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## Operating Clause

We will provide Insurance coverage to You under this Policy up to Sum Insured or Limit of Indemnity and subject to Co-Payment, Waiting Periods, Deductible and Time Deductible mentioned on the Schedule of Coverage in the Policy Schedule/Certificate of Insurance.

The Coverage under this Policy is subject to statements of Policy Holder and/or Insured Persons in the Proposal form/ enrolment form, declaration and/or medical reports, and the terms and conditions of this Policy.

Certain words used in the Coverage description have specific meanings which are mentioned in Definitions and which impacts the Coverage. All such words, where ever mentioned in this document are mentioned in Bold to enable You to identify that particular word has a specific meaning for which You need to refer A - Definitions.

### Section A – Definitions

#### 1 Standard Definitions (Applicable to all Sections under the Policy)

- Def. 1. AYUSH Day Care Centre means and includes Community Health Centre (CHC), Primary Health Centre (PHC), Dispensary, Clinic, Polyclinic or any such health centre which is registered with the local authorities, wherever applicable and having facilities for carrying out treatment procedures and medical or surgical/para-surgical interventions or both under the supervision of registered AYUSH Medical Practitioner(s) on day care basis without in-patient services and must comply with all the following criterion:
- Having qualified registered AYUSH Medical Practitioner (s) in charge;
  - Having dedicated AYUSH therapy sections as required and/or has equipped operation theatre where surgical procedures are to be carried out;
  - Maintaining daily records of the patients and making them accessible to the insurance company's authorized representative.
- Def. 2. **AYUSH HOSPITAL** means an AYUSH Hospital is a healthcare facility wherein medical/ surgical/ para-surgical treatment procedures and interventions are carried out by AYUSH Medical Practitioner(s) comprising of any of the following:
- Central or State Government AYUSH Hospital; or
  - Teaching hospital attached to AYUSH College recognized by the Central Government /Central Council of Indian Medicine/Central Council for Homeopathy; or
  - AYUSH Hospital, standalone or co-located with in-patient healthcare facility of any recognized system of medicine, registered with the local authorities, wherever applicable, and is under the supervision of a qualified registered AYUSH Medical Practitioner and must comply with all the following criterion:
- Having at least 5 in-patient beds;
  - Having qualified AYUSH Medical Practitioner in charge round the clock;
  - Having dedicated AYUSH therapy sections as required and/or has equipped operation theatre where surgical procedures are to be carried out;
  - Maintaining daily records of the patients and making them accessible to the insurance company's authorized representative.
- Def. 3. **Cashless Facility** means a facility extended by the insurer to the insured where the payments, of the costs of treatment undergone by the insured in accordance with the Policy terms and conditions, are directly made to the Network Provider by the insurer to the extent pre-authorization is approved.
- Def. 4. **Condition Precedent** means a Policy term or condition upon which the Insurer's liability under the Policy is conditional upon
- Def. 5. **Co-Payment** means a cost sharing requirement under a health insurance Policy that provides that the Policyholder/insured will bear a specified percentage of the admissible claims amount. A Co-Payment does not reduce the Sum Insured
- Def. 6. **Congenital Anomaly** means a condition(s) which is present since birth, and which is abnormal with reference to form, structure or position.
- Internal Congenital Anomaly: Congenital Anomaly which is not in the visible and accessible parts of the body.
  - External Congenital Anomaly: Congenital Anomaly which is in the visible and accessible parts of the body.
- Def. 7. **Domiciliary Hospitalization** means medical treatment for an Illness/disease/Injury which in the normal course would require care and treatment at a Hospital but is actually taken while confined at home under any of the following circumstances:
- the condition of the patient is such that he/she is not in a condition to be removed to a Hospital, or
  - the patient takes treatment at home on account of non-availability of room in a Hospital
- Def. 8. **Deductible** means a cost sharing requirement under a health insurance policy that provides that the Insurer will not be liable for a specified rupee amount in case of indemnity policies and for a specified number of days/hours in case of Hospital cash policies, which will apply before any benefits are payable by the insurer. A Deductible does not reduce the sum insured.
- Def. 9. **Dental Treatment** means a treatment related to teeth or structures supporting teeth including examinations, fillings (where appropriate), crowns, extractions and surgery
- Def. 10. **Disclosure of information norm** means the Policy shall be void and all premiums paid hereon shall be forfeited to the Company, in the event of misrepresentation, mis-description or non-disclosure of any material fact.
- Def. 11. **Emergency Care** means management for an

- Injury which results in symptoms which occur suddenly and unexpectedly, and requires immediate care by a medical practitioner to prevent death or serious long term impairment of the insured person's health.
- Def. 12. **Grace Period** means the specified period of time immediately following the premium due date during which a payment can be made to renew or continue a Policy in force without loss of continuity benefits such as waiting periods and coverage of pre-existing diseases. Coverage is not available for the period for which no premium is received.
- Def. 13. **Hospital** means any institution established for In-patient Care and Day Care Treatment of illness and/or injuries and which has been registered as a Hospital with the local authorities under the Clinical Establishments (Registration and Regulation) Act, 2010 or under the enactments specified under the Schedule of Section 56(1) of the said Act OR complies with all minimum criteria as under:
- has at least 10 in-patient beds, in towns having a population of less than 10,00,000 and 15 in-patient beds in all other places,
  - has qualified nursing staff under its employment round the clock,
  - has qualified Medical Practitioner(s) in charge round the clock,
  - has a fully equipped operation theatre of its own where surgical procedures are carried out,
  - maintains daily records of patients and will make these accessible to the insurance company's authorized personnel.
- Def. 14. **Hospitalization** means admission in a Hospital for a minimum period of 24 consecutive 'In-patient Care' hours except for specified procedures/treatments, where such admission could be for a period of less than 24 consecutive hours.
- Def. 15. **Illness/ Illnesses** means a sickness or a disease or pathological condition leading to the impairment of normal physiological function which manifests itself during the Policy Period and requires medical treatment.
- (a) Acute condition - Acute condition is a disease, Illness or Injury that is likely to respond quickly to treatment which aims to return the person to his or her state of health immediately before suffering the disease/ Illness/ Injury which leads to full recovery
  - (b) Chronic condition - A chronic condition is defined as a disease, Illness, or Injury that has one or more of the following characteristics:
    1. it needs on-going or long-term monitoring through consultations, examinations, check-ups, and /or tests
    2. it needs on-going or long-term control or relief of symptoms
    3. it requires rehabilitation for the patient or for the patient to be specially trained to cope with it
    4. it continues indefinitely
    5. it recurs or is likely to recur
- Def. 16. **Injury** means Accidental physical bodily harm excluding Illness or disease solely and directly caused by external, violent and visible and evident means which is verified and certified by a Medical Practitioner.
- Def. 17. **In-patient Care** means treatment for which the Insured Person has to stay in a Hospital for more than 24 hours for a covered event.
- Def. 18. **Intensive Care Unit** means an identified section, ward or wing of a Hospital which is under the constant supervision of a dedicated Medical Practitioner(s), and which is specially equipped for the continuous monitoring and treatment of patients who are in a critical condition, or require life support facilities and where the level of care and supervision is considerably more sophisticated and intensive than in the ordinary and other wards.
- Def. 19. **ICU (Intensive Care Unit) Charges** means the amount charged by a Hospital towards ICU expenses which shall include the expenses for ICU bed, general medical support services provided to any ICU patient including monitoring devices, critical care nursing and intensive charges.
- Def. 20. **Medical Advice** means any consultation or advice from a Medical Practitioner including the issue of any prescription or follow up prescription.
- Def. 21. **Medical consultation** is a procedure where a Medical Practitioner reviews an Insured Person's medical history, medically examines the Insured Person and makes recommendations as to care and treatment.
- Def. 22. **Medical Expenses** means those expenses that an Insured Person has necessarily and actually incurred for medical treatment on account of Illness or Accident on the advice of a Medical Practitioner, as long as these are no more than would have been payable if the Insured Person had not been insured and no more than other hospitals or Medical practitioners in the same locality would have charged for the same medical treatment.
- Def. 23. **Medically Necessary treatment** means any treatment, test, medication, or stay in Hospital or part of stay in Hospital which
- Is required for the medical management of the Illness or Injury suffered by the Insured Person;
  - Must not exceed the level of care necessary to provide safe, adequate and appropriate medical care in scope, duration or intensity.
  - Must have been prescribed by a Medical Practitioner.
  - Must conform to the professional standards widely accepted in international medical practice or by the medical community in India.
- Def. 24. **Medical Practitioner** means a person who holds a valid registration from the Medical Council of any State or Medical Council of India or Council for Indian Medicine or for Homeopathy set up by the Government of India or a State Government and is thereby entitled to practice medicine within its jurisdiction; and is acting within the scope and

jurisdiction of license. Medical Practitioner who is sharing the same residence with the Insured Person's and is a member of Insured Person's family are not considered as Medical Practitioner under the scope of this Policy.

Medical practitioner for mental illnesses means a medical practitioner possessing a post-graduate degree or diploma in psychiatry awarded by an university recognised by the University Grants Commission established under the University Grants Commission Act, 1956, or awarded or recognised by the National Board of Examinations and included in the First Schedule to the Indian Medical Council Act, 1956, or recognised by the Medical Council of India, constituted under the Indian Medical Council Act, 1956, and includes, in relation to any State, any medical officer who having regard to his knowledge and experience in psychiatry, has been declared by the Government of that State to be a psychiatrist for the purposes of this Act;

Medical Practitioner (Definition applicable for Global Cover except in India)

Means a licensed medical practitioner acting within the scope of his/her license and who holds a degree of a recognized institution and is registered by the Authorized Medical Council of the respective country.

Def. 25. **Network Provider** means Hospitals or health care providers enlisted by an insurer, TPA or jointly by an Insurer and TPA to provide medical services to an insured by a Cashless facility.

Def. 26. **Non Network** means any Hospital, Day Care Centre or other provider that is not part of the Network

Def. 27. **Notification of Claim** means the process of intimating a claim to the insurer or TPA through any of the recognized modes of communication

Def. 28. **OPD Treatment.** OPD treatment means the one in which the Insured visits a clinic / Hospital or associated facility like a consultation room for diagnosis and treatment based on the advice of a Medical Practitioner. The Insured is not admitted as a day care or in-patient.

Def. 29. **Pre Existing Disease** means any condition, ailment, injury or disease:

- a) That is/are diagnosed by a physician within 48 months prior to effective date of the Policy issued by the Insurer or its reinstatement or
- b) For which Medical Advice or treatment was recommended by, or received from, a physician within 48 months prior to the effective date of Policy or its reinstatement

Def. 30. **Post Hospitalization Expenses** means Medical Expenses incurred during pre-defined number of days immediately after the insured person is discharged from the Hospital provided that:

- i. Such Medical Expenses are for the same condition for which the insured person's

Hospitalization was required, and

- ii. The inpatient Hospitalization claim for such Hospitalization is admissible by the insurance company.

Def. 31. **Qualified Nurse** is a person who holds a valid registration from the nursing council of India or the nursing council of any state in India

Def. 32. **Renewal** means the terms on which the contract of insurance can be renewed on mutual consent with a provision of Grace Period for treating the Renewal continuous for the purpose of gaining credit for Pre-Existing Diseases, time-bound exclusions and for all waiting periods

Def. 33. **Room Rent** means the amount charged by a Hospital towards Room and Boarding expenses and shall include the Associated Medical Expenses

Def. 34. **Reasonable and Customary Charges** means the charges for services or supplies, which are the standard charges for a specific provider and consistent with the prevailing charges in the geographical area for identical or similar services, taking into account the nature of Illness/ Injury involved

Def. 35. **Unproven/Experimental Treatment** is a treatment including drug experimental therapy, which is based on established medical practice in India, is a treatment experimental or unproven.

## 2 Specific Definitions (Applicable to all Sections under the Policy)

Def. 1. **Activities of Daily living** means

- 1) Washing: the ability to wash in the bath or shower (including getting into and out of the shower) or wash satisfactorily by other means and maintain an adequate level of cleanliness and personal hygiene;
- 2) Dressing: the ability to put on, take off, secure and unfasten all garments and, as appropriate, any braces, artificial limbs or other surgical appliances;
- 3) Transferring: The ability to move from a lying position in a bed to a sitting position in an upright chair or wheel chair and vice versa;
- 4) Toileting: the ability to use the lavatory or otherwise manage bowel and bladder functions so as to maintain a satisfactory level of personal hygiene;
- 5) Feeding: the ability to feed oneself, food from a plate or bowl to the mouth once food has been prepared and made available.
- 6) Mobility: The ability to move indoors from room to room on level surfaces at the normal place of residence

Def. 2. **Accident or Accidental** means a sudden, unforeseen and involuntary event caused by external, visible and violent means.

Def. 3. **Accidental Damage** means a fortuitous event or circumstance which is sudden, unexpected and unintentional, and includes resultant continuous, intermittent or repeated exposure.

Def. 4. **Adventure Sports Activity** means any sport or activity involving physical exertion and skill in

- which an Insured Person participates or competes for entertainment or as part of his Profession whether he / she is trained or not.
- Def. 5. **Age or Aged** means completed years as at the Policy Commencement Date.
- Def. 6. **Associated Medical Expenses** means Consultation fees, charges on Operation theatre, surgical appliances & nursing, and expenses on Anesthesia, blood, oxygen incurred during Hospitalization of the Insured Person
- Def. 7. **Bank Rate** means the rate fixed by the Reserve Bank of India (RBI) at the beginning of the financial year in which claim has fallen due.
- Def. 8. **Catastrophic Event** means and includes Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Tsunami, Flood, Inundation and Earthquake
- Def. 9. **Contract Owner** means the Association, Club or Franchise with whom the Sports Player has entered into the contract for employment or services
- Def. 10. **Commencement Date** means the Commencement Date of the Policy as specified in the Policy Schedule.
- Def. 11. **Coverage Period** means the Period between the Coverage effective date and the expiry date applicable to Insured Person specified in the Policy Schedule/Certificate of Insurance.
- Def. 12. **Contract** means an agreement between two or more parties which sets out the terms, conditions, Rules and Regulations for performing the Sports Activity and other services by the Insured Person and is the basis of Coverage under Section B1, II of this Policy.
- Def. 13. **Dependent Child/Children** means living dependent child or children of Insured Person up to age of 25 years as on date of Injury, including legally adopted and step- children.
- Def. 14. **Fees or Remuneration** means the amount payable and insured under the Policy as applicable under the Contract. Fees means the amount payable to Policyholder and Remuneration means the amount payable to Insured Person.
- Def. 15. **Financial Institution** shall have the same meaning assigned to the term as per Reserve Bank of India Act, 1934 and shall include a Non-Banking Financial Company as defined under section 45 I of the Reserve Bank of India Act, 1934
- Def. 16. **EMI or EMI Amount** means and includes the amount of monthly payment required to repay the principal amount of Loan and Interest by the Insured as set forth in the amortization chart referred to in the loan agreement (or any amendments there to) between the Bank/Financial Institution and the Insured Person prior to the date of occurrence of the Insured Coverage. For the purpose of avoidance of doubt, it is clarified that any monthly payments that are overdue and unpaid by the Insured Person prior to the occurrence of the Insured Coverage will not be considered for the purpose of this Policy and shall be deemed as paid by the Insured Person
- Def. 17. **Immediate Family** mean an Insured Person's Spouse; children; children-in-law, siblings; siblings-in-law; parents; parents-in-law; grandparents; grandchildren; legal guardian, ward, step or adopted children; step-parents; aunts, uncles; nieces, and nephews.
- Def. 18. **Insured Journey** means Insured Person's trip via Pre-booked Travel including Pre-booked Event, commencing during Period of Insurance
- Def. 19. **Insured Person** means You and the persons/ organization named in the Policy Schedule.
- Def. 20. **Life threatening Illness** shall mean a serious medical condition or symptom resulting from Illness which is not pre-existing disease, which arises suddenly and unexpectedly, and requires immediate care and treatment by a Medical Practitioner, generally received within 24 hours of onset to avoid jeopardy to life or serious long term impairment of the Insured Person's health, until stabilisation at which time this medical condition or symptom is not considered an Emergency anymore.
- Def. 21. **Loss of Mastication** means the total and irrecoverable loss of ability to chew food.
- Def. 22. **Loss of hearing** means the total and irrecoverable Loss of Hearing.
- Def. 23. **Limb** means the hand above the wrist joint or foot above the ankle joint.
- Def. 24. **Loss of sight** means the total and irrecoverable Loss of Sight. This is considered to have occurred if the degree of sight remaining after correction is 3 / 60 or less on the Snellen Scale.
- Def. 25. **Loss of Speech** means the total and irrecoverable Loss of Speech
- Def. 26. **Material Facts** means all relevant information sought by the Company in the Proposal Form and other connected documents to enable it to take informed decision in the context of underwriting the risk.
- Def. 27. **Mental Illness** means a substantial disorder of thinking, mood, perception, orientation or memory that grossly impairs judgment, behaviour, capacity to recognise reality or ability to meet the ordinary demands of life, mental conditions associated with the abuse of alcohol and drugs, but does not include mental retardation which is a condition of arrested or incomplete development of mind of a person, specially characterised by subnormality of intelligence;
- Def. 28. **Mental health establishment** means any health establishment, including Ayurveda, Yoga and Naturopathy, Unani, Siddha and Homoeopathy establishment, by whatever name called, either wholly or partly, meant for the care of persons with mental Illness, established, owned, controlled or maintained by the appropriate Government, local authority, trust, whether private or public, corporation, co-operative society, organisation or any other entity or person, where persons with mental Illness are admitted and reside at, or kept in, for care, treatment,

convalescence and rehabilitation, either temporarily or otherwise; and includes any general Hospital or general nursing home established or maintained by the appropriate Government, local authority, trust, whether private or public, corporation, co-operative society, organisation or any other entity or person; but does not include a family residential place where a person with mental illness resides with his relatives or friends;

Def. 29. **Period of Insurance** means the period between the Coverage Commencement Date and the Expiry Date as specified in Certificate of Insurance of Insured Person for a Single Trip, Annual Trip or Multi Trip Policy

Def. 30. **Permanent Total Disablement** means that the Insured Person is totally disabled from undertaking all the material duties of his/her usual occupation for which the Insured Person is reasonably fitted by training, education or experience for a continuous period of 365 days and, at the expiration of the 365 days period, it is reasonably certain that such disability will persist throughout the Insured Person's lifetime.

Def. 31. **Policy** means Policy Holders and Insured Persons statements in the proposal form and Enrolment form, this Policy wording (including endorsements and Clauses if any), Policy Schedule and Certificate of Insurance (as the same may be amended from time to time) to which this Policy is attached.

Def. 32. **Policy Period** means the period between the Commencement Date and the Expiry Date specified in the Policy Schedule. For Insured Person it means Period of Insurance as specified in the Certificate of Insurance or Endorsement

Def. 33. **Policy Holder** means Person who has proposed the Policy and in whose name the Policy is issued

Def. 34. **Policy Schedule** means Schedule attached to and forming part of this Policy mentioning the details of the Insured Persons, the Sum Insured, the period and the limits to which benefits under the Policy are subject to (Schedule of coverage), including any Annexures and/or endorsements, made to or on it from time to time, and if more than one, then the latest in time.

Def. 35. **Pre-booked Travel** means booking of Flight tickets including Visa from Place of Origin to Place of Destination and vice versa booked before purchasing coverage under this Policy and before the journey starts

Def. 36. **Pre-booked Event** means booking of Sport Activity or any other Event booked before purchasing coverage under this Policy and before the journey starts

Def. 37. **Reconstructive Surgery** means surgery to restore function or normal appearance by reconstructing organs or parts prescribed as Medically Necessary by treating Medical Practitioner and does not include cosmetic or aesthetic surgery.

Def. 38. **Single Trip** means one Trip to the destination(s)

during the Period of Insurance.

Def. 39. **Multi Trip** means multiple trips to the destination(s) during the Period of Insurance subject to per Trip duration and estimated number of Trips as opted and as specified in the Policy Schedule / Certificate of Insurance

Def. 40. **Service Provider** means persons, organization named in the Schedule who have been appointed by Us to provide administrative services on Our behalf and at Our direction to the Insured Person in accordance with the terms of this Policy

Def. 41. **Sum Insured** means the sum shown in the Policy Schedule which represents Our maximum liability for each Insured Person for any and all benefits claimed under a Section during the Policy Year. In case of Section B1-VI - Hospital Cash, the Sum Insured means the maximum number of days shown in the Policy Schedule.

In Case of Multi Trip: Sum Insured is cumulative limit for all the trips undertaken during the Period of Insurance. The sum insured once exhausted will not be reinstated for any section during the Period of Insurance.

Def. 42. **Student Temporary Total Disablement** means disablement which temporarily and entirely prevents an Insured Person from attending full time education at Educational Institute where Insured Person is enrolled as a student before the date of Injury

Def. 43. **Sports Player** means a natural person who enters into legal relationship with the Contract Owner for his representation, primarily in the area of Sports and other related activities.

Def. 44. **Sport Event** means the event insured under the Policy under Section B1, II.

Def. 45. **Sports Equipment** means equipment belonging to Insured Person, solely used in connection with Sports Activity covered under the Section.

Def. 46. **Surgery or Surgical Procedure** means manual and / or operative procedure (s) required for treatment of an illness or injury, correction of deformities and defects, diagnosis and cure of diseases, relief from suffering and prolongation of life, performed in a Hospital or Day Care Centre by a medical practitioner.

Def. 47. **Time Deductible** means a cost sharing requirement under a health insurance Policy that provides that the Insurer will not be liable for a specified number of days, which will apply before any benefits are payable by the insurer. A Time Deductible does not reduce the Sum Insured

Def. 48. **Temporary Total Disablement** means disablement which temporarily and entirely prevents an Insured Person from engaging in or giving attention to the Insured Person's usual occupation.

Def. 49. **Trip** means any journey undertaken within the Period of Insurance which commences when the Insured Person leaves Home for onward journey and terminates when he returns Home in case of return journey or reaches destination in case of



a one way journey or the Policy Expiry date whichever is earlier.

Def. 50. **We/Our/Us** means the HDFC ERGO General Insurance Company Limited

Def. 51. **Policyholder** means the Group Owner/ Organization/association/entity/society named in the Policy Schedule who has concluded the terms on behalf of the Insured Persons and in whose name the Policy is issued.

### 3 Specific Definitions applicable to Dynamic Flight Delay

1. **Actual Arrival Time** means the date & time Your Flight arrives at its scheduled destination airport
2. **Actual Departure Time** means the date & time Your Flight takes off from its scheduled departure airport
3. **Your Flight** means a specified flight at a specified date and time for which Insured Person has a valid Reservation and which is insured under this Section.
4. **Period of Insurance** is the period shown as mentioned on the Schedule of Coverage in the Certificate of Insurance. It starts from the date and time of Your Flight and ends at the Actual Departure Time of Your Flight
5. **Scheduled arrival time** is the published scheduled time of arrival as stated in the original Reservation or revised Arrival Time communicated up to 6 hours prior to Scheduled Departure time
6. **Scheduled departure time** is the published scheduled time of departure as stated in the original Reservation or revised departure time communicated up to 6 hours prior to published departure time
7. **Sum Insured** means the benefit amount payable under this Section as defined against Delay Period and mentioned on the Certificate of Insurance/Policy Schedule, which represents Our maximum liability under this Section.
8. **Reservation** means the fact that the passenger has a confirmed ticket or boarding pass which indicates that the booking for travel on a particular flight has been accepted and registered by the Operating Airline.
9. **Operating Airline** means an airline that performs or intends to perform flights under a contract with a passenger or on behalf of another person, legal or natural, having a contract with that passenger.
10. **Delay Period** – means specified period of Delay in numbers/slabs of Minutes/hours which should elapse/ pass after the Scheduled Departure Time or Scheduled Arrival Time, for Insured Person to be eligible to Claim under this Section.
11. **Delay/Delayed** means the difference between Actual and Scheduled Departure Time/Arrival time of Your Flight recorded by independent data provider of flight information as mentioned in the Schedule of Coverage on the Policy Schedule.

## Section B – Coverage & Exclusion

### Section 1 – SPORTify

We will pay under below listed Covers subject to Sum In-

sured, limits/Sub limits, Co-Payment, Deductible and Time Deductible as specified on the Schedule of Coverage in the Certificate of Insurance/Policy Schedule. Subject to otherwise terms and conditions of the Policy.

## I Personal Accident

### 1. Coverage

#### i. Accidental Death & Disappearance

##### a. Accidental Death

We will pay the Sum Insured if Insured Person sustains Injury during Period of Insurance, including while undertaking the Sports Activity mentioned in the Schedule of Coverage on the Certificate of Insurance/Policy Schedule, which shall within twelve months of its occurrence causes Death of Insured Person.

##### Disappearance

We will pay the Sum Insured in the event if Insured Person's body cannot be located within 365 Days;

- a. after the forced landing, stranding, sinking or wrecking of a conveyance in which Insured Person was known to be a passenger during Period of Insurance or;
  - b. after and as a result of any Catastrophic Event during Period of Insurance or;
- while undertaking a Sports Activity mentioned on Certificate of Insurance/Policy Schedule it shall be deemed, subject to all other terms and provisions of the Policy, that Insured Person shall have suffered Death due to Accident under the Policy.

#### ii. Permanent Disablement

We will pay the Sum Insured, corresponding to Disablement in accordance with the table below, if Insured Person sustains Injury during Period of Insurance, including while undertaking the Sports Activity mentioned in the Schedule of Coverage on the Certificate of Insurance/Policy Schedule, which shall within twelve (12) months of its occurrence causes Permanent Disablement as defined below and certified by Medical Practitioner.

S No	Disablement	Percentage of Sum Insured payable
1	Permanent Total Disablement	100%
2	Permanent and incurable insanity	100%
3	Permanent Total Loss of two Limbs	100%
4	Permanent Total Loss of Sight in both eyes	100%

5	Permanent Total Loss of Sight of one eye and one Limb	100%
6	Permanent Total Loss of Speech	100%
7	Complete removal of the lower jaw	100%
8	Permanent Total Loss of Mastication	100%
9	Permanent Total Loss of the central nervous system or the thorax and all abdominal organs resulting in the complete inability to engage in any job and the inability to carry out any of the three Activities of Daily living without full time assistance	100%
10	Permanent Total Loss of Hearing in both ears	75%
11	Permanent Total Loss of one Limb	50%
12	Permanent Total Loss of Sight of one eye	50%
13	Permanent Total Loss of Hearing in one ear	15%
14	Permanent Total Loss of the lens in one eye	25%
15	Permanent Total Loss of use of four fingers and thumb of either hand	40%
16	Permanent Total Loss of use of four fingers of either hand	20%
17	Permanent Total Loss of use of one thumb of either hand:	
A	Both joints	20%
B	One joint	10%
18	Permanent Total Loss of one finger of either hand:	
A	Three joints	5%
B	Two joints	3.50%
C	One joint	2%
19	Permanent Total Loss of use of toes:	
A	All - one foot	15%
B	Big - both joints	5%
C	Big - one joint	2%
D	Other than Big - each toe	2%
20	Established non-union of fractured leg or kneecap	10%

21	Shortening of leg by at least 5 cms.	7.50%
22	Ankylosis of the elbow, hip or knee	20%
23	Permanent disablement not otherwise provided for under Items 2-22 inclusive up to a maximum of 75% of Sum Insured	75%

## 2. General Conditions applicable to Cover I – Personal Accident

1. The Coverage under this Section terminates on admissibility of Claim amount up to 100% of Sum Insured
2. In the event of admissible Claim for Accidental Death under any Cover, future Coverage under all other Sections of this Policy shall automatically terminate.
3. In the event of admissible Claim under this Coverage, any amount of Claim already paid will be deducted from the admissible Claim amount to arrive at Total Sum Insured payable under this Coverage.
4. The total amount payable in respect of more than one disablement due to the same Injury is arrived at by adding together the various percentages shown in the Table of Benefits, but shall not exceed the Sum Insured.

## 3. Optional Cover under Personal Accident

In consideration of payment of additional Premium, We will provide coverage to the Insured Person(s) under below listed Covers, up to Sum Insured or limits mentioned on the Schedule of Coverage in the Policy Schedule/Certificate of Insurance. These Covers are optional and applicable only if opted for and subject to otherwise all other terms and conditions of the Policy and this Section.

### i. Temporary Total Disablement – Accident

We will pay the Sum Insured per week subject to maximum number of weeks as specified in the Schedule of Coverage on the Policy Schedule/Certificate of Insurance, if Insured Person sustains Injury during Period of Insurance, including while undertaking the Sports Activity mentioned in the Schedule of Coverage on the Certificate of Insurance, which shall within twelve (12) months of its occurrence causes Temporary Total Disablement. The benefit is applicable up to period of disablement subject to maximum of number of weeks and Sum Insured.

### ii. Temporary Total Disablement – Accident & Illness

We will pay the Sum Insured per week subject to maximum number of weeks as specified in the Schedule of Coverage on the Policy Schedule/Certificate of Insurance, if Insured Person;

- a. sustains Injury or
  - b. contracts Illness
- during Period of Insurance, including while undertaking the Sports Activity mentioned in the Schedule of Coverage on the Certificate of Insurance, which shall within twelve (12) months of its occurrence causes Temporary Total Disablement. The benefit is applicable up to period of disablement subject to maximum of number of weeks and Sum Insured.

#### Specific Exclusions applicable to Temporary Total Disablement due to Illness

We will not make payment for any claim in respect of any Insured Person caused by, arising from or attributable to any of the following unless expressly stated to the contrary in the Policy/Certificate of Insurance

##### a. Pre-existing Diseases – Code – Excl01

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

##### b. Specified Disease/Procedure waiting period- Code – Excl02

- i. Expenses related to the treatment of the listed Conditions, surgeries/treatments shall be excluded until the expiry of 24 months of continuous coverage after the date of inception of the first Policy with us. This exclusion shall not be applicable for claims arising due to an Accident.
- ii. In case of enhancement of sum insured the exclusion shall apply afresh to the extent of Sum Insured increase.
- iii. If any of the specified disease/procedure falls under the waiting period specified for Pre-existing diseases, then the longer of the two waiting periods shall apply.
- iv. The waiting period for listed conditions shall apply even if contracted after the Policy or declared and accepted without a specific exclusion.
- v. If the Insured Person is continuously covered without any break as defined under the applicable norms on portability stipulated by IRDAI, then waiting period for the same would be reduced to the extent of prior coverage.

#### Illness

Diseases of gall bladder including cholecystitis	Non infective Arthritis
Pancreatitis	Urogenital system e.g. Kidneystone, Urinary Bladder Stone
All forms of Cirrhosis	Ulcer and erosion of stomach and duodenum
Perineal Abscesses	Gastro Esophageal Reflux Disorder (GERD)
Cataract	Perianal Abscesses
Pilonidal sinus	Fissure/fistula in anus, Haemorrhoids including Gout and rheumatism
Benign tumors, cysts, nodules, polyps including breast lumps	Osteoarthritis and osteoporosis
Polycystic ovarian diseases	Fibroids ( fibromyoma)
Sinusitis, Rhinitis	Tonsillitis
Skin tumors	Benign Hyperplasia of Prostate

#### Surgical Procedures

Adenoidectomy, tonsillectomy	Tympanoplasty, Mastoidectomy
Dilatation and curettage (D&C)	Nasal concha resection
Myomectomy for fibroids	Surgery of Genito urinary system
Surgery on prostate	Cholecystectomy
Hernia	Hydrocele/Rectocele
Surgery for prolapsed inter vertebral disc	Joint replacement surgeries
Surgery for varicose veins and varicose ulcers	Surgery for Nasal septum deviation
Surgery for Perianal Abscesses	Fissurectomy, Haemorrhoidectomy, Fistulectomy, Ear, Nose, Throat surgeries

##### c. 30-day waiting period – Code – Excl03

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

event of granting higher Sum Insured subsequently.

#### **Specific Conditions applicable to Temporary Total Disablement (i) and (ii)**

- 1) If Injury or Illness is sustained to or suffered in relation to the spine and its muscular girdle, ligamentous system, cartilage, nervous system and blood supply to the spine which is not detectable by means of radiological scanning, imaging, or neurological fallout testing, then the Company shall only be liable in respect of this Section for a maximum period of five (5) weeks.
- 2) In the event of a dispute arising as to when Temporary Total Disablement ceased, the date shall be finally determined by a Medical Practitioner who certifies:
  - a) the date upon which the Insured Person recovered; or

#### **4. Reasonable Care**

The Insured Person shall take all safety precautions for the Sports Activity as mentioned under the Contract

#### **5. Exclusions applicable to Cover I - Personal Accident including Optional Covers**

We will not make payment for any claim in respect of any Insured Person caused by, arising from or attributable to any of the following unless expressly stated to the contrary in the Policy/Certificate of Insurance

- ii. The abuse or the consequences of the abuse of tobacco, intoxicants or hallucinogenic substances including all forms of narcotic drugs and alcohol (Unless prescribed by Medical Practitioner).
- iii. War or any act of war, invasion, act of foreign enemy, (whether war be declared or not or caused during service in the armed forces of any country), civil war, public defence, rebellion, revolution, insurrection, military or usurped acts, nuclear weapons/materials, chemical and biological weapons, radiation of any kind
- iv. Whilst travelling in aircraft other than as a passenger (fare paying or otherwise) in any duly licensed standard type of aircraft anywhere in the world.
- v. Death or Disability suffered by the Insured Person on account of his participation as the driver, co-driver or passenger during trial runs (excluding test drives) using a motorized vehicle or bicycle
- vi. Death or Disability caused by or arising from or in consequence of or contributed to nuclear weapons material by or arising from or in consequence of or contributed to by ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel (including any self-sustaining process of nuclear fission).
- vii. Any Insured Person committing or attempting to commit intentional self-Injury (except in an attempt to save human life) or suicide.
- viii. From engaging in or participation in naval, military or air force operation.

- ix. Death or Disability suffered by Insured Person on account not following the Rules or Medical Advice, applicable relevant regulations as prescribed by concerned Authority/Association e.g. World Anti-Doping Agency, Code of Conduct, Terms and Condition laid down by the Adventure Tour Operator and Adventure Sport Agency
- x. Breach of Law: Expenses for treatment directly arising from or consequent upon any Insured Person committing or attempting to commit a breach of law with criminal intent.
- xi. Death or disability suffered by Insured Person on account of participation in any Sports Activity other than those covered under the Policy
- xii. Injury sustained whilst or as a result of active participation in any violent labour disturbance, riot or civil commotion or public disorder.
- xiii. Injury sustained whilst on service or on duty with or undergoing training with any military or police force, or militia or paramilitary organisation, notwithstanding that the Injury occurred whilst the Insured Person was on leave or not in uniform.

## **II Loss of Fees**

### **1. Coverage**

We will indemnify the Insured in the manner specified in the Schedule of Coverage on the Certificate of Insurance/Policy Schedule, on loss of Fees or Remuneration as applicable under a contractual agreement between parties in the event of Non-participation/ unavailability of the Insured Person for the event covered under the Policy, as a direct result of Insured Person contracting or meeting with an;

### **i. Accidental Death & Disappearance**

#### **Accidental Death**

Where Insured Person sustains Injury during Period of Insurance, including while undertaking the Sports Activity mentioned in the Schedule of Coverage on the Certificate of Insurance, which shall within twelve (12) months of its occurrence causes Death of Insured Person.

#### **Disappearance**

Where Insured Person's body cannot be located within 365 Days

- i. after the forced landing, stranding, sinking or wrecking of a conveyance in which Insured Person was known to be a passenger during Period of Insurance or;
- ii. after and as a result of any Catastrophic Event during Period of Insurance
- iii. while undertaking a Sports Activity mentioned on Certificate of Insurance/Policy Schedule it shall be deemed, subject to all other terms and provisions of the Policy, that Insured Person shall have suffered Death due to Accident under the Policy.

## ii. **Accidental Injury**

Where Insured Person sustains Injury during Period of Insurance, including while undertaking the Sports Activity mentioned in the Schedule of Coverage on the Certificate of Insurance including those arising out of aggravation of Pre-existing Disease which prevents the Insured Person to participate in or play the covered Sports Activity as certified by Medical Practitioner provided always that coverage is applicable only till the time Injury lasts as certified by Medical Practitioner.

## iii. **Illness**

Where Insured Person contracts Illness during Period of Insurance, including while undertaking the Sports Activity mentioned in the Schedule of Coverage on the Certificate of Insurance including those arising out of aggravation of Pre-existing Disease which prevents the Insured Person to participate in or play the covered Sports Activity as certified by Medical Practitioner provided always that coverage is applicable only till the time Illness lasts as certified by Medical Practitioner.

## 2. **Special Conditions applicable to Loss of Fees**

- i. The Coverage is applicable till the time Illness or Injury lasts to the extent it continues to prevent the Insured Person from participation in the covered Sport Activity. Where Insured Person sustains Injury during Period of Insurance, including while undertaking the Sports Activity mentioned in the Schedule of Coverage on the Certificate of Insurance)
- ii. In the event of a dispute arising as to when illness or Injury ended, the date shall be finally determined by a Medical Practitioner who certifies:
  - a) the date upon which the Insured Person recovered; or

## 3. **Optional Covers under Loss of Fees**

In consideration of payment of additional Premium, We will provide coverage to the Insured Person(s) under below listed Covers, up to Sum Insured or limits mentioned on the Schedule of Coverage in the Policy Schedule/Certificate of Insurance. These Covers are optional and applicable only if opted for and subject to otherwise all other terms and conditions of the Policy and this Section.

- i. **EMI Protector**  
We will pay EMI due, of an active loan or Credit availed from a Financial Institution for each continuous and completed period of four(4) weeks of disability, in respect of the incidence(s) or occurrence(s) for which claim is admissible under Coverage (ii) or (iii). The payment is subject to maximum of number of EMI, and Sum Insured as mentioned in Schedule of Coverage on Policy Schedule/Certificate of Insurance.

## 4. **Reasonable Care**

The Insured Person shall take all safety precautions for the Sports Activity as mentioned under the Contract

## 5. **Exclusions applicable to Loss of Fees and Optional Covers**

We will not make payment for any claim in respect of any Insured Person caused by, arising from or attributable to any of the following unless expressly stated to the contrary in the Policy/Certificate of Insurance

### 5.a. **Standard Exclusions**

- i. Breach of Law: Code – Excl10 - Expenses for treatment directly arising from or consequent upon any Insured Person committing or attempting to commit a breach of law with criminal intent.
- ii. Treatment for Alcoholism, drug or substance abuse or any addictive condition and consequences thereof. Code – Excl12

### 5.b. **Specific Exclusions**

- iii. Any Claim related to the treatment of a pre-existing Disease (PED) for which Medical Advice or treatment was recommended by a Medical Practitioner before Period of Insurance. War or any act of war, invasion, act of foreign enemy, (whether war be declared or not or caused during service in the armed forces of any country), civil war, public defence, rebellion, revolution, insurrection, military or usurped acts, nuclear weapons/materials, chemical and biological weapons, radiation of any kind
- iv. Whilst travelling in aircraft other than as a passenger (fare paying or otherwise) in any duly licensed standard type of aircraft anywhere in the world.
- v. Death, Disability or Illness suffered by the Insured Person on account of participation as the driver, co-driver or passenger during trial runs (excluding test drives) using a motorized vehicle or bicycle
- vi. Caused by or arising from or in consequence of or contributed to nuclear weapons material by or arising from or in consequence of or contributed to by ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel (including any self-sustaining process of nuclear fission).
- vii. Insured Person committing or attempting to commit intentional self-Injury (except in an attempt to save human life) or suicide.
- viii. From engaging in or participation in or involvement in naval, military or air force operation.
- ix. on account of Insured Person not following the Rules, applicable relevant regulations as prescribed by concerned Authority/ Association e.g. World Anti-Doping Agency, Terms and Condition laid down by the Adventure Tour Operator and Sport Agency whilst or as a result of active participation
- x.

- in any violent labour disturbance, riot or civil commotion or public disorder
- xi. whilst on service or on duty with or undergoing training with any military or police force, or militia or paramilitary organisation, notwithstanding that the Injury occurred whilst the Insured Person was on leave or not in uniform.
- xii. Claim arising due to Sport Player's own criminal or felonious act
- xiii. on account of participation by Insured Person in any Sports Activity other than those covered and mentioned on the Certificate of Insurance/Policy Schedule
- xiv. Loss of Fees or Remuneration linked with performance or Consequential loss of any kind

### III. Public Liability

#### 1. Coverage

We will indemnify the Insured Person against legal liability including Defence Cost, to pay Damages for any third party Claims arising out of Bodily Injury or Property Damage caused by an Accident only while undertaking the covered Sports Activity mentioned in the Schedule of Coverage on Policy Schedule, during the Period of Insurance. The Claim under the section is subject to limit of Indemnity and mentioned on the Schedule of Coverage in the Policy Schedule

#### 2. Specific definitions applicable to Public Liability

1. Any one Accident means maximum amount payable due to any one Accident as mentioned on the Certificate of Insurance/Policy Schedule
2. Accidental means a fortuitous event or circumstance which is sudden, unexpected and unintentional, and includes resultant continuous, intermittent or repeated exposure.
3. Bodily Injury means the death, physical bodily Injury, sickness or disease of a third person.
4. Claim means the receipt by the Insured Person of any written notice of demand for compensation or rectification made by or on behalf of a third party against the Insured Person, and/or any suit, claim, petition, writ, statement of claim, claim form, summons, application or other originating legal or arbitral process, cross-claim, counterclaim or third or similar party notice served upon the Insured Person.

All Claims resulting from one and the same act or a series of acts arising out of the same cause or event, or caused by continuous or repeated exposure to substantially the same harmful conditions, shall jointly constitute one Claim under this Cover and as having been made at the time when the first Claim was made in writing. The coverage for such Claims shall expire 3 years after the first Claim of such series has been notified to the Company.

5. Defence Cost means all costs, fees and expenses

incurred with Company's prior written consent in the investigation, defence or settlement of any Claim and the Insured Person's costs of representation at any civil inquest, inquiry, or other proceedings in respect of matters which have a direct relevance to an actual or anticipated Claim against the Insured falling within the terms of this Policy.

6. Damages means monetary sums (including claimant's costs) payable pursuant to judgments or awards and/or settlements negotiated by or on behalf of the Insured Person, but shall not include fines, penalties, punitive damages, exemplary damages, non-pecuniary relief, taxes, or any other amount for which an Insured Person is not financially liable, or which is without legal recourse to the Insured Person, or any matter that may be or be deemed to be uninsurable under Indian law.
7. Limit of Indemnity means the amount stated in the Schedule, which shall be the Company's total liability under this Policy (inclusive of Damages and/or Defence Costs, and regardless of the number of Insureds or claimants or the total number or amount of Claims made against the Insured) for Any One Claim and in the aggregate for all Claims made against the Insured Person during the Policy Period.
8. Property Damage means actual physical damage to tangible material property belonging to a third person.

#### 3. Terms and Conditions applicable to Public Liability Cover

- i. Subrogation  
The insured shall at the expense of the Company do and concur in doing and permit to be done all such acts and things as may be necessary or required by the Company for the purpose of enforcing any rights or remedies or of obtaining relief or indemnity from parties (other than those insured under this Policy) to which the Company shall be or would become entitled or subrogated upon their paying for or making good any loss or damage under this Policy whether such acts and things shall be or become necessary or required before or after the Insured's indemnification by the Company
- ii. Contribution  
If at the time of any loss or damage hereby insured there be any other subsisting insurance or insurances, whether effected by the Insured Person or by any other person or persons covering the Third party Claim insured under the Policy, We shall not be liable to pay or contribute more than its rateable proportion of such loss or damage.

#### 4. Specific Exclusions applicable to Public Liability

Unless expressly stated to the contrary, the Company is

not liable for and no indemnity is available under this Policy for any Claim arising out of or connected to the following:

- i. Any agreed assumption of risk by the Insured Person, unless to the extent that liability would have attached in the absence of such agreement.
- ii. Any Accident arising out of the deliberate, wilful or intentional non-compliance with any statutory provision.
- iii. Any Bodily Injury of any person under a contract of employment or apprenticeship with the Insured Person, or the Insured Person's contractors or sub-contractors, if such Injury was contracted and/or arose out of and in the course of his/her employment.
- iv. The Insured Person's consequential losses of any kind, be they by way of loss of profit, loss of opportunity, business interruption, market loss or otherwise, or any claims arising out of loss of a pure financial nature and loss of goodwill.
- v. The infringement of plans, copyrights, patents, trade names, trademarks or registered designs.
- vi. Libel, slander, false arrest, wrongful eviction, wrongful detention, defamation including, anguish or shock resulting therefrom.
- vii. Any Claim caused by or contributed to by;
  - a. ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel
  - b. the radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
- viii. The ownership, possession or use by or on behalf of the Insured Person of any watercraft, hovercraft, or air- or spacecraft unless while undertaking the Sports Activity mentioned in the Schedule of Coverage on Policy Schedule, during the Period of Insurance
- ix. Damage to property belonging to third parties that is rented, leased or hired or under hire-purchase or on loan to the Insured Person. An indemnity shall however be provided for Claims arising out of Accidental damage to premises or the contents thereof, that are temporarily occupied by the Insured Person for the purpose of performing Professional Sport but only to the extent the Insured Person is held legally liable for the same independently of any specific agreement relating to the use of the same.
- x. The deliberate, conscious or intentional disregard by the Insured Person of the need to take all reasonable steps to prevent Injury and/or Property Damage.
- xi. Injury and/or Property Damage occurring prior Coverage start date specified in the Policy Schedule/Certificate of Insurance.
- xii. Any liability under any other statute or law which attaches liability on a no fault basis.
- xiii. Any Claim made, threatened or intimated against

the Insured Person prior to the Period of Insurance.

- xiv. Any Claim arising out of, or involving any fact or circumstance of which written notice has been given, under any previous Policy (whether insured by the Company or not); or of which the Insured first became aware prior to the Period of Insurance.
- xv. War, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation or requisition of or damage to property by or under the order of any government or public local authority.
- xvi. Claim due to any other Sport Activity not covered under the Policy

#### IV. Trip/Event Cancellation

##### 1. Coverage

We will indemnify the Insured Person towards official cancellation charges incurred by Insured Person, on cancellation of Pre-booked Travel Expenses and Pre-booked Event expenses, upto maximum of Sum Insured, in the event of following events occurring during Period of Insurance before the Insured Journey starts;

- i. The Accidental Death of the Insured Person or Insured Person's Immediate Family
- ii. Hospitalization of the Insured Person due to Life threatening Illness or Injury.
- iii. Material loss or damage to the Insured Person's Home due to Fire, Burglary or Catastrophic Event 10 days prior to the commencement of an Insured Journey which renders Insured Person's place of residence or place of business uninhabitable
- iv. Insured Person's presence being required by the Police following burglary at Insured Person's place of residence or place of business 10 days prior to the commencement of an Insured Journey
- v. Government restrictions following Pandemic at Place of Origin or Destination
- vi. Government restrictions following Catastrophic Event at the Place of Origin or Destination

Which results in cancellation of Insured Person's Pre-booked Travel or Pre-booked Event at destination before the journey start date.

##### 2. Specific Conditions and Exclusions applicable to Trip/Event cancellation

- a. We will not make payment for any claim in respect of any Insured Person, caused by, arising from or attributable to any of the following unless expressly stated to the contrary in the Policy/Certificate of Insurance
  - i. Cancellation or postponement of Trip by the Common Carrier
  - ii. Cancellation of Event by the Event organiser or Company conducting the event



- iii. Cancellation of Trip or Event by order of any Government (other than because Catastrophic Event)
- iv. Cancellation of Trip or Event due to any reasons other than covered
- v. Cancellation of Event by the Event organiser or Company conducting the event on account of bankruptcy
- b. No Claim shall be admissible under this Cover if the below information is made public which results into cancellation of Insured Journey before purchase of the Cover;
  - i. advance warning of Strikes or labor disputes
  - ii. change in laws, regulations or orders issued by the respective Government or the regulating authority which was publicly announced
  - iii. permanent withdrawal of services of any tour operator, travel agent, airline or travel service provider due to reason which was publicly announced

## V. Sports Equipment Cover

### 1. Coverage

If during the Period of Insurance, Sports Equipment belonging to the Insured Person stated in the Certificate of Insurance/Policy Schedule is lost due to Burglary, Theft or Hold-up, We will indemnify the Insured Person for the cost of the insured Sport Equipment subject to depreciation of 50% on each and every item and maximum up to Sum Insured.

### 2. Specific Definitions applicable to Sports Equipment Cover

- a. Burglary means loss due to theft or destruction of Sport Equipment insured following upon actual forcible and violent entry of and/or exit from the premises.
- b. Hold-up means when the Insured Person or its personnel is/are threatened by any weapon and there exists a possibility of actual physical threat to the Insured Person or its personnel.

### 3. Specific Conditions applicable to Sports Equipment Cover

- i. Single Article limit  
Unless specifically and separately stated on Certificate of Insurance/Policy Schedule, the Company's liability in respect of each article/articles or pairs shall not exceed 5% of the Sum Insured of Insured Sports Equipment stated in the Certificate of Insurance/Policy Schedule.
- ii. Articles in Pair or Sets  
Where the insured Sports Equipment consists of articles in pair or set, the Company's liability in respect thereof shall not exceed the value of any particular part or parts which may be lost or damaged without reference of any special value not more than proportionate part of Insured value

of the pair or set.

### iii. Average

If the value of Sports Equipment hereby insured shall at the time of any loss or damage be collectively of greater value than the Sum Insured thereon, then the Insured Person shall be considered as being his own insurer for the difference, and shall bear a rateable proportion of the loss or damage accordingly. Every item, if more than one, in the Certificate of Insurance/Policy Schedule, shall be separately subject to this condition.

### iv. Reasonable Care

The Insured Person shall take all reasonable steps to safeguard the property insured against loss that may give rise to Claim under this Policy Subrogation

### v. Subrogation

The insured shall at the expense of the Company do and concur in doing and permit to be done all such acts and things as may be necessary or required by the Company for the purpose of enforcing any rights or remedies or of obtaining relief or indemnity from parties (other than those insured under this Policy) to which the Company shall be or would become entitled or subrogated upon their paying for or making good any loss or damage under this Policy whether such acts and things shall be or become necessary or required before or after the Insured's indemnification by the Company

### vi. Contribution

If at the time of any loss or damage happening to Sports Equipment hereby insured there be any other subsisting insurance or insurances, whether effected by the Insured Person or by any other person or persons covering the same Sports Equipment, We shall not be liable to pay or contribute more than its rateable proportion of such loss or damage.

## 4. Specific Exclusions applicable to Sports Equipment Cover

- 1. Loss of insured Sport Equipment from safe, following use of the key or any duplicate thereof or access code to the safe belonging to the Insured Person, unless this has been obtained by Hold-up.
- 2. Loss to money, diamonds, precious or semi-precious stone, metals, bullion, furs, medals, numismatic property, rare books, curios or works of art, securities, manuscripts, deeds, bonds, bills of exchange, promissory notes, stocks or share certificates, stamps and travel tickets or traveller's cheque, business books or documents, plans, designs, blue prints, cards evidencing affiliation / membership with any third party programme or club.
- 3. Loss while in the custody of or being used by anyone other than the Insured Person.
- 4. Theft from any car, except car of fully enclosed



saloon type having at the time all the doors, windows and other openings securely locked.

5. Loss, arising from war, act of foreign enemy, hostilities (whether war be declared or not) civil war, rebellion, insurrection, civil commotion, military or usurped power, seizure, capture confiscation, arrests, restraints and detainment by the order of any Government or any other authority. In any action suit or other proceedings where the Company alleges that by reason of the above provisions any loss or damage is not covered by this insurance, the burden of proving that such loss or damage is covered shall be upon the Insured.
6. Any loss arising through delay, detention or confiscation by Customs or other authorities.
7. Any loss whatsoever, resulting or arising there from or any consequential loss, and any legal liability of whatsoever nature, caused by or contributed to by or arising from ionizing radiation or contamination by radioactivity, from any source whatsoever.
8. Any loss caused by or contributed to by or arising from nuclear weapons material.
9. Loss or damage to the insured property due to riot, strike and malicious act.
10. Any loss, damage, cost or expense of whatsoever nature caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss.
11. Consequential loss or legal liability of any kind.
12. Accidental damage of any kind
13. Loss attributable to wilful or gross negligence on part of the Insured Person or any other person acting on behalf Insured Person

## VI. Hospital Cash

### 1. Coverage

Hospital Cash – Accident

We will pay Sum Insured for each continuous and completed period of 24 hours on Medically Necessary;

- i. Hospitalization
- ii. Domiciliary Hospitalization
- iii. Hospitalization for AYUSH Hospital

of an Insured Person due to Injury sustained including aggravation of Pre-existing Disease during Period of Insurance, including and while undertaking the Sports Activity mentioned in the Schedule of Coverage on the Certificate of Insurance.

The payment is subject to Time Deductible and per day benefit Sum Insured for up to maximum number of benefit days as specified on the Schedule of Coverage in the Policy Schedule/Certificate of Insurance.

### 2. Optional Covers under Hospital Cash

In consideration of payment of additional Premium, We will provide coverage to the Insured Person(s) under below listed Covers, up to Sum Insured or limits

mentioned on the Schedule of Coverage in the Policy Schedule/Certificate of Insurance. These Covers are optional and applicable only if opted for and subject to otherwise all other terms and conditions of the Policy and this Section.

- i. **Companion Benefit**  
In the event of an admissible Claim under this Coverage, We will pay additional Sum Insured towards expenses of an accompanying person during Hospitalization of the Insured Person.
- ii. **Hospital Cash – ICU**  
In the event of Hospitalization of Insured Person under Coverage, for which admission is required in an Intensive Care Unit, We will pay Sum Insured for each continuous and completed period of 24 hours of Hospitalization in Intensive Care Unit.
- iii. **Time Deductible modification option**  
On availing this option, Time Deductible as mentioned on the Schedule of Coverage in the Policy Schedule/Certificate of Insurance will be applied on each and every admissible Claim under the Policy.

### 3. Exclusions applicable to Hospital Cash

We will not make payment for any claim in respect of, caused by, arising from or attributable to any of the following unless expressly stated to the contrary in the Policy/Certificate of Insurance:

- i. Any Claim related to the treatment of a pre-existing Disease (PED) for which Medical Advice or treatment was recommended by a Medical Practitioner before Period of Insurance
- ii. The abuse or the consequences of the abuse of tobacco, intoxicants or hallucinogenic substances including all forms of narcotic drugs and alcohol, including smoking cessation programs and the treatment of nicotine addiction or alcohol addiction programs, any other substance abuse treatment or services, or supplies, unless prescribed by Medical Practitioner
- iii. War or any act of war, invasion, act of foreign enemy, (whether war be declared or not or caused during service in the armed forces of any country), civil war, public defence, rebellion, revolution, insurrection, military or usurped acts, nuclear weapons/materials, chemical and biological weapons, radiation of any kind
- iv. Whilst travelling in aircraft other than as a passenger (fare paying or otherwise) in any duly licensed standard type of aircraft anywhere in the world.
- v. Injury suffered by the Insured Person on account of his participation as the driver, co-driver or passenger during trial runs using a motorized vehicle or bicycle
- vi. Injury caused by or arising from or in consequence of or contributed to nuclear weapons material by or arising from or in consequence of or contributed to by ionizing radiation or contamination by radioactivity from any nuclear fuel or from any

nuclear waste from the combustion of nuclear fuel (including any self-sustaining process of nuclear fission).

- vii. Hospitalization due to engaging in or participation in or involvement in naval, military or air force operation.
- viii. On account not following the Rules or Medical Advice, applicable relevant regulations as prescribed by concerned Authority/Association e.g. World Anti-Doping Agency, Terms and Condition laid down by the Adventure Tour Operator and Sport Agency.
- ix. Breach of Law: Hospitalization for treatment directly arising from or consequent upon any Insured Person committing or attempting to commit a breach of law with criminal intent.
- x. Whilst or as a result of active participation in any violent labour disturbance, riot or civil commotion or public disorder.
- xi. Whilst on service or on duty with or undergoing training with any military or police force, or militia or paramilitary organisation, notwithstanding that the Injury occurred whilst the Insured Person was on leave or not in uniform.
- xii. Circumcisions (unless necessitated by Injury and forming part of treatment); treatment for correction of vision due to refractive error, aesthetic or change-of-life treatments of any description and sex transformation operations.
- xiii. Hospitalization for Cosmetic or Plastic Surgery unless following an Accident or Burn(s) as part of medically necessary treatment to remove a direct and immediate health risk to the insured. For this to be considered a medical necessity, it must be certified by the attending Medical Practitioner.
- xiv. Hospitalization for Congenital external diseases, defects or anomalies
- xv. Hospitalization for Experimental, investigational or Unproven treatments, devices and pharmacological regimens.
- xvi. Any Hospitalization for Convalescence, cure, rest cure, sanatorium treatment, rehabilitation measures, private duty nursing, respite care, long-term nursing care or custodial care.

## VII. Emergency Medical Expenses

### 1. Coverage

#### Emergency Medical Expenses - Accident

We will pay Medical Expenses listed below for an Emergency Care of an Insured Person due to an Injury sustained only

While undertaking the Sports Activity mentioned in the Schedule of Coverage on the Certificate of Insurance/ Policy Schedule during the Period of Insurance, subject to Co-Payment, Deductible and Sub-limit as applicable.

#### Medical Expenses

1. Room Rent and boarding in the event of

- Hospitalization of Insured Person
2. Intensive Care Unit charges in the event of Hospitalization of Insured Person
3. Post Hospitalization expenses up to 30 days
4. Consultation fees & Nursing charges
5. Anesthesia, blood, oxygen, operation theatre charges, surgical appliances charges
6. Medicines, drugs and consumables
7. Diagnostic procedures
8. The Cost of prosthetic and other devices or equipment if implanted internally during a Surgical Procedure.
9. Medical Expenses listed above for Domiciliary Hospitalization in India only

#### Room Rent & Proportionate deduction:

In the event of Hospitalization, Insured Person is eligible for Room Rent category of up to Single Standard AC Room. In case of admission to a room exceeding the aforesaid category, the reimbursement/ payment of Room Rent including all Associated Medical Expenses incurred at the Hospital shall be effected in the same proportion as the admissible rate per day bears to the actual rate per day of Room Rent charges. This condition is not applicable in respect of Hospitals where differential billing for Associated Medical Expenses is not followed based on Room Rent

### 2. Optional Covers under Emergency Medical Expenses

In consideration of payment of additional Premium, We will provide coverage to the Insured Person(s) under below listed Covers, up to Sum Insured or limits mentioned on the Schedule of Coverage in the Policy Schedule/Certificate of Insurance. These Covers are optional and applicable only if opted for and subject to otherwise all other terms and conditions of the Policy and this Section.

#### i. Emergency Medical Expenses – Global

On availing this Cover, We will pay Medical Expenses under this Coverage incurred all over the world where such treatment cannot be postponed until the Insured Person has returned to India.

#### ii. Co-Payment

On availing this Cover, Co-Payment will be applicable as mentioned in the Schedule of Coverage on the Certificate of Insurance/Policy Schedule on all Hospitalization Claims under this Coverage.

### 3. Exclusions applicable to Medical Expenses

We will not make payment for any claim in respect of, caused by, arising from or attributable to any of the following unless expressly stated to the contrary in the Policy/Certificate of Insurance:

#### 3.a. Standard Exclusions

- i. Breach of Law: Code – Excl 10 - Expenses for treatment directly arising from or conse

- quent upon any Insured Person committing or attempting to commit a breach of law with criminal intent.
- ii. Excluded Providers- Code – Excl11 Expenses incurred towards treatment in any hospital or by any Medical Practitioner or any other provider specifically excluded by the Insurer and disclosed in its website/ notified to the policyholders are not admissible. However, in case of life threatening situations or following an Accident, expenses up to the stage of stabilization are payable but not the complete claim.
  - iii. Treatment for Alcoholism, drug or substance abuse or any addictive condition and consequences thereof. Code – Excl12
  - iv. Treatments received in health hydros, nature cure clinics, spas or similar establishments or private beds registered as a nursing home attached to such establishments or where admission is arranged wholly or partly for domestic reasons. Code – Excl13
  - v. Dietary supplements and substances that can be purchased without prescription, including but not limited to Vitamins, minerals and organic substances unless prescribed by a Medical Practitioner as part of Hospitalization claim or day care procedure. Code – Excl14
  - vi. Unproven Treatments– Expenses related to any unproven treatment, services and supplies for or in connection with any treatment. Unproven treatments are treatments, procedures or supplies that lack significant medical documentation to support their effectiveness. Code – Excl16

### 3.b. Specific Exclusions

We will not make any payment for any claim in respect of any Insured Person caused by, arising from or attributable to any of the following unless expressly stated to the contrary in this Policy:

- i. War or any act of war, invasion, act of foreign enemy, (whether war be declared or not or caused during service in the armed forces of any country), civil war, public defence, rebellion, revolution, insurrection, military or usurped acts, Nuclear, Chemical or Biological attack or weapons, radiation of any kind.
- ii. Any Insured Person committing or attempting to commit intentional self-injury or attempted suicide .
- iii. Any Insured Person's participation or involvement in naval, military or air force operation.
- iv. Congenital external diseases, defects or anomalies,
- v. Circumcisions (unless necessitated by

- vi. Injury and forming part of treatment).
- vi. Any Convalescence, ,sanatorium treatment, or long-term nursing care.
- vii. Non-Medical expenses such as Food charges (other than patient's diet provided by hospital), laundry charges, attendant charges, ambulance collar, ambulance equipment, baby food, baby utility charges and other such items. Full list of Non-Medical expenses is attached and is attached and also available at [www.hdfcergo.com](http://www.hdfcergo.com).
- viii. The provision or fitting of hearing aids, spectacles or contact lenses.
- ix. Any treatment or part of a treatment that is not of a Reasonable and Customary charge, not Medically Necessary; treatments or drugs not supported by a prescription.
- x. Expenses for Artificial limbs and/or device used for diagnosis or treatment (except when used intra-operatively).prosthesis, corrective devices external durable medical equipment of any kind, wheelchairs, crutches, and oxygen concentrator for bronchial asthma/ COPD conditions, cost of cochlear implant(s). Exhaustive list of Non-Medical expenses attached and also available on [www.hdfcergo.com](http://www.hdfcergo.com)

## VIII. Broken Bones

### 1. Coverage

We will pay the Sum Insured corresponding to Fracture in accordance with table below, if Insured Person sustains Injury only while undertaking the Sports Activity mentioned in the Schedule of Coverage on the Certificate of Insurance during Period of Insurance, which results in Fracture defined below.

	Fracture	% of Sum Insured payable
1	Fractures of the Skull: a) Compound fracture with damage to the brain tissue b) Compound fracture without damage to the brain tissue c) All other fractures	100 75 50
2	Fractures of hip or pelvis (excluding thigh or coccyx): a) Multiple fractures (at least one compound & one complete) b) All other compound fractures c) Multiple fractures, at least one complete d) All other fractures	100 50 30 20

3	Fracture of thigh or heel:	
	a) Multiple fractures (at least one compound & one complete)	50
	b) All other compound fractures	40
	c) Multiple fractures, at least one complete	30
	d) All other fractures	20
4	Fracture of Lower Leg, Clavicle, Ankle, Elbow, Upper or Lower Arm (including wrist, but excluding Colles-type fracture):	
	a) Multiple fractures (at least one compound & one complete)	40
	b) All other compound fractures	30
	c) Multiple fractures, at least one complete	20
	d) All other fractures	12
5	Fractures of Lower Jaw:	
	a) Multiple fractures (at least one compound & one complete)	30
	b) All other compound fractures	20
	c) Multiple fractures, at least one complete	16
	d) All other fractures	8
6	Fractures of Shoulder Blade, Kneecap, Sternum, Hand (excluding fingers and wrist), Foot (excluding toes and heel):	
	a) All compound fractures	20
	b) All other fractures	10
7	Colles type fracture to the Lower Arm:	
	a) Compound	20
	b) Other	10
8	Fractures of Spinal Column (Vertebrae but excluding coccyx):	
	a) All compression fractures	20
	b) All spinous, transverse process or pedicle fractures	20
	c) All other vertebral fractures	10
9	Fractures of Rib or Ribs, Cheekbone, Coccyx, Upper Jaw, Nose, Toe and toes, finger or fingers:	
	a) Multiple fractures (at least one compound & one complete)	16
	b) All other compound fractures	12
	c) Multiple fractures, at least one complete	8
	d) All other fractures	4

## 2. General Conditions applicable to Broken Bones

The Claims under this Section are payable subject to;

- 1) Extent and nature of fracture is certified by Medical Practitioner.
- 2) The total amount payable under this Section, in respect of more than one fracture due to the same Injury, will be calculated by adding the various benefits together, but shall not exceed the Sum

Insured under this Section

## 3. Specific Exclusions applicable to Broken Bones

We will not make payment for any claim in respect of, caused by, arising from or attributable to any of the following unless expressly stated to the contrary in the Policy/Certificate of Insurance:

- i. The abuse or the consequences of the abuse of tobacco, intoxicants or hallucinogenic substances including all forms of narcotic drugs and alcohol, including smoking cessation programs and the treatment of nicotine addiction or alcohol addiction programs, any other substance abuse treatment or services, or supplies unless prescribed by Medical Practitioner
- ii. War or any act of war, invasion, act of foreign enemy, (whether war be declared or not or caused during service in the armed forces of any country), civil war, public defence, rebellion, revolution, insurrection, military or usurped acts, nuclear weapons/materials, chemical and biological weapons, radiation of any kind
- iii. Whilst travelling in aircraft other than as a passenger (fare paying or otherwise) in any duly licensed standard type of aircraft anywhere in the world.
- iv. on account of participation as the driver, co-driver or passenger during trial runs (excluding test drives) using a motorized vehicle or bicycle
- v. caused by or arising from or in consequence of or contributed to nuclear weapons material by or arising from or in consequence of or contributed to by ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel (including any self-sustaining process of nuclear fission).
- vi. Insured Person committing or attempting to commit intentional self-Injury (except in an attempt to save human life) or suicide.
- vii. From engaging in or participation in or involvement in naval, military or air force operation.
- viii. on account not following the Rules or Medical Advice, applicable relevant regulations as prescribed by concerned Authority/Association e.g. World Anti-Doping Agency, Terms and Condition laid down by the Adventure Tour Operator and Sport Agency Breach of Law: Expenses for treatment directly arising from or consequent upon any Insured Person committing or 'attempting to commit a breach of law with criminal intent.
- ix. whilst or as a result of active participation in any violent labour disturbance, riot or civil commotion or public disorder.
- x. whilst on service or on duty with or undergoing training with any military or police force, or militia or paramilitary organisation, notwithstanding that the Injury occurred whilst the Insured Person was on leave or not in uniform.
- xi. on account of participation by Insured Person in

any Sports Activity other than those covered and mentioned on the Certificate of Insurance/Policy

#### 1A. Optional Covers under Section 1 – SPORTify

In consideration of payment of additional Premium, We will provide coverage to the Insured Person(s) under below listed Covers, up to Sum Insured or limits mentioned on the Schedule of Coverage in the Policy Schedule/Certificate of Insurance. These Covers are optional and applicable only if opted for and subject to otherwise terms and conditions of the Policy.

##### i. **Mobility Extension Benefit**

We will pay the Sum Insured to the Insured Person towards the cost of;

- 1) a self-powered, climbing wheelchair; and/or
- 2) adjustment of Control in Insured Person's Motor Vehicle, owned prior to disablement; and/or
- 3) a lift, necessary ramps, railings and holds to usual place of residence,

certified as necessary by Medical Practitioner if during Period of Insurance, Insured Person sustains Injury only while undertaking the Sports Activity mentioned in the Schedule of Coverage on the Certificate of Insurance, which, within 12 months of its occurrence results in Permanent Total Disablement

##### **Exclusions applicable to Mobility Extension Benefits**

We will not make payment for any claim in respect of any Insured Person caused by, arising from or attributable to any of the following unless expressly stated to the contrary in the Policy/Certificate of Insurance

- i. The abuse or the consequences of the abuse of tobacco, intoxicants or hallucinogenic substances including all forms of narcotic drugs and alcohol unless prescribed by Medical Practitioner.
- ii. War or any act of war, invasion, act of foreign enemy, (whether war be declared or not or caused during service in the armed forces of any country), civil war, public defence, rebellion, revolution, insurrection, military or usurped acts, nuclear weapons/materials, chemical and biological weapons, radiation of any kind
- iii. Whilst travelling in aircraft other than as a passenger (fare paying or otherwise) in any duly licensed standard type of aircraft anywhere in the world.
- iv. on account of participation as the driver, co-driver or passenger during trial runs (excluding test drives) using a motorized vehicle or bicycle
- v. caused by or arising from or in consequence of or contributed to nuclear weapons material by or arising from or in consequence of or contributed to by ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel

(including any self-sustaining process of nuclear fission).

- vi. Insured Person committing or attempting to commit intentional self-Injury (except in an attempt to save human life) or suicide.
- vii. From engaging in or participation in or involvement in naval, military or air force operation.
- viii. on account not following the Rules or Medical Advice, applicable relevant regulations as prescribed by concerned Authority/Association e.g. World Anti-Doping Agency, Code of Conduct, Terms and Condition laid down by the Adventure Tour Operator and Adventure Sport Agency
- ix. Insured Person committing or attempting to commit a breach of law with criminal intent.
- x. on account of participation in any Sports Activity other than those covered under the Policy
- xi. whilst or as a result of active participation in any violent labour disturbance, riot or civil commotion or public disorder.
- xii. whilst on service or on duty with or undergoing training with any military or police force, or militia or paramilitary organisation, notwithstanding that the Injury occurred whilst the Insured Person was on leave or not in uniform.

##### **Reasonable Care**

The Insured Person shall take all safety precautions for the Sports Activity as mentioned under the Contract.

##### ii. **Reconstructive Surgery Benefit**

We will pay Sum Insured on Medically Necessary Hospitalization of an Insured Person for Medically Necessary Reconstructive Surgery required as a direct result of Insured Person sustaining Injury only while undertaking the Sports Activity mentioned in the Schedule of Coverage on the Certificate of Insurance during Period of Insurance.

##### **Exclusions applicable to Reconstructive Surgery Benefit**

We will not make payment for any claim in respect of any Insured Person caused by, arising from or attributable to any of the following unless expressly stated to the contrary in the Policy/Certificate of Insurance

- i. The abuse or the consequences of the abuse of tobacco, intoxicants or hallucinogenic substances including all forms of narcotic drugs and alcohol unless prescribed by Medical Practitioner.
- ii. War or any act of war, invasion, act of foreign enemy, (whether war be declared or not or caused during service in the armed forces of any country), civil war, public defence, rebellion, revolution, insurrection, military or usurped acts, nuclear weapons/materials, chemical and biological weapons, radiation of any kind
- iii. Whilst travelling in aircraft other than as a passenger (fare paying or otherwise) in any duly

licensed standard type of aircraft anywhere in the world.

- iv. on account of participation as the driver, co-driver or passenger during trial runs (excluding test drives) using a motorized vehicle or bicycle
- v. caused by or arising from or in consequence of or contributed to nuclear weapons material by or arising from or in consequence of or contributed to by ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel (including any self-sustaining process of nuclear fission).
- vi. Insured Person committing or attempting to commit intentional self-Injury (except in an attempt to save human life) or suicide.
- vii. From engaging in or participation in or involvement in naval, military or air force operation.
- viii. on account not following the Rules or Medical Advice, applicable relevant regulations as prescribed by concerned Authority/Association e.g. World Anti-Doping Agency, Code of Conduct, Terms and Condition laid down by the Adventure Tour Operator and Adventure Sport Agency
- ix. Insured Person committing or attempting to commit a breach of law with criminal intent.
- x. on account of participation in any Sports Activity other than those covered under the Policy
- xi. whilst or as a result of active participation in any violent labour disturbance, riot or civil commotion or public disorder.
- xii. whilst on service or on duty with or undergoing training with any military or police force, or militia or paramilitary organisation, notwithstanding that the Injury occurred whilst the Insured Person was on leave or not in uniform.

### Reasonable Care

The Insured Person shall take all safety precautions for the Sports Activity as mentioned under the Contract

### iii. Medical Evacuation & Repatriation Cover

- a. Medical Evacuation  
If Insured Person sustains Injury or contracts Illness only while undertaking the Sports Activity mentioned in the Schedule of Coverage on the Certificate of Insurance, We will indemnify the Insured Person for Air Ambulance transportation in an airplane or helicopter for Emergency Care which requires immediate and rapid ambulance transportation as prescribed by Medical Practitioner, from the site of first occurrence of the Illness/Accident to the nearest Hospital, that ground transportation cannot provide.
- b. Repatriation of Mortal remains  
If Insured Person sustains Injury only while undertaking the Sports Activity mentioned

in the Schedule of Coverage on the Certificate of Insurance during Period of Insurance, which within twelve (12) months of its occurrence causes Death of Insured Person, We will indemnify the nominee towards the cost of transportation of mortal remains of Insured Person from the location of Death to nearest Hospital, cremation/burial ground or Insured Person's residence

### General Conditions applicable to Medical Evacuation and Repatriation Cover

- 1. The Coverage under this Section terminates on admissibility of Claim amount up to 100% of Sum Insured
- 2. In the event of admissible claim under a. Medical Evacuation and subsequent claim under b. Repatriation of Mortal remains, any amount of Claim already paid under this Cover will be deducted from the admissible Claim amount to arrive at total Sum Insured payable under this Cover.

### Exclusions applicable to Medical Evacuation and Repatriation Cover

We will not make payment for any claim in respect of any Insured Person caused by, arising from or attributable to any of the following unless expressly stated to the contrary in the Policy/Certificate of Insurance

- i. The abuse or the consequences of the abuse of tobacco, intoxicants or hallucinogenic substances including all forms of narcotic drugs and alcohol unless prescribed by Medical Practitioner.
- ii. War or any act of war, invasion, act of foreign enemy, (whether war be declared or not or caused during service in the armed forces of any country), civil war, public defence, rebellion, revolution, insurrection, military or usurped acts, nuclear weapons/materials, chemical and biological weapons, radiation of any kind
- iii. Whilst travelling in aircraft other than as a passenger (fare paying or otherwise) in any duly licensed standard type of aircraft anywhere in the world.
- iv. on account of participation as the driver, co-driver or passenger during trial runs (excluding test drives) using a motorized vehicle or bicycle
- v. caused by or arising from or in consequence of or contributed to nuclear weapons material by or arising from or in consequence of or contributed to by ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel (including any self-sustaining process of nuclear fission).
- vi. Insured Person committing or attempting to commit intentional self-Injury (except in an attempt to save human life) or suicide.
- vii. From engaging in or participation in or involvement in naval, military or air force

- operation.
- viii. on account not following the Rules or Medical Advice, applicable relevant regulations as prescribed by concerned Authority/Association e.g. World Anti-Doping Agency, Code of Conduct, Terms and Condition laid down by the Adventure Tour Operator and Adventure Sport Agency
- ix. Insured Person committing or attempting to commit a breach of law with criminal intent.
- x. on account of participation in any Sports Activity other than those covered under the Policy
- xi. whilst or as a result of active participation in any violent labour disturbance, riot or civil commotion or public disorder.
- xii. whilst on service or on duty with or undergoing training with any military or police force, or militia or paramilitary organisation, notwithstanding that the Injury occurred whilst the Insured Person was on leave or not in uniform.

#### **Reasonable Care**

The Insured Person shall take all safety precautions for the Sports Activity as mentioned under the Contract

#### **iv. Dependent Children Education Benefit**

We will pay the Sum Insured towards education of Dependent Children, if Insured Person sustains Injury during Period of Insurance, including while undertaking the Sports Activity mentioned in the Schedule of Coverage on the Certificate of Insurance, which within twelve (12) months of its occurrence, causes Death or Permanent Total Disablement of Insured Person.

#### **General Conditions applicable to Dependent Children Education Benefit**

- 1) This Coverage is applicable only to living Dependent Children
- 2) The Sum Insured for this Cover is the total claim amount payable for all Dependent Children combined

#### **Exclusions applicable to Dependent Children Education Benefit**

We will not make payment for any claim in respect of any Insured Person caused by, arising from or attributable to any of the following unless expressly stated to the contrary in the Policy/Certificate of Insurance

- i. The abuse or the consequences of the abuse of tobacco, intoxicants or hallucinogenic substances including all forms of narcotic drugs and alcohol unless prescribed by Medical Practitioner.
- ii. War or any act of war, invasion, act of foreign enemy, (whether war be declared or not or caused during service in the armed forces of any country), civil war, public defence, rebellion, revolution, insurrection, military or usurped acts, nuclear weapons/materials, chemical and biological weapons, radiation of any kind
- iii. Whilst travelling in aircraft other than as a

- passenger (fare paying or otherwise) in any duly licensed standard type of aircraft anywhere in the world.
- iv. on account of participation as the driver, co-driver or passenger during trial runs (excluding test drives) using a motorized vehicle or bicycle
- v. caused by or arising from or in consequence of or contributed to nuclear weapons material by or arising from or in consequence of or contributed to by ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel (including any self-sustaining process of nuclear fission).
- vi. Insured Person committing or attempting to commit intentional self-Injury (except in an attempt to save human life)
- vii. From engaging in or participation in or involvement into naval, military or air force operation.
- viii. on account not following the Rules or Medical Advice, applicable relevant regulations as prescribed by concerned Authority/Association e.g. World Anti-Doping Agency, Code of Conduct, Terms and Condition laid down by the Adventure Tour Operator and Adventure Sport Agency
- ix. Insured Person committing or attempting to commit a breach of law with criminal intent.
- x. on account of participation in any Sports Activity other than those covered under the Policy
- xi. whilst or as a result of active participation in any violent labour disturbance, riot or civil commotion or public disorder.
- xii. whilst on service or on duty with or undergoing training with any military or police force, or militia or paramilitary organisation, notwithstanding that the Injury occurred whilst the Insured Person was on leave or not in uniform.

#### **Reasonable Care**

The Insured Person shall take all safety precautions for the Sports Activity as mentioned under the Contract

#### **v. Home Tuition Benefit**

We will pay the Sum Insured towards Home Tuition Fees if Insured Person sustains Injury only while undertaking the Sports Activity mentioned in the Schedule of Coverage on the Certificate of Insurance during Period of Insurance, which results in Student Temporary Total Disablement or Student Permanent Disablement.

#### **Specific Exclusions applicable to Home Tuition Benefit**

We will not make payment for any claim in respect of any Insured Person caused by, arising from or attributable to any of the following unless expressly stated to the contrary in the Policy/Certificate of Insurance

- i. The abuse or the consequences of the abuse of tobacco, intoxicants or hallucinogenic substances



including all forms of narcotic drugs and alcohol unless prescribed by Medical Practitioner.

- ii. War or any act of war, invasion, act of foreign enemy, (whether war be declared or not or caused during service in the armed forces of any country), civil war, public defence, rebellion, revolution, insurrection, military or usurped acts, nuclear weapons/materials, chemical and biological weapons, radiation of any kind
- iii. Whilst travelling in aircraft other than as a passenger (fare paying or otherwise) in any duly licensed standard type of aircraft anywhere in the world.
- iv. on account of participation as the driver, co-driver or passenger during trial runs (excluding test drives) using a motorized vehicle or bicycle
- v. caused by or arising from or in consequence of or contributed to by ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel (including any self-sustaining process of nuclear fission).
- vi. Insured Person committing or attempting to commit intentional self-Injury (except in an attempt to save human life)
- vii. From engaging in or participation in or involvement into naval, military or air force operation.
- viii. on account not following the Rules or Medical Advice, applicable relevant regulations as prescribed by concerned Authority/Association e.g. World Anti-Doping Agency, Code of Conduct, Terms and Condition laid down by the Adventure Tour Operator and Adventure Sport Agency
- ix. Insured Person committing or attempting to commit a breach of law with criminal intent.
- x. on account of participation in any Sports Activity other than those covered under the Policy
- xi. whilst or as a result of active participation in any violent labour disturbance, riot or civil commotion or public disorder.
- xii. whilst on service or on duty with or undergoing training with any military or police force, or militia or paramilitary organisation, notwithstanding that the Injury occurred whilst the Insured Person was on leave or not in uniform.

#### Reasonable Care

The Insured Person shall take all safety precautions for the Sports Activity as mentioned under the Contract

#### vi. Funeral Expenses Benefit

We will pay the Sum Insured towards Funeral Expenses of Insured Person, if Insured Person sustains Injury during Period of Insurance and while undertaking the Sports Activity covered under, which results in Death within twelve (12) months of its occurrence.

#### Exclusions applicable to Funeral Expenses Benefit

We will not make payment for any claim in respect of any Insured Person caused by, arising from or attributable to any of the following unless expressly stated to the contrary in the Policy/Certificate of Insurance

- i. The abuse or the consequences of the abuse of tobacco, intoxicants or hallucinogenic substances including all forms of narcotic drugs and alcohol unless prescribed by Medical Practitioner.
- ii. War or any act of war, invasion, act of foreign enemy, (whether war be declared or not or caused during service in the armed forces of any country), civil war, public defence, rebellion, revolution, insurrection, military or usurped acts, nuclear weapons/materials, chemical and biological weapons, radiation of any kind
- iii. Whilst travelling in aircraft other than as a passenger (fare paying or otherwise) in any duly licensed standard type of aircraft anywhere in the world.
- iv. on account of participation as the driver, co-driver or passenger during trial runs (excluding test drives) using a motorized vehicle or bicycle
- v. caused by or arising from or in consequence of or contributed to by ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel (including any self-sustaining process of nuclear fission).
- vi. Insured Person committing or attempting to commit intentional self-Injury (except in an attempt to save human life) or suicide.
- vii. From engaging in or participation in or involvement into naval, military or air force operation.
- viii. on account not following the Rules or Medical Advice, applicable relevant regulations as prescribed by concerned Authority/Association e.g. World Anti-Doping Agency, Code of Conduct, Terms and Condition laid down by the Adventure Tour Operator and Adventure Sport Agency
- ix. Insured Person committing or attempting to commit a breach of law with criminal intent.
- x. on account of participation in any Sports Activity other than those covered under the Policy
- xi. whilst or as a result of active participation in any violent labour disturbance, riot or civil commotion or public disorder.
- xii. whilst on service or on duty with or undergoing training with any military or police force, or militia or paramilitary organisation, notwithstanding that the Injury occurred whilst the Insured Person was on leave or not in uniform.

#### Reasonable Care

The Insured Person shall take all safety precautions for the Sports Activity as mentioned under the Contract

## Section 2 – Dynamic Flight Delay

### 1. Coverage



We will pay Insured Person Sum Insured if your flight is delayed beyond the Delay Period in the manner specified in the Schedule of Coverage on Certificate of Insurance/Policy Schedule or cancelled, provided that;

1. You have a valid Reservation of Your Flight

## 2. **Specific Exclusions applicable to Dynamic Flight Delay**

We will not make payment for any claim in respect of any Insured Person caused by, arising from or attributable to any of the following unless expressly stated to the contrary in the Policy/Certificate of Insurance

1. We shall not pay any benefit under this Section if this Cover is purchased after any of the below information is made public which results into delay of the Your Flight:
  - i. advance warning of Strikes or labor disputes
  - ii. change in laws, regulations or orders issued by the respective Government or the regulating authority which was publicly announced
  - iii. permanent withdrawal of services of any tour operator, travel agent, airline or other service provider due to any reason whatsoever which was publicly announced
  - iv. government restrictions on the travel to destination or grounding of Aircrafts
2. We shall not be liable for any claim arising out of war or any act of war, invasion, act of foreign enemy, hostilities (whether declared or not), (whether war be declared or not or caused during service in the armed forces of any country), civil war, public defence, rebellion, revolution, in surrection, military or usurped acts, chemical or biological weapons.
3. Any act of Terrorism which means an act, use of force or violence and/or the threat thereof, by any person or group of persons, whether acting alone or on behalf of or in connection with any organization or government, committed for political, religious, ideological, or ethnic purposes or other reasons including the intention to influence any government and/or to put the public, or any section of the public, in fear.
4. Cancellation of Your Flight by You

be repaid by all recipient(s)/policyholder(s), who have made that particular claim, who shall be jointly and severally liable for such repayment to the Insurer.

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

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

The Company shall not repudiate the claim and / or forfeit the Policy benefits on the ground of Fraud, if the Insured Person / beneficiary can prove that the misstatement was true to the best of his knowledge and there was no deliberate intention to suppress the fact or that such misstatement of or suppression of material fact are within the knowledge of the Insurer.

## 2. **Special Provisions**

Any special provisions subject to which this Policy has been entered into and endorsed in the Policy or in any separate instrument shall be deemed to be part of this Policy and shall be within the ambit of Policy terms and conditions .

## 3. **Entire Contract**

The Policy constitutes the complete contract of insurance. No change or alteration in this Policy shall be valid or effective unless approved in writing by the Company, which approval shall be evidenced by an endorsement on the Policy.

## 4. **Complete Discharge**

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

## 5. **Right to inspect**

If required by the Company, an agent/representative of the Company including an Investigator or Surveyor appointed on that behalf shall in case of any loss or any circumstances that have given rise to the claim to the Insured be permitted at all reasonable times to examine into the circumstances of such loss. The Policy Holder/Insured Person shall on being required so to do by the Company produce all books of accounts, receipts, documents relating to or containing entries relating to the loss or such circumstance in his possession and furnish copies of or extracts from such of them as may be required by the Company so far as they relate to such claims or will in any way assist the Company to ascertain the correctness thereof or the

## **Section C – General Terms and Conditions**

### 1. **Fraud**

If any claim made by the Insured Person, is in any respect fraudulent, or if any false statement, or declaration is made or used in support thereof, or if any fraudulent means or devices are used by the Insured Person or anyone acting on his/her behalf to obtain any benefit under this Policy, all benefits under this policy and the premium paid shall be forfeited. Any amount already paid against claims made under this Policy but which are found fraudulent later shall

liability of the Company under the Policy.

**6. Condition Precedent to Admission of Liability**

The terms and conditions of the Policy must be fulfilled by the Insured Person for the Company to make any payment for claim(s) arising under the Policy.

**7. Disclosure of Information**

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

**8. Moratorium Period**

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

**9. Policy Disputes**

Any dispute concerning the interpretation of the terms, conditions, limitations and/or exclusions contained herein is understood and agreed to by both the Insured and the Company to be subject to Indian Law. Each party agrees to submit such dispute to a Court of competent jurisdiction and to comply with all requirements necessary to give such Court the jurisdiction. All matters arising hereunder shall be determined in accordance with the law and practice of such Court.

**10. Geography**

The Policy provides worldwide coverage unless specified in the Coverage otherwise

**11. Renewal**

The Company shall be under no obligation to renew the Policy/Coverage on expiry of the period for which premium has been paid. The Company reserves the right to offer revised rates, terms and conditions at Renewal based on claim experience and a fresh assessment of the risk. This Policy may be renewed only by mutual consent and subject to payment in advance of the total premium at the rate in force at the time of Renewal. The Company, however, shall not be bound to give notice that the Policy is due for Renewal or to accept any Renewal premium. Unless renewed as herein provided, this Policy shall automatically terminate at the expiry of the Policy Period/ Coverage Period.

**12. Grace Period (applicable only for Section B1-I -3 ii Temporary Total Disablement – Accident & Illness)**

- i. A Grace Period of 30 days for Renewal of Coverage is applicable under the Policy issued on Annual basis. However, Hospitalization or diagnosis of an Illness/Surgical Procedure contracted or Injury sustained during the Grace Period will not be admissible under the Policy.
- ii. For Renewal received after completion of 30-day Grace Period, the Coverage would be considered as fresh without any Renewal benefits

**13. Cancellation**

- i. Cancellation by Insurer  
We may cancel the Policy or Coverage on grounds of misrepresentation, fraud, non-disclosure of material facts as sought to be in proposal form/enrolment form by Policy Holder or Insured Person upon giving 7 days' notice. No refund will be allowed in this case.
- ii. Cancellation by Insured Person –  
**For Single Trip:**  
No refund for cancellation if the date & time of travel is within 48 hours from Policy booking.

If the date & time of travel is beyond 48 hours from Policy booking, then the refund on cancellation will be subject to deduction of Rs251/- or the actual premium paid, whichever is lower

Refund Scenario		
Premium	Cancellation within 48 hours	*Cancellation beyond 48 Hours
200	0	0
500	0	249
1000	0	749
* Minimum deduction of Rs 251 or actual premium whichever is lower		

Refund of premium on cancellation will be made under the Policy subject to no claims being paid or admitted by the Company

**For Annual and Multi-Trip:**

The Coverage under the Policy can be cancelled by informing the Company and the refund premium paid shall be adjusted on the basis of the Company retaining a minimum of Rs. 251(two fifty one only) or Short term scale basis as applicable basis the following grid:

Refund of premium on cancellation will be made under the Policy subject to no claims being paid or admitted by the Company.

Month	% Refund
Up to 1 month	75.0%
Up to 3 month	50.0%

Up to 6 month	25.0%
Beyond 6 month	0.0%

For Instalment options-

- In case of Instalment option, 50% of current instalment premium will be refunded when policy is cancelled within 6 months else no refund will be payable.
- In case of admissible claim under the policy, future instalments will be adjusted in the claim amount and no refund of any premium will be applicable during policy year.

#### 14. Endorsements

The following endorsements are permissible during the Coverage Period:

Non-Financial Endorsements – which do not affect the premium

- Minor rectification/correction in name of the Policy Holder/Insured Person (and not the complete name change)
- Rectification in gender of the Insured Person (if this does not impact the premium)
- Rectification of date of birth of the Insured Person (if this does not impact the premium)
- Change in the correspondence address of the Policy Holder/Insured Person (if this does not impact the premium)
- Change in Nominee Details
- Change in bank details
- Any other non-financial endorsement

Financial Endorsements – which result in alteration in premium

- Cancellation of Policy
- Any other financial endorsement

#### 15. Premium payment in Instalments

If the Policyholder/Insured Person has opted for Payment of Premium on an instalment basis i.e. Single, Half Yearly, Quarterly or Monthly, as mentioned in the Policy Schedule, the following Conditions shall apply (notwithstanding any terms contrary elsewhere in the Policy)

- Grace Period as mentioned in the table below would be given to pay the instalment premium due for the Policy.

Options	Instalment Premium Option	Grace Period
Option 1	Half Yearly	30 days
Option 2	Quarterly	30 days
Option 3	Monthly	15 days

- During such Grace Period, coverage will not be available from the due date of instalment premium till the date of receipt of

premium by Company.

- The Insured Person will get the accrued continuity benefit in respect of the "Waiting Periods", "Specific Waiting Periods" in the event of payment of premium within the stipulated Grace Period available under section B11.3ii Temporary Total Disablement – Accident & Illness
- No interest will be charged If the instalment premium is not paid on due date.
- In case of instalment premium due not received within the Grace Period, the Policy will get cancelled.
- In the event of a claim Company has the right to cover, all subsequent premium instalments due and payable.
- The Company has the right to recover and deduct all the pending instalments from the claim amount due under the policy.

#### Instalment Premium payment through Auto Debit/ECS Facility

- If Option of Premium payment by instalment is opted through auto Debit/ECS facility, a separate authorization form shall be submitted by Insured Person where Premium to be debited at a chosen frequency will be mentioned upfront
- Where there is a change either in the terms and conditions of the Coverage or Policy or in the premium rate, the ECS authorization shall be obtained afresh
- The Insured Person has the option to withdraw from the ECS mode at least fifteen days prior to the due date of instalment premium payable
- No additional charges will be levied or recovered in any manner from the benefits payable towards cancellation of the ECS mode

#### 16. Withdrawal of Policy

- In the likelihood of this product being withdrawn in future, the Company will intimate the Policyholder/Insured Person about the same 90 days prior to expiry of the policy.

#### 17. Possibility of Revision of terms of the Policy including the Premium Rates

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

#### 18. Settlement (Provision for Penal Interest)

- If there are any deficiencies in the necessary claim documents which are not met or are partially met, We will send a maximum of 3 (three) reminders following which We will send a closure letter or make a part-payment if We have not received the deficiency documents after 45 days

from the date of the initial request for such documents

- ii. The Company shall settle or reject a claim, as the case may be, within 30 days from the date of receipt of last necessary document.
- iii. In the case of delay in the payment of a claim, the Company shall be liable to pay interest to the Policyholder from the date of receipt of last necessary document to the date of payment of claim at a rate 2% above the Bank Rate.
- iv. However, where the circumstances of a claim warrant an investigation in the opinion of the Company, it shall initiate and complete such investigation at the earliest, in any case not later than 30 days from the date of receipt of last necessary document. In such cases, the Company shall settle or reject the claim within 45 days from the date of receipt of last necessary document.
- v. In case of delay beyond stipulated 45 days, the Company shall be liable to pay interest to the Policyholder at a rate 2% above the Bank Rate from the date of receipt of last necessary document to the date of payment of claim.
- vi. Upon acceptance of an offer of settlement by the Insured Person, the payment of the amount due shall be made within 7 days from the date of acceptance of the offer by the Insured Person. If We, for any reason decide to reject the claim the reasons regarding the rejection shall be communicated to You in writing within 30 days of the receipt of documents.
- vii. If requested by Us and at Ourcost, the Insured Person must submit to medical examination by Our Medical Practitioner as often as We consider reasonable and necessary and We/Our representatives must be permitted to inspect the medical and Hospitalization records pertaining to the treatment of Insured Person and to investigate the circumstances pertaining to the claim.
- viii. We and Our representatives must be given all reasonable co-operation in investigating the claim in order to assess Our liability and quantum in respect of the claim

## Section D- Other Terms & Conditions

### 1 – Claims Procedure

On the occurrence of any event that may give rise to a Claim under this Policy, the Claims Procedure set out below shall be followed.

Claim Intimation	You shall intimate the Claims to Us through any available mode of communication as specified in the Certificate of Insurance/Policy, or Our Website; You can register your claim through Our web portal, my : health Mobile App /IPO, e-mail, Call to Our call center.
Claim Intimation Timelines	Immediately within 15 days of Hospitalization/Injury/loss/damage under this Policy:
Claim Documents Submission timelines	Immediately within 15 days of claim intimation.
Particulars to be provided to Us for Claim notification	<ol style="list-style-type: none"> <li>1. Certificate Number/Policy Number</li> <li>2. KYC document, if claim amount is more than 1 Lakh</li> <li>3. Name of the Insured Person(s) named in the Policy Schedule/Certificate of insurance availing treatment</li> <li>4. Nature of Injury, Hospitalization, loss or damage</li> <li>5. Name and address of the attending Medical Practitioner/Hospital</li> <li>6. Date of admission &amp; probable date of discharge</li> </ol>

#### 19. Nomination:

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

Personal Accident	1. Accidental Death	1. Duly completed and signed claim form 2. Policy/Certificate Copy 3. Medical Practitioner's Report 4. Medico Legal Certificate 5. First Information Report and Final Police report, wherever is necessary 6. Death certificate 7. Post mortem/FSL (Forensic science laboratory) report, if conducted – To check for drug abuse/intoxication 8. Any other supporting documents as may be required by the Company 9. Insured Person's own Indian bank cancelled cheque copy and bank details in attached format.		3. Temporary Total Disablement	1. Duly completed and signed claim form 2. Policy/Certificate Copy 3. Medical Practitioner's Report 4. Medico Legal Certificate 5. First Information Report and Final Police report 6. Investigation Reports like Laboratory test, X-rays and reports essential of confirmation of the Injury; 7. Original Discharge summary from the Hospital 8. Medical reports, case histories, investigation reports, treatment papers as applicable. 9. Letter from treating Medical Practitioner mentioning the reason and date for disablement and confirming the disablement. And advised days of rest. 10. Leave certificate from the employer (If Employed) 11. Fitness certificate from Medical practitioner 12. Insured Person's own Indian bank cancelled cheque copy and bank details in attached format
	2. Permanent Disablement	1. Duly completed and signed claim form 2. Policy/Certificate Copy 3. Medical Practitioner's Report 4. Medico Legal Certificate 5. First Information Report and Final Police report 6. Investigation Reports like Laboratory test, X-rays and reports essential of confirmation of the Injury; 7. Disability certificate from a government certified Medical Practitioner or government Hospital confirming the extent and nature of disability; 8. Original Discharge summary from the Hospital 9. Medical reports, case histories, investigation reports, treatment papers as applicable. 10. Letter from treating Medical Practitioner mentioning the reason and date for disablement and confirming the disablement. 11. Insured Person's own Indian bank cancelled cheque copy and bank details in attached format.			

Loss of Fees	<ol style="list-style-type: none"> <li>1. Duly completed and signed claim form</li> <li>2. Policy/Certificate Copy</li> <li>3. Medical Practitioner's Report</li> <li>4. Medical Practitioner's certificate on disability to appear for the Sport Event insured</li> <li>5. Medico Legal Certificate</li> <li>6. First Information Report and Final Police report, wherever is necessary</li> <li>7. Fitness certificate, obtained before the contract</li> <li>8. Investigation Reports like Laboratory test, X-rays and reports essential of confirmation of the Injury;</li> <li>9. Certificate, if applicable, from the Bank/Financial Institution stating the amortization schedule, the EMI Amount, Principal Outstanding, etc.</li> <li>10. Death certificate</li> <li>11. Post Mortem Report, if conducted and</li> <li>12. Indemnity bond</li> <li>13. Original Discharge summary from the hospital</li> <li>14. Any other supporting documents as may be required by the Company</li> <li>15. Insured Person's own Indian bank cancelled cheque copy and bank details in attached format</li> </ol>	Trip/Event Cancellation	<ol style="list-style-type: none"> <li>1. Duly completed and signed claim form</li> <li>2. Policy/Certificate Copy</li> <li>3. Copy of travel itinerary</li> <li>4. Verification of trip payment</li> <li>5. Proof of event and travel booking document</li> <li>6. Proof of cancellation of event and travel documents</li> <li>7. Original airline tickets, vouchers or cruise documents</li> <li>8. Copy of trip cancellation statement from airline/ cruise line, hotel, itemizing non-refundable charges</li> <li>9. Copy of any refund cheque or credit voucher</li> <li>10. Itemized expense receipts</li> <li>11. If the trip cancellation is due to insured's relative's death or any medical condition to the insured then medical documents confirming the same.</li> <li>12. Insured Person's own Indian bank cancelled cheque copy and bank details in attached format.</li> </ol>
Public Liability	<ol style="list-style-type: none"> <li>1. Duly completed and signed claim form</li> <li>2. Policy/Certificate Copy</li> <li>3. FIR document mentioning the details of incidence in detail.</li> <li>4. Legal notice issued to insured mentioning the amount for which the insured is legally liable.</li> <li>5. Copy of the passport showing the date of entry and exit related to journey (to &amp; fro) from India.</li> <li>6. Insured Person's own Indian bank cancelled cheque copy and bank details in attached format.</li> </ol>	Sports Equipment Cover	<ol style="list-style-type: none"> <li>1. Duly completed and signed claim form</li> <li>2. Policy/Certificate Copy</li> <li>3. Repair bill</li> <li>4. F.I.R / Final Investigation report (for theft/RSMdT Claims).</li> <li>5. Statement of Witness, if any</li> <li>6. Invoice of the equipment purchase</li> <li>7. Letter of Indemnity.</li> <li>8. Insured Person's own Indian bank cancelled cheque copy and bank details in attached format</li> </ol>

Hospital cash	<ol style="list-style-type: none"> <li>1. Duly completed and signed claim form</li> <li>2. Policy/Certificate Copy</li> <li>3. Copy of Discharge Summary / Discharge Certificate along with time of admission and discharge for Hospital cash benefit</li> <li>4. First consultation letter from treating Medical Practitioner</li> <li>5. Certificate from treating Medical Practitioner, specifying the duration and etiology</li> <li>6. MLC/FIR copy/ certificate regarding abuse of Alcohol/ intoxicating agent if applicable</li> <li>7. NEFT details &amp; cancelled cheque of Claimant or Nominee (in case claimant expired), Provide legal heir certificate in case nominee is minor.</li> <li>8. Insured Person's own Indian bank cancelled cheque copy and bank details in attached format.</li> </ol>
Emergency Medical Expenses	<ol style="list-style-type: none"> <li>1. Duly completed and signed claim form</li> <li>2. Policy/Certificate Copy</li> <li>3. Consultation note or Emergency Room's Medical Practitioner medical report.</li> <li>4. Relevant treatment papers or Discharge Summary.</li> <li>5. Copy of the passport showing the date of entry and exit related to journey (to &amp; fro) from India.</li> <li>6. MLC/FIR copy/ certificate regarding abuse of Alcohol/ intoxicating agent if applicable</li> <li>7. All relevant Original Invoices for the expenses incurred.</li> <li>8. Insured Person's own Indian bank cancelled cheque copy and bank details in attached format.</li> </ol>

Broken Bones	<ol style="list-style-type: none"> <li>1. Duly completed and signed claim form</li> <li>2. Policy/Certificate Copy</li> <li>3. Medical Practitioner's Report</li> <li>4. First Information Report and Final Police report</li> <li>5. Investigation Reports like Laboratory test, X-rays and reports essential of confirmation of the Injury;</li> <li>6. Disability certificate from a government certified Medical Practitioner or government hospital confirming the extent and nature of disability;</li> <li>7. Original Discharge summary from the hospital</li> <li>8. Medical reports, case histories, investigation reports, treatment papers as applicable.</li> <li>9. MLC/FIR copy/ certificate regarding abuse of Alcohol/ intoxicating agent if applicable</li> <li>10. Relevant treatment papers clearly mentioning the areas of fracture with their severity.</li> <li>11. Insured Person's own Indian bank cancelled cheque copy and bank details in attached format.</li> </ol>
Mobility Extension cover	<ol style="list-style-type: none"> <li>1. Duly completed and signed claim form.</li> <li>2. Policy/Certificate Copy</li> <li>3. Expenses incurred towards supporting equipment (wheel chair, railings, customized motor vehicle)</li> <li>4. Consultation Note OR Emergency Room's Medical Practitioner medical report OR Relevant Treatment Papers OR Discharge Summary.</li> <li>5. Copy of the passport showing the date of entry journey from India.</li> <li>6. All relevant Original Invoices for the expenses incurred.</li> <li>7. Letter from treating Medical Practitioner mentioning the reason for disablement and confirming the disablement.</li> </ol>

	<p>8. Expenses incurred towards supporting equipment (wheel chair, railings, and customized motor vehicle).</p> <p>9. Details of home, office and /or vehicle or towards purchase of an Artificial limb/wheelchair/or any limb during claim processing</p> <p>10. Insured Person's own Indian bank cancelled cheque copy and bank details in attached format.</p>
Reconstructive Surgery Cover	<p>1. Duly completed and signed claim form</p> <p>2. Policy/Certificate Copy</p> <p>3. Consultation note or Emergency Room's Medical Practitioner medical report Relevant treatment papers or Discharge Summary.</p> <p>4. Documents confirming date of accident and date of reconstruction surgery</p> <p>5. MLC/FIR copy/ certificate regarding abuse of Alcohol/ intoxicating agent if applicable</p> <p>6. Copy of the passport showing the date of entry and exit related to journey (to &amp; fro) from India.</p> <p>7. All relevant Original Invoices for the expenses incurred.</p> <p>8. Insured Person's own Indian bank cancelled cheque copy and bank details in attached format.</p>
Medical Evacuation and Repatriation	<p>1. Duly completed and signed claim form</p> <p>2. Policy/Certificate Copy</p> <p>3. Consultation note or Emergency Room's Medical Practitioner medical report</p> <p>4. Copy of the passport showing the date of entry and exit related to journey (to &amp; fro) from India.</p> <p>5. All relevant Original Invoices for the expenses incurred towards ambulance facility</p>

	<p>6. A covering letter from claimant mentioning the details of loss.</p> <p>7. Insured Person's own Indian bank cancelled cheque copy and bank details in attached format.</p>
Dependent Child Education Benefit	<p>1. Duly completed and signed claim form</p> <p>2. Policy/Certificate Copy</p> <p>3. Consultation Note OR Emergency Room's Medical Practitioner medical report OR</p> <p>4. Relevant Treatment Papers OR Discharge Summary. .</p> <p>5. Letter from treating Medical Practitioner, mentioning the cause of death if death occurred after a long period from the date of incident.</p> <p>6. Disability certificate from a government certified Medical Practitioner or government hospital confirming the extent and nature of disability;</p> <p>7. Death certificate</p> <p>8. Final police investigation report</p> <p>9. Post-mortem Report or Coroner's Report</p> <p>10. MLC/FIR copy/ certificate regarding abuse of Alcohol/intoxicating agent if applicable.</p> <p>11. Insured Person's own Indian bank cancelled cheque copy and bank details in attached format</p>
Home Tuition Benefit	<p>1. Duly completed and signed claim form</p> <p>2. Policy/Certificate Copy</p> <p>3. Consultation Note OR Emergency Room's Medical Practitioner medical report OR</p> <p>4. Relevant Treatment Papers OR Discharge Summary.</p> <p>5. Copy of the passport showing the date of entry and exit related to journey (to &amp; fro) from India.</p>



	6. Disability certificate from a government certified Medical Practitioner or government hospital confirming the extent and nature of disability; 7. Proof of expenses made towards the expenses made towards home tuition by qualified person of dependent child. 8. MLC/FIR copy/ certificate regarding abuse of Alcohol/ intoxicating agent if applicable 9. Insured Person's own Indian bank cancelled cheque copy and bank details in attached format.
Flight Delay	1. Duly completed and signed claim form 2. Policy/Certificate Copy 3. Boarding Pass/Proof of travel 4. Insured Person's own Indian bank cancelled cheque copy and bank details in attached format.
Condonation of Delay	If the claim is not notified/ or submitted to Us within the specified time limits, then We shall be provided the reasons for the delay in writing. We will condone such delay on merits where the delay has been proved to be for reasons beyond the claimant's control.

## Cashless

1. Applicable only for Emergency Medical Expenses section under SPORTify
2. Conditions for obtaining Cashless facility:
  - i. Cashless facility can be availed only at Our Network Provider. The complete list of Network Providers and Empanelled Service Providers is available on Our website and can be obtained by contacting Us.
  - ii. We reserve the right to modify, add or restrict any Network Provider for Cashless Facilities at Our sole discretion. The same shall be duly updated on Our website. You shall check the updated list of Network Providers before applying for Cashless Claim.
  - iii. Pre-authorization is valid for 15 days from date of issuance and if all the details of the Hospitalization/ treatment, including dates,

Hospital and locations match with the details as per Cashless authorized.

- iv. We will make payment for the Cashless authorized amount directly to the Network Provider
- v. If the claim is not notified to Us within the specified time limits, then We shall be provided the reasons for the delay in writing. We will condone such delay on merits where the delay has been proved to be for reasons beyond the claimant's control.

### 3. Particulars to be provided for pre-authorization:

- i. Policy Number
- ii. Name of the Insured person(s) named in the Policy schedule availing treatment
- iii. Nature of Illness, loss or damage
- iv. Name and address of the attending Medical Practitioner/Hospital
- v. Date of admission & probable date of discharge
- vi. Approximate Claim Expenses
- vii. Any other relevant information as required

## 4 Process for Pre Authorization

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Cashless Hospitalization within India	
relevant	
i. If the particulars are not provided in full or are insufficient for Us to consider the request, We will request additional information or documentation	i.
ii. On receipt of duly filled pre authorization form from the Network Provider along with other sufficient details to assess the request, We may; a) Issue the authorization letter specifying the sanctioned amount any specific limitation on the claim and non-payable items, if applicable or b) Reject the request for pre-authorization specifying reasons for the rejection	ii.

## Process for Overseas Claims

- You shall immediately contact Us on any of the following and intimate the claim
  - o Global Toll Free No : +800 08250825 (prefix area code accessible from outside India only)

- o Landline no (Chargeable) : +91-120-4507250 or 0120-4507250
- o Email - travelclaims@hdfcergo.com
- On registration of claim via Phone Call / Email to Us, Your Policy Verification will be done
- We will send the intimation mail received from You to the Service Provider
- Service Provider shall send the ROMIF (Release of Medical Information Form)/ ROI (Right of Information) form along with the checklist to You for signature and consent.
- On receipt of the signed ROMIF from You the Service Provider will then retrieve Your medical records from the Hospital along with invoices and will collect the documents (claim form, passport copy) from You
- We will intimate the claim on basis of the documents received from the Service Provider
- If these details are not provided in full or are insufficient for Us to consider the request, We/Service Provider will request additional information or documentation
- On receipt of the complete documents, either
  - o Service Provider will place the guarantee of payment with the hospital and will settle the bills on Our behalf, Or
  - o Will reject the request specifying reasons for rejection. The cost will then have to be borne by You
- If the Hospital does not accept the guarantee of payment from the Service Provider, We shall not be held liable for the same. The cost will then have to be borne by You
- In case of rejection of request for cashless settlement, You may raise a reimbursement request with Us along with required documents.
- Reimbursement claim documents to be scanned and sent at travelclaims@hdfcergo.com or processing@hdfcergo.com (size limit 2 MB) or can be submitted at the below address:

HDFC ERGO General Insurance Co Ltd  
 6th Floor, Leela Business Park, Andheri Kurla Road,  
 Andheri East Mumbai-400059,  
 Ph-66383600 extn-3221

## Payment of Claim

- I. If there are any deficiencies in the necessary claim documents which are not met or are partially met, We will send a maximum of 3 (three) reminders following which We will send a closure letter or make a part-payment if We have not received the deficiency documents after 45 days from the date of the initial request for such documents
- II. The Company shall settle or reject a claim, as the case may be, within 30 days from the date of receipt of last necessary document.
- III. Upon acceptance of an offer of settlement by the Insured person, the payment of the amount due shall be made within 7 days from the date of acceptance of the offer by the Insured Person.
- IV. In the case of delay in the payment of a claim, the

Company shall be liable to pay interest to the Policyholder from the date of receipt of last necessary document to the date of payment of claim at a rate 2% above the Bank Rate.

- V. However, where the circumstances of a claim warrant an investigation in the opinion of the Company, it shall initiate and complete such investigation at the earliest, in any case not later than 30 days from the date of receipt of last necessary document. In such cases, the Company shall settle or reject the claim within 45 days from the date of receipt of last necessary document.
- VI. In case of delay beyond stipulated 45 days, the Company shall be liable to pay interest to the Policyholder at a rate 2% above the Bank Rate from the date of receipt of last necessary document to the date of payment of claim.
- VII. If We, for any reason decide to reject the claim the reasons regarding the rejection shall be communicated to You in writing within 30 days of the receipt of documents.
- VIII. If requested by Us and at Our cost, the Insured Person must submit to medical examination by Our Medical Practitioner as often as We consider reasonable and necessary and We/Our representatives must be permitted to inspect the medical and Hospitalization records pertaining to the treatment of Insured Person and to investigate the circumstances pertaining to the claim.
- IX. We and Our representatives must be given all reasonable co-operation in investigating the claim in order to assess Our liability and quantum in respect of the claim

## Section D – Others

### C. Contact Us

	Within India	Outside India
<b>Claim Intimation:</b>	Customer Service No. 022-62346234 / 0120- 62346234 Email: healthclaims@hdfcergo.com	Toll Free No: 800 08250825 Global Toll Free No : +800 08250825 (accessible from locations outside India only) Landline no (Chargeable) : 0120-4507250 Email: travelclaims@hdfcergo.com
<b>Claim document submission at address</b>	HDFC ERGO General Insurance Co. Ltd. Stellar IT Park, Tower-1, 5th Floor, C - 25, Noida, Sector 62, 201301, Uttar Pradesh	HDFC ERGO General Insurance Co. Ltd. Stellar IT Park, Tower-1, 5th Floor, C - 25, Noida, Sector 62, 201301, Uttar Pradesh

### Redressal of Grievance

In case of any grievance the insured person may contact the company through:

- Website: [www.hdfcergo.com](http://www.hdfcergo.com)
- Toll free: 022 6234 6234 / 0120 6234 6234
- Contact Details for Senior Citizen: 022 - 6242 - 6226 | [seniorcitizen@hdfcergo.com](mailto:seniorcitizen@hdfcergo.com)
- E-mail: [grievance@hdfcergo.com](mailto:grievance@hdfcergo.com)

Insured person may also approach the grievance cell at any of the company's branches with the details of grievance.

If Insured person is not satisfied with the redressal of grievance through one of the above methods, Insured Person may contact the grievance officer at [cgo@hdfcergo.com](mailto:cgo@hdfcergo.com)

For updated details of grievance officer, kindly refer the link: <https://www.hdfcergo.com/customer-voice/grievances>

Contact Points	First Contact Point	Escalation level 1	Escalation level 2
Contacts us at	<a href="https://www.hdfcergo.com/customer-care/grievances">https://www.hdfcergo.com/customer-care/grievances</a> Call: 022 6234 6234 / 0120 6234 6234	<a href="https://www.hdfcergo.com/customer-care/grievances/escalation level 1">https://www.hdfcergo.com/customer-care/grievances/escalation level 1</a> Call: 022 6234 6234 / 0120 6234 6234	<a href="https://www.hdfcergo.com/customer-care/grievances/escalation level 2">https://www.hdfcergo.com/customer-care/grievances/escalation level 2</a> Call: 022 6234 6234 / 0120 6234 6234
Contact Point for Senior Citizen	<a href="https://www.hdfcergo.com/customer-care/grievances">https://www.hdfcergo.com/customer-care/grievances</a> Call: 022 6242 6226 Email id: <a href="mailto:seniorcitizen@hdfcergo.com">seniorcitizen@hdfcergo.com</a>	<a href="https://www.hdfcergo.com/customer-care/grievances/escalation level 1">https://www.hdfcergo.com/customer-care/grievances/escalation level 1</a> Call: 022 6242 6226 Email id: <a href="mailto:seniorcitizen@hdfcergo.com">seniorcitizen@hdfcergo.com</a>	<a href="https://www.hdfcergo.com/customer-care/grievances/escalation level 2">https://www.hdfcergo.com/customer-care/grievances/escalation level 2</a> Call: 022 6242 6226 Email id: <a href="mailto:seniorcitizen@hdfcergo.com">seniorcitizen@hdfcergo.com</a>
Write to us at	<a href="mailto:care@hdfcergo.com">care@hdfcergo.com</a>	<a href="mailto:grievance@hdfcergo.com">grievance@hdfcergo.com</a>	<a href="mailto:cgo@hdfcergo.com">cgo@hdfcergo.com</a>
Visit us	Grievance cell of any of our Branch office	The Grievance Cell, HDFC ERGO General Insurance Company Ltd., D-301, 3rd Floor, Eastern Business District (Magnet Mall), LBS Marg, Bhandup (West) Mumbai - 400 078.	Chief Grievance Officer, HDFC ERGO General Insurance Company Ltd., D-301, 3rd Floor, Eastern Business District (Magnet Mall), LBS Marg, Bhandup (West) Mumbai - 400 078.

- If Insured person is not satisfied with the redressal of grievance through above methods, the insured person may also approach the office of Insurance Ombudsman of the respective area/region for redressal of grievance as per Insurance Ombudsman Rules 2017.
- Grievance may also be lodged at IRDAI Integrated Grievance Management System - <https://igms.irda.gov.in/>

## List of Ombudsman

NAMES OF OMBUDSMAN AND ADDRESSES OF OMBUDSMAN CENTRES	
Office Details	Jurisdiction of Office Union Territory, District
<b>AHMEDABAD - Shri Kuldip Singh</b> Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, Ahmedabad – 380 001. Tel.: 079 - 25501201/02/05/06 Email: bimalokpal.ahmedabad@cioins.co.in	Gujarat, Dadra & Nagar Haveli, Daman and Diu.
<b>BENGALURU - Smt. Neerja Shah</b> Office of the Insurance Ombudsman, Jeevan Soudha Building, PID No. 57-27-N-19 Ground Floor, 19/19, 24th Main Road, JP Nagar, 1st Phase, Bengaluru – 560 078. Tel.: 080 - 26652048 / 26652049 Email: bimalokpal.bengaluru@cioins.co.in	Karnataka.
<b>BHOPAL</b> Office of the Insurance Ombudsman, Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel Office, Near New Market, Bhopal – 462 003. Tel.: 0755 - 2769201 / 2769202 Fax: 0755 - 2769203 Email: bimalokpal.bhopal@cioins.co.in	Madhya Pradesh Chattisgarh.
<b>BHUBANESHWAR - Shri Suresh Chandra Panda</b> Office of the Insurance Ombudsman, 62, Forest park, Bhubneshwar – 751 009. Tel.: 0674 - 2596461 /2596455 Fax: 0674 - 2596429 Email: bimalokpal.bhubaneswar@cioins.co.in	Orissa.
<b>CHANDIGARH</b> Office of the Insurance Ombudsman, S.C.O. No. 101, 102 & 103, 2nd Floor, Batra Building, Sector 17 – D, Chandigarh – 160 017. Tel.: 0172 - 2706196 / 2706468 Fax: 0172 - 2708274 Email: bimalokpal.chandigarh@cioins.co.in	States of Punjab, Haryana (excluding 4 districts viz Gurugram, Faridabad, Sonapat and Bahadurgarh), Himachal Pradesh, Union Territories of Jammu & Kashmir, Ladakh and Chandigarh.
<b>CHENNAI</b> Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI – 600 018. Tel.: 044 - 24333668 / 24335284 Fax: 044 - 24333664 Email: bimalokpal.chennai@cioins.co.in	Tamil Nadu, Puducherry Town and Karaikal (which are part of Puducherry).

<b>DELHI - Shri Sudhir Krishna</b> Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002. Tel.: 011 - 23232481/23213504 Email: bimalokpal.delhi@cioins.co.in	Delhi, 4 Districts of Haryana viz. Gurugram, Faridabad, Sonapat and Bahudurgarh
<b>GUWAHATI</b> Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati – 781001(ASSAM). Tel.: 0361 - 2632204 / 2602205 Email: bimalokpal.guwahati@cioins.co.in	Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.
<b>HYDERABAD</b> Office of the Insurance Ombudsman, 6-2-46, 1st floor, "Moin Court", Lane Opp. Saleem Function Palace, A. C. Guards, Lakdi-Ka-Pool, Hyderabad - 500 004. Tel.: 040 - 23312122 Fax: 040 - 23376599 Email: bimalokpal.hyderabad@cioins.co.in	State of Andhra Pradesh, Telangana and Yanam - a part of Union Territory of Puducherry.
<b>JAIPUR</b> Office of the Insurance Ombudsman, 2nd Floor, Pulinat Bldg., Opp. Cochin Shipyard, M. G. Road, Ernakulam - 682 015. Tel.: 0484 - 2358759 / 2359338 Fax: 0484 - 2359336 Email: bimalokpal.ernakulam@cioins.co.in	Rajasthan.
<b>ERNAKULAM - Ms. Poonam Bodra</b> Office of the Insurance Ombudsman, 2nd Floor, Pulinat Bldg., Opp. Cochin Shipyard, M. G. Road, Ernakulam - 682 015. Tel.: 0484 - 2358759 / 2359338 Fax: 0484 - 2359336 Email: bimalokpal.ernakulam@cioins.co.in	Kerala, Lakshadweep, Mahe-a part of Union Territory of Puducherry
<b>KOLKATA - Shri P. K. Rath</b> Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 4th Floor, 4, C.R. Avenue, KOLKATA - 700 072. Tel.: 033 - 22124339 / 22124340 Fax : 033 - 22124341 Email: bimalokpal.kolkata@cioins.co.in	States of West Bengal, Sikkim and Union Territories of Andaman & Nicobar Islands.
<b>LUCKNOW - Shri Justice Anil Kumar Srivastava</b> Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 2231330 / 2231331 Fax: 0522 - 2231310 Email: bimalokpal.lucknow@cioins.co.in	Districts of Uttar Pradesh : Laitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareilly, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar

<b>MUMBAI</b> Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 69038821/23/24/25/26/27/28/29/30/31 Fax: 022 - 26106052 Email: bimalokpal.mumbai@cioins.co.in	Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane
<b>NOIDA - Shri Chandra Shekhar Prasad</b> Office of the Insurance Ombudsman, Bhagwan Sahai Palace 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddh Nagar, U.P-201301. Tel.: 0120 - 2514252 / 2514253 Email: bimalokpal.noida@cioins.co.in	State of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kanooj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautambodhanagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.
<b>PATNA - Shri N. K. Singh</b> Office of the Insurance Ombudsman, 1st Floor, Kalpana Arcade Building,, Bazar Samiti Road, Bahadurpur, Patna 800 006. Tel.: 0612-2680952 Email: bimalokpal.patna@cioins.co.in	Bihar, Jharkhand.
<b>PUNE - Shri Vinay Sah</b> Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 3rd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune – 411 030. Tel.: 020-41312555 Email: bimalokpal.pune@cioins.co.in	Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region.

#### Annexure I – List of Non-Medical Expenses

S. No.	Item	S. No	Item
1	BABY FOOD	26	BIRTH CERTIFICATE
2	BABY UTILITIES CHARGES	27	CERTIFICATE CHARGES
3	BEAUTY SERVICES	28	COURIER CHARGES
4	BELTS/ BRACES	29	CONVEYANCE CHARGES
5	BUDS	30	MEDICAL CERTIFICATE
6	COLD PACK/HOT PACK	31	MEDICAL RECORDS
7	CARRY BAGS	32	PHOTOCOPIES CHARGES
8	EMAIL / INTERNET CHARGES	33	MORTUARY CHARGES
9	FOOD CHARGES (OTHER THAN PATIENT'S DIET PROVIDED BY HOSPITAL)	34	WALKING AIDS CHARGES
10	LEGGINGS	35	OXYGEN CYLINDER (FOR USAGE OUTSIDE THE HOSPITAL)
11	LAUNDRY CHARGES	36	SPACER

12	MINERAL WATER	37	SPIROMETRE
13	SANITARY PAD	38	NEBULIZER KIT
14	TELEPHONE CHARGES	39	STEAM INHALER
15	GUEST SERVICES	40	ARMSLING
16	CREPE BANDAGE	41	THERMOMETER
17	DIAPER OF ANY TYPE	42	CERVICAL COLLAR
18	EYELET COLLAR	43	SPLINT
19	SLINGS	44	DIABETIC FOOT WEAR
20	BLOOD GROUPING AND CROSS MATCHING OF DONORS SAMPLES	45	KNEE BRACES (LONG/ SHORT/ HINGED)
21	SERVICE CHARGES WHERE NURSING CHARGE ALSO CHARGED	46	KNEE IMMOBILIZER/SHOULDER IMMOBILIZER
22	TELEVISION CHARGES	47	LUMBO SACRAL BELT
23	SURCHARGES	48	NIMBUS BED OR WATER OR AIR BED CHARGES
24	ATTENDANT CHARGES	49	AMBULANCE COLLAR
25	EXTRA DIET OF PATIENT (OTHER THAN THAT WHICH FORMS PART OF BED CHARGE)	50	AMBULANCE EQUIPMENT
51	ABDOMINAL BINDER	60	MASK
52	PRIVATE NURSES CHARGES- SPECIAL NURSING CHARGES	61	OUNCE GLASS
53	SUGAR FREE TABLETS	62	OXYGEN MASK
54	CREAMS POWDERS LOTIONS (TOILETRIES ARE NOT PAYABLE, ONLY PRESCRIBED MEDICAL PHARMACEUTICALS PAYABLE)	63	PELVIC TRACTION BELT
55	ECG ELECTRODES	64	PAN CAN
56	GLOVES	65	TROLLEY COVER
57	NEBULISATION KIT	66	UROMETER, URINE JUG
58	ANY KIT WITH NO DETAILS MENTIONED [DELIVERY KIT, ORTHOKIT, RECOVERY KIT, ETC]	67	AMBULANCE
59	KIDNEY TRAY	68	VASOFIX SAFETY

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

SI No	Item
1	BABY CHARGES (UNLESS SPECIFIED/INDICATED)
2	HAND WASH
3	SHOE COVER
4	CAPS
5	CRADLE CHARGES
6	COMB
7	EAU-DE-COLOGNE / ROOM FRESHNERS
8	FOOT COVER

9	GOWN
10	SLIPPERS
11	TISSUE PAPER
12	TOOTH PASTE
13	TOOTH BRUSH
14	BED PAN
15	FACE MASK
16	FLEXI MASK
17	HAND HOLDER
18	SPUTUM CUP
19	DISINFECTANT LOTIONS
20	LUXURY TAX
21	HVAC
22	HOUSE KEEPING CHARGES
23	AIR CONDITIONER CHARGES
24	IM IV INJECTION CHARGES
25	CLEAN SHEET
26	BLANKET/WARMER BLANKET
27	ADMISSION KIT
28	DIABETIC CHART CHARGES
29	DOCUMENTATION CHARGES / ADMINISTRATIVE EXPENSES
30	DISCHARGE PROCEDURE CHARGES
31	DAILY CHART CHARGES
32	ENTRANCE PASS / VISITORS PASS CHARGES
33	EXPENSES RELATED TO PRESCRIPTION ON DISCHARGE
34	FILE OPENING CHARGES
35	INCIDENTAL EXPENSES / MISC. CHARGES (NOT EXPLAINED)
36	PATIENT IDENTIFICATION BAND / NAME TAG
37	PULSEOXYMETER CHARGES

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

SI No	Item
1	HAIR REMOVAL CREAM
2	DISPOSABLES RAZORS CHARGES (for site preparations)
3	EYE PAD
4	EYE SHEILD
5	CAMERA COVER
6	DVD, CD CHARGES
7	GAUSE SOFT



8	GAUZE
9	WARD AND THEATRE BOOKING CHARGES
10	ARTHROSCOPY AND ENDOSCOPY INSTRUMENTS
11	MICROSCOPE COVER
12	SURGICAL BLADES, HARMONICSCALPEL,SHAVER
13	SURGICAL DRILL
14	EYE KIT
15	EYE DRAPE
16	X-RAY FILM
17	BOYLES APPARATUS CHARGES
18	COTTON
19	COTTON BANDAGE
20	SURGICAL TAPE
21	APRON
22	TORNIQUET
23	ORTHOBUNDLE, GYNAEC BUNDLE

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

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