

Key Information Sheet

(LEGAL DISCLAIMER) NOTE: The information mentioned below is illustrative and not exhaustive. The information must be read in conjunction with the policy wordings. In case of any conflict between the Key Information Sheet and the policy wordings, the terms and conditions mentioned in the policy wordings shall prevail.

S. NO.	TITLE	DESCRIPTION				REFER TO POLICY WORDINGS
1.	Product Name	iHealth Plus				
2.	What is covered under the policy	Benefit Table as per Sum Insured Opted:				Part II of the Schedule Clause 2. Scope of Cover Extension HC 7 - Domestic Road Emergency Ambulance Cover Extension HC 33 - Maternity Benefit Extension HC 13 - New Born Baby Cover Extension HC 22 - (B) Outpatient Treatment Cover Extension HC 23 - (B) Wellness & Preventive Healthcare
		Sum Insured	2 lacs	3 lacs/4 lacs/5 lacs	7 lacs /10 lacs	
		Pre Hospitalisation	30 Days			
		Post Hospitalisation	60 Days			
		Day Care Procedures/ Treatment	Covered			
		Domestic Road Emergency Ambulance	₹ 1,500 per event of hospitalisation			
		Pre Existing Diseases	After 4 Years	After 2 Years		
		Maternity Benefit	Medical expenses for the delivery of a child, where Insured Person and spouse, both are covered, after a waiting period of 3 years			
			Normal Delivery of ₹10,000/ Caesarian delivery of ₹15,000/ Pre-Post Natal ₹2,000 each	Normal Delivery of ₹15,000/ Caesarian delivery of ₹25,000/ Pre-Post Natal ₹2,000 each	Normal Delivery of ₹25,000/ Caesarian delivery of ₹50,000/ Pre-Post Natal ₹2,000 each	
		New Born Baby Cover	New Born Baby will be covered under this policy for a maximum period of up to 91 days from date of birth, if a Maternity Benefit claim has been accepted, subject to the limit of ₹10,000			
		Outpatient Treatment Cover	Medical expenses incurred as an Out- patient. Out-patient will mean the Insured patient who is not hospitalized for more than 24 consecutive hours but who visits a Hospital, clinic, or associated facility for diagnosis or treatment			
		Wellness & Preventive Healthcare	Expense incurred on routine health check-ups and for other wellness and fitness activities undertaken by Insured person			
Total sum insured available under Outpatient Treatment Cover + Wellness & Preventive Healthcare is ₹2,500 on floater basis	Total sum insured available under Outpatient Treatment Cover + Wellness & Preventive Healthcare is ₹5,000 on floater basis		Total sum insured available under Outpatient Treatment Cover + Wellness & Preventive Healthcare is ₹10,000 on floater basis			
3.	Optional Add On Covers	Add On Cover/Sum Insured	2 lacs	3 lacs/4 lacs/5 lacs	7 lacs /10 lacs	Extension HC 2 - Hospital Daily Cash
		Hospital Daily Cash	₹ 500 per day	₹ 1,000 per day	₹ 2,000 per day	Extension HC 3 - Convalescence Benefit
		Convalescence Benefit	₹ 10,000			Extension HC 10 - Critical Illness Cover
		Critical Illness		As per Sum Insured		Extension HC 9 - Donor Expenses
		Donor Expenses	N.A.	Upto ₹ 50,000		

4.	Value Added Services	a) Free health check-up coupon to Insured for every Policy Year, subject to a maximum of 2 coupons per year for floater policies. b) Online Chat with Medical Practitioners c) Specialist e-Consultation with One Follow-up session d) Diet & Nutrition e-consultation e) Discount Vouchers	Extension HC 32 - Value-Added Services
5.	What are the major Exclusions in the Policy	Note: Following is an indicative list of the policy exclusions. Please refer to the policy clauses for the complete list a) Naturopathy treatment, acupressure, acupuncture, magnetic and such other therapies b) Non-allopathic medicine, Unproven/Experimental treatment c) Any expenses arising out of Domiciliary Treatment d) Treatment taken outside the country e) Cosmetic surgery f) Sterility, venereal diseases or any sexually transmitted diseases g) Dental treatment unless due to accident h) Any case directly or indirectly related to criminal acts i) Refractive error correction, hearing impairment correction j) Substance abuse, self-inflicted injuries, STDs and HIV / AIDS k) Hazardous sports, war, civil war or breach of law	Part II of the schedule Clause 3.3 Permanent Exclusions
6.	Waiting Period	a) Initial waiting period: 30 days for all illnesses (except Hospitalisation due to injury) b) Specific waiting periods: First 24 months, for specific illness and treatment. (Please refer to the policy clauses for the full listing) c) Pre-existing diseases: Covered after 48 months of continuous coverage for Annual Sum Insured of 1 lac and 2 lacs; for rest 24 months d) 36 months waiting period for maternity benefit	Part II of the schedule Clause 3.1 Clause 3.2 Clause 3.3
7.	Payout Basis	a) Cashless or Reimbursement of covered medical expenses up to specified Sum Insured as per the scope of cover b) Cashless Facility available at over 4000+ network hospitals	Part II of the schedule 4. Claim Administration
8.	Sub Limit	a) Sub limit options of A and B available for Sum Insured option 2 lacs and Sub limit C option is available for 3 lacs /4 lacs/5 lacs b) No Sub limits applicable on Sun Insured 7 lacs/10lacs	Extension HC 28 - Sub limits on Medical Expenses/ Illness/Surgeries/ Procedures
9.	Renewal Condition	a) Maximum renewal age - There will be life-long renewable without any age restriction for the cover b) Grace Period - The renewal premium shall be paid to Us on or before the date of expiry of the Policy and in no case later than 30 days (Grace Period) from the expiry of the Policy c) Floater Benefit - The floater benefit under this policy is available up to lifetime d) Inclusion/Exclusion of insured - This Policy allows Inclusion / exclusion of an Insured only at the time of renewal of the Policy	Part III of the schedule18. Renewal notice
10.	Renewal Benefits	Cumulative Bonus (Additional Sum Insured) - An Additional Sum Insured of 10% of Annual Sum Insured provided on each renewal for every claim-free year up to a maximum of 50%. In case of a claim under the policy, the accumulated Additional Sum Insured will be reduced by 10% of the Annual Sum Insured in the following year"	Part II of the schedule2. Scope of Cover
11.	Cancellation	a) Disclosure to information norm: The Policy shall be void and all premium paid hereon shall be forfeited to the Company, in the event of misrepresentation, mis-description or non-disclosure of any material fact b) You may cancel this Policy by giving Us 15 days written notice for the cancellation of the Policy by registered post, and then We shall refund premium on short term rates for the unexpired Policy Period.	Part III of the schedule 13. Cancellation/Termination

ICICI LOMBARD COMPLETE HEALTH INSURANCE

iHealth Plus Policy Wording

PREAMBLE

ICICI Lombard General Insurance Company Limited ("We / Us"), having received a Proposal and the premium from the Policy Holder named in Part I of the Policy (hereinafter referred to as the "Policy Schedule") and the said Proposal and Declaration together with any statement, report or other document leading to the issue of this Policy and referred to therein having been accepted and agreed to by Us and the Policy Holder as the basis of this contract do, by this Policy agree, in consideration of and subject to the due receipt of the subsequent premiums, as set out in the Policy Schedule, and further, subject to the terms and conditions contained in this Policy that on proof to Our satisfaction of the compensation having become payable as set out in the Policy Schedule to the title of the said person or persons claiming payment or upon the happening of an event upon which one or more benefits become payable under this Policy, the Annual Sum Insured / appropriate benefit amount will be paid by Us.

PART II OF THE POLICY

1. DEFINITIONS

For the purposes of this Policy, the terms specified below shall have the meaning set forth wherever appearing/specified in this Policy or related Extensions/Endorsements:

Where the context so requires, references to the singular shall also include references to the plural and references to any gender shall include references to all genders. Further any references to statutory enactment include subsequent changes to the same.

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

Admission means Your admission in a Hospital as an inpatient for the purpose of medical treatment of an Injury and/or Illness.

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

Annual Sum Insured means and denotes the maximum amount of cover available to You during each Policy Year of the Policy Period, as stated in the Policy Schedule or any revisions thereof based on Claim settled under the Policy.

Any one illness means continuous Period of illness and it includes relapse within 45 days from the date of last consultation with the Hospital/Nursing Home where treatment may have been taken.

Break in Policy occurs at the end of the existing policy term, when the premium due for renewal on a given policy is not paid on or before the premium renewal date or within 30 days thereof.

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

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

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

Condition Precedent shall mean a policy term or condition upon which the Insurer's liability under the policy is conditional upon.

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 approved.

Claim means a demand made by You or on Your behalf for payment of Medical Expenses or any other expenses or benefits, as covered under the Policy.

Cumulative Bonus shall mean any increase in the Sum Insured granted by the insurer without an associated increase in premium.

Day Care Treatment refers to medical treatment, and/or Surgical Procedure which is:

- i. Undertaken under General or Local Anesthesia in a Hospital/Day care centre in less than 24 hrs because of technological advancement, and
- ii. Which would have otherwise required a hospitalization of more than 24 hours. Treatment normally taken on an out-patient basis is not included in the scope of this definition.

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

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

Deductible is a cost sharing requirement under a health insurance policy that provides that We will not be liable for specified rupee amount in case of indemnity policies and for a specified number of days/hours in case of hospital cash policy, which will apply before any benefits are payable by Us. This is to clarify that a deductible does not reduce the sum insured.

Domiciliary Hospitalisation 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:

- i. The condition of the patient is such that he/she is not in a condition to be removed to a hospital, or

- ii. The patient takes treatment at home on account of non availability of room in a hospital.

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

Emergency Care is management for a severe illness or injury which results in symptoms which occur suddenly and unexpectedly, requires immediate care by a medical practitioner to prevent death or serious long term impairment to the insured person's health

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.

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 Regulations) Act 2010 or under enactments specified under the Schedule of Section 56(1) of the said Act OR comply with all minimum criteria as under:

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

Hospitalisation means admission in a Hospital for a minimum period of 24 In patient Care and consecutive hours except for specified Day Care Procedures/Treatments, where such admission could be for a period of less than 24 consecutive hours..

Inpatient care means treatment for which the insured person has to stay in a Hospital for more than 24 hours for a covered event.

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

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

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

Insured/Insured Person(s) means the individual(s) whose name(s) is/are specifically appearing as such in the Policy Schedule and is/are hereinafter referred as "You"/"Your"/"Yours"/"Yourself"

Lifetime Sum Insured means and denotes the maximum amount of cover available to You, over the Period of Insurance, as stated in the Policy Schedule or any revisions thereof based on Claims settled under each Policy Year of the Policy Period under this Policy.

Maternity expenses shall include -

- i. Medical treatment expenses traceable to childbirth (including complicated deliveries and caesarean sections incurred during Hospitalization);
- ii. Expenses towards lawful medical termination of pregnancy during the policy period .

Maximum Limit of Indemnity is an amount as stated in the Policy Schedule, which denotes the following:

- i. Where Lifetime Sum Insured is applicable: It denotes the lower of the Annual Sum Insured (including Additional Sum Insured, where applicable and as specified in the Policy Schedule)) or the Lifetime Sum Insured during each Policy Year of the Policy Period
- ii. Where Lifetime Sum Insured is not applicable: It denotes the Annual Sum Insured (including Additional Sum Insured, where applicable and as specified in the Policy Schedule) during each Policy Year of the Policy Period

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

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 doctors in the same locality would have charged for the same medical treatment.

Medical Practitioner is a person who holds a valid registration from 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 his license. The term Medical Practitioner would include physician, specialist, anaesthetist and surgeon but would exclude You and Your Immediate Family. "Immediate Family" would comprise of Your spouse, dependent children, brother(s), sister(s) and dependent parent(s).

Newborn Baby means baby born during the Policy Period and is aged between 1 day and 90 days, both days inclusive.

Network Provider means hospitals or health care providers enlisted by an insurer or by a TPA and insurer together to provide medical services to an insured on payment by a cashless facility.

Non- Network means any Hospital, day care centre or other provider that is not part of the Network.

Notification/Intimation of claim is the process of notifying a claim to the insurer or TPA by specifying the timelines as well as the address / telephone number to which it should be notified.

Out-patient means the Insured who is not hospitalized for more than 24 consecutive hours but who visits a Hospital, clinic, or associated facility for diagnosis or treatment. However any Insured undergoing any specified "Day care surgeries/Treatment" will not be considered as an Out-patient.

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

Period of Insurance means the period as specifically appearing in the Policy Schedule and commencing from the Policy Period Start Date of the first Policy taken by You from Us and then, running concurrent to Your current Policy subject to the Your continuous renewal of such Policy with Us.

Policy means these Policy wordings, the Policy Schedule and any applicable endorsements or extensions attaching to or forming part thereof. The Policy contains details of the extent of cover available to You, what is excluded from the cover and the terms & conditions on which the Policy is issued to You.

Policy Holder means the person(s) or the entity named in the Policy Schedule who executed the Policy Schedule and is (are) responsible for payment of premium(s).

Policy Period means the period commencing from the Policy Period Start Date, Time and ending at the Policy Period End Date, Time of the Policy and as specifically appearing in the Policy Schedule.

Policy Year means a period of twelve months beginning from the Policy Period Start Date and ending on the last day of such twelve-month period. For the purpose of subsequent years, "Policy Year" shall mean a period of twelve months beginning from the end of the previous Policy Year and lapsing on the last day of such twelve-month period, till the Policy Period End Date, as specified in the Policy Schedule

Portability means transfer by an individual health insurance policyholder (including Family cover) of the credit gainer for pre-existing conditions and time-bound exclusions if he/she chooses to switch from one insurer to another

Pre-existing Disease means any condition, ailment or injury or related condition(s) for which You had signs or symptoms, and / or were diagnosed, and / or received medical advice/ treatment, within 48 months prior to the first policy issued by the insurer.

Post Hospitalisation Medical Expenses means medical expenses incurred immediately after the Insured Person is discharged from the hospital, provided that:

- i. Such Medical Expenses are incurred for the same condition for which the Insured Person's Hospitalisation was required, and
- ii. The In-patient Hospitalization claim for such Hospitalization is admissible by the Insurance Company.

Pre Hospitalisation means medical expenses incurred immediately before the Insured Person is Hospitalized, provided that:

- i. Such Medical Expenses are incurred for the same condition for which the Insured Person's Hospitalisation was required, and

- ii. The In-patient Hospitalization claim for such Hospitalization is admissible by the Insurance Company.

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.

Renewal defines 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 all waiting periods.

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

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

Senior Citizen means any person who has completed sixty or more years of age as on the date of commencement or renewal of a health insurance policy.

Subrogation shall mean the right of the insurer to assume the rights of the insured person to recover expenses paid out under the policy that may be recovered from any other source.

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 of suffering or prolongation of life, performed in a hospital or day care centre by a Medical Practitioner.

Third Party Administrator (TPA) means the services rendered by a TPA to an insurer under an agreement in connection with health insurance business but does not include the business of an insurance company or the soliciting either directly or indirectly, of health insurance business or deciding on the admissibility of a claim or its rejection.

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

You/Your/ Yours/ Yourself means the person(s) that We insure and is/are specifically named as Insured / Insured Person(s) in the Policy Schedule.

We/ Our/ Ours/ Us means the ICICI Lombard General Insurance Company Limited

2. WHAT WE WILL PAY (SCOPE OF COVER)

A) In-patient Treatment

We hereby agree subject to terms, conditions and exclusions herein contained or otherwise expressed hereon that, if during the Policy Period, You require Hospitalization for any Illness or Injury on the written advice of a Medical Practitioner, then We will indemnify the Medical Expenses so incurred by You.

However, Our total liability under this Policy for payment of any and all Claims in aggregate during each Policy Year of the Policy Period shall not exceed the Maximum Limit of Indemnity as stated in the Policy Schedule.

B) Day Care Procedures/Treatment

We hereby agree subject to terms, conditions and exclusions herein contained or otherwise expressed hereon that, if during the Policy Period, You require Hospitalization as an inpatient for less than 24 hours in a Hospital (but not in the outpatient department of a Hospital) on the written advice of a Medical Practitioner, then We will pay You for the Medical Expenses incurred for undergoing such Day Care Procedure/Treatment or surgery, (as is mentioned in the list of Day Care Procedures/Treatments annexed to this Policy and also available on our website www.icicilombard.com).

However, Our total liability under this cover for payment of any and all Claims in aggregate during each Policy Year of the Policy Period shall not exceed the Maximum Limit of Indemnity as stated in the Policy Schedule.

C) Pre-Hospitalization and Post-Hospitalization Expenses

We hereby agree subject to the terms, conditions and exclusions herein contained or otherwise expressed hereon that, We will compensate You for the relevant Medical Expenses incurred by You in relation to:

- i. Pre-hospitalization Medical Expenses incurred by You for a 30-day period immediately prior to Your Hospitalization; and
- ii. Post-hospitalization Medical Expenses incurred by You for a 60-day period immediately post Hospitalization, provided that Your Hospitalization falls within the Policy Period and We have accepted Your Claim under "In-patient Treatment" or "Day Care Procedures" section of the Policy.

However, Our total liability under this Policy for payment of any and all Claims in aggregate during each Policy Year of the Policy Period shall not exceed the Maximum Limit of Indemnity as stated in the Policy Schedule.

Cumulative Bonus under the Policy-It is hereby declared and agreed that notwithstanding anything to the contrary in the Policy, at the time of renewal of this Policy, We will provide an additional sum insured (hereinafter referred to as "Additional Sum Insured") of 10% of Annual Sum Insured for all Insured persons provided that there is no Claim under this Policy during the Policy Period except as an Out-patient.

However, in the event of a Claim under the Policy during any subsequent Policy Period, the accrued Additional Sum Insured will be reduced by 10% of the Annual Sum Insured at the time of renewal of this Policy. This extension is also subject to the following:

In relation to a Floater Benefit cover, the Additional Sum Insured so accrued during the Claim-free Policy Period(s) will also be on floater basis and will only be available to those Insured Person(s) who were insured in such Claim-free Policy Period(s) and continue to be insured in the subsequent Policy Period(s).

3. WHAT WE WILL NOT PAY (EXCLUSIONS UNDER THE POLICY)

We will not be liable for any Deductible amount, if applicable and as specifically defined in the Policy Schedule under the Policy

We shall not be liable to make any payment under this Policy in connection with or in respect of any expenses whatsoever incurred by You in connection with or in respect of:

3.1 Any Pre-Existing condition(s) until 24 months of Your continuous coverage has elapsed, since Period of Insurance Start Date.

If the Policy is renewed for an enhanced Annual Sum Insured, then the benefit in respect of the Pre-existing Condition(s) shall be restricted to the Maximum Limit of Indemnity that is lowest under the Period of Insurance

Any Illness contracted within 30 days of Period of Insurance Start Date, except those incurred as a result of Injury.

3.2 Any Medical Expenses incurred by You on treatment of following Illnesses within the first two (2) consecutive years of Period of Insurance Start Date:

- i. Cataract*
- ii. Benign Prostatic Hypertrophy
- iii. Myomectomy, Hysterectomy unless because of malignancy
- iv. All types of Hernia, Hydrocele
- v. Fissures &/or Fistula in anus, hemorrhoids/piles
- vi. Arthritis, gout, rheumatism and spinal disorders
- vii. Joint replacements unless due to accident
- viii. Sinusitis and related disorders
- ix. Stones in the urinary and biliary systems
- x. Dilatation and curettage, Endometriosis
- xi. All types of Skin and internal tumors/ cysts/nodules/ polyps of any kind including breast lumps unless malignant
- xii. Dialysis required for chronic renal failure
- xiii. Surgery on tonsils, adenoids and sinuses
- xiv. Gastric and Duodenal erosions & ulcers
- xv. Deviated Nasal Septum
- xvi. Varicose Veins/Varicose Ulcers

*After two years from the Period of Insurance Start Date, Our maximum liability arising out of any Claim for a cataract treatment shall not exceed ₹20,000 per eye, during each Policy Year of the Policy Period

In case the above Illnesses are Pre-existing condition(s) at the commencement of this Policy, then these Illnesses shall be covered after 24 months of continuous coverage has elapsed, since Period of Insurance Start Date.

3.3 Permanent Exclusions

Unless covered by way of an appropriate Extension/Endorsement, We shall not be liable to make any payment under this Policy in connection with or in respect of any expenses whatsoever incurred by You in connection with or in respect of:

- i. Any physical, medical or mental condition or treatment or service that is specifically excluded in the Policy Schedule under Special Conditions
- ii. Cost of routine medical, eye and ear examinations, preventive health check-up, cost of spectacles, laser surgery for correction of refractory errors, contact lenses or hearing aids, dentures and artificial teeth
- iii. Any expenses incurred on prosthesis, corrective devices, external durable medical equipment of any kind, like wheelchairs, crutches, instruments used in treatment of sleep apnoea syndrome or continuous ambulatory

- peritoneal dialysis (C.A.P.D.) and oxygen concentrator for bronchial asthmatic condition, cost of cochlear implant(s) unless necessitated by an Accident or required intra-operatively Expenses incurred on all dental treatment unless necessitated due to an Accident
- iv. Personal comfort, cosmetics, convenience and hygiene related items and services
 - v. Naturopathy treatment, acupressure, acupuncture, magnetic and such other therapies
 - vi. Circumcision unless necessary for treatment of an Illness or necessitated due to an Accident.
 - vii. Vaccination or inoculation of any kind, unless it is post animal bite
 - viii. Sterility, venereal disease or any sexually transmitted disease
 - ix. Intentional self-injury (whether arising from an attempt to commit suicide or otherwise) and Injury or Illness due to use, misuse or abuse of intoxicating drugs or alcohol
 - x. Any expense incurred on treatment of mental Illness, stress, psychiatric or psychological disorders
 - xi. Aesthetic treatment, cosmetic surgery and plastic surgery including any complications arising out of or attributable to these, unless necessitated due to Accident or as a part of any Illness
 - xii. Any treatment/surgery for change of sex or treatment /surgery /complications/Illness arising as a consequence thereof
 - xiii. Any expense incurred on treatment arising from or traceable to pregnancy (including voluntary termination of pregnancy, childbirth, miscarriage, abortion or complications of any of these, including caesarean section) and any fertility, infertility, sub fertility or assisted conception treatment or sterilization or procedure, birth control procedures and hormone replacement therapy. However, this exclusion does not apply to ectopic pregnancy proved by diagnostic means and is certified to be life threatening by the Medical Practitioner.
 - xiv. Treatment relating to birth defects and all congenital Illnesses or defects or anomalies
 - xv. All expenses arising out of any condition directly or indirectly caused to or associated with Acquired Immuno Deficiency Syndrome (AIDS) whether or not arising out of HIV, Human T-Cell Lymphotropic Virus Type III (HTLV-III or IITLB-III) or Lymphadenopathy Associated Virus (LAV) or the Mutants Derivative or Variations Deficiency Syndrome or any Syndrome or condition of a similar kind
 - xvi. Charges incurred at Hospital primarily for evaluative or diagnostic or observation purposes for which no active treatment is given, X-Ray or laboratory examinations or other diagnostic studies, not consistent with or incidental to the diagnosis and treatment of the positive existence or presence of any Illness or Injury, whether or not requiring Hospitalisation

- xvii. Expenses on supplements, vitamins and tonics unless forming part of treatment for Injury or Illness as certified by the attending Medical Practitioner
- xviii. Weight management services and treatment, vitamins and tonics related to weight reduction programmes including treatment of obesity (including morbid obesity), any treatment related to sleep disorder or sleep apnoea syndrome, general debility, convalescence, run-down condition and rest cure
- xix. Cost incurred for any health check-up or for the purpose of issuance of medical certificates and examinations required for employment or travel or any other such purpose
- xx. Experimental, unproven or non-standard treatment which is not consistent with or incidental to the usual diagnosis and treatment of any Illness or Injury
- xxi. Any case directly or indirectly related to criminal acts
- xxii. Any expenses arising out of Domiciliary Hospitalisation
- xxiii. Treatment taken outside the country
- xxiv. Treatment taken from anyone not falling within the scope of definition of Medical Practitioner. Any treatment charges or fees charged by any Medical Practitioner acting outside the scope of licence or registration granted to him by any medical council
- xxv. Any Illness or Injury resulting or arising from or occurring during the commission of continuing perpetration of a violation of law by You with criminal intent
- xxvi. Expenses related to donor screening, treatment, including surgery to remove organs from a donor in the case of transplant surgery
- xxvii. Alternative treatment
- xxviii. Any travel or transportation expenses including ambulance charges
- xxix. Any consequential or indirect loss or expenses arising out of or related to Hospitalization
- xxx. Any Injury or Illness directly or indirectly caused by or arising from or attributable to war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, commotion, unrest, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation or requisition of or damage by or under the order of any government or public local authority
- xxxi. Any Illness or Injury directly or indirectly caused by or contributed to by nuclear weapons/materials or contributed to by or arising from ionising radiation or contamination by radioactivity by any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel

4. CLAIM ADMINISTRATION

The fulfillment of the terms and conditions of this Policy (including payment of premium by the due dates mentioned in the Policy Schedule) insofar as they relate to anything to be done or complied with by each of You shall be conditions precedent to admission of Our liability.

Further, upon the discovery or happening of any Illness or Injury that may give rise to a Claim under this Policy, then as a condition precedent to the admission of Our liability, You shall undertake the following:

4.1 CLAIMS PROCEDURE

A) For Cashless Settlement

Cashless treatment is only available at a Network Provider (List of Network Providers is available at our website). In order to avail of cashless treatment, the following procedure must be followed by You:

Pre-authorization

Prior to taking treatment and/or incurring Medical Expenses at a Network Provider, You must contact Us or Our TPA accompanied with full particulars namely, Policy Number, Your name, Your relationship with Policy Holder, nature of Illness or Injury, name and address of the Medical Practitioner/ Hospital and any other information that may be relevant to the Illness/ Injury/ Hospitalisation. You must request pre-authorization at least 48 hours before a planned Hospitalization and in case of an emergency situation, within 24 hours of Hospitalization. To avail of Cashless Hospitalization facility, you are required to produce the health card, as provided to You with this Policy, subject to the terms and conditions for the usage of the said health card. We will consider Your request after having obtained accurate and complete information for the Illness or Injury for which cashless Hospitalization facility is sought by You and We will confirm Your request in writing.

B) For Reimbursement Settlement

- i. You shall give notice to Us or Our TPA by calling the toll free number as specified in the Policy provided to You and also in writing at Our address with particulars as below:
 - Policy number;
 - Your Name;
 - Your relationship with the Policyholder;
 - Nature of Illness or Injury;
 - Name and address of the attending Medical Practitioner and the Hospital;
 - Any other information that may be relevant to the Illness/ Injury/Hospitalisation

The above information needs to be provided to Us or Our TPA immediately and in any event within 10 days of Hospitalization, failing which We will have the right to treat the Claim as inadmissible, as We may deem fit at Our sole discretion.

- ii. You must immediately consult a Medical Practitioner and follow the advice and treatment that he recommends.
- iii. You or someone claiming on Your behalf must promptly and in any event within 30 days of Your discharge from a Hospital (for post-hospitalization expenses, within 30 days from the completion of post-hospitalization period) deliver to Us the documentation (written details of the quantum of any Claim along with all original supporting documentation) as more particularly listed in CLAIM DOCUMENTS section

However, in both the above cases i.e. 4.1 (A) & (B), You must take reasonable steps or measure to minimise the quantum of any Claim that may be covered under the Policy

If so requested by Us or Our TPA, You will have to undergo a medical examination from Our nominated Medical Practitioner, as and when We or Our TPA considers reasonable and necessary. The cost of such examination will be borne by Us.

Settlement/Rejection of Claim - The settlement of claims would be done by Us within 30 days, after the receipt of last necessary document, any rejections if done, would be provided with proper reasons by Us. The role of the TPA (if any) would be limited to facilitate the flow of information between You and Us.

Penal interest provision shall be as per Regulation 9(6) of (Protection of Policyholders' Interests) Regulations, 2002.

4.2 CLAIM DOCUMENTS

You shall be required to furnish the following documents for or in support of a Claim:

- i. Duly completed Claim form signed by You and the Medical Practitioner. The claims form can be downloaded from our website www.icicilombard.com
- ii. Original bills, receipts and discharge certificate/card from the Hospital/ Medical Practitioner
- iii. Original bills from chemists supported by proper prescription.
- iv. Original investigation test reports and payment receipts.
- v. Indoor case papers
- vi. Medical Practitioner's referral letter advising Hospitalization in non-Accident cases.
- vii. Any other document as required by Us or Our TPA to investigate the Claim or Our obligation to make payment for it

5. SPECIAL CONDITIONS APPLICABLE TO THE POLICY

It is hereby declared and agreed that:

- i. Any notice or declaration for Your attention shall be deemed served if sent by Us to the Policy Holder at his/her latest known address
- ii. Any payment due to You under this Policy shall be paid to the Policy Holder by Us. We shall not be responsible for any liability arising out of the Policy Holder's delay or default in making payment to You. However, We also reserve Our right to pay the Claim directly to You or to the Hospital or to someone on Your behalf. The receipt by the Policy Holder /You or Hospital or someone claiming on Your behalf shall be considered as a complete discharge of Our liability against any Claim under the Policy.
- iii. We shall have no liability under this Policy, once the Maximum Limit of Indemnity, as stated in the Policy Schedule, is exhausted by You.
- iv. For any payment to be made by US under any Claim arising under this Policy, We shall make the payment in India and in Indian rupees only.

Terms of Renewal

- i. The Policy can be renewed under the then prevailing ICICI Lombard Complete Health Insurance product or its nearest substitute (in case the product ICICI Lombard Complete Health Insurance is withdrawn by the Company) approved by IRDA.
- ii. A health insurance policy shall ordinarily be renewable except on grounds of fraud, moral hazard or misrepresentation or non-cooperation by the insured.

- iii. **Renewal Premium** - Premium payable on renewal and on subsequent continuation of cover are subject to change with prior approval from IRDA.
- iv. **Maximum Renewal Age** - There will be life-long renewal without any age restriction for the cover. In cases where, Lifetime Sum Insured gets exhausted, We will allow You to buy a new Policy subject to terms and conditions under the new Policy.

PART III OF THE POLICY

General Terms and Conditions

1. Incontestability and Duty of Disclosure

The Policy shall be null and void and no benefit shall be payable in the event of untrue or incorrect statements, misrepresentation, mis-description or on non-disclosure in any material particular in the proposal form, personal statement, declaration and connected documents, or any material information having been withheld, or a Claim being fraudulent or any fraudulent means or devices being used by You or any one acting on Your behalf to obtain any benefit under this Policy.

2. Reasonable Care

You shall take all reasonable steps to safeguard Your interests against any Injury or Illness that may give rise to the Claim.

3. Observance of terms and conditions

The due observance and fulfilment of the terms, conditions and endorsement of this Policy in so far as they relate to anything to be done or complied with by You, shall be a condition precedent to any of Our liability to make any payment under this Policy.

4. Material change

You shall notify Us in writing of any material change in the risk in relation to the declarations made in the proposal form or medical examination report at each renewal and We may, adjust the scope of cover and / or premium, if necessary, accordingly.

5. Records to be maintained

You shall keep an accurate record containing all relevant medical records and shall allow Us to inspect such records. You shall exercise all necessary co-operation in obtaining the medical records from the Hospital, and furnish them, as We may require in relation to the Claim within reasonable time limit and within the time limit specified in the Policy.

6. No constructive Notice

Any knowledge or information of any circumstances or condition in Your connection in possession of any of Our officials shall not be the notice to or be held to bind or prejudicially affect Us notwithstanding subsequent acceptance of any premium.

7. Notice of charge etc.

We shall not be bound to take notice or be affected by any notice of any trust, charge, lien, assignment or other dealing with or relating to this Policy, but the payment by Us to You or Your legal representative of any compensation or benefit under the Policy shall in all cases be an effectual discharge to Us.

8. Overriding effect of Part II of the Policy

The terms and conditions contained herein and in Part II of the Policy shall be deemed to form part of the Policy and shall be read as if they are specifically incorporated herein; however in case of any inconsistency of any term and condition with the scope of cover contained in Part II of the Policy, then the term(s) and condition(s) contained herein shall be read mutatis mutandis with the scope of cover/terms and conditions contained in Part II of the Policy and shall be deemed to be modified accordingly or superseded in case of inconsistency being irreconcilable.

9. Your duties on occurrence of loss

On the occurrence of any loss, within the scope of cover under the Policy You shall:

- i. Forthwith file/submit a Claim Form in accordance with 'Claim Procedure' Clause as provided in Part II of the Policy.
- ii. Assist and not hinder or prevent Us or any of Our representative from taking any reasonable steps in pursuance of their duties for ascertaining the admissibility of the Claim under the Policy.

If You do not comply with the provisions of this Clause or other obligations cast upon You under this Policy, in terms of the other clauses referred to herein or in terms of the other clauses in any of the Policy documents, all benefits under the Policy shall be forfeited, at Our option.

10. Subrogation

You and any claimant under this Policy shall at no cost or expense to Us do whatever is necessary to enable Us to enforce any rights and remedies or obtain relief or indemnity from other parties to which We would become entitled or subrogated upon Us paying for or making good any Claim or loss under this Policy whether such acts and things shall be or become necessary or required by Us or otherwise before or after Your indemnification by Us. However, this condition shall not be applicable for all the benefit based covers under the Policy, as applicable.

11. Contribution

If at the time when any Claim arises under this Policy, there is any other insurance which covers (or would but for the existence of this Policy) and the amount to be claimed exceeds the sum insured under a single policy after considering the deductibles or co-pay, in the same Claim (in whole or in part), then We shall not be liable to pay or contribute more than Our rateable proportion of any Claim.

However, this condition shall not be applicable for all the benefit based covers under the Policy, as applicable

12. Fraudulent Claims

If any Claim is in any respect fraudulent, or if any false statement, or declaration is made or used in support thereof, or if any fraudulent means or devices are used by You or anyone acting on Your behalf to obtain any benefit under this Policy, or if a Claim is made and rejected and no court action or suit is commenced within twelve months after such rejection or, in case of arbitration taking place as provided therein, within twelve (12) calendar months after the Arbitrator or Arbitrators have made their award, all benefits under this Policy shall be forfeited.

13. Cancellation/termination

1. Disclosure to information norm

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

2. You may cancel this Policy by giving Us 15 days written notice for the cancellation of the Policy by registered post, and then We shall refund premium on short term rates for the unexpired Policy Period as per the rates detailed below, provided no claim has been payable on Your behalf under the Policy:

Policy Period	Cancellation Period					
	Within 1 month	From 1 month to 3 month	Within 3 month to 6 month	Within 6 month to 1 year	During 2nd year	During 3rd year
1 year	75%	50%	25%	0%	NA	NA
2 year	75%	65%	50%	25%	0%	NA
3 year	75%	70%	60%	45%	11%	0%

14. Cause of Action/ Currency for payments

No Claims shall be payable under this Policy unless the cause of action arises in India, unless otherwise specifically provided in Policy Schedule. The cause of action can arise anywhere in the world in case of Personal Accident Cover (Extension HC 11), if available under the Policy. All Claims shall be payable in India and shall be in Indian Rupees only.

15. Policy Disputes

Any dispute concerning the interpretation of the terms, conditions, limitations and/or exclusions contained herein is understood and agreed by both You and Us to be adjudicated or interpreted in accordance with the Laws of India and only competent Courts of India shall have the exclusive jurisdiction to try all or any matters arising hereunder. The matter shall be determined or adjudicated in accordance with the law and practice of such Court.

16. Arbitration clause

If any dispute or difference shall arise as to the quantum to be paid under this Policy (liability being otherwise admitted) such difference shall independently of all other questions be referred to the decision of a sole arbitrator to be appointed in writing by the parties to the dispute/difference, or if they cannot agree upon a single arbitrator within 30 days of any party invoking arbitration, the same shall be referred to a panel of three arbitrators, comprising of two arbitrators, one to be appointed by each of the parties to the dispute/difference and the third arbitrator to be appointed by such two arbitrators. Arbitration shall be conducted under and in accordance with the provisions of the Arbitration and Conciliation Act, 1996.

It is clearly agreed and understood that no difference or dispute shall be referable to arbitration, as herein before provided, if the Company has disputed or not accepted liability under or in respect of this Policy.

17. Free Look Period

You would be given a period of 15 days (Free Look Period) from the date of receipt of the Policy to review its terms and conditions. Where the Policy Holder disagrees to any of the terms or conditions of the

Policy, he has the option to return the Policy stating the reasons for his objection, when he shall be entitled to a refund of the premium paid, subject only to a deduction of the expenses incurred by Us on medical examination of the Insured Person(s) and the stamp duty charges. . In case the request for cancellation comes 15 days after the Policy Period start date, refund of premium would be paid to You on short term basis.

18. Renewal notice

- i. We shall ordinarily renew the policy except on grounds of moral hazard, misrepresentation or fraud or non cooperation by the Insured. We shall not be bound to give notice that the renewal premium is due. Every renewal premium (which shall be paid and accepted in respect of this Policy) shall be so paid and accepted upon the distinct understanding that no alteration has taken place in the facts contained in the proposal or declaration herein before mentioned and that nothing is known to You that may result to enhance Our risk under the guarantee hereby given. Any change in the risk will be intimated by You to Us. Nothing herein or otherwise shall affect Our right to impose any additional terms and conditions on renewal or restrict any renewal terms as to premium or otherwise.
- ii. The Policy may be renewed by mutual consent and in such event the renewal premium shall be paid to Us on or before the date of expiry of the Policy and in no case later than Grace Period of 30 days from the expiry of the Policy.

19. Notices

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

In Your case, at Your last known address.

In Our case:

ICICI Lombard General Insurance Company Limited

ICICI Lombard House, 414, Veer Savarkar Marg,

Near Siddhi Vinayak Temple, Prabhadevi, Mumbai 400025

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

20. Customer Service

If at any time You require any clarification or assistance, You may contact Our offices at the address specified, during normal business hours.

21. Grievances

In case You are aggrieved in any way, the Insured should do the following:

- i. Call the Company at toll free number: 1800 2666 or email us at customersupport@icicilombard.com
- ii. If You are not satisfied with the resolution then You may successively write to the manager- service quality, corporate manager- service quality, national manager- operations & finally director-services and business development at the following address:

ICICI Lombard General Insurance Company Limited
ICICI Lombard House, 414, Veer Savarkar Marg,
Near Siddhi Vinayak Temple, Prabhadevi, Mumbai 400025

If the issue still remains unresolved, You may, subject to vested jurisdiction, approach Insurance Ombudsman for the redressal of Your grievance.

The details of Insurance Ombudsman are available below:

Ombudsman Offices	
Delhi, Rajasthan	2/2 A, 1st Floor, Universal Insurance Bldg., Asaf Ali Road, New Delhi - 110 002
West Bengal, Bihar	29, N. S. Road, 3rd Fl., North British Bldg. Kolkata - 700 001
Maharashtra	3rd Flr., Jeevan Seva Annexe, S.v. Road, Santa Cruz (w), Mumbai - 400 054
Tamil Nadu, Pondicherry	Fatima Akhtar Court, 4th Flr., 453(old 312), Anna Salai, Teynampet, Chennai - 600 018
Andhra Pradesh	6-2-46, 1st Floor, Moin Court, Lane Opp. Saleem Function Palace A.c. Guards, Lakdi-ka-pool, Hyderabad - 500 004.
Gujarat	2nd Flr., Ambica House, Nr.c.u. Shah College, 5, Navyug Colony, Ashram Road, Ahmedabad-380 014
Kerala, Karnataka	2nd Flr., Cc 27/ 2603, Pulinatbuilding, Opp. Cochin Shipyard, M.g. Road, Ernakulam 682 015
North Eastern States	Aquarius, Bhaskar Nagar, R.g. Baruah Rd. Guwahati
Uttar Pradesh	Jeevan Bhawan, Phase 2, 6th Floor, Nawal Kishore Rd., Hazartganj, Lucknow - 226 001
Madhya Pradesh	1st Floor, 117, Zone li, (above D.m. Motors Pvt. Ltd.) Maharana Pratap Nagar, Bhopal 462 011
Punjab, Haryana, Himachal Pradesh, J & K, Chandigarh	S.c.o. No. 101,102 & 103, 2nd Floor, Batra Building, Sector 17-d, Chandigarh - 160 017
Orissa	62, Forest Park, Bhubaneswar - 751 009

The updated details of Insurance Ombudsman are also available on IRDA website: www.irdaindia.org, on the website of General Insurance Council: www.generalinsurancecouncil.org.in, website of the company www.icicilombard.com or from any of the offices of the Company

Extensions/endorsements applicable under ICICI Lombard

Complete Health Insurance

Mandatory Extensions/Endorsements under the Plan

Extension HC 1 -(A) Floater Benefit

Floater Benefit means that the aggregate Maximum Limit of Indemnity, as specified in the Policy Schedule, is available to You or Your Immediate Family members, as covered under this Policy at the Policy Period Start Date, for any and all Claims made in aggregate during each Policy Year of the Policy Period.

It is hereby declared and agreed that notwithstanding anything to the contrary in the Policy, We will pay You or Your Immediate Family members, for any and all Claims subject to the Maximum Limit of Indemnity, made in aggregate by You or Your Immediate Family members under the Floater Benefit, provided such Claim is admissible under the Policy.

For the purpose of this extension the term "Immediate Family" will include Your spouse, dependent children, brothers, sisters, and dependent parents, whose name(s) are specifically appearing as Insured Person(s) in the Policy Schedule.

Subject otherwise to the terms, conditions and exclusions of the Policy

Extension HC 7 - Domestic Road Emergency Ambulance Cover

In consideration of the payment of additional premium to Us, it is hereby declared and agreed that notwithstanding anything to the contrary in the Policy and subject always to the Annual Sum Insured for this Extension, We will reimburse You up to a maximum of ₹1500/- per Hospitalization, for the reasonable expenses incurred by You on availing ambulance services offered by a Hospital or by an ambulance service provider for Your necessary transportation to the nearest Hospital in case of a life threatening emergency condition, provided however that, a Claim under this extension shall be payable by Us only when:

- Such life threatening emergency condition is certified by the Medical Practitioner, and
- We have accepted Your Claim under "In-patient Treatment" or "Day Care Procedures" section of the Policy.

Subject otherwise to the terms, conditions and exclusions of the Policy

Extension HC 32 - Value-Added Services

Notwithstanding anything to the contrary in the Policy, We at your request will arrange for You or will facilitate You in availing any of the following additional services from the service provider, subject to a limit as specified in the Policy Schedule, on issuance or upon renewal of the Policy for a continuous period from Period of Insurance Start Date, as specified in the Policy Schedule, including but not limited to:-

- One Free health check-up coupon to insured for every Policy Year, subject to a maximum of 2 coupons per year for floater policies.
- Specialist e-Consultation with One Follow-up session
- Diet & Nutrition e-consultation
- Online Chat with Medical Practitioners
- Discount Vouchers

While deciding to obtain such value-added service, You expressly note and agree that it is entirely for You to decide whether to obtain these services and also to decide the use (if any) to which these services is to be put for

Extension HC 33: Maternity Benefit

In consideration of the payment of additional premium to Us, it is hereby declared and agreed that notwithstanding anything to the contrary contained in the Policy and subject always to the Annual

Sum Insured as mentioned against this Extension in the Policy Schedule, We will reimburse You for Medical Expenses incurred for delivery, including a caesarian section, during Hospitalization or lawful medical termination of pregnancy during the Policy Period.

The cover shall be limited to 2 deliveries/ terminations during the Period of Insurance. Pre-natal and post-natal expenses shall be covered up to the amount as stated in the Policy Schedule. Provided always that;

- i. The cover under this extension shall be available after 36 months of continuous coverage have elapsed since the inception of the first Policy with Us.
- ii. Pre- and Post-Hospitalization expenses under 2 (C) will not be covered under this extension
- iii. This benefit is available only under a family floater Policy
- iv. This benefit is available for You or Your spouse provided You and Your spouse, both are covered under the same family floater Policy
- v. We will not cover ectopic pregnancy under this benefit (the same shall be covered under (2A)-In-patient Treatment)

Subject otherwise to the terms, conditions and exclusions under the Policy.

Extension HC 13 - New Born Baby Cover

In consideration of the payment of additional premium to Us, it is hereby declared and agreed that notwithstanding anything to the contrary in the Policy, the coverage under the Policy is extended to reimburse the Medical Expenses incurred by You on Hospitalization of a "New born Baby" during the Policy Period subject to the Annual Sum Insured for this Extension as stated in the Policy Schedule.

This Extension will cover Medical Expenses incurred on the "**New born Baby**" during Hospitalisation (for a minimum period of consecutive 24 hours) for a maximum period up to 91 days from the date of birth of the baby

"**New born Baby**" means baby born during the Policy Period and is aged between 1 day and 90 days, both days inclusive.

Subject otherwise to the terms, conditions and exclusions of the Policy

Extension HC 22 - (B) Outpatient Treatment Cover

In consideration of the payment of additional premium to Us, it is hereby declared and agreed that notwithstanding anything to the contrary in the Policy, We will reimburse You for the Medical Expenses incurred by You as an Out-patient subject to Annual Sum Insured as mentioned against this Extension under this Policy.

For the purpose of this extension, Out-patient will mean the insured patient who is not hospitalized for more than 24 consecutive hours but who visits a Hospital, clinic, or associated facility for diagnosis or treatment.

Exclusion applicable to Extension HC 22 (B):

We shall not be liable to make any payment under this Extension in connection with or in respect of any expenses whatsoever incurred by You in connection with or in respect of:

- i. Intentional self-injury (whether arising from an attempt to commit suicide or otherwise)
- ii. Use, misuse or abuse of intoxicating drugs or alcohol
- iii. Aesthetic treatment, cosmetic surgery and plastic surgery including any complications arising out of or attributable to these, unless necessitated due to Accident or as a part of any Illness
- iv. Any treatment/surgery for change of sex or treatment/surgery /complications/Illness arising as a consequence thereof
- v. Experimental, unproven or non-standard treatment which is not consistent with or incidental to the usual diagnosis and treatment of any Illness or Injury
- vi. Any case directly or indirectly related to criminal acts
- vii. Treatment taken outside the country
- viii. Any Illness or Injury resulting or arising from or occurring during the commission of continuing perpetration of a violation of law by an Insured with any malafide or criminal intent
- ix. Any Injury or Illness directly or indirectly caused by or arising from or attributable to war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, commotion, unrest, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation or requisition of or damage by or under the order of any government or public local authority
- x. Any Illness or Injury directly or indirectly caused by or contributed to by nuclear weapons/materials or contributed to by or arising from ionising radiation or contamination by radioactivity by any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel.

Claim Documents for Extension HC 22(B)

You will be required to furnish the following documents in original for or in support of a Claim:

- i. Duly completed Claim form
- ii. Bills / invoices raised in Your name
- iii. Test reports and payment receipts
- iv. Any other document as required by Us

Payment of Claims

The reimbursement of claims under this extension shall be done only once during each Policy Year of the Policy Period.

The reimbursement of claim under this extension shall be done only after the first 90 days from Policy period Start Date.. No Claim will be admissible under this extension, 30 days after the expiry of Policy Period.

Subject otherwise to the terms and conditions of the Policy.

Extension 23 (B) - Wellness & Preventive Healthcare

In consideration of the payment of additional premium to Us, it is hereby declared and agreed that notwithstanding anything to the contrary in the Policy, We will reimburse you the expenses incurred subject to Annual Sum Insured as mentioned against this Extension under this Policy for

- i. Routine physical & preventive examinations
- ii. Vaccinations
- iii. Education, consultation and training programs in the following domains:
 - Health including nutrition tips, diet information, heart health tips, diabetes prevention, cancer / HIV awareness, physicals and screenings
 - Wellness including exercise guidelines, workplace stretching and warm-ups, low-back pain, cumulative trauma disorders, smoking cessation, drug and alcohol education
 - Safety including ergonomics, cumulative trauma and back care, respiratory, hearing, blood-borne pathogens, CPR/first aid, heat stress and hazard identification
- iv. Fitness programs including gymnasium, yoga, spa therapy and massage centers
- v. Pandemic preparedness in terms of providing necessary drugs and equipment to protect the insured

Payment of Claims

The reimbursement of claims under this extension shall be done only once during each Policy Year of the Policy Period.

We will not receive any Claims prior to completion of 90 days of the commencement of the Policy (unless otherwise specified in the Policy Schedule). No Claim will be admissible under this extension, 30 days after the expiry of Period of Insurance.

Claim Documents

You will be required to furnish the following documents in original for or in support of a Claim:

- i. Duly completed Claim form
- ii. Bills / invoices raised in Your name
- iii. Test reports and payment receipts
- iv. Any other document as required by Us

Subject otherwise to the terms, conditions and exclusions of the Policy.

Extension HC 2 - Hospital Daily Cash

In consideration of the payment of additional premium to Us, it is hereby declared and agreed that notwithstanding anything to the contrary in the Policy and subject always to the Annual Sum Insured for this Extension, We will pay You a daily cash amount, as stated against this Extension in the Policy Schedule, for each and every completed day of Hospitalization up to a maximum of 10 consecutive days, if such Hospitalization is at least for a minimum of 3 consecutive days and it falls within the Policy Period. The Claim under this extension will be payable only if We have admitted Our liability under "In-patient Treatment" section of the Policy.

Subject otherwise to the terms, conditions and exclusions of the Policy

Extension HC 3 - Convalescence Benefit

In consideration of the payment of additional premium to Us, it is hereby declared and agreed that notwithstanding anything to the contrary in the Policy, We will pay You an amount of ₹10,000 if You are

Hospitalized for a minimum period of 10 consecutive days, due to any Injury or Illness as covered under the Policy. This benefit is payable only once to an Insured Person during each Policy Year of the Policy Period.

Subject otherwise to the terms, conditions and exclusions of the Policy

Extension HC 9 - Donor Expenses

In consideration of the payment of additional premium to Us, it is hereby declared and agreed that notwithstanding anything to the contrary in the Policy, We will indemnify You up to an amount not exceeding ₹ 50,000 for the Medical Expenses incurred in respect of the donor for any of the organ transplant surgery, provided the organ donated is for Your use and We have admitted Your Hospitalization Claim under the Policy.

Subject otherwise to the terms, conditions and exclusions of the Policy

Extension HC 10 - Critical Illness Cover

In consideration of the payment of additional premium to Us, it is hereby declared and agreed that notwithstanding anything to the contrary in the Policy, We will pay You the sum insured as stated against this Extension in the Policy Schedule, in case You are diagnosed as suffering from one or more of the Critical Illnesses for the first time in your life, during the Policy Period.

However, We will not make any payment if You are first diagnosed as suffering from a Critical Illness within 90 days of the Period of Insurance Start Date. This benefit can be availed by You only once during Your lifetime. No Claim under this Extension shall be admissible in case any of the Critical Illnesses is a consequence of or arises out of any Pre-Existing Condition(s)/Disease.

"Critical Illness" for the purpose of this Policy includes the following:

1) CANCER OF SPECIFIED SEVERITY

- i. A malignant tumour characterised by the uncontrolled growth & spread of malignant cells with invasion & destruction of normal tissues. This diagnosis must be supported by histological evidence of malignancy & confirmed by a pathologist. The term cancer includes leukemia, lymphoma and sarcoma.
- ii. The following are excluded -
 - Tumours showing the malignant changes of carcinoma in situ & tumours which are histologically described as premalignant or non invasive, including but not limited to: Carcinoma in situ of breasts, Cervical dysplasia CIN-1, CIN - 2 & CIN-3.
 - Any skin cancer other than invasive malignant melanoma
 - All tumours of the prostate unless histologically classified as having a Gleason score greater than 6 or having progressed to at least clinical TNM classification T2N0M0
 - Papillary micro - carcinoma of the thyroid less than 1 cm in diameter
 - Chronic lymphocytic leukaemia less than RAI stage 3
 - Microcarcinoma of the bladder
 - All tumours in the presence of HIV infection.

2) OPEN CHEST CABG

I. The actual undergoing of open chest surgery for the correction of one or more coronary arteries, which is/are narrowed or blocked, by Coronary Artery Bypass Graft (CABG). The diagnosis must be supported by a coronary angiography and the realization of surgery has to be confirmed by a specialist medical practitioner.

II. The following are excluded:

- i. Angioplasty and/or any other intra-arterial procedures
- ii. Any key-hole or laser surgery.

3) FIRST HEART ATTACK - OF SPECIFIED SEVERITY

The first occurrence of myocardial infarction which means the death of a portion of the heart muscle as a result of inadequate blood supply to the relevant area. The diagnosis for this will be evidenced by all of the following criteria:

- i. A history of typical clinical symptoms consistent with the diagnosis of Acute Myocardial Infarction (for e.g. typical chest pain)
- ii. New characteristic electrocardiogram changes
- iii. Elevation of infarction specific enzymes, Troponins or other specific biochemical markers.

The following are excluded:

- i. Non-ST-segment elevation myocardial infarction (NSTEMI) with elevation of Troponin I or T
- ii. Other acute Coronary Syndromes
- iii. Any type of angina pectoris.

4) KIDNEY FAILURE REQUIRING REGULAR DIALYSIS

End stage renal disease presenting as chronic irreversible failure of both kidneys to function, as a result of which either regular renal dialysis (hemodialysis or peritoneal dialysis) is instituted or renal transplantation is carried out. Diagnosis has to be confirmed by a specialist medical practitioner.

5) MAJOR ORGAN/BONE MARROW TRANSPLANT

The actual undergoing of a transplant of:

- i. One of the following human organs: heart, lung, liver, kidney, pancreas, that resulted from irreversible end-stage failure of the relevant organ, or
- ii. Human bone marrow using haematopoietic stem cells. The undergoing of a transplant has to be confirmed by a specialist medical practitioner.

The following are excluded:

- i. Other stem-cell transplants
- ii. Where only islets of langerhans are transplanted

6) STROKE RESULTING IN PERMANENT SYMPTOMS

Any cerebrovascular incident producing permanent neurological sequelae. This includes infarction of brain tissue, thrombosis in an intracranial vessel, haemorrhage and embolisation from an extracranial source. Diagnosis has to be confirmed by a specialist medical practitioner and evidenced by typical clinical symptoms as well as typical findings in CT Scan or MRI of the brain. Evidence of permanent neurological deficit lasting for at least 3 months has to be produced.

The following are excluded:

- i. Transient ischemic attacks (TIA)
- ii. Traumatic injury of the brain
- iii. Vascular disease affecting only the eye or optic nerve or vestibular functions.

7) PERMANENT PARALYSIS OF LIMBS

Total and irreversible loss of use of two or more limbs as a result of injury or disease of the brain or spinal cord. A specialist medical practitioner must be of the opinion that the paralysis will be permanent with no hope of recovery and must be present for more than 3 months.

8) OPEN HEART REPLACEMENT OR REPAIR OF HEART VALVES

The actual undergoing of open-heart valve surgery is to replace or repair one or more heart valves, as a consequence of defects in, abnormalities of, or disease-affected cardiac valve(s). The diagnosis of the valve abnormality must be supported by an echocardiography and the realization of surgery has to be confirmed by a specialist medical practitioner. Catheter based techniques including but not limited to, balloon valvotomy/valvuloplasty are excluded.

9) End Stage Liver Disease

End stage liver disease resulting in cirrhosis and which is evidenced by all of the following symptoms/criteria:

- i. Permanent jaundice
- ii. Ascites
- iii. Encephalopathy
- iv. Portal hypertension

Liver disease caused due to alcohol or drugs misuse is excluded from this definition.

Note: In the event of a Claim arising out of any of the Critical Illness or medical procedures as covered under this Extension, You should intimate Us within thirty (30) days from the date of first diagnosis of such Illness or from the date of surgical procedure or from date of occurrence of the medial event as the case may be (irrespective of Your coverage under any other health insurance policy).

Further, You should arrange for submission of the Claim Documents* as stated in the Policy including the confirmation from the Medical Practitioner that the Critical Illness or medical procedure or medical event for which a Claim has been lodged under this Extension, does not relate to any Pre-Existing Condition/Disease(s) or any Illness or Injury which existed within the first 3 months of the Period of Insurance Start Date.

*In case You are covered under any health policy of other insurance company and become entitled to a Claim under such policy, then for this Extension, You may submit to Us the copies of such Claim Documents provided they are duly certified by such insurance company or any hospital where You are getting treated, as applicable

The cover under this extension shall terminate in the event of Your Claim becoming admissible hereunder. In consequence thereof no benefit shall be payable to You under this extension of the policy thereafter.

Extension HC 28 - Sub Limits on Medical Expenses/ Illness/ Surgeries/Procedures

Notwithstanding anything to the contrary in the Policy and subject to the Maximum Limit of Indemnity, Our maximum liability to make payment for the Medical Expenses incurred during any Hospitalisation (including its related Pre and Post Hospitalization expenses if applicable) due to the below mentioned Surgeries / Medical Procedures or any medical treatment pertaining to an Illness / Injury shall be limited as per the table below:

S. No.	Surgeries / Medical Procedures	Sub-limits (₹)		
		A	B	C
1	Cataract per eye	10,000	15,000	20,000
2	Other Eye Surgeries	15,000	22,000	35,000
3	ENT	15,000	22,000	35,000
4	Surgeries for - Tumors/ Cysts/Nodule/Polyp	20,000	30,000	60,000
5	Stone in Urinary System	20,000	30,000	40,000
6	Hernia Related	20,000	30,000	60,000
7	Appendisectomy	20,000	30,000	40,000
8	Knee Ligament Reconstruction Surgery	40,000	60,000	90,000
9	Hysterectomy	20,000	30,000	60,000
10	Fissures/Piles/Fistulas	15,000	22,000	35,000
11	Spine & Vertebrae related	40,000	60,000	90,000
12	Cellulites/Abscess	15,000	22,000	35,000
Other Surgeries & Procedures		25,000	37,000	55,000
All Medical Expenses for any treatment not involving surgery/ medical procedure		10,000	15,000	25,000

Any complications resulting from or arising out of any surgery or medical procedure shall be subject to the overall sub-limit, as applicable

No Sub-limits shall be applicable on any Major Medical Illness & Procedures and Joint Replacement Surgery. Major Medical Illness & Procedures for the purpose of this Policy shall mean and include the following:

- Cancer of Specified Severity
- Kidney Failure Requiring Dialysis
- Major Organ/Bone marrow Transplant
- All cardiac surgeries / conditions including but not limited Open Chest CABG
- Multiple Sclerosis
- Stroke Resulting in Permanent Symptoms
- Permanent Paralysis of Limbs
- All brain related surgeries

The sub-limits mentioned above shall be applicable for each Hospitalization. For the purpose of applicability of the said sub-limits, multiple Hospitalizations pertaining to the same Illness or medical procedure / surgery occurring within a period of 45 days from the date of discharge of the first Hospitalization shall be considered as one Hospitalization.

Subject otherwise to the terms, conditions and exclusions of the Policy



Mailing Address : ICICI Lombard General Insurance Company Limited, 4th, Floor, Interface -11, Office No. 401 & 402, New Linking Road, Malad (W), Mumbai - 400 064.

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Operations on the eyes	
1. Incision of tear glands	
2. Other operations on the tear ducts	
3. Incision of diseased eyelids	
4. Excision and destruction of diseased tissue of the eyelid	
5. Operations on the canthus and epicanthus	
6. Corrective surgery for entropion and ectropion	
7. Corrective surgery for blepharoptosis	
8. Removal of a foreign body from the conjunctiva	
9. Removal of a foreign body from the cornea	
10. Incision of the cornea	
11. Operations for pterygium	
12. Other operations on the cornea	
13. Removal of a foreign body from the lens of the eye	
14. Removal of a foreign body from the posterior chamber of the eye	
15. Removal of a foreign body from the orbit and eyeball	
16. Operation of cataract	
Operations on the nose & the nasal sinuses	
17. Excision and destruction of diseased tissue of the nose	
18. Operations on the turbinates (nasal concha)	
19. Other operations on the nose	
20. Nasal sinus aspiration	
21. Foreign body removal from nose	
Microsurgical operations on the middle ear	
22. Stapedotomy	
23. Stapedectomy	
24. Revision of a stapedectomy	
25. Other operations on the auditory ossicles	
26. Myringoplasty (Type -I Tympanoplasty)	
27. Tympanoplasty (closure of an eardrum perforation/reconstruction of the auditory ossicles)	
28. Revision of a tympanoplasty	
29. Other microsurgical operations on the middle ear	
Other operations on the middle & internal ear	
30. Myringotomy	
31. Removal of a tympanic drain	
32. Incision of the mastoid process and middle ear	
33. Mastoidectomy	
34. Reconstruction of the middle ear	
35. Other excisions of the middle and inner ear	
36. Fenestration of the inner ear	
37. Revision of a fenestration of the inner ear	
38. Incision (opening) and destruction (elimination) of the inner ear	
39. Other operations on the middle and inner ear	
Operations on the tongue	
40. Incision, excision and destruction of diseased tissue of the tongue	
41. Partial glossectomy	
42. Glossectomy	
43. Reconstruction of the tongue	
44. Other operations on the tongue	
Other operations on the mouth & face	
45. External incision and drainage in the region of the mouth, jaw and face	
46. Incision of the hard and soft palate	
47. Excision and destruction of diseased hard and soft palate	
48. Incision, excision and destruction in the mouth	
49. Plastic surgery to the floor of the mouth	
50. Palatoplasty	
51. Other operations in the mouth	
Operations on the tonsils & adenoids	
52. Transoral incision and drainage of a pharyngeal abscess	
53. Tonsillectomy without adenoidectomy	
54. Tonsillectomy with adenoidectomy	
55. Excision and destruction of a lingual tonsil	
56. Other operations on the tonsils and adenoids	
Operations on the salivary glands & salivary ducts	
57. Incision and lancing of a salivary gland and a salivary duct	
58. Excision of diseased tissue of a salivary gland and a salivary duct	
59. Resection of a salivary gland	
60. Reconstruction of a salivary gland and a salivary duct	
61. Other operations on the salivary glands and salivary ducts	
Operations on the breast	
62. Incision of the breast	
63. Operations on the nipple	
Operations on the skin & subcutaneous tissues	
64. Incision of a pilonidal sinus	
65. Other incisions of the skin and subcutaneous tissues	
66. Surgical wound toilet (wound debridement) and removal of diseased tissue of the skin and subcutaneous tissues	
67. Local excision of diseased tissue of the skin and subcutaneous tissues	
68. Other excisions of the skin and subcutaneous tissues	
69. Simple restoration of surface continuity of the skin and subcutaneous tissues	
70. Free skin transplantation, donor site	
71. Free skin transplantation, recipient site	
72. Revision of skin plasty	
73. Other restoration and reconstruction of the skin and subcutaneous tissues.	
74. Chemosurgery to the skin.	
75. Destruction of diseased tissue in the skin and subcutaneous tissues	
Operations on the digestive tract	
76. Incision and excision of tissue in the perianal region	
77. Surgical treatment of anal fistulas	
78. Surgical treatment of haemorrhoids	
79. Division of the anal sphincter (sphincterotomy)	
80. Other operations on the anus	
81. Ultrasound guided aspirations	
82. Sclerotherapy etc.	

Operations of bones and joints
83. Surgery for ligament tear
84. Surgery for meniscus tear
85. Surgery for hemoarthrosis/ pyoarthrosis
86. Removal of fracture pins/ nails
87. Removal of metal wire
88. Closed reduction on fracture, luxation
89. Reduction of dislocation under GA
90. Epiphyseolysis with osteosynthesis
91. Trauma surgery and orthopaedics
92. Incision on bone, septic and aseptic
93. Closed reduction on fracture, luxation or epiphyseolysis with osteosynthesis
94. Suture and other operations on tendons and tendon sheath
95. Arthroscopic knee aspiration
Operations on the female sexual organs
96. Incision of the ovary
97. Insufflation of the fallopian tubes
98. Other operations on the Fallopian tube
99. Dilatation of the cervical canal
100. Conisation of the uterine cervix
101. Other operations on the uterine cervix
102. Incision of the uterus (hysterotomy)
103. Therapeutic curettage
104. Culdotomy
105. Incision of the vagina
106. Local excision and destruction of diseased tissue of the vagina and the pouch of Douglas
107. Incision of the vulva
108. Operations on Bartholin's glands (cyst)
Operations on the prostate & seminal vesicles
109. Incision of the prostate
110. Transurethral excision and destruction of prostate tissue
111. Transurethral and percutaneous destruction of prostate tissue
112. Open surgical excision and destruction of prostate tissue
113. Radical prostatovesiculectomy
114. Other excision and destruction of prostate tissue
115. Operations on the seminal vesicles
116. Incision and excision of periprostatic tissue
117. Other operations on the prostate

Operations on the scrotum & tunica vaginalis testis
118. Incision of the scrotum and tunica vaginalis testis
119. Operation on a testicular hydrocele
120. Excision and destruction of diseased scrotal tissue
121. Plastic reconstruction of the scrotum and tunica vaginalis testis
122. Other operations on the scrotum and tunica vaginalis testis
Operations on the testes
123. Incision of the testes
124. Excision and destruction of diseased tissue of the testes
125. Unilateral orchidectomy
126. Bilateral orchidectomy
127. Orchidopexy
128. Abdominal exploration in cryptorchidism
129. Surgical repositioning of an abdominal testis
130. Reconstruction of the testis
131. Implantation, exchange and removal of a testicular prosthesis
132. Other operations on the testis
Operations on the spermatic cord, epididymis und ductus deferens
133. Surgical treatment of a varicocele and a hydrocele of the spermatic cord
134. Excision in the area of the epididymis
135. Epididymectomy
136. Reconstruction of the spermatic cord
137. Reconstruction of the ductus deferens and epididymis
138. Other operations on the spermatic cord, epididymis and ductus deferens
Operations on the penis
139. Operations on the foreskin
140. Local excision and destruction of diseased tissue of the penis
141. Amputation of the penis
142. Plastic reconstruction of the penis
143. Other operations on the penis
Operations on the urinary system
144. Cystoscopic removal of stones
Other Operations
145. Lithotripsy
146. Coronary angiography
147. Haemodialysis
148. Radiotherapy for Cancer
149. Cancer Chemotherapy
150. Endoscopic polypectomy