

POLICY DOCUMENT

Policy Terms and Conditions

ICICI Pru Health Saver

In this Policy, the investment risk in investment portfolio is borne by the Policyholder

Unique Identification Number (UIN) allotted by Insurance Regulatory and Development Authority (IRDA)	
ICICI Pru Health Saver	105L087V01

Brief Policy Description:

ICICI Pru Health Saver is a unit linked health insurance plan which provides reimbursement against actual medical expenses along with a savings mechanism for other health care expenses subject to the Policy terms and conditions.

The Policyholder has an option to avail the Policy either on Individual or on Family Floater basis. "Family Floater" means the Policy will cover Family Members as defined in Clause 1.11 and specified in the Policy Certificate or subsequent endorsement to the Policy. Under the Family Floater, any other person apart from the Family Members shall not be covered. The total benefit payable towards all Insured Person(s) shall not exceed the Annual Limit as specified in the Policy Certificate or subsequent endorsements. This cover has to be specifically opted for by the Proposer and shown in the Policy Certificate.

The Family Floater Cover can also be availed by single parents and their first three Dependent children.

The Company relies upon the information given by the Proposer or the Insured Person(s) in the proposal form and in any other document(s) and / or during the medical examination, if any. The Policy is declared void in case the information given is incomplete or inaccurate or untrue or in case it is found that the Policy was issued on the basis of fake or tampered documents or proofs or where the claim was found to be fraudulent. The "Incontestability" clause is given under General Conditions.

This Policy enables the Policyholder to participate only in the investment performance of the Fund, to the extent of allocated Units and does not in any way confer any right whatsoever on the Proposer or Insured Person(s) to otherwise share in the profits or surplus of the business of the Company in any manner whatsoever or make any claim in relation to the assets of the Company.

The Policy is subject to the terms and conditions as mentioned in the Policy document and is governed by the laws of India.

Free look period: A period of 15 days is available to the Policyholder to review the Policy. If the terms and conditions of the Policy are not acceptable to the Policy holder, this booklet should be returned to the Company within 15 days from the day it is received by the Policyholder.

The Company will cancel the Policy and return the premiums paid subject to the following deductions:

- a. Proportionate Insurance Charges for the period of cover
- b. Stamp duty on the Policy
- c. Any expenses borne by the Company on medical examination of the Insured Person(s)

The Units will be cancelled by the Company and any fluctuation in the Fund Value is to be borne by the Policyholder.

The Policy shall terminate on payment of this amount and all rights, benefits and interests under this Policy will stand extinguished.

1. Definitions:

In the Policy Document, unless the context otherwise requires:

1. "Accident" means an unexpected and unforeseen incident caused by violent, external and visible means which causes Injury.
2. "Allocation" means creating the Units at the prevailing NAV offered by the Company. This is applicable in case of premium payment and Switches.
3. "Annual Limit" is the maximum benefit payable under the Policy towards all the Medical Expenses incurred during a Policy Year. Any unutilised amount shall not be carried forward to the next Policy Year.
4. "Company" means ICICI Prudential Life Insurance Company Limited.
5. "Co-pay" is the percentage of total Medical Expenses which is to be paid by the Policyholder. The balance amount shall be paid by the Company subject to the Annual Limit.
6. "Cover Cessation Date" as shown in the Policy Certificate is the date on which the Hospitalisation Insurance Benefit shall cease to exist.

7. "Dependant" means an Insured Person(s) who does not have any independent source of income. Proof of dependency for the child of age above 21 will be required.
8. "Diagnosis" shall mean the findings of a Medical Practitioner based upon but not limited to radiological, clinical, histological or laboratory tests.
9. "Disease" means an alteration in the state of the body or of some of its organs, interrupting or disturbing the performance of the functions, and causing or threatening pain and weakness or physical disorder and certified by a Medical Practitioner to that effect.
10. "Event" means Hospitalisation including Day Care Procedures arising as a result of any Disease or Injury.
11. "Family Members" include the Primary Insured, spouse and/or up to the first three Dependent children. The Insured under this Policy shall be covered only till age 25 years nearest birthday.
12. "Fund Value" is the product of the total number of Units under the Policy and the NAV. The Fund Value for the purpose of claims or any other clause stated in this Policy shall be calculated on the basis of NAV table given in clause 21.
13. "Hospital" shall mean any institution established for indoor care and day care treatment and treatment of sickness or injuries and which has been registered either as a Hospital or Nursing Home with the local authorities and is under the supervision of a registered and Qualified Medical Practitioner; and must comply with all minimum criteria as under:
 - a. Have at least 10 patient beds, in those towns having a population of less than 10,00,000 and 15 patient beds in all other places.
 - b. Has fully qualified nursing staff and Medical Practitioner(s) under its employment round the clock.
 - c. Has a fully equipped operation theatre of its own where surgical procedures are carried out.

For the purpose of this definition, the term "Hospital" shall not include an establishment, a place of rest, a place for the aged, a place for drug-addicts or place of alcoholics, a rehabilitation center, a hotel or any similar place.
14. "Injury" means bodily damage or harm caused solely and directly by an Accident.
15. "Insured Person(s)" means the person(s) who has or have been insured by the Company under this Policy.
16. "Medical Practitioner" shall mean qualified allopathic (i.e. conventional) holding a valid and subsisting licence, granted by the appropriate licensing authority, registered with the Medical Council of India, acting within his scope of licence and who is neither the Insured Person(s) himself nor related to the Insured Person(s) by blood or marriage. The term "Medical Practitioner" would include physician, specialist, anaesthetist, surgeons, consultants, pathologists, radiologists and radiation oncologists.
17. "Minimum Guaranteed NAV" is the guaranteed NAV per Unit of a tranche of the Health Return Guarantee Fund (HRGF), at the time of termination of a tranche.
18. "Net Asset Value (NAV)" means the value per Unit calculated in Rupees.
19. "Network Hospitals" is a group of Hospitals where services can be availed without Co-pay being applicable subject to Policy terms and conditions and are classified as Network Hospitals as per the discretion of the Company. The updated list of Network Hospitals will be made available by the Company on request.
20. "Policy" This Policy is the evidence of a contract between ICICI Prudential Life Insurance Company Limited ("the Company") and the Policyholder referred below. This Policy is issued on the basis of the proposal made by the Policyholder (as stated in the Policy Certificate) and submitted to the Company along with the required declaration, personal statement, applicable medical reports, the first or single premium deposit and any other document submitted evidencing the insurability of the Insured Person(s) for the issuance of the Policy. The Company hereby agrees to the Policy terms and conditions in consideration of and subject to the due receipt of the subsequent premiums (where applicable) under the Policy.
21. "Policyholder" means the proposer under the Policy or the owner of the Policy.
22. "Policy Commencement Date" as shown in the Policy Certificate is the effective date of Policy and is the date on which the age of the Insured Person(s) is calculated.
23. "Policy Year" means the period of twelve consecutive calendar months between any two consecutive Policy anniversaries.

Policy Document – Cont.

24. "Primary Insured" means an Insured Person and in case of Family Floater Cover is the eldest of all Insured Persons.
25. "Redemption" means encashing the Units at the prevailing NAV offered by the Company where the process involves cancellation of Units. This is applicable in case of exercising Health Savings Benefit, Switches or in the case of payment on death of the Primary Insured.
26. "Switch" means the facility allowing the Policyholder to change the investment pattern by moving from one fund to other fund (s) amongst the funds offered under this product.
27. "Unit" means the portion or a part of the underlying segregated Unit linked Fund.
28. "Unit Linked Fund" means the pool of the premiums paid by the Policyholders and invested in a portfolio of assets to achieve the fund objective. The price of each Unit in a fund depends on how the investments in the fund perform. The fund is managed by the Company.
29. "Valuation" is the determination of the value of the underlying assets of the Unit Linked Funds.

2. Waiting Period:

"Waiting Period" is a period of 30 days from the Policy Commencement Date or 30 days from the date of revival of the Policy, where the Policy is revived after 60 days from the date of first unpaid premium.

While the Policy is in force, no Hospitalisation Insurance Benefit as described in clause 3 below shall become payable for any claim which occurs or where the signs or the symptoms of Disease or Injury and / or condition for the Event has occurred during the Waiting Period.

The Waiting Period shall not be applicable where the claim occurs due to Injuries caused by an Accident.

3. Benefits:

Benefits are payable subject to the Policy being in force on the date of Event.

A. Hospitalisation Insurance Benefit

Hospitalisation Insurance Benefit shall be available only till the Primary Insured attains the age of 75 years nearest birthday.

This benefit reimburses the Medical Expenses incurred for the Insured Person(s) in case of following:

a. Hospitalisation

"Hospitalisation" means admission and subsequent stay in a Hospital for a continuous period of minimum 24 hours for the purpose of necessary medical treatment of a Disease or Injury upon the written advice of a Medical Practitioner.

b. Day Care Procedure

"Day Care Procedure" means the course of medical treatment or surgical procedure carried out in a Hospital which is fully equipped with advanced technology and specialised infrastructure for the listed procedure. The procedure must require Hospitalisation for less than 24 hours and must be on written advice of Medical Practitioner. The requirement of minimum beds of the Hospital definition will be waived provided other conditions are met.

The list of Day Care Procedures covered under the Policy is given in Annexure I.

The Company reserves the right to modify the list of Day Care Procedures from time to time, subject to prior approval from the Insurance Regulatory and Development Authority (IRDA). The Policyholder shall be informed of the same.

c. Pre-Hospitalisation and Post-Hospitalisation

- i) "Pre-Hospitalisation Expenses" means Medical Expenses incurred during the period of 30 days prior to the date of Hospitalisation or Day Care Procedure, on the written advice of Medical Practitioner. Any Medical Expenses not directly related to the Event shall not be included as a part of Pre-Hospitalisation Expenses and shall not form part of any claim under the Policy.
- ii) "Post-Hospitalisation Expenses" means Medical Expenses incurred during the period of 60 days from the date of discharge from the Hospital, on the written advice of Medical Practitioner. Any Medical Expenses not directly related to the Event shall not be included as a

part of Post-Hospitalisation Expenses and shall not form a part of any claim under the Policy.

These expenses shall be reimbursed only in the Event of acceptance of the related Hospitalisation or Day Care Procedures claim by the Company.

d. Medical Check-up

After completion of the first Policy year, the Company shall provide for a free medical check-up to all Insured Person(s) once in every two Policy years. The aggregate medical check-up benefit for all the Insured Person(s) is subject to a limit of Rs. 5,000 or 1% of the Annual Limit, whichever is lower and shall be reimbursed subject to the submission of Original bills. Any unutilised benefit cannot be carried forward.

e. **Medical Expenses** means the necessary reasonable and customary charges incurred for the Insured Person(s) in respect of the medical treatment for the Disease or Injury. For the purpose of these benefits the term "Medical Expenses" includes following expenses:

- a. Room, boarding & nursing expenses as charged by the Hospital (including intensive care unit charges, if applicable),
- b. Fees of Medical Practitioner,
- c. Anaesthesia, blood, oxygen, operation theatre charges, surgical appliances, medicines and drugs, diagnostic materials and X-ray, dialysis, chemotherapy, radiotherapy, cost of pacemaker, artificial limbs and similar expenses. The maximum benefit payable for artificial limbs shall be subject to a maximum limit of Rs. 25,000 or 10% of Annual Limit, whichever is lower.
- d. The aggregate ambulance expense for all the Insured Person(s) is subject to a limit of Rs. 1,000 per Policy year.

These expenses shall be reimbursed only in the event of acceptance of the related Hospitalisation or Day Care Procedure claim by the Company.

All Medical Expenses with date of Hospitalisation or Day Care Procedure falling within a Policy year will be aggregated for the purpose of comparison with the Annual Limit of that Policy year.

The Policyholder can access following room types:

Room Type	Coverage	Eligible Room Rent Limit
Single Room	All Network Hospitals across India	Actual room rent up to 1% of Annual Limit
Twin Share Room	All Network Hospitals across India	Actual room rent

"Single Room" means an air-conditioned room in a Hospital where accommodation of only one patient bed is allowed and should be the lowest level (in per day charge) of such single occupancy available in that Hospital.

"Twin Sharing Room" means an air-conditioned room in a Hospital where accommodation of two or more patient beds is allowed and should be the lowest level (in per day charge) of such twin occupancy available in that Hospital.

A **Co-pay** of 20% of the total Medical Expenses incurred related to an Event shall be applicable in case the Insured Person(s) avails Hospitalisation or undergoes Day Care Procedure at:

- An Out of Network Hospital, or
- Room rent higher than that specified in the above table.

Hospitalisation for any urgent medical and/or surgical treatment taken at a Hospital for acute cardiac or Accident or trauma to avoid serious impairment of health at an Out of Network Hospital would be treated as within network claims and no Co-pay would be applicable. These claims would be considered only to the extent of Twin Sharing Room in an Out of Network Hospital. In the event where the Insured Person(s) has opted for any higher level of room-type other than Twin Sharing Room, Co-pay of 20% shall be applicable.

f. No Claim Bonus

A no claim bonus in the form of increase in annual limit by 5% of the base Annual Limit is provided for every claim free year for Hospitalisation insurance Benefit. The maximum increase over the base Annual Limit shall be 25%. In case of a claim for Hospitalisation Insurance Benefit, the accumulated no claim bonus will reduce by 10% of base Annual Limit in the following year. However the base Annual Limit will be maintained and shall not be reduced..

B. Health Savings Benefit:

The Health Savings Benefit (Whole Life benefit) allows the Policyholder to claim from his funds which are invested in Unit linked funds of the Company as described in Clause 13. This benefit can be claimed for the below mentioned health care expenses for Insured Person(s) under the Policy.

- medicines and drugs
- diagnostic expenses

Policy Document – Cont.

- dental expenses
- Co-pays or deductibles as part of the medical insurance cover
- Other miscellaneous Medical Expenses not covered under any medical insurance

This benefit can be availed only after completion of three Policy years from the Policy Commencement Date.

Health Savings Benefit will be paid by cancellation of Units from the fund and the maximum benefit payable will be subject to the availability of the funds under the Policy.

The benefit shall become payable only on the fulfilment of the below mentioned conditions:

- a. Submission of original bills or proof of expenses incurred on the health of the Insured Person(s) within two years of incurring such expenses.
- b. The benefit under the Health Savings Benefit can be claimed once in every Policy year after the completion of three policy years subject to a minimum of Rs. 1,000. The Company may revise this limit from time to time and the Policyholder shall be notified of the same. The maximum amount that may be claimed from the fund in any year is given in the table below. The benefit can only be claimed for the Insured Persons covered under the policy

Year	1 to 3	4 & 5	6 to 10	Thereafter
Maximum Benefit that can be claimed	Nil	20% of the fund	50% of the fund	100% of the fund

- c. If the Policyholder claims an amount, post payment of which the Fund Value under the Policy would fall below 110% of one full year's premium, then the Company shall before payment of this benefit provide an option to the Policyholder to reduce the claim amount in such a manner so that the Fund Value does not fall below 110% of one full year's premium. If the Policyholder is not willing to reduce the claim amount, then the benefit will be paid and the Policy will be foreclosed as per the foreclosure condition given in Clause 26.

4. To whom the Benefits are payable:

To the Proposer, Insured Person(s), or the assign(s) where a valid assignment or endorsement has been recorded, or the nominee(s) where a valid nomination has been registered by the Company (in accordance with Section 39 of the Insurance Act, 1938), or the executors, administrators or other legal representatives who should take out representation to the estate or to such person as directed by a court of competent jurisdiction in India, limited at all times to the monies payable under this Policy.

The Company does hereby agree, that on proof to the satisfaction of the Company of the benefits having become payable as set out in the Schedule and of the title of the said person or persons claiming payment and of the correctness of the age of the Insured Person(s) stated in the Proposal (if not previously admitted) or upon the happening of an Event upon which one or more benefits become payable under this Policy, the appropriate benefit will be paid by the Company.

5. Policy Alterations:

Policy alterations would be allowed after payment of at least one full year's premium, subject to the rules of the Company and IRDA guidelines at that time.

The Policyholder can make following alterations to the Policy:

a. Increase in the Annual Limit

The Policyholder can opt to increase the Annual Limit any time, subject to the following terms and conditions:

- i) Any increase in the Annual Limit shall be effective only on the next Policy anniversary subject to the Policy being in force as on that date.
- ii) Any increase in the Annual Limit would be subject to underwriting and the cost of medical examination, if any, would be borne by the Policyholder.
- iii) All existing Policy terms and conditions would continue to apply to the new increased limit.
- iv) No increase in Annual Limit shall be allowed on or after the Policy anniversary on which the Primary Insured is aged 65 nearest birthday.

- v) The Policyholder shall have to pay the increased Insurance Charges and the premium determined by the Company as a result of increase in Annual Limit.

- vi) The minimum and maximum amount by which the Annual Limit can be increased shall be as decided by the Company from time to time.

b. Decrease in the Annual Limit

The Policyholder can opt to decrease the Annual Limit any time, subject to the following terms and conditions:

- i) Any decrease in the Annual Limit shall be effective only on the next Policy anniversary subject to the Policy being in force as on that date.
- ii) Notwithstanding anything contained above in relation to the increase in the Annual Limit, once the Policyholder has opted for decrease in the Annual Limit, any future increase shall be subject to underwriting and the cost of the medical examination, if any, shall be borne by the Policyholder.
- iii) All existing Policy terms and conditions would continue to apply to the new decreased limit.
- iv) No decrease in Annual Limit shall be allowed on or after the Policy anniversary on which the Primary Insured is aged 65 nearest birthday.
- v) The Insurance Charge shall be reduced from the effective date of decrease in the Annual Limit.
- vi) The minimum and maximum amount by which the Annual Limit can be decreased shall be as decided by the Company from time to time.
- vii) The decrease in Annual Limit cannot be lower than minimum Annual Limit applicable under the policy as decided by the Company from time to time.

c. Increase or decrease in the premium amount:

The premium payable under this Policy can be increased or decreased subject to the minimum premium condition as applicable for this Policy. However any decrease in premiums will be allowed only after the completion of three policy years and subject to the payment of premiums for first three full policy years. Any revision in the premium shall be effective only on the next Policy anniversary date and only if all the premiums due till date has been paid.

d. Addition of Family Member:

The Policyholder may opt to convert a Policy to a Family Floater Cover or add a Family Member to an existing Family Floater Cover. This shall be allowed only in the event of marriage or birth or legal adoption of a child. The Policyholder should opt for this within 90 days from the date of event or on any Policy anniversary date. Such change shall be carried out subject to receipt of the proof of the event by the Company and subject to the fulfilment of the underwriting norms of the Company in this regard. The cover for the new Family Members shall be effective for the purpose of this Policy from the next premium due date. The Company shall deduct additional Insurance Charges for the new Family Member(s) from the date of addition of the member to the Policy.

The Policyholder may have to pay additional premium on addition of a Family Member as determined by the Company.

e. Removal of Family Member:

The removal of a Family Member can occur due to death of the Insured Person(s) other than the Primary Insured or on divorce or on subsequent ineligibility of any child. Such revision shall be carried out subject to receipt by the Company of the proof of the event and subject to the fulfilment of the norms of the Company in this regard. Such change shall be effective from the next premium due date and the Insurance Charge shall be reduced from the date of removal of the member to the Policy.

6. Death of Insured Person(s)

- a. On death of Insured Person(s) during the Hospitalisation or Day Care Procedure, the Company shall pay the Hospitalisation Insurance Benefit towards Pre-Hospitalisation, Hospitalisation or Day Care Procedure, as the case may be.
- b. On death of the Primary Insured, the Company shall also pay the Fund Value under the Policy to the nominee in addition to the amount as stated in Clause 6(a). The Policy will terminate for all the Insured Person(s) under the Policy. The remaining Insured Person(s) can however apply for a new policy. The new Policy will be issued without any underwriting with then prevailing terms

Policy Document – Cont.

and conditions including the no claim bonus as for the previous Policy if the cover is renewed within 60 days of termination of the existing Policy. The outstanding waiting period and the outstanding period for the specific exclusions as given in Clause 8.8 of the existing Policy will be applicable to the new Policy. The Fund Value paid out on death of the Primary Insured may be taxable in the hands of the nominee as per the prevailing tax regulations at that time.

7. Maximum Benefit Payable

The maximum benefit payable during a period of 12 months under all the medical reimbursement policies taken on the same Insured Person(s) from the Company is restricted to Rs. 25,00,000 (Rupees Twenty Five lacs only) or the total of Annual Limits under these Policies, whichever is lower.

8. Exclusions for Hospitalisation Insurance Benefit:

The Company shall not be liable to make any payments under this Policy in respect of any expenses whatsoever incurred by any Insured Person(s) in connection with or in respect of any of the following

1. Medical Expenses including Pre & Post Hospitalisation expenses not directly related to the specific Disease or Injury for which Hospitalisation or Day Care Procedures took place.
2. Pre & Post-Hospitalisation claims arising from an Event which was not accepted for Hospitalisation or Day Care Procedure.
3. Pre-Hospitalisation expenses for more than 30 days prior to the date of Hospitalisation or Day Care Procedure and Post-Hospitalisation expenses beyond a period of 60 days from the date of discharge.
4. Notwithstanding anything contained herein the benefit under the Policy shall not apply to any Medical Expenses incurred by the Insured Person(s) in any place or geographical area other than India.
5. Pre-existing condition unless stated in the proposal form and specifically accepted by the Company and endorsed thereon.
"Pre-existing Condition" means a condition for which, prior to the Policy Commencement Date or Policy revival date, the Insured Person(s) had signs or symptoms of a Disease or Injury which would have caused any ordinarily prudent person to seek treatment, Diagnosis or care, or medical advice, or treatment was recommended by or received from a Medical Practitioner, or the Insured Person(s) has undergone medical tests or investigations. Any investigation or treatment for any Disease, disorder, complication or ailment arising out of or connected with the Pre-existing Disease shall be considered part of that Pre-existing Condition.
6. Permanent exclusions as specifically stated in the Policy Certificate
7. For conditions of diabetes or hypertension or both, if disclosed at inception and accepted for cover, any investigation/treatment for these conditions and any complications arising from these conditions (including but not restricted to Ischemic Heart Disease and Renal Failure) shall be excluded for the first two consecutive Policy Years from the Policy Commencement Date or revival date in case the revival is 60 days after first unpaid premium.
8. Any expense incurred during the first 2 years from Policy Commencement Date or revival date in case the revival is after 60 days from the date of first unpaid premium shall not be payable for the following Diseases or surgeries & any complications arising out of them.

1	Functional Endoscopic Sinus Surgery / Septoplasty for Deviated Nasal Septum / Sinusitis
2	Surgery for Tonsillitis / Adenoiditis
3	Thyroidectomy for Nodule / Multi Nodular Goitre
4	Hernia (Inguinal / Ventral / Umbilical / Incisional)
5	Hydrocoel / Varicoel / Spermatoceol surgery
6	Piles / Fissure / Fistula / Rectal prolapse
7	Trans Urethral Recluse of Prostrate / Open Prostatectomy for Benign Enlargement of Prostrate.
8	Dilation & Curettage for menstrual irregularities.
9	Hysterectomy for Fibroids, menorrhagia, Dysfunctional Uterine Bleeding , Uterine Prolapse
10	Myomectomy for Fibroids and menorrhagia
11	Lap / Open Chole cystectomy for Cholecystitis / Gall stones
12	Lithotripsy / Basketing for Renal Calculus
13	Traction / Discectomy / Laminectomy for Prolapsed Inter Vertebral Disc.
14	Vitreotomy and Retinal Detachment surgery for Retinopathy
15	Amputation due to diabetes
16	Renal failure due to diabetes

17	Osteoporosis leading to Fracture Neck of Femur or Hip
18	Cataract (Claim of up to Rs. 20,000) will be covered in a Policy year
19	Osteoarthritis leading to Total Knee Replacement or Total Hip Replacement (Claim for up to one knee or one hip treatment will be covered in a Policy year)

9. Treatment directly or indirectly arising from or consequent upon war, commando or bomb disposal duties or training, terrorism, invasion, acts of foreign enemies, engagement in hostilities, active military and police duties such as maintenance of civil order whether war be declared or not, civil war, rebellion, active participation in strikes, riots or civil commotion, revolution, insurrection or military or usurped power or travel by military aircraft or waterborne vessel, and fulltime service in any of the armed forces.
10. Circumcision (unless necessary for treatment of a Disease not excluded hereunder or as may be necessitated due to any Accident), Vaccination, Inoculation.
11. Treatment which results from or is in any way related to sex change or cosmetic or aesthetic treatment of any description, plastic surgery other than as may be necessitated due to an Accident or as a part of any Disease.
12. Routine medical, eye and ear examination, Laser or other surgery for correction of refractive errors of sight, cost of spectacles, contact lenses, hearing aids, cost of Cochlear implant(s), issue of medical certificate and examinations as to suitability for employment or travel or any other such purpose.
13. Costs of Donor screening or treatment including surgery to remove organs from a donor in case of transplant surgery.
14. Any dental treatment or surgery which is corrective, cosmetic or of aesthetic in nature, filling of cavity, root canal treatment, and treatment of wear and tear, any orthodontics or orthographic surgery, or temporomandibular joint disorder, except as necessitated by an Accidental Injury.
15. Convalescence, general debility, "run down" condition or rest cure, congenital external Diseases or defects or anomalies, sterility, any fertility, sub-fertility or assisted conception procedure, Hormone replacement therapy, intentional self-injury/suicide, all psychiatric and psychosomatic disorders and Diseases / Accident due to and or use, misuse or abuse of drugs / alcohol or use of intoxicating substances or such abuse or addiction.
16. All expenses arising out of any condition directly or indirectly caused by, or associated with Human T-cell Lymphotropic Virus Type III (HTLD - III) or Lymphadenopathy Associated Virus (LAV) or the Mutants Derivative or Variations Deficiency Syndrome or any Syndrome or condition of similar kind commonly referred to as AIDS, HIV and its complications and all sexually transmitted Diseases.
17. Expenses incurred at Hospital primarily for evaluation / diagnostic purposes, wherein such tests are possible to be carried out on out patient basis and which is not followed by active treatment or intervention during the period of Hospitalisation.
18. Expenses on vitamins and tonics unless medically necessary as a part of treatment for Injury or Disease as certified by the attending physician.
19. Any treatment arising from or traceable to pregnancy, childbirth, miscarriage, caesarean clause, abortion or complications of any of these including changes in chronic condition as a result of pregnancy, tests and treatment relating to infertility and in vitro fertilisation. However, the exclusion do not apply to Ectopic Pregnancy proved by Ultrasonography / diagnostic means and is certified to be life threatening by the Medical Practitioner.
20. Naturopathy treatment, unproven procedure or treatment, experimental or alternative medicine and related treatment including acupressure, acupuncture, magnetic and such other therapies, Ayurvedic, Homeopathy, Unani, reflexology, bone-setting, herbalist treatment, hypnotism, rolfing, massage therapy, aroma therapy, Steam bathing, Shirodhara and alike treatment under Ayurvedic treatment or any other treatments other than Allopathy /western medicines and any treatment taken at home, health hydro, nature care clinic or similar establishments.
21. Expenses incurred for investigation or treatment irrelevant to the Diseases diagnosed during Hospitalisation or primary reasons for admission, private nursing/attendants charges incurred during Pre-Hospitalisation period or Post-Hospitalisation period, Referral fee to Family doctors, out station consultants / Surgeons fees.
22. Genetic disorders and stem cell implantation / surgery.
23. Any treatment related to sleep disorder or sleep Apnoea syndrome.
24. External and or durable medical / non medical equipment of any kind used for Diagnosis and or treatment including CPAP, CAPD, Infusion pump etc., Ambulatory devices i.e. walker , Crutches, Belts ,Collars ,Caps , splints, slings, braces ,Stockings of any kind, Diabetic foot wear, Glucometer / Thermometer and similar related items and also any medical equipment which is subsequently used at home.
25. All non Medical Expenses including Personal comfort and convenience items or services such as telephone, television, special mattresses, personal attendant or barber or beauty services, diet charges, baby food, cosmetics, napkins , toiletry items, guest services and similar incidental expenses or services.

Policy Document – Cont.

26. Only one Coronary Angiography is payable in a Policy year except in case where a Coronary Intervention has been undergone after the first angiography.
27. Medical or surgical treatment of obesity and any other weight control programme, services or supplies.
28. Any treatment required arising from Insured's participation in any hazardous activity including but not limited to scuba diving, motor racing, parachuting, hang gliding, rock or mountain climbing unless specifically agreed by the Insurance Company.
29. Any stay in the Hospital or extended period of Hospitalisation beyond the customary length of stay for any domestic reason or where no active regular treatment is given by the specialist.
30. Out patient diagnostic / medical or surgical procedures and / or treatments, non-prescribed drugs and medical supplies, hormone replacement therapy.
31. Any kind of service charges, surcharges, admission fees or registration charges etc levied by the Hospital.
32. Treatment which is continued before Hospitalisation and continued even after discharge for a Disease or Injury different from the one for which Hospitalisation was necessary.
33. Failure to seek or follow tests or treatments as recommended by a Medical Practitioner that a prudent person would normally undergo.
34. Hospitalisation and treatment of any kind not actually performed, necessary or reasonable, or any kind of elective surgery or treatment which is not medically necessary.
35. Treatment for Disease or Injury not taken in a Hospital.
36. Treatments or procedures customarily and usually performed by Medical Practitioners in out patient department or clinic and casualty setting shall not be payable even if performed as Day Care Procedures or hospitalised.
37. Any treatment for xanthelesema, syringoma, acne and Alopecia.

9. Revival (Re-instatement) of Lapsed Policy

A Policy, which has lapsed for non-payment of premium within the days of grace, may be revived subject to the following conditions.

- a. The application for revival is made within 2 years from the due date of the first unpaid premium and before the Cover Cessation Date. Revival will be based on the then applicable revival norms of the Company.
- b. The revival of the Policy may be on terms different from those applicable to the Policy before it lapsed.
- c. In case of Family Floater Cover, the application for revival should be made for all Insured Person(s).
- d. No Waiting Period will be applicable for any revival within 60 days from the due date of the first unpaid premium.
- e. There shall be a Waiting Period of 30 days from the date of revival applicable for all Insured Person(s) where the Policy was lapsed for a period of more than 60 days from the date of first unpaid premium. Also, all exclusions applicable at the Policy Commencement Date shall once again become applicable.
- f. The Company may subject all the Insured Person(s) to medical examination before taking a decision on the revival of the Policy. The Policyholder shall have to furnish, at his own expense, satisfactory evidence of health as required by the Company.
- g. No benefit is payable for an Event which occurred or symptoms of which first occurred or were first diagnosed during the period when Policy was in lapsed condition.
- h. The revival will take effect only on its being specifically communicated by the Company to the Insured Person(s).

10. Contribution Clause

"Rateable proportion of any loss" means the part of the claim amount that will be payable by the Company in cases where the Policyholder is covered under more than one Policy. The proportion of claim payable inclusive of Co-pay will be determined by the ratio of the Annual Limit under this Policy to the total cover on the health of the Insured Person(s). The total cover refers to the sum of Annual Limits or Sum Assured applicable to the claim under all in force medical reimbursement policies.

If at the time when a claim arises under this Policy, there is in existence any other insurance whether it be effected by or on behalf of any Insured Person(s) in respect of whom the claim has arisen covering the same loss, liability, compensation, costs or expense, the Company shall not be liable to pay or contribute more than its Rateable Proportion of any loss, liability, compensation, costs or expenses.

11. Premium

- a. Premiums are payable on the due dates and for the amounts mentioned in the Policy Certificate at time of commencement of the Policy. A grace period of not more than 30 days, where the frequency of payment of

premium is other than monthly, and not more than 15 days in the case of monthly frequency is allowed.

- b. If the premium is not paid on the due date or during the grace period, the provisions as per Clause 12 shall apply.
- c. Premiums are payable without any obligation on the Company to issue a notice for the same.
- d. Premiums are payable through any of the following modes :
 - i) Cash *
 - ii) Cheques
 - iii) Demand Drafts
 - iv) Pay Orders
 - v) Bankers Cheque
 - vi) Internet facility as approved by the Company from time to time
 - vii) Electronic Clearing System
 - viii) Credit Card

Where premiums have been remitted otherwise than in cash, the application of the premiums received is conditional upon the realization by the Company of the proceeds of the instrument of payment including electronic mode

* Amount and modalities will be subject to Company rules and relevant legislation or regulation.

- e. Premium shall be construed to be received only when the same is received at any of the Company's offices.
- f. If the Policyholder suspends payment of premium for any reason whatsoever, the Company shall not be held liable and the benefits, if any will be available only in accordance to the Policy conditions.
- g. In case of Policy alterations by the Insured Person(s) the premium payable under the Policy may be revised as per the norms of the Company.
- h. If the premiums are paid in advance then Units will be allocated on the respective premium due date.

12. Continuation of the Policy

- Before payment of three full years' premium if any premium is not paid within the allowed days of grace, the Policy shall lapse. The Policy may be revived within two years from the date when the first unpaid premium was due. During this period, Hospitalisation Insurance Benefit will cease and no Insurance Charges will be deducted. However, the Policy Administration and Fund Management Charges will continue to be applicable. The Policyholder will continue to have the benefit of investment in the respective Unit funds. If the Policy is not revived within this period, it will be terminated at the end of third Policy year or at the end of the revival period, whichever is later, and no benefits shall be payable.
- If premiums have been paid for the first three years and thereafter if any due premium is not paid even after the expiry of the days of grace, the Policy will continue for two years, during which the Policyholder can resume payment of the premium. During this period, the Hospitalisation Insurance Benefit will continue and all applicable charges will be deducted from the fund subject to the foreclosure conditions stated in Clause 26. The Policyholder will continue to have the benefit of investment in the respective Unit funds. If the Policy is not revived within this period, it will be foreclosed at the end of the revival period as per the foreclosure conditions stated in Clause 26.
- If premiums have been paid for the first five years and thereafter if any due premium is not paid even after the expiry of the days of grace, the Policy will continue for two years, during which the Policyholder can resume payment of the premium. During this period, the Hospitalisation Insurance Benefit will continue and all applicable charges will be deducted from the fund. The Policyholder will continue to have the benefit of investment in the respective Unit funds. Then, if the premium payment is not resumed within the period of two years from the due date of the first unpaid premium, the Policyholder will have the cover continuance option as stated in Clause 22.3.

13. Funds

The Company shall select the investments, including derivatives and units of mutual funds, by each Fund at its sole discretion subject to the investment objectives of the respective Fund and the applicable IRDA regulations. All assets relating to the Fund shall be and shall remain in the absolute beneficial ownership and control of the Company. There is no trust created, whether express or implied, by the Company in respect of the investments in favour of the Policyholder/assignee/nominee of the Policy or any other person. The following Funds will be offered

Policy Document – Cont.

i) Health Flexi Growth

Objective	To generate superior long-term returns from a diversified portfolio of equity and equity related instruments of large, mid and small cap companies.	
Portfolio Allocation	Max (%)	Min (%)
Equity & equity related securities	100	80
Debt, Money market & Cash	20	0

Potential risk- reward profile of the fund: High

ii) Health Flexi Balanced

Objective	To achieve a balance between capital appreciation and stable returns by investing in a mix of equity and equity related instruments of large, mid and small cap companies and debt and debt related instruments.	
Portfolio Allocation	Max (%)	Min (%)
Equity & equity related securities	60	0
Debt, Money market & Cash	100	40

Potential risk- reward profile of the fund: Moderate

iii) Health Protector

Objective	To provide accumulation of income through investment in various fixed income securities. The fund seeks to provide capital appreciation while maintaining a suitable balance between return, safety and liquidity.	
Portfolio Allocation	Max (%)	Min (%)
Debt, Money market & Cash	100	100

Potential risk- reward profile of the fund: Low

iv) Health Multiplier

Objective	To provide long-term capital appreciation through investments primarily in equity and equity-related instruments.	
Portfolio Allocation	Max (%)	Min (%)
Equity & equity related securities	100	80
Debt, Money market & Cash	20	0

Potential risk- reward profile of the fund: High

v) Health Balancer

Objective	To provide a balance between long-term capital appreciation and current income through investment in equity as well as fixed income instruments in appropriate proportions depending on market conditions prevalent from time to time.	
Portfolio Allocation	Max (%)	Min (%)
Equity & equity related securities	40	0
Debt, Money market & Cash	100	60

Potential risk- reward profile of the fund: Moderate

vi) Health Preserver

Objective	To provide suitable returns through low risk investments in debt and money market instruments while attempting to protect the capital deployed in the fund.	
Portfolio Allocation	Max (%)	Min (%)
Debt Instruments	50	0
Money market & Cash	100	50

Potential risk- reward profile of the fund: Low

vii) Health Return Guarantee Fund (HRGF)

Objective	To provide guaranteed returns through investment in a diversified portfolio of high quality fixed income instruments.	
Portfolio Allocation	Max (%)	Min (%)
Debt, Money Market and Cash	100	100

Potential Risk- Reward profile of the fund: Low

The Health Return Guarantee Fund consists of close ended tranches of terms 5 and/or 10 years. They are intended to provide the Policyholder a return over a specified period, subject to a guarantee. The fund will be offered in tranches over a period of time and each tranche will be open for subscription for a brief period of time and will terminate on a specified date. The Company shall guarantee the NAV of this fund which will apply at termination of each tranche. On that date, the higher of prevailing NAV or Minimum Guaranteed NAV will apply for the Units in HRGF.

The Company proposes to offer new tranches of these funds from time to time and the guaranteed NAV will be specified at the time of launch of each new tranche.

If the Policyholder opts for HRGF at inception, the first premium will be directed to the fund. Subsequent premiums are allocated to the other funds in a proportion specified by the Policyholder at the time of inception. If the Policyholder wishes to invest subsequent premiums in the HRGF, he may do so by switching monies into the HRGF. Please refer to Clause 22.1(e) for details.

On termination of a tranche of HRGF, the fund proceeds will be allocated to the remaining funds, in the proportion of units held therein, as on the date of termination. In an exceptional case where the entire fund is invested in the HRGF, the proceeds will be allocated to the funds opted at policy inception.

The Company shall obtain the consent of the Policyholder, when any change in the Portfolio allocation pattern of the Funds described above is considered necessary other than on account of market conditions and /or political and economic force majeure conditions like, but not limited to floods, cyclones, earthquake, war, etc which are beyond human control. Such change shall be carried out as long as not more than one fourth of the Policyholders disagree. A Policyholder who does not give his consent shall be allowed to withdraw the Units in the Funds at the then prevailing NAV and terminate the Policy.

The Company shall notify the Policyholder about the change in asset allocation when the change is on account of market conditions and / or political and economic force majeure conditions like, but not limited to floods, cyclones, earthquake, war, etc which are beyond human control.

14. Portfolio Strategies available under the Policy

The premiums are allocated in the Fund(s) after deducting the applicable premium allocation charges. The Policyholder has an option to invest in either of the Portfolio Strategies as mentioned below.

14.1. LifeCycle – based Portfolio Strategy:

- a. Under this strategy, investment will be made in the funds "Health Flexi Growth" and "Health Protector" in the proportion shown in the Table below according to the age of Primary Insured.

Age Band	Health Flexi Growth	Health Protector
18 – 25	85%	15%
26 – 35	75%	25%
36 – 45	65%	35%
46 – 55	55%	45%
56 - 65	45%	55%
66 - 75	35%	65%
76 +	0%	100%

- b. Further on a quarterly basis, Units shall be rebalanced as necessary to achieve the stated proportion of the Fund Value in the "Health Flexi Growth" and "Health Protector" funds as stated in the Table

Policy Document – Cont.

given above. The re-balancing of Units shall be done on the last day of each Policy quarter.

- c. The Policyholder does not have the flexibility to alter the above stated proportions of Health Flexi Growth and Health Protector.
- d. If the last day of the quarter is not a Valuation date then the Company shall apply the NAV of the next immediate Valuation date.
- e. The quarter means the quarterly anniversary of the Policy with reference to Policy Commencement Date.

14.2. Fixed Portfolio Strategy

Under this option, the Policyholder has to decide the premium allocation among one or more from the funds as mentioned in Clause 13 above.

The Policyholder shall specify the type of fund(s) and the proportion in which the premiums are to be invested in the chosen fund(s) at the inception of the Policy or at the time of change to Fixed Portfolio Strategy from LifeCycle- based Portfolio strategy or at the time of exercising Premium Re-Direction described in Clause 22.2, as the case may be.

14.3. Automatic Transfer Strategy

The Policyholder can choose to automatically transfer, from his investments in the Health Preserver Fund, every month, into any of the equity funds available under the plan (namely Health Multiplier and Health Flexi Growth). The Policyholder can opt for a transfer date of either 1st or 15th of every month. If the 1st or 15th of the month is not a Valuation day then the NAV of next Valuation day will be applicable.

At the time of transfer, the required number of Units will be withdrawn from Health Preserver Fund, at the prevailing NAV, and new Units will be created in the chosen destination fund. The minimum transfer amount is Rs. 2,000 and is subject to change as per the Company's rules from time to time with prior approval from IRDA.

The automatic transfer strategy will continue till the company is notified, through a written communication, to discontinue the same. The automatic transfer strategy will not be applicable if the source Fund Value is less than the amount nominated for transfer.

- 14.4. The Policyholder has an option to change the Portfolio Strategy once in every two years and no charge shall be levied for the same.
- 14.5. At any point of time the entire investment under the Policy must be invested in any one of the Portfolio Strategies mentioned above.
- 14.6. When the Portfolio Strategy is changed to LifeCycle-based Portfolio Strategy, Policyholder's existing funds as well as all future premiums will be allocated between Health Flexi Growth and Health Protector as per the LifeCycle schedule mentioned earlier. The Switch of Units, as necessary, shall be carried out by using the NAV of respective funds on the date of change. This Switch transaction would be free of charge.

15. Risks of investment in the Funds

The Policyholder agrees that he is making the investment in the Units with full knowledge of the following, amongst other, risks

- a. The investment risk in the investment portfolio is borne by the Policyholder.
- b. ICICI Pru Health Saver is only the name of the Policy and does not in any way indicate the quality of the Policy or its future prospects or returns.
- c. Health Flexi Growth, Health Flexi Balanced, Health Multiplier, Health Balancer, Health Protector, Health Preserver, Health Return Guarantee Fund, LifeCycle - based Portfolio Strategy, Fixed Portfolio Strategy and Automatic Transfer Strategy are the names of the Funds / Asset allocation Strategies respectively and do not in any manner indicate the quality of the Fund / Strategy, their future prospects or returns.
- d. The investments in the Units are subject to market and other risks and there can be no assurance that the objectives of any of the Funds will be achieved.
- e. The Fund Value of each of the Funds can go up or down depending on the factors and forces affecting the financial and debt markets from time to time and may also be affected by changes in the general level of interest rates.
- f. The past performance of other Funds or the Portfolio Strategies of the Company is not necessarily indicative of the future performance of any of these Funds or Strategies.
- g. The Funds or Strategies do not offer a guaranteed or assured return except for the Health Return Guarantee Fund, which offers a Minimum Guaranteed NAV at the time of termination of a tranche.

h. All benefits payable under the Policy are subject to the tax laws and other financial enactments as they exist from time to time.

16. Valuation Date

The NAV shall be declared by the Company on a daily basis except on Bank holidays, Exchange holidays, Saturdays, Sundays and the days on which the Corporate Office of the Company or Banks or Exchange is closed.

17. Valuation of the Funds

The NAV shall be computed at least up to two decimal places. The Valuation of the assets, of each Fund shall be made as per the Valuation norms prescribed by the Company and the IRDA.

The NAV will be based on the appropriation price when the Fund is expanding and the expropriation price when the Fund is contracting.

The appropriation price is defined as follows:

[Market or Fair Value of the Investments plus expenses incurred in the purchase of assets plus Current Assets and accrued interest (net of fund management charges) less Current Liabilities and provisions]
--

Divided by,

Number of units outstanding under the fund at Valuation date, before any new units are allocated
--

The expropriation price is defined as follows:

[Market or Fair Value of the Investments minus expenses incurred in the sale of assets plus Current Assets and accrued interest (net of fund management charges) less Current Liabilities and provisions]

Divided By,

Number of units outstanding under the fund at Valuation date, before any units are redeemed

18. Investment of the Funds

The Company shall select the investments, including derivatives and units of mutual funds, by each Fund at its sole discretion subject to the investment objectives of the respective Fund and the applicable IRDA regulations in that behalf. All assets relating to the Fund shall be and shall remain in the absolute beneficial ownership and control of the Company. There is no trust created, whether express or implied, by the Company in respect of the investments in favour of the Policyholder or assignee or nominee of the Policy or any other person.

19. New Funds

New Funds may be introduced by the Company from time to time subject to prior approval from IRDA. The Policyholder shall be notified of the introduction of such new Funds, provided the same shall be made available to the Policyholders. The Company may offer the Policyholder the option to Switch to those Funds at such NAV and subject to such terms and conditions as may be specified by the Company at that time subject to prior approval from IRDA.

20. Fund Closure

(a) Although the Funds other than the Health Return Guarantee Fund are open ended the Company may, at its sole discretion and subject to prior approval from IRDA, completely close any of the Funds on the happening of any event, which in the sole opinion of the Company requires the said Fund to be closed. The Policyholders shall be given at least three months' prior written notice of the Company's intention to close any of the Funds completely or partially except in 'Force Majeure' situations or conditions like, but not limited to, floods, cyclones, earthquake, war, etc which are beyond human control, where the Company may give a shorter notice.

(b) In case of complete closure of a Fund, on and from the date of such closure, the Company shall cease to issue and cancel Units of the said Fund and cease to carry on activities in respect of the said Fund, except such acts as are required to complete the closure. In such an event if the Units are not switched to another Fund by the Policyholders, the Company will Switch the said Units to any other Fund at its sole discretion and subject to prior approval from IRDA. However no fee would be charged by the Company for switching to another Fund or exiting from the Policy in the event of complete closure of Funds.

In case of complete closure of the any of the Fund(s) of LifeCycle-based Portfolio Strategy, the Company shall continue the LifeCycle-based Portfolio Strategy by switching all the Units lying in the closed fund(s) to other fund(s) with similar asset allocation and risk reward profile.

(c) In case of partial closure of a Fund, after giving notice as above on and from the date of such closure, the Company shall cease to accept any contributions

Policy Document – Cont.

into the said Fund. The Policyholder would be given an option to Switch the investment under such Fund to any other existing Funds. However no fee would be charged by the Company for switching to another Fund or exiting from the Policy in the event of complete or partial closure of Funds.

21. Units

21.1 The nominal value of the Units is Rs.10. The Units are allocated in the manner described below and such allocations may be made up to 1/1000th of a Unit or such other fraction as the Company may, in its sole discretion, decide.

21.2 Applicability of NAV

a. The allocation and redemption of Units for various transactions would be at the NAV as described below

Type of transaction	Applicable NAV (Where transaction is by way of a request, the same should be received before cut-off time #)
First Premium Deposit received by way of local cheque or pay order or demand drafts payable at par	NAV of the Policy Commencement Date
First Premium Deposit received by way of outstation cheque or pay order or demand drafts	NAV of the Policy Commencement Date or date of realization of the amount by the Company, whichever is later
<ul style="list-style-type: none"> • Health Savings Benefit • Death claim • Requests for Free Look cancellation 	NAV of the date of receipt of the request / intimation of claim (Intimation means written intimation for the purpose of claims. Request means written or through electronic mode or any other manner as decided by the Company from time to time)
Direct debit, ECS, credit card, etc for the purpose of renewal premiums	NAV of the date of receipt of instruction or the due date, whichever is later
Renewal premiums received by way of local cheque or pay order or demand drafts payable at par	NAV of the date of receipt of instrument or the due date, whichever is later
Renewal Premiums received by way of outstation cheque or pay order or demand drafts	NAV of the date of receipt of instrument or the due date or date of realization of the amount by the Company, whichever is later
Foreclosures or revival	NAV of the date of effect of foreclosure / revival

b. In the exceptional case that the date of any of the above transactions coincides with the termination date of a tranche of the HRGF, then the higher of NAV of the HRGF as on that date (subject to the same being a Valuation day) and the Minimum Guarantee NAV of the HRGF tranche would apply while calculating the value of the portion of investments of the HRGF

c. The Units allocated shall be reversed in case of non realization of the premium amount.

d. Cut-off time means the time before which transaction requests (such as premiums, Health Expense Benefit etc.) should be received at the Company's Office for the applicability of the NAV of the same day. Currently the cut-off time is 3.00 p.m.

e. If the request/instruction is received after the cut-off time, then NAV of the next day or the due date, whichever is later, shall be applicable.

f. If the same day or the next day or the transaction due date or the re-balancing day is not a Valuation date, then the Company shall apply the NAV of the next immediate Valuation date.

g. In respect of transactions which are not specifically mentioned herein but involve the allocation and redemption of Units, the Company shall follow the same norms as mentioned in this Clause.

h. In the event of the new applications or proposals received on the last day of the financial year, the NAV of that day would be applicable. The cut-off time shall not be applicable for such transactions.

i. The Company may, subject to prior approval from IRDA, change the cut-off time by which requests for transactions have to be received and accepted for the purpose of determining the NAV of the relevant fund to be used for calculating the number of Units.

22. Policyholder's Options

The below mentioned options are available to the Policyholder.

22.1 Switching of Units (Applicable only for Fixed Portfolio Strategy)

The Policyholder shall have an option to Switch Units or amount from a particular Fund to another Fund. This will be done by way of cancellation of the Units in the Funds to be switched from and creation of new Units in the Fund being switched to base on the

NAV of the relevant Fund. The NAV as stated in Clause 21 shall be applicable.

- a. Four free Switches shall be allowed in each Policy year starting from the Policy Commencement Date. Any unutilised free Switch cannot be carried forward.
- b. Currently, for any non-free Switch, a flat charge levied at the time of exercising the Switch of Rs.100 shall be applicable except in case of complete or partial closure of the funds. This charge is subject to change as per the rules of the Company from time to time subject to prior approval from IRDA.
- c. Currently, the minimum amount per Switch is Rs.2,000 and shall be subject to change as per the rules of the Company from time to time subject to prior approval from IRDA.
- d. During the first three Policy years, Switches shall not be allowed unless all due premiums till date have been paid.
- e. The Policyholder can switch from the HRGF to another Fund at any point of time. The option to switch into the HRGF will be available only if a tranche of HRGF is open for subscription at the time of Switch request.

22.2 Premium Re-Direction (Applicable only for Fixed Portfolio Strategy)

"Premium Re-Direction" is the facility allowing the Policyholder to modify the allocation of amount of renewal premiums into a different investment pattern from what was specified at the inception of the Policy.

The Policyholder shall specify the type of Fund(s) and the proportion in which the premiums are to be invested at the inception of the Policy. The Policyholder shall have an option to change the proportion in which the premiums are to be invested at the time of payment of subsequent premiums. This will not be treated as a Switch.

The Policyholder cannot opt for the HRGF for Premium Re-Direction. Premiums can be invested in the HRGF by means of a Switch at a time when a tranche is open for subscription. Please refer to Clause 22.1(e) for details.

22.3 Cover Continuance Option

After payment of five full years' premiums, if any subsequent premium payment is not made, the Policy will continue for all benefits including insurance cover with charges being deducted by cancellation of Units, subject to the foreclosure conditions stated in Clause 26.

23. Surrenders

Surrenders, either total or partial, are not allowed under this Policy.

24. Charges

24.1 Premium Allocation Charge

"Premium Allocation Charge" means a percentage of the premium appropriated towards charges from the premium received. The balance known as allocation rate constitutes that part of the premium which is utilized to purchase Units for the Policy. This charge is levied at the time of receipt of premium.

Premiums are allocated to the chosen Fund(s) after deducting the Premium Allocation Charges as given below

Premium for Policy Year	Premium Allocation Charge (% of Premium)
1	20
2-3	9
4-10	2
11 & thereafter	0

The Policyholder has the option to allocate the premium for purchase of Units amongst one or more of the Fund(s). The number of Units purchased would be computed based on the NAV as provided in Clause 21.2.

24.2 Insurance Charge

"Insurance Charge" means a charge levied for Hospitalisation Insurance Benefit. This charge shall be based on the age of the Primary Insured on the date of deduction of this charge and shall be levied for each Insured Person.

This charge shall be deducted on a monthly basis by cancellation of Units.

Policy Document – Cont.

This charge shall be deducted till the death of the Insured Person(s) or till the Primary Insured attains the age of 75 years whichever is earlier.

This charge shall be valid for a period of one year from the Policy Commencement Date. The Company reserves the right to revise this charge on every Policy anniversary subject to prior approval from IRDA.

24.3 Policy Administration Charge

"Policy Administration Charge" means a flat charge levied at the beginning of each Policy month from the Fund by cancelling Units for the charge amount as given below

Premium Frequency	Administration Charge
Annual	Rs. 60 per month
Half Yearly	Rs. 60 per month
Monthly	Rs. 90 per month

24.4 Fund Management Charge

"Fund Management Charge" means a charge levied as a percentage of the value of assets and shall be appropriated by adjusting the NAV. This is a charge levied at the time of computation of NAV.

The Fund Management Charge shall be as stated below

Fund Name	Fund Management Charge (% per annum of the net assets)
Health Flexi Growth	1.50
Health Flexi Balanced	1.00
Health Multiplier	1.50
Health Balancer	1.00
Health Protector	0.75
Health Preserver	0.75
Health Return Guarantee	1.50

24.5 Miscellaneous Charge

If there are any Policy alterations during the Policy term, they shall be subject to a one time Miscellaneous Charge of Rs. 250. This charge will be deducted from the Fund by cancellation of Units.

24.6 In the event that the Units are held in more than one Fund, the cancellation of Units for recovery of above mentioned charges will be effected in the same proportion as the Fund Value held in each Fund.

24.7 Revision of Charges

The Company reserves the right to revise the following charges at any time during the term of the Policy. Any revision will apply with prospective effect subject to prior approval from IRDA and after giving a notice to the Policyholders. The following limits are applicable.

- The Fund Management Charges may be increased to a maximum of 2.50% per annum of the net assets for each of the funds.
- The Policy Administration Charge may be increased to a maximum of Rs. 240 per month.
- The Switching Charge may be increased to a maximum of Rs. 200 per switch.
- The Miscellaneous Charge may be increased to a maximum of Rs. 500 per Policy alteration.
- Insurance Charges are reviewable annually.
- The Premium Allocation Charges are guaranteed for the term of the Policy.

25. Legislative Changes

This Policy including the premiums and the benefits under the Policy will be subject to the taxes and other statutory levies as may be applicable from time to time. The Policyholder shall be required to pay service tax, education cess or any other form of taxes or charges or levies as per prevailing laws and regulations, wherever applicable as per Company's Policy.

26. Foreclosure of the Policy

If premiums have been paid for three full policy years and after three policy years have elapsed since inception, notice will be given to the policyholder well before the total Fund Value reaches 110% of one full year's premium. Thereafter if the Fund Value reaches or falls below 110% of one full year's premium the Policy will be foreclosed. The foreclosure Fund Value (Fund Value as on the foreclosure date based on that day's NAV) can be claimed within the next five years as Health Savings Benefit subject to a maximum limit of 50% of the foreclosed Fund Value. The maximum aggregate benefit that can be claimed over the five years is limited to the foreclosed Fund Value. On death of the Primary Insured during this period, foreclosed Fund Value minus any Health Savings Benefit paid during this period will be payable to the nominee. The amount paid out on death of the Primary Insured may be taxable in the hands of the nominee as per the prevailing tax regulations at that time. No other benefits shall be payable.

27. Loans

No Loans are allowed under this plan.

General Terms and Conditions

1. Age

- a. The Insurance Charge payable under the Policy has been calculated on the basis of the age of the Primary Insured as declared in the Proposal. In case the age of the Insured(s) has not been admitted by the Company, the Policyholder shall furnish such proof of age of the Insured(s) as is acceptable to the Company and have the age admitted.
- b. In the event the age so admitted (the "correct age") is found to be different from the age declared in the Proposal, without prejudice to the Company's other rights and remedies including those under the Insurance Act, 1938, one of the following actions shall be taken:
 - i) If the correct age is such as would have made the Insured Person(s) uninsurable under the current plan, the plan shall stand altered to such plan as is generally granted by the Company for the correct age of the Insured Person(s). This will be subject to the terms and conditions as are applicable to that Plan of insurance. If the Policyholder does not wish to opt for altered Plan or if it is not possible for the Company to grant any other Plan of insurance, the Policy shall stand cancelled from the Policy Commencement Date. In such an event, the Fund Value shall be returned subject to deduction of the taxes and expenses incurred by the Company on the Policy.
 - ii) If the correct age of the Insured Person(s) is found to be higher than the age declared in the Proposal, then the Policy shall be reviewed subject to the underwriting evaluation of the Company at point of such knowledge. Where the Insured Person(s) is found insurable, the Policyholder shall be required to pay the "Insurance Charge" corresponding to his correct age from the Policy Commencement Date up to the date of such payment with interest at such rate and in such manner as is charged by the Company for late payment of Insurance Charge. Subsequently the Insured person(s) shall be required to pay the correct "Insurance Charge" till the end of the Policy term. If the Policyholder fails to pay such accumulated difference, together with interest, the same shall be recovered by cancellation of Units.
 - iii) If the correct age of the Insured Person(s) is found to be lower than the age declared in the Proposal, the Policyholder shall be required to pay the "Insurance Charge" corresponding to his correct age from the Policy Commencement Date. In such an event, the Company shall refund the accumulated difference between the original Insurance charge paid and the corrected Insurance charge without interest.
 - iv) Where the Insured Person(s) other than the Primary Insured is found uninsurable, then that Insured Person(s) will be removed from the policy and the Insurance Charge will be adjusted from the next premium due date. Also no Benefits as specified in Clause (3) above shall become payable in respect of that Insured Person(s). Where the Primary Insured is found uninsurable, the Company would return the Fund Value subject to deduction of the taxes and expenses incurred by the Company on the Policy and terminate the Policy.
- c. For the purpose of Clause 1(b) of General Terms and Conditions, the Fund Value shall be calculated by using the NAV of the date of cancellation / termination of the policy by the Company.

2. Assignment and Nomination

- a. An assignment of this Policy may be made by an endorsement upon the Policy itself or by a separate instrument signed in either case by the assignor specifically stating the fact of assignment and duly attested. The first assignment may be only made by the Proposer. Such assignment shall be effective, as against the Company, from and upon the service of a written notice upon the Company and the Company recording the assignment in its

Policy Document – Cont.

books. Assignment will not be permitted where Policy is under the Married Women's Property Act, 1874. Section 38 of the Insurance Act may be referred for the complete provision.

- b. The Primary Insured, where he is the holder of the Policy, may, at any time during the tenure of the Policy, make a nomination for the purpose of payment of the monies of the pending claim in the event of his death.

Nomination shall be applicable only in the event where the Proposer and the Primary Insured is the same person.

Where the nominee is a minor, the Primary Insured may also appoint a person to receive the monies during the minority of the nominee.

In case of death of the Insured Person(s) (other than the Primary Insured) money in respect of any pending claim shall become payable to the Policyholder.

3. Special Provisions

Any special provisions subject to which this Policy has been entered into whether endorsed in the Policy or in any separate instrument shall be deemed to be part of the Policy and shall have effect accordingly.

4. Incontestability

- a. Section 45 of the Insurance Act, 1938:

"No Policy of life insurance effected before the commencement of this Act shall after the expiry of two years from the Policy Commencement Date of this Act and no Policy of life insurance shall after the expiry of two years from the date on which it was effected after the coming into force of this Act shall after the expiry of two years from the date on which it was effected, be called in question by an insurer on the ground that a statement made in the proposal of insurance or any report of a medical officer, or a referee, or friend of the insured, or in any other document leading to the issue of the Policy, was inaccurate or false, unless the insurer shows that such statements was on material matter or suppressed facts which it was material to disclose and that it was fraudulently made by the Policyholder and that the Policyholder knew at the time of making it that the statement was false or that it suppressed facts which it was material to disclose.

Provided that nothing in the clause shall prevent the insurer from calling for proof of age at any time if he is entitled to do so and no Policy shall be deemed to be called in question merely because the terms of the Policy are adjusted on subsequent proof that the age of the Life Insured was incorrectly stated in the proposal."

- b. The Company would declare the Policy void in case of suppression or mis-statement or mis-representation of facts and all monies paid under the Policy would belong to the Company.

5. Notices

Any notice, direction or instruction given under the Policy shall be in writing and delivered by hand, post, facsimile or e-mail to:

In case of the Policyholder or Nominee

As per the details specified by the Policyholder or Nominee in the Proposal Form or Change of Address intimation submitted by him.

In case of the Company:

Address : Customer Service Desk
ICICI Prudential Life Insurance Company Limited
Vinod Silk Mills Compound,
Chakravarthy Ashok Nagar, Ashok Road
Kandivali (East)
Mumbai- 400 101

Facsimile : 022 67100803 / 805
E-mail : lifeline@icicprulife.com

Notice and instructions sent by the Company to the Policyholders will be deemed served 7 days after posting or immediately upon receipt in the case of hand delivery, facsimile or e-mail.

It is very important that the Policyholder immediately informs the Company about the change in the address or the nominee particulars to enable the Company to service him effectively.

6. Payment of Claim

Before payment of any claim under the Policy, the Company shall require documents as mentioned below establishing the right of the claimant or claimants to receive payment. Claim payments are made only in Indian currency.

- a. All documents must be duly attested by the Policyholder or Insured Person(s).
- b. In addition to the documents stated in (A) and (B) below, the Insured Person(s) shall also provide the Company such additional information and assistance as the Company may require during processing of the claim.
- c. In the event of any doubt regarding the appropriateness or correctness of the Diagnosis, the Company shall have the right to call for an examination of the Insured Person(s) by a Medical Specialist appointed by the Company. The expenses incurred for the medical examination of the Insured Person(s) for the purpose of this clause shall be solely borne by the Company. The evidence used from such examination, and the opinion of such Medical Practitioner as to such Diagnosis shall be considered binding on both the Policyholder and the Company.

A) Hospitalisation Insurance Benefit:

The below mentioned documents should be submitted to the Company within 10 days of discharge from the Hospital.

- i) Photocopy of Policy certificate.
- ii) Claimant statement form or Attending physician certificate.
- iii) Photo Identification proof.
- iv) Original discharge summary or card, original Hospital bill, payment receipts from the Hospital(s).
- v) Admission notes, original receipts, Pathological and other test reports from Medical Practitioner including films etc supported by the note from the attending Medical Practitioner demanding such test.
- vi) Original cash memo from the chemist(s) supported by proper prescription.
- vii) Attending Medical Practitioner's certificates regarding Diagnosis and bill, receipts etc.

In case of post Hospitalisation treatment, all supporting claim papers or documents as listed above should also be submitted to the Company within 7 days after completion of such treatment to the Company.

B) Health Savings Benefit

The below mentioned documents should be submitted to the Company within 1 year of incurring such expenses.

1	Hospitalisation expenses which exceed the limit covered under medical insurance	Photocopies of Hospital bill + declaration from the customer (ICICI Pru format) + declaration from medical insurance company stating the amount not approved by the Insurer
2	Hospitalisation expenses not covered by medical insurance	Original bills + declaration from the customer (ICICI Pru format)
3	Co-pays as part of the medical cover	Photocopies of Hospital bill + declaration from the customer (ICICI Pru format)+ declaration from medical insurance company clearly stating the deduction of Co-pay amount
4	Medicines and drugs + Medical Equipments , Diagnostic expenses, Dental expenses, Doctor visits	Original bills + declaration from the customer (ICICI Pru format)

ICICI Pru format is the Company's standard format for declarations from Policyholder.

7. Fraudulent Claims

In the event that it is found that any claim is in any respect fraudulent, or if any false statement, or declaration is made or used in support thereof, or if any fraudulent means or devices are used by the Insured Person(s) or anyone acting on his or her behalf to obtain any benefit under this Policy, the Company reserves the right to discontinue the Policy and the Policy shall be terminated.

8. Electronic Transactions

The Customer shall adhere to and comply with all such terms and conditions as the Company may prescribe from time to time, and all transactions effected by or through facilities for conducting remote transactions including the Internet, World Wide Web, electronic data interchange, call centres, teleservice operations (whether voice, video, data or combination thereof) or by means of electronic, computer, automated machines network or through other means of telecommunication, established by or on behalf of the Company, for and in respect of the Policy or its terms, or the Company's other products and services, shall constitute legally binding and valid transactions when done in adherence to and in compliance with the Company's terms and conditions for such facilities, as may be prescribed from time to time.

Policy Document – Cont.

9. Force majeure

If the performance by the Company of any of its obligations herein shall be in any way prevented or hindered in consequence of any act of God or State, Strike, Lock out, Legislation or restriction of any Government or other authority or any other circumstances beyond the anticipation or control of the parties, the performance of this contract shall be wholly or partially suspended during the continuance of the contract.

10. Customer Service

- a. For any clarification or assistance, the Policyholder may contact our advisor or any of the touch points as mentioned on the reverse of the booklet.

Alternatively the Policyholder may communicate with the Company:

By mail at : Customer Service Desk
ICICI Prudential Life Insurance Company Limited
Vinod Silk Mills Compound,
Chakravarthy Ashok Nagar, Ashok Road
Kandivali (East)
Mumbai- 400 101

Facsimile : 022 67100803 / 805

E-mail : lifeline@iciciprulife.com

The Company Web portal must be checked for updated contact numbers.

- b. The Company has a grievance redressal mechanism for resolution of any dispute and any grievance or complaint in respect of this Policy may be addressed to:-

Grievance Redressal Committee,
ICICI Prudential Life Insurance Company Limited
Stream House, Ground floor,,
Kamala Mills, Lower Parel,
Mumbai- 400 013

- c. The Central Government has established an office of the Insurance Ombudsman for redressal of grievances with respect to life insurance policies. The details are available on the Company website www.iciciprulife.com and with the Company's Customer Service Desk. The addresses of the Office of the Insurance Ombudsman are given below.

Insurance Ombudsman Centre	Jurisdiction
Ahmedabad Centre Office of Insurance Ombudsman, 2nd floor, Ambica House, Near C.U. Shah College, 5, Navyug Colony, Ashram Road, Ahmedabad-380 014.	State of Gujarat and Union Territories of Dadra and Nagar Haveli and Daman and Diu
Bhopal Centre Office of Insurance Ombudsman, 1st floor, 117, Zone-II (Above D.M. Motors Pvt Ltd.) Maharana Pratap Nagar, Bhopal- 462 011.	States of Madhya Pradesh and Chattisgarh
Bhubneshwar Centre Office of Insurance Ombudsman, 62, Forest Park, Bhubneshwar- 751 009.	State of Orissa
Chandigarh Centre Office of Insurance Ombudsman, S.C.O. No. 101, 102 & 103, 2nd floor, Batra Building, Sector 17-D, Chandigarh- 160 017.	States of Punjab, Haryana, Himachal Pradesh, Jammu and Kashmir and Union territory of Chandigarh
Chennai Centre Office of Insurance Ombudsman, Fatima Akhtar Court, 4th floor, 453 (old 312), Anna Salai, Teynampet, Chennai- 600 018.	State of Tamil Nadu and Union Territories-Pondichery Town and Karaikal (which are part of Union Territory of Pondichery)
Delhi Centre Office of Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi- 110 002.	States of Delhi and Rajasthan
Guwahati Centre Office of Insurance Ombudsman, Acquarius, Bhaskar Nagar, R.G. Baruah Road, Guwahati- 781 021.	States of Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura
Hyderabad Centre Office of Insurance Ombudsman, 6-2-47, Yeturu Towers Lane,	States of Andhra Pradesh, Karnataka and Union Territory of yaman- a part of the Union Territory of Pondicherry

Opp. Saleem Function Palace, A.C. Guards, Lakdi-Ka-Pool, Hyderabad- 500 004.	
Kochi Centre Office of Insurance Ombudsman, 2nd floor, CC 27/2603,Pulinat Bldg., Opp. Cochin Shipyard, M.G. Road, Ernakulam – 682 015.	State of Kerala and Union Territory of Lakshadweep, Mahe- a Part of Union Territory of Pondicherry
Kolkata Centre Office of Insurance Ombudsman, North British Bldg., 3rd floor, 29, N. S. Road, Kolkata- 700 001.	States of West Bengal, Bihar, Sikkim, Jharkhand and Union Territories of Andaman and Nicobar Islands
Lucknow Centre Office of Insurance Ombudsman, Chintel's House, 1st floor, 16, Station Road, Lucknow- 226 001.	State of Uttar Pradesh and Uttaranchal
Mumbai Centre Office of Insurance Ombudsman, 3rd floor, Jeevan Seva Annexe (Above MTNL), S.V.Road, Santacruz (W), Mumbai- 400 054.	States of Maharashtra and Goa

The Policy shall be subject to and be governed by this Policy document and the terms and conditions of the schedule enclosed herewith including every endorsement by the Company and shall together form single contract. (Ver U56 Ver 1)

Annexure I

DAY CARE PROCEDURES	
NO	PROCEDURE
EAR	
1	Atticoantotomy
2	Closure of mastoid fistula
3	Mastoidectomy
4	Mastoidotomy
5	Myringoplasty
6	Myringotomy with Grommet insertion
7	Petrous Apicectomy
8	Removal of multiple bony outgrowths
9	Revision of stapedectomy
10	Stapedectomy
11	Stapedotomy
12	Tumour removal
13	Tympanoplasty
14	Tympanoplasty with Ossicular Reconstruction
NOSE	
15	Antrostomy
16	Caldwell Luc approach
17	Fistulectomy
18	Fistulization of sinus
19	Functional Endoscopic Sinus Surgery/Frontal Sinusotomy/Maxillary Sinusotomy/Ethmoidectomy/Sphenoidotomy
20	Lysis of adhesions of nose
21	Rhinoplasty (only due to trauma)
22	Septoplasty (medically necessitated)
23	Tumour removals
24	Turbinectomy/Turbinoplasty
TONSILS & ADENOIDS	
25	Adenoidectomy

Policy Document – Cont.

26	Excision and destruction of a lingual tonsil
27	Excision or Biopsy of lesion of tonsil and adenoid
28	Removal of foreign body from tonsil and adenoid by incision
29	Tonsillectomy
30	Tonsilloadenoidectomy
31	Transoral incision and drainage of a pharyngeal abscess
MOUTH & FACE	
32	External incision and drainage in the region of the mouth, jaw and face
33	Incision of the hard and soft palate
34	Excision and destruction of Diseased hard and soft palate
35	Palatoplasty for pure palatal defects*
SALIVARY GLANDS & DUCTS	
Includes operations on lesser salivary gland and duct, parotid gland and duct, sublingual gland and duct, submandibular gland and duct	
36	Closure of salivary fistula
37	Excision of Diseased tissue of a salivary gland and a salivary duct >2.5 cm in size
38	Fistulization of salivary gland
39	Partial resection of a salivary gland
40	Suture of laceration of salivary gland
41	Transplantation of salivary duct opening
TONGUE	
42	Lingual frenectomy*
43	Lingual frenotomy/frenoplasty *
44	Partial glossectomy
EYE	
45	Cataract Surgery (Extra Capsular Cataract Excision or Phacoemulsification + Intra Ocular Lens)
46	Corrective surgery for blepharoptosis when not congenital/cosmetic
47	Corrective Surgery for entropion/ectropion
48	Dacryocystorhinostomy [DCR]
49	Excision and destruction of Diseased tissue of the eyelid
50	Excision involving one-fourth or more of lid margin, full-thickness
51	Excision of lacrimal sac and passage
52	Excision of major lesion of eyelid, full-thickness
53	Manipulation of lacrimal passage
54	Operations for pterygium
55	Operations of canthus and epicanthus when done for adhesions due to chronic infections
56	Removal of a deeply embedded foreign body from the conjunctiva with incision
57	Removal of a deeply embedded foreign body from the cornea with incision
58	Removal of a foreign body from the lens of the eye
59	Removal of a foreign body from the posterior chamber of the eye
60	Repair of canaliculus and punctum
61	Repair of corneal laceration or wound with conjunctival flap
62	Repair of postoperative wound dehiscence of cornea
63	Wedge resection of eyelid
64	Penetrating or Non-Penetrating Surgery for treatment of Glaucoma
SKIN & SUBCUTANEOUS TISSUE	
65	Free skin transplantation, donor site (Non cosmetic)
66	Free skin transplantation, recipient site (Non Cosmetic)

67	Incision of a pilonidal sinus
BREAST	
68	Lumpectomy
69	Incision of breast abscess
70	Operations on the nipple except congenital inverted nipples
TRAUMATOLOGICAL SURGERY & ORTHOPAEDICS	
71	Incision on bone, septic and aseptic
72	Closed reduction on fracture, sub-luxation or epiphyseolysis
73	Osteosynthesis/Internal fixation
74	Suture and other operations on tendons and tendon sheath
75	Reduction of dislocation under General Anaesthesia
76	Arthroscopic knee evaluation / aspiration / joint toilet
77	Surgery For Carple Tunnel Syndrome
DIGESTIVE TRACT	
78	Hernia Repair
79	Incision and excision of tissue in the perianal region
80	Incision of the anal sphincter (sphincterotomy)
81	Planned Cholecystectomy
82	Surgical treatment of haemorrhoid
HAEMIC SYSTEM	
83	Sclerotherapy for -
84	AV Malformations (Non cosmetic only)
85	Bleeding varices (due to non alcohol related causes)
86	Haemorrhoids
87	Varicose Veins (Non Cosmetic only)
FEMALE GENITAL ORGANS	
88	Conization of cervical canal
89	Culdotomy
90	Diagnostic/therapeutic Dilation and curettage of uterus (other than those related to medical termination of pregnancy)
91	Dilatation of cervical canal
92	Excision or other destruction of Bartholin's gland (cyst)
93	Hymenectomy
94	Hysterotomy (Not done as part of Medical Termination of Pregnancy)
95	Incision of Bartholin's gland (cyst)
96	Laparoscopic Salpingectomy (Non sterilisation related)
97	Laparoscopic procedures of the ovary-Oophorectomy/Resection
98	Local excision or destruction of lesions in vagina and cul-de-sac
99	Marsupialization of Bartholin's gland (cyst)
100	Window operation for treatment of Bartholin's cyst
MALE GENITAL ORGANS	
101	Drainage of prostatic abscess
102	Excision / Eversion of hydrocele
103	Excision of cyst of epididymis
104	Excision of seminal vesicle
105	Excision of varicocele and hydrocele of spermatic cord
106	Excision or destruction of testicular lesion
107	Incision and drainage of scrotum and tunica vaginalis
108	Incision and excision of periprostatic tissue
109	Incision of seminal vesicle

Policy Document – Cont.

110	Incision of testis
111	Local excision or destruction of lesion of penis
112	Medically necessary Circumcision*
113	Orchidectomy (with epididymectomy)
114	Orchidopexy * (non congenital)
115	Partial Amputation of penis
116	Repair of scrotum and tunica vaginalis
117	Transurethral and percutaneous destruction of prostate tissue
URINARY/RENAL	
118	Cystoscopic fulguration of tumour
119	Cystoscopic removal of urinary stones / J stents
120	Follow up Check cystoscopy after Carcinoma bladder treatment
121	Haemodialysis
122	Insertion / Replacement of nephrostomy tube
123	Insertion / Replacement of pyelostomy tube
124	Lithotripsy
125	Marsupialization of kidney lesion
126	Nephrotomy
127	Ureteral meatotomy
CARDIAC	
128	Coronary Angiography
129	Electro Physiology Study + Radio Frequency Ablation
GENERAL	
130	Parenteral Chemotherapy
131	Radiotherapy
132	Intervention Cardiology
133	Intervention Radiology
134	Radiofrequency Ablation treatment
135	Lithotripsy
136	Dialysis

Policy Document – Cont.

Annexure II
Insurance charges

Annual Limit	2 lacs		3 lacs		5 lacs		7 lacs		10 lacs	
Age	Individual	Individual + spouse	Individual	Individual + spouse	Individual	Individual + spouse	Individual	Individual + spouse	Individual	Individual + spouse
18	1,818	2,708	2,093	3,218	2,240	3,444	2,386	3,722	2,553	4,040
19	1,856	2,765	2,138	3,282	2,287	3,512	2,436	3,796	2,606	4,120
20	1,893	2,823	2,181	3,338	2,333	3,571	2,485	3,861	2,659	4,194
21	1,931	2,882	2,224	3,393	2,380	3,631	2,535	3,925	2,712	4,264
22	1,967	2,940	2,267	3,448	2,426	3,689	2,584	3,989	2,765	4,334
23	2,005	2,999	2,310	3,504	2,471	3,748	2,632	4,054	2,816	4,405
24	2,042	3,057	2,354	3,559	2,518	3,808	2,682	4,120	2,869	4,477
25	2,080	3,115	2,397	3,614	2,564	3,867	2,731	4,185	2,922	4,551
26	2,118	3,173	2,440	3,669	2,611	3,926	2,781	4,250	2,975	4,622
27	2,155	3,232	2,483	3,724	2,657	3,985	2,830	4,315	3,028	4,693
28	2,192	3,290	2,526	3,780	2,704	4,045	2,880	4,379	3,081	4,763
29	2,229	3,349	2,570	3,835	2,750	4,104	2,929	4,444	3,134	4,834
30	2,267	3,407	2,613	3,891	2,795	4,163	2,977	4,509	3,185	4,905
31	2,304	3,466	2,656	3,946	2,842	4,222	3,027	4,574	3,239	4,979
32	2,342	3,524	2,699	4,001	2,888	4,282	3,076	4,640	3,291	5,051
33	2,379	3,582	2,742	4,056	2,935	4,341	3,126	4,705	3,345	5,122
34	2,417	3,641	2,786	4,111	2,981	4,399	3,175	4,769	3,397	5,192
35	2,453	3,699	2,829	4,167	3,028	4,460	3,225	4,834	3,451	5,263
36	2,505	3,758	2,829	4,222	3,028	4,519	3,225	4,893	3,451	5,322
37	2,543	3,816	2,851	4,278	3,051	4,577	3,249	4,955	3,477	5,390
38	2,583	3,874	2,888	4,333	3,091	4,636	3,292	5,018	3,522	5,456
39	2,622	3,932	2,925	4,388	3,130	4,695	3,333	5,083	3,567	5,527
40	2,710	4,065	3,017	4,526	3,229	4,843	3,439	5,243	3,680	5,702
41	2,799	4,199	3,110	4,665	3,327	4,991	3,543	5,403	3,791	5,877
42	2,891	4,336	3,204	4,807	3,429	5,143	3,652	5,567	3,908	6,053
43	2,983	4,475	3,300	4,950	3,531	5,297	3,761	5,735	4,024	6,236
44	3,077	4,615	3,397	5,096	3,635	5,453	3,871	5,903	4,142	6,419
45	3,172	4,758	3,496	5,244	3,741	5,612	3,984	6,076	4,263	6,607
46	4,170	6,521	4,633	7,246	4,957	7,753	5,279	8,367	5,649	9,072
47	4,404	6,926	4,893	7,695	5,236	8,234	5,576	8,882	5,967	9,626
48	4,638	7,330	5,153	8,145	5,514	8,716	5,872	9,398	6,283	10,181
49	4,872	7,735	5,413	8,595	5,792	9,197	6,168	9,913	6,600	10,735
50	5,106	8,139	5,673	9,044	6,071	9,678	6,466	10,428	6,918	11,289
51	5,340	8,544	5,934	9,494	6,349	10,158	6,762	10,944	7,235	11,844
52	5,574	8,948	6,194	9,943	6,627	10,638	7,058	11,458	7,552	12,397
53	5,808	9,353	6,454	10,393	6,906	11,121	7,355	11,975	7,870	12,956
54	6,042	9,757	6,714	10,842	7,184	11,601	7,651	12,489	8,187	13,509
55	6,276	10,162	6,974	11,292	7,462	12,082	7,947	13,004	8,503	14,063
56	6,519	10,162	6,974	11,292	7,462	12,082	7,947	13,004	8,503	14,063
57	6,772	10,192	7,078	11,324	7,573	12,116	8,065	13,052	8,630	14,126

Policy Document – Cont.

58	7,034	10,466	7,269	11,630	7,777	12,443	8,283	13,405	8,862	14,509
59	7,307	10,741	7,459	11,935	7,981	12,770	8,500	13,756	9,095	14,887
60	7,590	11,016	7,650	12,240	8,186	13,098	8,718	14,110	9,328	15,271
61	8,098	11,754	8,163	13,060	8,734	13,974	9,302	15,054	9,953	16,293
62	8,641	12,541	8,709	13,935	9,319	14,911	9,925	16,063	10,619	17,383
63	9,220	13,381	9,293	14,869	9,944	15,911	10,590	17,141	11,332	18,551
64	9,838	14,278	9,916	15,865	10,610	16,975	11,300	18,287	12,091	19,790
65	10,497	15,235	10,580	16,928	11,321	18,114	12,057	19,514	12,901	21,119
66	11,200	16,255	11,289	18,062	12,079	19,326	12,864	20,818	13,765	22,531
67	11,950	17,344	12,045	19,272	12,888	20,621	13,726	22,213	14,687	24,040
68	12,751	18,506	12,852	20,563	13,752	22,003	14,646	23,703	15,671	25,653
69	13,605	19,746	13,713	21,941	14,673	23,477	15,627	25,291	16,721	27,370
70	14,517	21,069	14,632	23,411	15,656	25,049	16,674	26,983	17,841	29,203
71	15,490	22,481	15,612	24,980	16,705	26,729	17,791	28,793	19,036	31,160
72	16,527	23,987	16,659	26,653	17,825	28,519	18,984	30,721	20,312	33,247
73	17,635	25,594	17,775	28,439	19,019	30,429	20,255	32,779	21,673	35,473
74	18,816	27,309	18,966	30,344	20,293	32,467	21,612	34,975	23,125	37,852

Child

Annual limit	2 lacs	3 lacs	5 lacs	7 lacs	10 lacs
Upto age 25 yrs	1,062	1,224	1,309	1,395	1,492

The above Insurance Charges are exclusive of service tax.