaddressed, insured person may contact Customer Relationship Management Dept., National Insurance Company Limited, Chhabildas towers, 6A, Middleton Street, Kolkata - 700071.
If the insured person is not satisfied, the grievance may be referred to "Health Insurance Management Dept.", National Insurance Company Limited, 3 Middleton Street, Kolkata - 700071.

The insured person may also approach the office of Insurance Ombudsman of the respective area/region for redressal of grievance.

7 Add on cover
Whereas the insured designated in the schedule hereto has by a proposal, dated as stated in the schedule which shall be the basis of this contract and is deemed to be incorporated herein, has applied to National Insurance Company Limited (herein after called the company) for the insurance herein after set forth and has paid the premium as consideration for such insurance in respect of the insured person as mentioned in the schedule.

7.1 Maternity benefit
Subject otherwise to the terms, definitions, and conditions of the policy, the exclusion 4.7 stands deleted, and subject to the terms, definitions, exclusions, and conditions contained herein, it is hereby understood and agreed that the company shall pay up to the limit, as stated in the schedule with respect of delivery or termination up to first two deliveries or terminations of pregnancy, during the lifetime of the insured person, if covered under the policy, as described below.

7.1.1 Cover
i. Medical expense for delivery (normal or caesarean).
ii. Medical expense for lawful medical termination of pregnancy.
iii. Pre-natal and post-natal hospitalization expenses per delivery or lawful medical termination of pregnancy.

7.1.2 Exclusions
The company shall not be liable to make any payment under the cover in respect of any expenses incurred in connection with or in respect of:

i. Delivery or termination within a waiting period of 9 months. However, the waiting period may be waived only in the case of delivery, miscarriage or abortion induced by accident or other medical emergency.
ii. Delivery or termination after first two deliveries or terminations during the lifetime of the insured person.
iii. Surrogate or vicarious pregnancy
iv. Ectopic pregnancy
v. Pre and post hospitalization expenses.

7.1.3 Condition

In the event of cancellation of the cover by the insured or the company during the policy period, premium will not be refunded.

Appendix I

List of Expenses Generally Excluded

List of Expenses Generally Excluded ("Non-Medical") in Hospital Indemnity Policy -	
TOILETRIES/ COSMETICS/ PERSONAL COMFORT OR CONVENIENCE ITEMS	
HAIR REMOVAL CREAM	**Not Payable**
BABY CHARGES (UNLESS SPECIFIED/INDICATED)	**Not Payable**
BABY FOOD	**Not Payable**
BABY UTILITES CHARGES	**Not Payable**
BABY SET	**Not Payable**
BABY BOTTLES	**Not Payable**
BRUSH	**Not Payable**
COSY TOWEL	**Not Payable**
HAND WASH	**Not Payable**
MOISTURISER PASTE BRUSH	**Not Payable**
POWDER	**Not Payable**
RAZOR	**Payable**
SHOE COVER	**Not Payable**
BEAUTY SERVICES	**Not Payable**
BELTS/ BRACES	**Essential and should be paid at least specifically for cases who have undergone surgery of thoracic or lumbar spine**
BUDS	**Not Payable**
BARBER CHARGES	**Not Payable**
CAPS	**Not Payable**
COLD PACK/HOT PACK	**Not Payable**
CARRY BAGS	**Not Payable**
CRADLE CHARGES	**Not Payable**
COMB	**Not Payable**
DISPOSABLES RAZORS CHARGES (for site preparations)	**Payable**
EAU-DE-COLOGNE / ROOM FRESHNERS	**Not Payable**
EYE PAD	**Not Payable**
EYE SHEILD	**Not Payable**
EMAIL / INTERNET CHARGES	**Not Payable**
FOOD CHARGES (OTHER THAN PATIENT's DIET PROVIDED BY HOSPITAL)	**Not Payable**
FOOT COVER	**Not Payable**
GOWN	**Not Payable**
LEGGINGS	**Essential in bariatric and varicose vein surgery and may be considered for at least these conditions where surgery itself is payable.**
LAUNDRY CHARGES	**Not Payable**
MINERAL WATER	**Not Payable**
OIL CHARGES	**Not Payable**
SANITARY PAD	**Not Payable**
SLIPPERS	**Not Payable**
TELEPHONE CHARGES	**Not Payable**
TISSUE PAPER	**Not Payable**
TOOTH PASTE	**Not Payable**
TOOTH BRUSH	**Not Payable**
GUEST SERVICES	**Not Payable**
BED PAN	**Not Payable**
BED UNDER PAD CHARGES	**Not Payable**
CAMERA COVER	**Not Payable**
CLINIPLAST	**Not Payable**
CREPE BANDAGE	**Not Payable/ Payable by the patient**
CURAPORE	**Not Payable**
DIAPER OF ANY TYPE	**Not Payable**
DVD, CD CHARGES	**Not Payable (However if**

	CD is specifically sought by Insurer/TPA then payable)
EYELET COLLAR	**Not Payable**
FACE MASK	**Not Payable**
FLEXI MASK	**Not Payable**
GAUSE SOFT	**Not Payable**
GAUZE	**Not Payable**
HAND HOLDER	**Not Payable**
HANSAPLAST/ ADHESIVE BANDAGES	**Not Payable**
INFANT FOOD	**Not Payable**
SLINGS	**Reasonable costs for one sling in case of upper arm fractures may be considered**
ITEMS SPECIFICALLY EXCLUDED IN THE POLICIES	
WEIGHT CONTROL PROGRAMS/ SUPPLIES/ SERVICES	**Exclusion in policy unless otherwise specified**
COST OF SPECTACLES/ CONTACT LENSES/ HEARING AIDS ETC.,	**Exclusion in policy unless otherwise specified**
DENTAL TREATMENT EXPENSES THAT DO NOT REQUIRE HOSPITALISATION	**Exclusion in policy unless otherwise specified**
HORMONE REPLACEMENT THERAPY	**Exclusion in policy unless otherwise specified**
HOME VISIT CHARGES	**Exclusion in policy unless otherwise specified**
INFERTILITY/ SUBFERTILITY/ ASSISTED CONCEPTION PROCEDURE	**Exclusion in policy unless otherwise specified**
OBESITY (INCLUDING MORBID OBESITY) TREATMENT IF EXCLUDED IN POLICY	**Exclusion in policy unless otherwise specified**
PSYCHIATRIC & PSYCHOSOMATIC DISORDERS	**Exclusion in policy unless otherwise specified**
CORRECTIVE SURGERY FOR REFRACTIVE ERROR	**Exclusion in policy unless otherwise specified**
TREATMENT OF SEXUALLY TRANSMITTED DISEASES	**Exclusion in policy unless otherwise specified**
DONOR SCREENING CHARGES	**Exclusion in policy unless otherwise specified**
ADMISSION/REGISTRATION CHARGES	**Exclusion in policy unless otherwise specified**
HOSPITALISATION FOR EVALUATION/ DIAGNOSTIC PURPOSE	**Exclusion in policy unless otherwise specified**
EXPENSES FOR INVESTIGATION/ TREATMENT IRRELEVANT TO THE DISEASE FOR WHICH ADMITTED OR DIAGNOSED	**Not Payable - Exclusion in policy unless otherwise specified**
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**
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	
WARD AND THEATRE BOOKING CHARGES	**Payable under OT Charges, not payable separately**
ARTHROSCOPY & ENDOSCOPY INSTRUMENTS	**Rental charged by the hospital payable. Purchase of Instruments not payable.**
MICROSCOPE COVER	**Payable under OT Charges, not payable separately**
SURGICAL BLADES,HARMONIC SCALPEL,SHAVER	**Payable under OT Charges, not payable separately**
SURGICAL DRILL	**Payable under OT Charges, not payable separately**
EYE KIT	**Payable under OT Charges, not payable separately**
EYE DRAPE	**Payable under OT Charges, not payable separately**
X-RAY FILM	**Payable under Radiology Charges, not as consumable**
SPUTUM CUP	**Payable under Investigation Charges, not as consumable**
BOYLES APPARATUS CHARGES	**Part of OT Charges, not seperately**
BLOOD GROUPING AND CROSS MATCHING OF DONORS SAMPLES	**Part of Cost of Blood, not payable**
ANTISEPTIC OR DISINFECTANT LOTIONS	**Not Payable-Part of Dressing Charges**
BAND AIDS, BANDAGES, STERLILE INJECTIONS, NEEDLES, SYRINGES	**Not Payable - Part of Dressing charges**
COTTON	**Not Payable-Part of Dressing Charges**
COTTON BANDAGE	**Not Payable- Part of Dressing Charges**
MICROPORE/ SURGICAL TAPE	**Not Payable-Payable by the patient when prescribed, otherwise included as Dressing Charges**
BLADE	**Not Payable**
APRON	**Not Payable -Part of Hospital Services/ Disposable linen to be part of OT/ICU chatges**
TORNIQUET	**Not Payable (service is charged by hospitals, consumables cannot be separately charged)**
ORTHOBUNDLE, GYNAEC BUNDLE	**Part of Dressing Charges**
URINE CONTAINER	**Not Payable**
ELEMENTS OF ROOM CHARGE	
LUXURY TAX	**Actual tax levied by government is payable. Part of room charge for sub limits**
HVAC	**Part of room charge not payable separately**
HOUSE KEEPING CHARGES	**Part of room charge not payable separately**
SERVICE CHARGES WHERE NURSING CHARGE ALSO CHARGED	**Part of room charge not payable separately**
TELEVISION & AIR CONDITIONER CHARGES	**Payable under room charges not if separately levied**
SURCHARGES	**Part of Room Charge,**

	Not payable separately
ATTENDANT CHARGES	**Not Payable - Part of Room Charges**
IM IV INJECTION CHARGES	**Part of nursing charges, not payable**
CLEAN SHEET	**Part of Laundry/Housekeeping not payable separately**
EXTRA DIET OF PATIENT(OTHER THAN THAT WHICH FORMS PART OF BED CHARGE)	**Patient Diet provided by hospital is payable**
BLANKET/WARMER BLANKET	**Not Payable- part of room charges**
ADMINISTRATIVE OR NON-MEDICAL CHARGES	
ADMISSION KIT	**Not Payable**
BIRTH CERTIFICATE	**Not Payable**
BLOOD RESERVATION CHARGES AND ANTE NATAL BOOKING CHARGES	**Not Payable**
CERTIFICATE CHARGES	**Not Payable**
COURIER CHARGES	**Not Payable**
CONVENYANCE CHARGES	**Not Payable**
DIABETIC CHART CHARGES	**Not Payable**
DOCUMENTATION CHARGES / ADMINISTRATIVE EXPENSES	**Not Payable**
DISCHARGE PROCEDURE CHARGES	**Not Payable**
DAILY CHART CHARGES	**Not Payable**
ENTRANCE PASS / VISITORS PASS CHARGES	**Not Payable**
EXPENSES RELATED TO PRESCRIPTION ON DISCHARGE	**To be claimed by patient under Post Hosp where admissible**
FILE OPENING CHARGES	**Not Payable**
INCIDENTAL EXPENSES / MISC. CHARGES (NOT EXPLAINED)	**Not Payable**
MEDICAL CERTIFICATE	**Not Payable**
MAINTAINANCE CHARGES	**Not Payable**
MEDICAL RECORDS	**Not Payable**
PREPARATION CHARGES	**Not Payable**
PHOTOCOPIES CHARGES	**Not Payable**
PATIENT IDENTIFICATION BAND / NAME TAG	**Not Payable**
WASHING CHARGES	**Not Payable**
MEDICINE BOX	**Not Payable**
MORTUARY CHARGES	**Payable upto 24 hrs, shifting charges not payable**
MEDICO LEGAL CASE CHARGES (MLC CHARGES)	**Not Payable**
EXTERNAL DURABLE DEVICES	
WALKING AIDS CHARGES	**Not Payable**
BIPAP MACHINE	**Not Payable**
COMMODE	**Not Payable**
CPAP/ CAPD EQUIPMENTS	**Device not payable**
INFUSION PUMP - COST	**Device not payable**
OXYGEN CYLINDER (FOR USAGE OUTSIDE THE HOSPITAL)	**Not Payable**
PULSEOXYMETER CHARGES	**Device not payable**
SPACER	**Not Payable**
SPIROMETRE	**Device not payable**
SPO2 PROBE	**Not Payable**
NEBULIZER KIT	**Not Payable**
STEAM INHALER	**Not Payable**
ARMSLING	**Not Payable**
THERMOMETER	**Not Payable (paid by patient)**
CERVICAL COLLAR	**Not Payable**
SPLINT	**Not Payable**
DIABETIC FOOT WEAR	**Not Payable**
KNEE BRACES (LONG/ SHORT/ HINGED)	**Not Payable**
KNEE IMMOBILIZER/SHOULDER IMMOBILIZER	**Not Payable**

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LUMBO SACRAL BELT	**Essential and should be paid at least specifically for cases who have undergone surgery of lumbar spine.**
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**
AMBULANCE COLLAR	**Not Payable**
AMBULANCE EQUIPMENT	**Not Payable**
MICROSHEILD	**Not Payable**
ABDOMINAL BINDER	**Essential and should be paid at least specifically for cases who have undergone surgery of lumbar spine.**
ITEMS PAYABLE IF SUPPORTED BY A PRESCRIPTION	
BETADINE \ HYDROGEN PEROXIDE\SPIRIT\\DETTOL\SAVLON\ DISINFECTANTS ETC	**May be payable when prescribed for patient, not payable for hospital use in OT or ward or for dressings in hospital**
PRIVATE NURSES CHARGES- SPECIAL NURSING CHARGES	**Post hospitalization nursing charges not Payable**
NUTRITION PLANNING CHARGES - DIETICIAN CHARGES- DIET CHARGES	**Patient Diet provided by hospital is payable**
SUGAR FREE TABLETS	**Payable -Sugar free variants of admissible medicines are not excluded**
CREAMS POWDERS LOTIONS (Toiletries are not payable, only prescribed medical pharmaceuticals payable)	**Payable when prescribed**
DIGESTION GELS	**Payable when prescribed**
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.**
GLOVES	**Sterilized Gloves payable / unsterilized gloves not payable**
HIV KIT	**Payable - payable Pre operative screening**
LISTERINE/ ANTISEPTIC MOUTHWASH	**Payable when prescribed**
LOZENGES	**Payable when prescribed**
MOUTH PAINT	**Payable when prescribed**
NEBULISATION KIT	**If used during hospitalization is payable reasonably**
NOVARAPID	**Payable when prescribed**
VOLINI GEL/ ANALGESIC GEL	**Payable when prescribed**
ZYTEE GEL	**Payable when prescribed**
VACCINATION CHARGES	**Routine Vaccination not Payable / Post Bite Vaccination Payable**
PART OF HOSPITAL'S OWN COSTS AND NOT PAYABLE	
AHD	**Not Payable - Part of Hospital's internal Cost**
ALCOHOL SWABES	**Not Payable - Part of Hospital's internal Cost**
SCRUB SOLUTION/STERILLIUM	**Not Payable - Part of Hospital's internal Cost**
OTHERS	
VACCINE CHARGES FOR BABY	**Not Payable**
AESTHETIC TREATMENT / SURGERY	**Not Payable**
TPA CHARGES	**Not Payable**
VISCO BELT CHARGES	**Not Payable**
ANY KIT WITH NO DETAILS MENTIONED [DELIVERY KIT, ORTHOKIT, RECOVERY KIT, ETC]	**Not Payable**
EXAMINATION GLOVES	**Not payable**
KIDNEY TRAY	**Not Payable**
MASK	**Not Payable**
OUNCE GLASS	**Not Payable**
OUTSTATION CONSULTANT'S/ SURGEON'S FEES	**Not payable, except for telemedicine consultations where covered by policy**
OXYGEN MASK	**Not Payable**
PAPER GLOVES	**Not Payable**
PELVIC TRACTION BELT	**Should be payable in case of PIVD requiring traction as this is generally not reused**
REFERAL DOCTOR'S FEES	**Not Payable**
ACCU CHECK (Glucometery/ Strips)	**Not payable pre hospitilasation or post hospitalisation / Reports and Charts required/ Device not payable**
PAN CAN	**Not Payable**
SOFNET	**Not Payable**
TROLLY COVER	**Not Payable**
UROMETER, URINE JUG	**Not Payable**
AMBULANCE	**Payable-Ambulance from home to hospital or interhospital shifts is payable/ RTA as specific requirement is payable**
TEGADERM / VASOFIX SAFETY	**Payable - maximum of 3 in 48 hrs and then 1 in 24 hrs**
URINE BAG	**Payable where medicaly necessary till a reasonable cost - maximum 1 per 24 hrs**
SOFTOVAC	**Not Payable**
STOCKINGS	**Essential for case like CABG etc. where it should be paid.**

The list is dynamic and as per the standard list of excluded expenses stipulated by IRDA.

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