

This policy will cover cost of Medically Necessary allopathic and ayush treatments taken as inpatient basis in Hospitals or Day Care centres in India in (unless specified in the benefit) up to the Sum Insured and in accordance with the terms, conditions and exclusions of this Policy.

**Note: Materiality of any health information is determined by the insurer (Us). Proposer is required to truthfully disclose the complete health information for all the insured in the Proposal Form before buying policy. Any information not disclosed would be treated as per terms under Fraud and Non-Disclosure Section. 8.b.iii.**

**Section. 1.**

**IMPORTANT: claims made under these benefits will impact eligibility for Multiplier Benefit.**

a)	<p><b>Hospitalization Benefit</b> - This section covers Medical Expenses, when necessary, for treatments taken in appropriate care setup (In-patient, daycare or domiciliary).</p> <p>In case of <b>Domiciliary treatment</b> for the Benefit to be admissible and payable minimum three days of treatment is required and Pre-hospitalization expenses incurred 60 days prior hospitalization is covered.</p> <p><b>Pre &amp; Post Hospitalization Benefit</b> (related to Inpatient and Daycare procedures payable under this policy only) - Expenses for consultations, investigations and medicines incurred 60 days prior and up to 180 days after discharge from the Hospital will be covered provided the Hospitalization Benefit claim under the policy is admissible.</p> <p><b>Ayush Benefit</b> - Expenses incurred on treatment taken under Ayurveda, Unani, Sidha and Homeopathy in a government hospital or in any institute recognized by government and/or accredited by Quality Council of India/National Accreditation Board on Health will be covered subject to Sum Insured as specified in the Policy.</p>
<p><b>Note: Treatments taken on out-patient basis are not covered in this Policy.</b></p>	
b)	<p><b>Emergency Ambulance services</b></p> <ul style="list-style-type: none"> <li>• <b>Road Ambulance</b> charges up to Rs.2,000/hospitalization for transporting the Insured Person to the Hospital</li> <li>• <b>Air Ambulance</b> expenses up to Rs.2.5 Lakhs (available only under Sum Insured of 10 Lakhs and above) for transportation of the Insured Person to the Hospital that ground transportation cannot provide subject to the following conditions: <ul style="list-style-type: none"> <li>• Necessary medical treatment not being available at the location where the Insured Person is situated at the time of Emergency;</li> <li>• The Medical Evacuation been prescribed by a Medical Practitioner and is Medically Necessary;</li> <li>• The insured person is in India and the treatment is required in India only and not overseas in any condition whatsoever; and</li> <li>• The air ambulance provider being registered in India</li> </ul> </li> </ul>
c)	<p><b>Organ Donor</b> - Expenses incurred for harvesting an organ from a donor where the organ is meant for transplantation in an Insured. The donor's pre-post hospitalization expenses are not covered. Expenses incurred by an insured person while donating an organ is not covered. Admission not compliant under the Transplantation of Human Organs Act, 1994 (as amended) is not covered.</p>
d)	<p><b>Daily Cash for Shared accommodation</b> - If the Insured is admitted in a shared room (twin sharing, multi-sharing or general ward) in a Network Hospital for more than 2 days (48 hours), we will pay a fixed amount as mentioned in the schedule of benefits per completed day for the period of hospitalization. This cover is not available for the time admission is in an Intensive care unit.</p> <p>While calculating the benefit any day or part of a day spent in an intensive care unit shall be excluded for calculating the completed day. The Hospitalization should be payable under Section 1 a) Hospitalization benefit.</p>
e)	<p><b>Premium Waiver &amp; E-Opinion for critical illness</b> -</p> <p><b>Premium Waiver</b> : In case the Proposer who is also Insured under this Policy gets Hospitalized or diagnosed with any of the specified Critical Illnesses, then the premium for the next policy year will be waived off for all Insured members under the policy.</p> <p><b>Note</b> : This benefit is not available if the Insured other than Proposer gets Hospitalized or diagnosed with any of the specified Critical Illnesses.</p> <p><b>E-Opinion</b>: If the Insured suffers a Critical Illness during the Policy Period, then the Insured can choose from our panel of Medical Practitioners for a second opinion. The opinion/report will be sent directly to the Insured Person by the chosen Medical Practitioner. We are not liable for any errors or omission or representation or consequence of any action taken in reliance of the E-opinion provided by the Medical Practitioner. Claims under this benefit will be payable only once in a Policy year.</p> <p>For the purpose of this benefit, Critical Illnesses means-</p> <ol style="list-style-type: none"> <li>1. Cancer</li> <li>2. Open Chest CABG</li> <li>3. Kidney Failure requiring Regular Dialysis</li> <li>4. Major Organ/ Bone Marrow Transplant</li> <li>5. Paralysis of Limbs</li> <li>6. Brain Surgery</li> <li>7. COMA</li> <li>8. Stroke</li> </ol>

**Important terms You should know**

**Sum Insured** means the sum shown in the Schedule which represents Our maximum liability for each Insured Person for any and all benefits claimed for during the Policy Period, and in relation to a Family Floater represents Our maximum liability for any and all claims made by You and all of Your Dependents during the Policy Period.

**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.

**Out-patient Treatment** means the medical consultation, investigations or treatment taken in a clinic / hospital or associated facility like a consultation room. Important to note that out-patient treatment does not require admission to day care or in-patient sections of hospital.

**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. And is NOT a member of the Insured Person's family or stays with him.

**Shared accommodation** means a Hospital room with two or more patient beds.

**Single occupancy or any higher accommodation type** means a Hospital room with only one patient bed.

### Section. 2. Restore Benefit

Instant addition of 100% Base Sum Insured on complete or partial utilization of Your existing Policy Sum Insured and Multiplier Benefit (if applicable) during the Policy Year. The Total amount (Base sum insured, Multiplier benefit and Restore sum insured) will be available to all Insured Persons for all claims under Section 1 during the current Policy Year and subject to the condition that single claim in a Policy Year cannot exceed the sum of Base Sum Insured and the Multiplier Benefit (if applicable).

Conditions for Restore benefit:

- The Sum Insured will be restored only once in a Policy Year.
- If the Restored Sum Insured is not utilized in a Policy Year, it will expire. In case of a Family Floater Policy, Restore Sum Insured will be available on floater basis for all Insured Persons in the Policy.

Consider a Optima Restore policy with Base Sum Insured (SI): 10 Lakhs, Multiplier Benefit (MB): 5 Lakhs, Hence total cover in the Policy year is 15 Lakhs			
Claims made	Restore benefit triggered	Claim Paid	Amount of cover under the policy for remainder of the year
Claim 1: claim of Rs. 6 Lakhs is incurred (heart surgery)	Yes	Rs.6 Lakhs	Rs.19 Lakhs (Rs.4Lakhs balance SI + Rs.5Lakhs MB+ Rs.10Lakhs Restore benefit) Restore benefit is triggered and 100% of the base sum insured is added to the balance
Claim 2: claim of Rs.10 Lakhs is incurred (heart surgery)	No(restore benefit is triggered only once)	Rs.10 Lakhs	Rs.9 Lakhs Restore sum insured can be used to claim for same diseases/illness and by the same insured

### Section. 3. Health Check-up Benefit

Health check-up is a combination of medical tests taken for assessment of health status. After 1st renewal, each Insured can claim Health Checkup benefit (up to the eligible limit) once every Policy year, given that at least 4 of the tests listed below are included.

- Complete blood count
- Complete Physical Examination by Physician
- Urine Routine
- Post prandial/ lunch blood sugar (PPBS)
- Erythrocyte Sedimentation Rate (ESR)
- Uric Acid
- Fasting Blood Glucose
- Serum Electrolytes
- Electrocardiogram
- HbA1C
- S Cholesterol
- Thyroid profile (TSH)
- Lipid Profile
- Liver Function Test
- Kidney function test
- Treadmill test (TMT)
- Vitamin D Level
- Ultrasound test

#### Eligibility Limit:

Plan	3 Lakhs -5 Lakhs	10 Lakhs- 15 Lakhs	20 Lakhs – 50 Lakhs
Individual (per Insured Person basis)	Upto Rs. 2,500 at the end of each year at renewal.	Upto Rs. 5,000 at the end of each year at renewal.	Up to Rs. 10,000 at the end of each year at renewal.
Family Floater (per policy basis)			

**Note: Unutilized benefit amount will not be carried forward.**

### Section. 4. Multiplier Benefit

50% of Base Sum Insured will be added as Multiplier Benefit for every claim free

year at renewal, up to a maximum of 100%. In case of a claim in Policy Year, the accrued Multiplier Benefit will be reduced by 50% of the previous year's Base Sum Insured at the time of renewal.

#### Example:

Policy with Rs. 5 Lakhs Sum Insured, where the Insured makes a claim in the 3rd year, multiplier benefit will work as follows:

Policy Year	Year 1	Year 2	Year 3	Year 4	Year 5
Base Sum Insured	500,000	500,000	500,000	500,000	500,000
Multiplier Benefit	NA	250,000	500,000	250,000	500,000
Total Amount (At beginning of the year)	500,000	750,000	10,00,000	750,000	10,00,000

If Insured members covered under Individual plans in a policy convert to a floater plan, the lowest accumulated Multiplier Benefit amount against any Insured in the policy would be given to the floater plan.

If a floater plan is converted to Individual plans, then the accumulated Multiplier Benefit amount would be given to each Individual Insured.

Individual Plan	Floater Plan
Multiplier Benefit	Multiplier benefit on conversion
Insured 1: Rs.2.5 Lakhs	0
Insured 2: 0	
Insured 3: Rs.5 Lakhs	

Floater Plan	Individual Plans
Multiplier Benefit for the policy : Rs.2.5 Lakhs	Multiplier benefit on conversion
	Insured 1: Rs.2.5 Lakhs
	Insured 2: Rs.2.5 Lakhs
	Insured 3: Rs.2.5 Lakhs

### Section. 5. Stay Active Benefit

Stay Active Benefit is a wellness program which rewards you for an active lifestyle. Earn daily Health Points for walking regularly and unlock value added benefits & other rewards.

#### How to earn Health Points?

Register on Our Mobile Application and follow the instructions on it to measure the number of steps walked daily. Daily Step Count captured automatically by the prescribed Mobile Application would only be considered. Health points are earned as per **Table 1**. Health Points can only be earned by adult insured members and sum of individual Health points earned by each adult insured member would be considered in floater plan.

**Table 1: Health Points Grid**

Steps/Day	Health Points	Steps/Day	Health Points
0-3000	0	9001-10000	20
3001-4000	1	10001-11000	24
4001-5000	2	11001-12000	28
5001-6000	4	12001-13000	32
6001-7000	8	13001-14000	36
7001-8000	12	14001-15000	40
8001-9000	16	>15000	50

The earned Health points unlock following benefits, mentioned in the table below:

Accumulated Health Points/Policy Year		Health Points Rewards (available every policy year)
Individual/Floater plan with one adult	Floater with two Adults	
Less than 2500	Less than 5000	Health Credit benefits + Value Added Benefits: 1 session of Consultation with General Medical Practitioner
2500-5000	5000-10000	Health Credit benefits + Value Added Benefits: 1 session of Consultation with General Medical Practitioner + 1 session of Consultation with Lifestyle Coach
Greater than 5000	Greater than 10000	Health Credit benefits + Value Added Benefits: 1 session of Consultation with General Medical Practitioner + 1 session of Consultation with Lifestyle Coach + 1 session of Consultation with Specialist Medical Practitioner

### Health Credit Benefit

Aggregate of Health points earned in a calendar month allows the Policy Holder in Floater Policy and Adult Insured Members in Individual Policy for Health Credit Benefit. The value of health credit shall be as per the grid mentioned below.

Health Points Earned in the Month		Health Credit (as % of applicable annualized premium)
Individual/ Floater plan with one adult	Floater (2 adults plan) Sum of individual reward points	
0-99	0-199	0.0%
100-249	200-499	0.5%
250-399	500-799	1.0%
400-549	800-1099	1.5%
550-699	1100-1399	2.0%
700-849	1400-1699	2.5%
>=850	>=1700	3.0%

Health Credit is a fund which can be utilized as per the list mentioned below. The value of the fund in rupee terms is equivalent to the value of Health Credit which can be arrived by multiplying the Annualized Premium with the percentage amount as applicable from the above table.

- Payment towards Renewal Premium
- Out-patient expenses up to the value of accrued funds. This include diagnostic tests, vaccinations, Pharmacy, consultations with a Medical Practitioner, Physiotherapist, Dietician, Speech therapist, Psychologist, Dental expenses, Medically advised spectacles, contact lenses, Hearing aids, Medical devices like C-PAP, Bi-PAP, Blood Pressure monitors, Blood sugar monitors and supplies, Heart rate monitors, Portable ECG's, Pulse Oximeters, Prosthetics etc.
- Incidental medical expenses. This include Co-payment and / or Deductible for any health insurance claim, Standard non-payable items under any health insurance claim, Other Medical Expenses not covered under any medical insurance (For example cosmetic treatment, Alzheimer's etc.)

- For non-payable claims, in case of an In-patient Hospitalization or Day Care Treatment

### Conditions for utilizing Health Credit

- Above can be utilized on cashless basis with our Empaneled Value Added Benefits (VAB) providers, and on reimbursement basis elsewhere
- Health Credit shall only be carried forward for a period of 2 years from the end of the month in which the Health Credit has been earned
- In case the policy is cancelled or not renewed by the policy holder, insured will have a period of 30 days from the end of risk cover to utilize the Health Credit
- Health Credits can't be converted into cash or the cash equivalent, and would not be transferred to the Policy Holder's account

### Value Added Benefits

Services like consultation with general medical practitioner, lifestyle/wellness coach and specialist medical practitioner like Dentist/ Gynecologist/ Pediatrician/ Ophthalmologist etc. would be offered depending on the earned Health points in a year. In addition, Apollo Munich will make the insured members aware of offers related to healthcare services like consultation, diagnostics, medical equipment, and pharmacy. While we make you aware of these offers, please note that it would be availed by the Insured at their own discretion.

### Conditions for availing Value Added Benefits

- In case of an Individual Plan, consultation can be utilized by the person who earns it and in case of a Floater plan, consultation can be utilized by any one person covered under the policy
- All the above Value Added Benefits can be availed only with empaneled value added benefit providers on cashless basis and the option of reimbursement is not available

## Section. 7. What is not covered in your policy?

### A. Waiting Periods

- 36 months waiting period from the first policy commencement date will be applicable to all Pre-Existing diseases declared and accepted at the time of application
- 24 months waiting period from the first policy commencement date will be applicable to the conditions listed below:

Organ / Organ System	Illness / diagnoses (irrespective of treatments medical or surgical)	Surgeries / procedure (irrespective of any illness / diagnosis other than cancers)
Ear, Nose & Throat (ENT)	<ul style="list-style-type: none"> <li>• Sinusitis</li> <li>• Rhinitis</li> <li>• Tonsillitis</li> </ul>	<ul style="list-style-type: none"> <li>• Adenoidectomy</li> <li>• Mastoidectomy</li> <li>• Tonsillectomy</li> <li>• Tympanoplasty</li> <li>• Surgery for nasal septum deviation</li> <li>• Surgery for Turbinate hypertrophy</li> <li>• Nasal concha resection</li> <li>• Nasal polypectomy</li> </ul>
Gynaecological	<ul style="list-style-type: none"> <li>• Cysts, polyps including breast lumps</li> <li>• Polycystic ovarian diseases</li> <li>• Fibromyoma</li> <li>• Adenomyosis</li> <li>• Endometriosis</li> <li>• Prolapsed Uterus</li> </ul>	Hysterectomy

Organ / Organ System	Illness / diagnoses (irrespective of treatments medical or surgical)	Surgeries / procedure (irrespective of any illness / diagnosis other than cancers)
Orthopaedic	<ul style="list-style-type: none"> <li>• Non infective arthritis</li> <li>• Gout and Rheumatism</li> <li>• Osteoporosis</li> <li>• Anterior Cruciate Ligament (ACL) and Knee meniscal tear (However, We will pay for ACL and Knee meniscal tear even during the 24 months waiting period if and only if it is caused due to an Accident which necessitates the immediate hospitalization treatment of the insured within 4 hours following the Accident for injuries other than the ACL and Knee meniscal tear.)</li> <li>• Prolapsed inter vertebral disk</li> </ul>	Joint replacement surgeries
Urogenital	<ul style="list-style-type: none"> <li>• Calculus diseases of Urogenital system including kidney, ureter, bladder stones</li> <li>• Benign Hyperplasia of prostate</li> <li>• Varicocele</li> </ul>	<ul style="list-style-type: none"> <li>• Surgery on prostate</li> <li>• Surgery for Hydrocele/ Rectocele</li> </ul>
Eye	<ul style="list-style-type: none"> <li>• Cataract</li> <li>• Retinal detachment</li> <li>• Glaucoma</li> </ul>	Nil
Others	NIL	Surgery of varicose veins and varicose ulcers
General (Applicable to all organ systems/ organs whether or not described above)	Benign tumors of Non infectious etiology.e.g. cysts, nodules, polyps, lump, growth, etc	Nil

**Note: 24 months waiting period will be waived off if above mentioned surgeries/procedures have to be performed where the underlying cause is cancer.**

III. 30 days waiting period: We will not pay for any conditions & treatments for which consultation, investigation, treatment or admission started within 30 days from Policy Commencement Date except for the claims arising due to an Accident.

**Note: Above mentioned conditions in Section II will not be covered within the first 30 days even if caused due to an Accident or cancer.**

IV. 48 months waiting period from the first policy commencement date will be applicable for any claim arising out of or due to external congenital diseases, defects or anomalies.

**B. General exclusions**

We will not pay for any claim which is caused by, arising from or in any way attributable to:

**Non Medical Exclusions**

- i) War, civil war, hostile aggression by other countries, domestic riots, public defence, insurrection, insurgency, nuclear materials and radiation of any kind.
- ii) Intentional involvement of Insured person in any unlawful activity.
- iii) Intentional self-injury or attempted suicide.
- iv) If the following activities are done as a professional or as profession: naval, military or air force operation, racing, diving, aviation, scuba diving, parachuting, hang-gliding, rock or mountain climbing, white water rafting, motor racing, bungee jumping, rappelling, abseiling, zip lining, parasailing, paragliding.

**Medical Exclusions**

- v) Any expenses which are not Reasonable & customary charges (Definition 42).
- vi) Any hospitalization or treatment which is not Medically necessary treatment (Definition 30).
- vii) Illnesses or injuries due to the use of alcohol, tobacco, narcotic or psychotropic substances by the Insured.
- viii) Prosthetic and other devices which cannot be attached or removed without surgery.
- ix) Plastic or cosmetic surgeries unless as a part of medically necessary treatment due an Accident, cancer or burns.  
Please note following are not considered as cosmetic surgeries (hence, will be covered)
  - Bariatric surgery for the following indications-
    - a) For insured below 50 years of age with BMI greater than 40 without presence of any co-morbidities
    - b) For insured below 50 years of age with BMI greater than 35 with the presence of co-morbidities like hypertension, diabetes type 2.
  - Surgery for correction of eye sight due to refractive error beyond +/- 7.5 D
- x) Gender realignment procedures.
- xi) Any recuperative & rehabilitative measures like long-term nursing care, custodial care, safe confinement, de- addiction, general debility or exhaustion.
- xii) Any treatment towards
  - infertility, conception, sterilization and
  - delivery or abortion unless it is a part of medically necessary treatment due to an accident or illness  
(Ectopic pregnancy are considered covered under 1a Hospitalization benefit).
- xiii) Genetic disorders.
- xiv) Costs incurred at any Hospital or Day care centre or Medical Practitioner that We have told You (in writing) is not to be used; at the time of renewal or at any specific time during the Policy Period (please refer Annexure II).
- xv) Any specific time bound exclusion(s) applied by Us and specified in the Schedule and accepted by the Insured.

**Note: Any expenses as per the List of Excluded items released by IRDA will not be covered unless specifically mentioned in the Policy.**

**Section. 8. General Terms and Conditions**

**a. Geography**

This Policy only covers medical treatment taken within India. All payments under this Policy will only be made in Indian Rupees within India.

**b. Policy Cancellation**

Your policy can be cancelled under the following conditions:

- i. You may terminate this Policy at any time by giving Us written notice. The cancellation shall be from the date of receipt of such written notice. Premium shall be refunded as per table below IF AND ONLY IF no claim has been made under the Policy.

1 Year Policy Period		2 Year Policy Period		3 Year Policy Period	
Length of time Policy in force	% of premium refunded	Length of time Policy in force	% of premium refunded	Length of time Policy in force	% of premium refunded
Up to 1 Month	75.00%	Up to 1 Month	87.50%	Up to 1 Month	91.70%
Up to 3 Months	50.00%	Up to 3 Months	75.00%	Up to 3 Months	83.30%
Up to 6 Months	25.00%	Up to 6 Months	62.50%	Up to 6 Months	75.00%
Exceeding 6 Months	Nil	Up to 12 Months	48.00%	Up to 12 Months	66.60%
		Up to 15 Months	25.00%	Up to 15 Months	50.00%
		Up to 18 Months	12.00%	Up to 18 Months	41.60%
		Exceeding 18 Months	Nil	Up to 21 Months	33.30%
				Up to 24 Months	8.30 %
				Exceeding 24 Months	Nil

ii. If an Insured Person dies, he will cease to be an Insured Person upon Us receiving all relevant particulars and documents in this regard. We will return a rateable part of the premium received for such person IF AND ONLY IF there are no claims in respect of that Insured Person under the Policy.

iii. We shall terminate this Policy for the reasons as specified under:

- Non- Disclosure or Misrepresentation: If at the time of issuance of Policy or during continuation of the Policy, the information provided to Us in the proposal form or otherwise, by You or the Insured Person or anyone acting on behalf of You or an Insured Person is found to be incorrect, incomplete, suppressed or not disclosed, wilfully or otherwise, the Policy shall be:

- cancelled ab initio from the inception date or the renewal date (as the case may be), or the Policy may be modified by Us, at our sole discretion, upon 30 day notice by sending an endorsement to Your address shown in the Schedule; and

- the claim under such Policy if any, shall be rejected/repudiated forthwith

- Fraudulent Claims: If any claim is in any manner fraudulent, or is supported by any fraudulent means or devices, whether by You or the Insured Person or anyone acting on behalf of You or an Insured Person, then this Policy shall be:

- cancelled ab-initio from the inception date or the renewal date (as the case may be), or the Policy may be modified by Us, at our sole discretion, upon 30 days notice by sending an endorsement to Your address shown in the Schedule; and

- all benefits payable, if any, under such Policy shall be forfeited with respect to such claim

#### iv. Free Look Period

You have a period of 15 days from the date of receipt of the Policy document to review the terms and conditions of this Policy. If You have any objections to any of the terms and conditions, You have the option of cancelling the Policy stating the reasons for cancellation and You will be refunded the premium paid by You after adjusting the amounts spent on any medical check-up, stamp duty charges and proportionate risk premium. You can cancel Your Policy only if You have not made any claims under the Policy. All Your rights under this Policy will immediately stand extinguished on the free look cancellation of the Policy. Free look provision is not applicable and available at the time of renewal of the Policy.

#### c. Premium Payment in Instalments (monthly, quarterly, semi-annually)

- If payment towards the instalment premium is not received on or before the due date, a relaxation period of 15 days for monthly, quarterly, semi-annual payment mode will be given to make the payment. If payment is not made within this period, policy will be terminated and no benefits shall be payable thereunder.

- Policyholder has an option to withdraw from the auto deduction mode at least 15 days prior to the due date of instalment premium. In this case, payment for the remaining instalments will have to be made at the time of withdrawal for the continuation of the Policy.

- There is no obligation on Us to remind the insured person/Policy holder of the due dates.

#### d. Endorsements (Changes in Policy)

- This Policy constitutes the complete contract of insurance. This Policy cannot be modified by anyone (including an insurance agent or broker) except Us. Any change that We make will be evidenced by a written endorsement signed and stamped by Us.

- The Policyholder may be changed only at the time of renewal. The new policyholder must be a member of the Insured Person's immediate family. Such change would be subject to Our acceptance and payment of premium (if any). The renewed Policy shall be treated as having been renewed without break.

- The Policyholder may be changed during the Policy Period only in case of his/her demise or him/her moving out of India.

#### e. Portability

The proposed Insured Person will have the option to migrate to similar indemnity health insurance policy available with us at the time of renewal if such person is presently covered and has been continuously covered without any lapses under a) any health insurance plan with an Indian non life insurer as per guidelines on portability or b) any other similar health insurance plan from Us. The proposed Insured Person will get all the accrued continuity benefits in waiting periods as per below:

- The waiting periods specified in the Section 7 A shall be reduced by the number of continuous preceding years of coverage of the Insured Person under the previous health insurance policy.

- Portability benefit will be offered to the extent of sum of previous sum insured and accrued multiplier bonus (as part of the base sum insured), portability benefit shall not apply to any other additional increased Sum Insured.

- In case, proposed Insured Person wants to increase the Sum Insured or opts for extra policy benefits at the time of portability, waiting periods specified in Section 7 A will apply afresh to the increased Sum Insured and extended policy benefits (if applicable).

#### The reduction in the waiting period specified above shall be applied subject to the following:

- We will only apply the reduction of the waiting period if We have received the database and past claim history related information as mandated under portability guidelines issued by insurance regulator from the previous Indian insurance company (if applicable);

- We are under no obligation to insure all Insured Persons or to insure all Insured Persons on the proposed terms, or on the same terms as the previous health insurance policy even if You have submitted to Us all documentation and information.

- We will retain the right to underwrite the proposal as per our underwriting policy.

#### f. Renewal

This policy is ordinarily renewable for life except on grounds of fraud, moral hazard or misrepresentation or non-cooperation by the Insured.

- We are NOT under any obligation to:

- Send renewal notice or reminders

- Renew it on same terms or premium as the expiring Policy. Any change in benefit or premium (other than due to change in Age) will be done with the approval of the Insurance Regulatory and Development Authority of India (IRDAI) and will be intimated to You at least 3 months in advance. In the likelihood of this policy being withdrawn in future, we will intimate you about the same 3 months prior to expiry of the policy. You will have the option to migrate to similar indemnity health insurance policy available with us at the time of renewal with all the accrued continuity benefits such as waiver of waiting period etc. provided the policy has been maintained without a break as per portability guidelines

- The loadings are applied from Commencement Date of the Policy including subsequent renewal(s) or on the receipt of the request of increase in Sum Insured (for the increased Sum Insured). We will not apply any additional loading on your policy premium at renewal based on claim experience.

iii. Sum Insured can be enhanced only at the time of renewal subject to the underwriting norms and acceptability criteria of the policy. If the Insured increases the sum insured one grid up, no fresh medicals shall be required. In cases where the sum insured increase is more than one grid up, the case may be subject to medicals, the cost of such medicals would be borne by You and upon acceptance of your request We shall refund 100% of the expenses incurred on medical tests. In case of increase in the Sum Insured waiting period will apply afresh in relation to the amount by which the Sum Insured has been enhanced. The quantum of increase shall be at the discretion of the company.

iv. We shall be entitled to call for any information or documentation before agreeing to renew the Policy. Your Policy terms may be altered based on the information received.

All applications for renewal of the Policy must be received by Us before the end of the Policy Period. A Grace Period of 30 days for renewing the Policy is available under this Policy. Any treatment during the grace period will not be covered.

## g. Notices

Any notice, direction or instruction under this Policy shall be in writing and if it is to:

- i. Any Insured Person, it would be sent to You at the address specified in Schedule / endorsement.
- ii. Us, shall be delivered to Our address specified in the Schedule.
- iii. No insurance agents, brokers, other person/ entity is authorised to receive any notice on Our behalf.

## h. Dispute Resolution Clause

Any and all disputes or differences under or in relation to this Policy shall be determined by the Indian Courts and subject to Indian law.

## Section. 9. Other Important Terms You should know

The terms defined below and at other junctures in the Policy Wording have the meanings ascribed to them wherever they appear in this Policy and, where appropriate, references to the singular include references to the plural; references to the male include the female and references to any statutory enactment include subsequent changes to the same:

- Def.1. **Accident** means a sudden, unforeseen and involuntary event caused by external, visible and violent means.
- Def.2. **Age or Aged** means completed years as at the Commencement Date
- Def.3. **Alternative treatments** means forms of treatments other than treatment "Allopathy" or "modern medicine" and includes Ayurveda, Unani, Sidha and Homeopathy in the Indian context
- Def.4. **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.
- Def.5. **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.
- Def.6. **Commencement Date** means the commencement date of this Policy as specified in the Schedule.
- Def.7. **Condition Precedent** means a policy term or condition upon which the Insurer's liability under the policy is conditional upon.
- Def.8. **Congenital Anomaly refers to 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.9. **Cumulative Bonus** (Multiplier Benefit) means any increase in the Sum Insured granted by the insurer without an associated increase in premium.
- Def.10. **Day Care centre** means any institution established for day care treatment of illness and/or injuries or a medical setup within a hospital and which has been registered with the local authorities, wherever applicable, and is under the supervision of a registered and qualified medical practitioner AND must comply with all minimum criteria as under-
- has qualified nursing staff under its employment;
  - has qualified medical practitioner/s in charge;

- has a fully equipped operation theatre of its own where surgical procedure are carried out;
- maintains daily records of patients and will make these accessible to the insurance company's authorized personnel

Def.11. **Day Care Procedures** means those medical treatment, and/or surgical procedure

- which is undertaken under General or Local Anaesthesia in a Hospital/ day care centre in less than 24 hours because of technological advancement,
- which would have otherwise required a Hospitalisation of more than 24 hours.

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

Def.12. **Dental treatment** means treatment carried out by a dental practitioner including examinations, fillings (where appropriate), crowns, extractions and surgery excluding any form of cosmetic surgery/implants.

Def.13. **Dependents** means only the family members listed below:

- Your legally married spouse as long as she continues to be married to You;
- Your children Aged between 91 days and 25 years if they are unmarried
- Your natural parents or parents that have legally adopted You, provided that the parent was below 65 years at his initial participation in the Health On Policy
- Your Parent -in-law as long as Your spouse continues to be married to You and were below 65 years at his initial participation in the Health On Policy

All Dependent parents must be financially dependent on You.

Def.14. **Dependent Child** means a child (natural or legally adopted), who is unmarried, Aged between 91 days and 25 years, financially dependent on the primary Insured or Proposer and does not have his / her independent sources of income.

Def.15. **Domiciliary Hospitalisation** medical treatment for an illness/disease/ injury which in the normal course would require a 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 a room in a hospital

Def.16. **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.17. **Emergency Care** means management for a severe illness or injury which results in symptoms which occur suddenly and unexpectedly, and requires immediate care by a medical practitioner to prevent death or serious long term impairment of the insured person's health.

Def.18. **Family Floater** means a Policy described as such in the Schedule where under You and Your Dependents named in the Schedule are insured under this Policy as at the Commencement Date. The Sum Insured for a Family Floater means the sum shown in the Schedule which represents Our maximum liability for any and all claims made by You and/or all of Your Dependents during the Policy Period.

Def.19. **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.20. **Health Check-up** means a package of medical test(s) undertaken for general assessment of health status, it does not include any diagnostic or investigative medical tests for evaluation of illness or a disease.

Def.21. **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 those towns having a population of

- less than 10,00,000 and 15 in-patient beds in all other pLakhshes,
  - 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.22. **Hospitalisation or Hospitalised** means admission in a Hospital for a minimum of 24 In patient care consecutive hours except for specified procedures / treatments, where such admission could be for a period of less than 24 consecutive hours.
- Def.23. **Illness** means a sickness or a disease or pathological condition leading to the impairment of normal physiological function which manifests itself during the Policy Period and requires medical treatment
- Acute Condition means 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.
  - Chronic Condition means 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
- Def.24. **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.25. **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.26. **Insured Person** means You and the persons named in the Schedule.
- Def.27. **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.28. **Medical Advise** means any consultation or advise from a Medical Practitioner including the issue of any prescription or repeat prescription.
- Def.29. **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.
- Pre - Hospitalisation Medical Expenses means the Medical expenses incurred immediately before the Insured Person is Hospitalised, provided that:
    - Such Medical Expenses are incurred for the same condition for which the Insured Person's Hospitalisation was required, and
    - The In-patient Hospitalization claim for such Hospitalization is admissible by the Insurance Company
  - Post - Hospitalisation Medical Expenses means Medical expenses incurred immediately after the insured person is discharged from the hospital provided that:
    - Such Medical Expenses are incurred for the same condition for which the insured person's hospitalization was required and
    - The inpatient hospitalization claim for such hospitalization is admissible by the insurance company
- Def.30. **Medically Necessary** 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.31. **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.
- Def.32. **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
- Def.33. **Non Network** means any Hospital, day care centre or other provider that is not part of the Network
- Def.34. **Notification of Claim** means the process of notifying a claim to the insurer or TPA by specifying the timeliness as well as the address / telephone number to which it should be notified.
- Def.35. **OPD treatment** means the treatment 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.36. **Portability** means transfer by an individual health insurance policyholder (including family cover) of the credit gained for pre-existing conditions and time-bound exclusions if he/she chooses to switch from one insurer to another.
- Def.37. **Pre-existing Condition** 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.
- Def.38. **Policy** means Your statements in the proposal form (which are the basis of this Policy), this policy wording (including endorsements, if any), Appendix 1 and the Schedule (as the same may be amended from time to time).
- Def.39. **Policy Period** means the period between the Commencement Date and the Expiry Date specified in the Schedule.
- Def.40. **Policy Year** means a year following the Commencement Date and its subsequent annual anniversary.
- Def.41. **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.42. **Reasonable & 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.43. **Room Rent** means the amount charged by a hospital for the occupancy of a bed on per day (24 hrs) basis and shall include associated medical expenses.
- Def.44. **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 all waiting periods
- Def.45. **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.
- Def.46. **TPA** means the third party administrator that We appoint from time to time as specified in the Schedule.
- Def.47. **Unproven/Experimental treatment** means treatment including drug experimental therapy which is not based on established medical practice in India, is treatment experimental or unproven.
- Def.48. **We/Our/Us** means the Apollo Munich Health Insurance Company Limited.
- Def.49. **You/Your/Policyholder** means the person named in the Schedule who has concluded this Policy with Us.

**Section. 10. Claim Related Information**

**What do I do in case of a claim or any assistance?**

Please quote your member ID/policy number in all your correspondences.

Intimation & Assistance	Illness / diagnoses (irrespective of treatments medical or surgical)	Surgeries / procedure (irrespective of any illness / diagnosis other than cancers)
<p>Please use the Claim Intimation Form (available on our website under Other Forms in the Downloads section) for intimation of a claim For claims related to Planned Hospitalization: contact us at least 48 hours prior to hospitalization For claims related to unplanned or Emergency Hospitalization: contact us within 24 hours of hospitalization All the other benefits except Hospitalization: contact us Within 7 days of the Insured Person's discharge post-hospitalisation We can be contacted through: - Website : <a href="http://www.apollomunichinsurance.com">www.apollomunichinsurance.com</a> - Toll Free : 1800-102- 0333 - Fax : 1800- 425- 4077 - Courier : Claims Department, Apollo Munich Health insurance Co. Ltd Ground floor, Srinilaya – Cyber Spazio Suite # 101,102,109 &amp; 110, Ground Floor, Road No. 2, Banjara Hills, Hyderabad-500 034 Or Claims Department, Apollo Munich Health Insurance Co. Ltd., 2nd &amp; 3rd Floor, iLABS Centre, Plot No. 404-405, Udyog Vihar, Phase-III, Gurgaon-122016, Haryana.</p>	<ul style="list-style-type: none"> <li>• Please send the duly signed claim form and all the information/ documents mentioned* therein to us within 15 days of the completion of the treatment</li> <li>• * Please refer to claim form for complete documentation</li> <li>• If there is any deficiency in the documents/ information submitted by you, We will send the deficiency letter within 7 days of receipt of the claim documents</li> <li>• On receipt of the complete set of claim documents, we will make the payment for the admissible amount, along with a settlement statement within 30 days</li> <li>• The payment will be made in the name of the proposer</li> </ul> <p><b>Note: Payment will only be made for items covered under your policy and up to the limits therein.</b></p>	<ul style="list-style-type: none"> <li>• For any planned hospitalization, kindly seek cashless authorization from us at least 48 hours prior to the hospitalization</li> <li>• For any emergency Hospitalisation, We must be informed no later than 24 hours after hospitalization</li> <li>• We will check your coverage as per the eligibility and send an authorization letter to the provider. In case there is any deficiency in the documents sent, the same shall be communicated to the hospital within 6 hours of receipt of documents</li> <li>• Please pay the non-medical and expenses not covered to the hospital prior to the discharge</li> <li>• In case the ailment /treatment is not covered under the policy a rejection letter would be sent to the provider within 6 hours</li> </ul> <p><b>Note:</b></p> <ul style="list-style-type: none"> <li>• Insured person is entitled for cashless only in our empaneled hospitals</li> <li>• Please refer to the list of empaneled hospitals on our website Or the list provided in the welcome kit</li> <li>• Please refer to the list of non-medical expenses not covered in the policy in annexure I of policy wordings</li> <li>• Rejection of cashless in no way indicates rejection of the claim</li> </ul>

**Claim Procedure for Premium Waiver and E-Opinion for Critical Illness benefit**

**What do I do in case of a claim or any assistance?**

Intimation & Assistance	Claims Procedure
<p>Please contact Us within 14 days of diagnosis of first occurrence of Critical Illness. - Website : <a href="http://www.apollomunichinsurance.com">www.apollomunichinsurance.com</a> - Toll Free : 1800-102- 0333 - Fax : 1800- 425- 4077 - Courier : Claims Department, Apollo Munich Health insurance Co. Ltd Ground floor, Srinilaya – Cyber Spazio Suite # 101,102,109 &amp; 110, Ground Floor, Road No. 2, Banjara Hills, Hyderabad-500 034 Or Claims Department, Apollo Munich Health Insurance Co. Ltd., 2nd &amp; 3rd Floor, iLABS Centre, Plot No. 404-405, Udyog Vihar, Phase-III, Gurgaon-122016, Haryana</p>	<p><b>In case of premium waiver and E-opinion benefit:</b></p> <ul style="list-style-type: none"> <li>• Please submit duly filled claim form along with the copy of all medical reports including investigation reports and discharge summary (if any) at any of our Branch Office</li> </ul> <p><b>Only In case of E-Opinion:</b></p> <ul style="list-style-type: none"> <li>• You need to select Our Panel Doctor from whom You would prefer to take the e-opinion. (Please refer Our Website or call at 24X 7 Toll Free line to obtain the list of Our Panel Doctors)</li> <li>• On receipt of the complete set of documents We will forward the same to the concerned doctor</li> <li>• The E-Opinion will be forwarded to the member within 7 working days of the receipt of the complete set of documents</li> </ul>

For any doubt or clarifications and/or information, call our Toll Free Line at 1800-1020-333 or log on to our website [www.apollomunichinsurance.com](http://www.apollomunichinsurance.com) or email us at [customerservice@apollomunichinsurance.com](mailto:customerservice@apollomunichinsurance.com)



## Supporting Documentation & Examination

We may request any document to establish our liability towards a claim within 15 days (except in special circumstances) of either Our request or the Insured Person's discharge from Hospital or completion of treatment, whichever is earlier. The Company may accept claims where documents have been provided after a delayed interval only in special circumstances and for the reasons beyond the control of the insured.

Following is the list of mandatory documents that need to be submitted with every claim:

- i. Our claim form, duly completed and signed for on behalf of the Insured Person.
- ii. Original Bills (including but not limited to pharmacy purchase bill, consultation bill, and diagnostic bill) and any attachments thereto like receipts or prescriptions in support of any amount claimed which will then become Our property.
- iii. All reports and records, including but not limited to all medical reports, case histories, investigation reports, treatment papers, discharge summaries.
- iv. A precise diagnosis of the treatment for which a claim is made.
- v. A detailed list of the individual medical services and treatments provided and a unit price for each (detailed break up).
- vi. Prescriptions that name the Insured Person and in the case of drugs: the drugs prescribed, their price and a receipt for payment. Prescriptions must be submitted with the corresponding Doctor's invoice.
- vii. All pre and post investigation, treatment and follow up (consultation) records pertaining to the present ailment for which claim is being made.
- viii. Regulatory requirements as amended from time to time, currently mandatory NEFT (to enable direct credit of claim amount in bank account) and KYC (recent ID/Address proof and photograph) requirements.

Below list of documents but not limited to the following, will have to be submitted on case to case basis:

- i. Indoor Case Papers.
- ii. Treating doctor's certificate regarding missing information in case histories e.g. Circumstance of injury and Alcohol or drug influence at the time of accident.
- iii. All investigation, treatment and follow up records pertaining to the past ailment(s) since their first diagnosis.
- iv. Copy of settlement letter from other insurance company or TPA.
- v. Stickers and invoice of implants used during surgery.
- vi. Copy of MLC (Medico legal case) records and FIR (First information report), in case of claims arising out of an accident.
- vii. Legal heir certificate.

The Insured Person will have to undergo medical examination by Our authorised Medical Practitioner, as and when We may reasonably require, to obtain an independent opinion for the purpose of processing any claim. We will bear the cost towards performing such medical examination (at the specified location) of the Insured Person.

## Other Insurance

If You are Insured under multiple health insurance policies, then You can make a claim from any of Your policies.

1. In all such cases the chosen insurer shall be obliged to settle the claim within the limits of and according to the terms of the policy.
2. If the amount to be claimed exceeds the sum insured under a single policy after considering the deductibles or co-pay, You shall have the right to choose insurers from whom You want to claim the balance amount.

## Claims – Important terms & conditions

- i. We shall be under no obligation to make any payment under this Policy unless We have received all premium payments in full in time and all payments have been realised and We have been provided with the documentation and information We has requested to establish the circumstances of the claim, its quantum or Our liability for it, and unless the Insured Person has complied with his obligations under this Policy.
- ii. We will only make payment to You under this Policy. Receipt of payment by You shall be considered as a complete discharge of Our liability against any claim under this Policy. In the event of Your death, We will make payment to the

Nominee (as named in the Schedule), payments under this Policy shall only be made in Indian Rupees within India.

- iii. We are not obliged to make payment for any claim or that part of any claim that could have been avoided or reduced if the Insured Person had taken undue risk, or that is brought about or contributed to by the Insured Person failing to follow medical advice.
- iv. We shall reject the claim by sending claim rejection letter to Insured Person or settle a claim by making the payment of claim that has been admitted as payable by Us under the Policy terms and conditions within 30 days of receipt of last necessary documents / information required for the settlement of the claim. All claims will be settled in accordance with the applicable regulatory guidelines, including IRDAI Protection of Policyholders Regulation, 2017. In case of delay in payment of an admissible claim beyond 30 days as mentioned above, we shall pay interest at 2% above the bank rate from the date of receipt of last necessary document(s) to the date of payment of claim. For the purpose of this clause, 'bank rate' shall mean the bank rate fixed by the Reserve Bank of India (RBI) at the beginning of the financial year in which the claim has fallen due.
- v. The Assignment of benefits of the policy shall be subject to applicable law.
- vi. Where the circumstances of a claim warrant an investigation in our Opinion, We 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, We shall settle the claim within 45 days from the date of receipt of last necessary document. In case of delay beyond stipulated 45 days, We shall be liable to pay interest at a rate 2% above the bank rate from the date of receipt of last necessary document to the date of payment of claim.

## Claims Payment for instalment payments

Please note that following conditions will be applied for monthly, Quarterly and Half-yearly premium payment options:

- i. In case of any Hospitalization claim, an amount equivalent to the balance of the instalment premiums payable in the Policy Year, would be recoverable from the admissible claim amount payable in respect of the Insured Person. This provision will not apply to claims arising under Health Check-up.
- ii. If the claim amount is lesser than the balance premium payable, then no claims would be payable till the applicable premium is recovered. This provision will not apply to claims arising under Health Check-up.

## Section. 11. Grievance Redressal Procedure

If You have a grievance that You wish Us to redress, You may contact Us with the details of Your grievance through:

- Website** : [www.apollomunichinsurance.com](http://www.apollomunichinsurance.com)  
**Email** : [customerservice@apollomunichinsurance.com](mailto:customerservice@apollomunichinsurance.com)  
**Toll Free** : 1800-102-0333  
**Fax** : +91 124 4584111  
**Courier** : Any of Our Branch office or corporate office

You may also approach the grievance cell at any of Our branches with the details of Your grievance during Our working hours from Monday to Friday.

As per guidelines on special provision for Insured Persons who are senior citizens, We will provide a separate channel for addressing grievances of our senior citizen customers. You may avail this service by contacting the above mentioned toll free no and selecting suitable option provided on Our Interactive Voice Response (IVR) system.

If You are not satisfied with Our redressal of Your grievance through one of the above methods, You may contact Our Head of Customer Service at:

**The Grievance Cell, Apollo Munich Health Insurance Company Limited, iLABS Centre, 2nd & 3rd Floor, Plot No 404 - 405, Udyog Vihar, Phase – III, Gurgaon, Haryana -122016.**

If You are not satisfied with Our redressal of Your grievance through one of the above methods, You may approach the nearest Insurance Ombudsman for resolution of Your grievance.

The contact details of Ombudsman offices are mentioned below.

**Address & Contact Details of Ombudsmen Centres**

<p><b>Office of the Executive Council of Insurers</b> (Monitoring Body for Offices of Insurance Ombudsman) 3rd Floor, Jeevan Seva Annexe, Santacruz(West), Mumbai – 400054. <b>Tel:</b> 26106671/ 6889. <b>Email ID:</b> inscoun@ecoi.co.in <b>Website:</b> www.ecoi.co.in</p> <p>If you have a grievance, approach the grievance cell of Insurance Company first. If complaint is not resolved/ not satisfied/not responded for 30 days then You can approach The Office of the Insurance Ombudsman (Bimalokpal) Please visit our website for details to lodge complaint with Ombudsman.</p>	
<p><b>Office of the Insurance Ombudsman,</b> 6th Floor, Jeevan Prakash Bldg, Tilak Marg, Relief Road, <b>AHMEDABAD - 380 001.</b> <b>Tel:</b> 079 - 25501201/02/05/06 <b>Email:</b> bimalokpal.ahmedabad@ecoi.co.in</p>	<p><b>Office of the Insurance Ombudsman,</b> 2nd Floor, Janak Vihar Complex, 6, Malviya Nagar, <b>BHOPAL - 462 003.</b> <b>Tel:</b> 0755 - 2769201/ 9202 <b>Fax:</b> 0755 - 2769203 <b>Email:</b> bimalokpal.bhopal@ecoi.co.in</p>
<p><b>Office of the Insurance Ombudsman,</b> 62, Forest Park, <b>BHUBANESHWAR - 751 009.</b> <b>Tel:</b> 0674 - 2596455/2596003 <b>Fax:</b> 0674 - 2596429 <b>Email:</b> bimalokpal.bhubaneswar@ecoi.co.in</p>	<p><b>Office of the Insurance Ombudsman,</b> SCO No.101-103,2nd Floor, Batra Building, Sector 17-D, <b>CHANDIGARH - 160 017.</b> <b>Tel:</b> 0172 - 2706468/2772101 <b>Fax:</b> 0172 - 2708274 <b>Email:</b> bimalokpal.chandigarh@ecoi.co.in</p>
<p><b>Office of the Insurance Ombudsman,</b> Fathima Akhtar Court, 4th Floor, 453 (old 312), Anna Salai, Teynampet, <b>CHENNAI - 600 018.</b> <b>Tel:</b> 044 - 24333668/ 24335284 <b>Fax:</b> 044 - 24333664 <b>Email:</b> bimalokpal.chennai@ecoi.co.in</p>	<p><b>Office of the Insurance Ombudsman,</b> 2/2 A, Universal Insurance Bldg., Asaf Ali Road, <b>NEW DELHI - 110 002.</b> <b>Tel:</b> 011 - 23234057/ 23232037 <b>Fax:</b> 011 - 23230858 <b>Email:</b> bimalokpal.delhi@ecoi.co.in</p>
<p><b>Office of the Insurance Ombudsman,</b> "Jeevan Nivesh", 5th Floor, S.S. Road, <b>GUWAHATI - 781 001.</b> <b>Tel:</b> 0361 - 2132204/ 5 <b>Fax:</b> 0361 - 2732937 <b>Email:</b> bimalokpal.guwahati@ecoi.co.in</p>	<p><b>Office of the Insurance Ombudsman,</b> 6-2-46, 1st Floor, Moin Court, A.C. Guards, Lakdi-Ka-Pool, <b>HYDERABAD - 500 004</b> <b>Tel:</b> 040 - 65504123/ 23312122 <b>Fax:</b> 040 - 23376599 <b>Email:</b> bimalokpal.hyderabad@ecoi.co.in</p>
<p><b>Office of the Insurance Ombudsman,</b> 2nd Floor, CC 27/2603, Pulinat Bldg., M.G. Road, <b>ERNAKULAM - 682 015.</b> <b>Tel:</b> 0484 - 2358759/ 2359338 <b>Fax:</b> 0484 - 2359336 <b>Email:</b> bimalokpal.ernakulam@ecoi.co.in</p>	<p><b>Office of the Insurance Ombudsman,</b> Hindustan Building, Annexe, 4th Floor, C.R.Avenue, <b>KOLKATA - 700072</b> <b>Tel:</b> 033 - 22124339/ 22124346 <b>Fax:</b> 22124341 <b>Email:</b> bimalokpal.kolkata@ecoi.co.in</p>
<p><b>Office of the Insurance Ombudsman,</b> Jeevan Bhawan, Phase-2, 6th Floor, Nawal Kishore Road, Hazaratganj, <b>LUCKNOW - 226 001.</b> <b>Tel:</b> 0522 - 2231331/ 2231330 <b>Fax:</b> 0522 - 2231310 <b>Email:</b> bimalokpal.lucknow@ecoi.co.in</p>	<p><b>Office of the Insurance Ombudsman,</b> 3rd Floor, Jeevan Seva Annexe,S.V. Road, Santacruz(W), <b>MUMBAI - 400 054.</b> <b>Tel:</b> 022 - 26106960/ 26106552 <b>Fax :</b> 022 - 26106052 <b>Email:</b> bimalokpal.mumbai@ecoi.co.in</p>
<p><b>Office of the Insurance Ombudsman,</b> Ground Floor, Jeevan Nidhi II, Bhawani Singh Road, <b>JAIPUR – 302 005.</b> <b>Tel:</b> 0141 - 2740363 <b>Email:</b> bimalokpal.jaipur@ecoi.co.in</p>	<p><b>Office of the Insurance Ombudsman,</b> 3rd Floor, Jeevan Darshan, N.C. Kelkar Road, Narayanpet <b>PUNE – 411 030.</b> <b>Tel:</b> 020 - 32341320 <b>Email:</b> bimalokpal.pune@ecoi.co.in</p>
<p><b>Office of the Insurance Ombudsman,</b> 24th Main Road, Jeevan Soudha Bldg., JP Nagar, 1st Phase, Ground Floor <b>BENGALURU – 560 025.</b> <b>Tel:</b> 080 - 26652049/ 26652048 <b>Email:</b> bimalokpal.bengaluru@ecoi.co.in</p>	<p><b>Office of the Insurance Ombudsman,</b> 4th Floor, Bhagwan Sahai Palace, Main Road, Naya Bans, Sector-15, <b>NOIDA – 201 301.</b> <b>Tel:</b> 0120 - 2514250/ 51/ 53 <b>Email:</b> bimalokpal.noida@ecoi.co.in</p>
<p><b>Office of the Insurance Ombudsman,</b> 1st Floor, Kalpana Arcade Building, Bazar Samiti Road, Bahadurpur, <b>PATNA – 800 006.</b> <b>Tel:</b> 0612 - 2680952 <b>Email id:</b> bimalokpal.patna@ecoi.co.in.</p>	

**IRDAI REGULATION NO 5:** This policy is subject to regulation 5 of IRDAI (Protection of Policyholder's Interests) Regulation.

**Annexure I – List of excluded items**

S. NO.	List of excluded expenses ("Non-Medical") under indemnity Policy	Expenses
	<b>Toiletries/ Cosmetics/ Personal Comfort Or Convenience Items</b>	
1	Hair removal cream	Not Payable
2	Baby charges (unless specified/indicated)	Not Payable
3	Baby food	Not Payable
4	Baby utilites charges	Not Payable
5	Baby set	Not Payable
6	Baby bottles	Not Payable
7	Brush	Not Payable
8	Cosy towel	Not Payable
9	Hand wash	Not Payable
10	Moisturiser paste brush	Not Payable
11	Powder	Not Payable
12	Razor	Payable
13	Shoe cover	Not Payable
14	Beauty services	Not Payable
15	Belts/ braces	Essential and should be paid at least specifically for cases who have undergone surgery of thoracic or lumbar spine
16	Buds	Not Payable
17	Barber charges	Not Payable
18	Caps	Not Payable
19	Cold pack/hot pack	Not Payable
20	Carry bags	Not Payable
21	Cradle charges	Not Payable
22	Comb	Not Payable
23	DISPOSABLES RAZORS CHARGES ( for site preparations)	Payable
24	Eau-de-cologne / room freshners	
25	Eye pad	Not Payable
26	Eye sheild	Not Payable
27	Email / internet charges	Not Payable
28	Food charges (other than patient's diet provided By hospital)	Not Payable
29	Foot cover	Not Payable
30	Gown	Not Payable
31	Leggings	Essential in bariatric and varicose vein surgery and may be considered for at least these conditions where surgery itself is payable.
32	Laundry charges	Not Payable
33	Mineral water	Not Payable
34	Oil charges	Not Payable
35	Sanitary pad	Not Payable
36	Slippers	Not Payable
37	Telephone charges	Not Payable
38	Tissue paper	Not Payable

39	Tooth paste	Not Payable
40	Tooth brush	Not Payable
41	Guest services	Not Payable
42	Bed pan	Not Payable
43	Bed under pad charges	Not Payable
44	Camera cover	Not Payable
45	Cliniplast	Not Payable
46	Crepe bandage	Not Payable/ Payable by the patient
47	Curapore	Not Payable
48	Diaper of any type	Not Payable
49	Dvd, cd charges	Not Payable ( However if CD is specifically sought by Insurer/ TPA then payable)
50	Eyelet collar	Not Payable
51	Face mask	Not Payable
52	Flexi mask	Not Payable
53	Gause soft	Not Payable
54	Gauze	Not Payable
55	Hand holder	Not Payable
56	Hansaplast/ adhesive bandages	Not Payable
57	Infant food	Not Payable
58	Slings	Reasonable costs for one sling in case of upper arm fractures may be considered
	<b>Items specifically excluded in the policies</b>	
59	Weight control programs/ supplies/ services	Exclusion in policy unless otherwise specified
60	Cost of spectacles/ contact lenses/ hearing aids Etc.,	Exclusion in policy unless otherwise specified
61	Home visit charges	Exclusion in policy unless otherwise specified
62	Donor screening charges	Exclusion in policy unless otherwise specified
63	Admission/registration charges	Exclusion in policy unless otherwise specified
64	Hospitalisation for evaluation/ diagnostic Purpose	Exclusion in policy unless otherwise specified
65	Expenses for investigation/ treatment irrelevant To the disease for which admitted or diagnosed	Not Payable - Exclusion in policy unless otherwise specified
	<b>Items which form part of hospital services where separate consumables are not payable but the service is</b>	
66	Ward and theatre booking charges	Payable under OT Charges, not payable separately
67	Arthroscopy & endoscopy instruments	Rental charged by the hospital payable. Purchase of Instruments not payable.
68	Microscope cover	Payable under OT Charges, not separately
69	Surgical blades,harmonic scalpel,shaver	Payable under OT Charges, not separately

70	Surgical drill	Payable under OT Charges, not separately
71	Eye kit	Payable under OT Charges, not separately
72	Eye drape	Payable under OT Charges, not separately
73	X-ray film	Payable under OT Charges, not separately
74	Sputum cup	Payable under OT Charges, not separately
75	Boyles apparatus charges	Payable under OT Charges, not separately
76	Blood grouping and cross matching of donors Samples	Part of Cost of Blood, not payable
77	Savlon	Not Payable-Part of Dressing Charges
78	Band aids, bandages, sterile injections, needles, Syringes	Not Payable - Part of Dressing charges
79	Cotton	Not Payable-Part of Dressing Charges
80	Cotton bandage	Not Payable- Part of Dressing Charges
81	Micropore/ surgical tape	Not Payable-Payable by the patient when prescribed, otherwise included as Dressing Charges
82	Blade	Not Payable
83	Apron	Not Payable -Part of Hospital Services/ Disposable linen to be part of OT/ICU charges
84	Torniquet	Not Payable (service is charged by hospitals, consumables cannot be separately charged)
85	Orthobundle, gynaec bundle	Part of Dressing Charges
86	Urine container	Not Payable
	<b>Elements of room charge</b>	
87	Luxury tax	Actual tax levied by government is payable .Part of room charge for sub limits
88	Hvac	Part of room charge not payable separately
89	House keeping charges	Part of room charge not payable separately
90	Service charges where nursing charge also Charged	Part of room charge not payable separately
91	Television & air conditioner charges	Payable under room charges not if separately levied
92	Surcharges	Part of Room Charge, Not payable separately
93	Attendant charges	Not Payable - Part of Room Charges
94	Im iv injection charges	Part of nursing charges, not payable
95	Clean sheet	Part of Laundry/Housekeeping not payable separately
96	Extra diet of patient(other than that which forms Part of bed charge)	Patient Diet provided by hospital is payable

97	Blanket/warmer blanket	Not Payable- part of room charges
	<b>Administrative or non-medical charges</b>	
98	Admission kit	Not Payable
99	Birth certificate	Not Payable
100	Blood reservation charges and ante natal Booking charges	Not Payable
101	Certificate charges	Not Payable
102	Courier charges	Not Payable
103	Convenyance charges	Not Payable
104	Diabetic chart charges	Not Payable
105	Documentation charges / administrative expenses	Not Payable
106	Discharge procedure charges	Not Payable
107	Daily chart charges	Not Payable
108	Entrance pass / visitors pass charges	Not Payable
109	Expenses related to prescription on discharge	To be claimed by patient under Post Hosp where admissible
110	File opening charges	Not Payable
111	Incidental expenses / misc. Charges (not explained)	Not Payable
112	Medical certificate	Not Payable
113	Maintainance charges	Not Payable
114	Medical records	Not Payable
115	Preparation charges	Not Payable
116	Photocopies charges	Not Payable
117	Patient identification band / name tag	Not Payable
118	Washing charges	Not Payable
119	Medicine box	Not Payable
120	Mortuary charges	Payable upto 24 hrs, shifting charges not payable
121	Medico legal case charges (mlc charges)	Not Payable
	<b>External durable devices</b>	
122	Walking aids charges	Not Payable
123	Bipap machine	Not Payable
124	Commode	Not Payable
125	Cpap/ capd equipments	Device not payable
126	Infusion pump - cost	Device not payable
127	Oxygen cylinder (for usage outside the hospital)	Not Payable
128	Pulseoxymeter charges	Device not payable
129	Spacer	Not Payable
130	Spirometre	Device not payable
131	Spo2 probe	Not Payable
132	Nebulizer kit	Not Payable
133	Steam inhaler	Not Payable
134	Armsling	Not Payable
135	Thermometer	Not Payable (paid by patient)
136	Cervical collar	Not Payable
137	Splint	Not Payable
138	Diabetic foot wear	Not Payable
139	Knee braces ( long/ short/ hinged)	Not Payable

140	Knee immobilizer/shoulder immobilizer	Not Payable
141	Lumbo sacral belt	Essential and should be paid at least specifically for cases who have undergone surgery of lumbar spine.
142	Nimbus bed or water or air bed charges	Payable for any ICU patient requiring more than 3 days in ICU, all patients with paraplegia/quadruplegia for any reason and at reasonable cost of approximately Rs 200/ day
143	Ambulance collar	Not Payable
144	Ambulance equipment	Not Payable
145	Microsheild	Not Payable
146	Abdominal binder	Essential and should be paid at least in post surgery patients of major abdominal surgery including TAH, LSCS, incisional hernia repair, exploratory laparotomy for intestinal obstruction, liver transplant etc.
	<b>Items payable if supported by a prescription</b>	
147	Betadine \ hydrogen peroxide\spirit\ dettol \savlon\ disinfectants etc	May be payable when prescribed for patient, not payable for hospital use in OT or ward or for dressings in hospital
148	Private nurses charges- special nursing charges	Post hospitalization nursing charges not Payable
149	Nutrition planning charges - dietician charges- Diet charges	Patient Diet provided by hospital is payable
150	Alex sugar free	Payable -Sugar free variants of admissible medicines are not excluded
151	CREAMS POWDERS LOTIONS (Toiletries are not payable,only Prescribed medical pharmaceuticals payable)	Payable when prescribed
152	Digene gel/ antacid gel	Payable when prescribed
153	Ecg electrodes	Upto 5 electrodes are required for every case visiting OT or ICU. For longer stay in ICU, may require a change and at least one set every second day must be payable.
154	Gloves	Sterilized Gloves payable / unsterilized gloves not payable
155	Hiv kit	Payable - payable Pre operative screening
156	Listerine/ antiseptic mouthwash	Payable when prescribed
157	Lozenges	Payable when prescribed
158	Mouth paint	Payable when prescribed
159	Nebulisation kit	If used during hospitalization is payable reasonably
160	Novarapid	Payable when prescribed

161	Volini gel/ analgesic gel	Payable when prescribed
162	Zytee gel	Payable when prescribed
163	Vaccination charges	Routine Vaccination not Payable / Post Bite
	<b>Part of hospital's own costs and not payable</b>	
164	Ahd	Not Payable - Part of Hospital's internal Cost
165	Alcohol swabes	Not Payable - Part of Hospital's internal Cost
166	Scrub solution/sterillium	Not Payable - Part of Hospital's internal Cost
	<b>Others</b>	
167	Vaccine charges for baby	Not Payable
168	Tpa charges	Not Payable
169	Visco belt charges	Not Payable
170	Any kit with no details mentioned [delivery kit, Orthokit, recovery kit, etc]	Not Payable
171	Examination gloves	Not payable
172	Kidney tray	Not Payable
173	Mask	Not Payable
174	Ounce glass	Not Payable
175	Outstation consultant's/ surgeon's fees	Not payable, except for telemedicine consultations where covered by policy
176	Oxygen mask	Not Payable
177	Paper gloves	Not Payable
178	Pelvic traction belt	Should be payable in case f PIVD requiring traction s this is generally not reused
179	Referal doctor's fees	Not Payable
180	Accu check ( glucometry/ strips)	Not payable pre hospitilasa-tion or post hospitalisation / Reports and Charts required/ Device not payable
181	Pan can	Not Payable
182	Sofnet	Not Payable
183	Trolley cover	Not Payable
184	Urometer, urine jug	Not Payable
185	Ambulance	Payable-Ambulance from home to hospital or interhos-pital shifts is payable/ RTA as specific requirement is payable
186	Tegaderm / vasofix safety	Payable - maximum of 3 in 48 hrs and then 1 in 24 hrs
187	Urine bag	Payable where medically necessary till a reasonable cost-maximum 1 per 24 hrs
188	Softovac	Not Payable
189	Stockings	Essential for case like CABG etc. where it should be paid.

**Annexure II – De-Listed Provider List**

Provider Name	Provider Address
Hoshiar Singh Memorial Multispeciality Hospital	Delhi Road, Kharkhoda, Sonipat, Haryana-131402
Dr. Brajesh Kumar Hospital	Juran Chhapra, Road No-1, Muzaffarpur, Bihar-842001
Shree Lakshmi Hospital	Gandhi Nagar 3rd Main Road Chitradurga, Karnataka-577501
Apex Hospital	369/20, Shanti Nagar, Beri Wala Bagh, Rajeev Chowk, Gurgaon, Haryana-122001
Om Hospital & Trauma Centre	Nahra-Nahri Road, Bahadurgarh, Haryana-124507
MANAS HOSPITAL	A-93, Sector-34 Noida, Uttar Pradesh-201304
Mandaay Hospital	64,M.I.G.,Barra-3, Near Shastri Chowk Chauraha, Kanpur, Uttar Pradesh-208003
Dr. Khans Rehan Hospital And Diagnostic Centre	Bulandshahar Road, Hapur, Uttar Pradesh-245101
Central Neurocare & Trauma Centre	Opp, Union Bank, Banipur Chowk, NH- 8 Bawal Mahendragarh, Haryana-123501
Indra Nursing Home And Maternity Centre	Shanti Nagar, Loni Road, Ghaziabad, Uttar Pradesh-226005
City Care Multi Speciality Hospital	Old collectorate Road,Near Nagar Palika Store, Indira Gandhi Square,Sehore, Madhya Pradesh-466001
Umang Maternity And Nursing Home	Mahaveer Mandir Rd, Opp. Allahabad Bank, Orderly Bazar, Varanasi, Uttar Pradesh-221001
BLT Multispeciality Hospital & Trauma Centre	Near Poweer House Sector- 10 A, By Pass Road Rewari Rewari, Haryana-123401
Alfaa Health Care	Main Farukh Nagar Road, Village Basai, Near Basai Chowk, (Sec-9&10), Gurgaon, Haryana-122006
Apollo Nursing Home	Muneera Heights, Sector-35, Plot No. 15/16, Kamothe, Navi Mumbai , Maharashtra-410209
Lifeline Super Speciality Hospital	VIP Road Zirakpur, Punjab-140603
Anand Hospital	B-52, New Krishna Park, Dholi Piao, Vikas Puri, New Delhi -110018
Palm Beach Hospital & Diagnostic Centre	Plot no 249, palm beach rd, vashi, sector-28, opp kopari petrol pump, Vashi, Mumbai, Maharashtra-400703
City Hospital & Trauma Centre	OPP. HDFC Bank, Alwar Bye Pass, Tapukara, Rajasthan-301707
Life Line Hospital And Trauma Centre	3A/15,UIT Colony, Alampur,Bhiwadi, Alwar, Rajasthan-301019
Parth Hospital	84,Sevak Park, Dwarka Mor, Near Metro Station, opp: Pillar No-781 New Delhi-110059
Star Hospital	Plot No-16,Village Dharampur,Daulatabad Road, Gurgaon, Haryana-122006
Rapid Care Hospital & Trauma Centre	Gandhi Chowk Bhiwadi road Tapukra, Alwar, Rajasthan-301001
M.P. Hospital and Research Centre	5, B-Sector, Infront of BHEL Gate No 1, Indrapuri, Bhopal , Madhya Pradesh-462021
Anupam Nursing Home	Nawab Bagh , Tilkamanjhi Bhagalpur, Bihar-812001
Palm Beach Multispeciality Hospital	Sector 12/A, Opp Kalash Udyan & Fam Society,Near Ashwini Hotel, Behind Petrol Pump, Near Ramchandra Niwas,Koparkhairane, Navi Mumbai, Maharashtra-400709
Jeevan Hospital	A-2/1B, Hastal Road, Opp Gurudwara, Uttam Nagar, Delhi-110059
Saraswati Hospital & Laproscopic Centre	40-40 A, Jai Vhar Phase-1 Near Solanki Public School 45 Foot Road, Delhi, Delhi-110043
Dr.K.M. Hospital & Trauma Centre	N.H.24,Near Shiv Mandir,Kuchesar Road Chaupla, District Hapur, Uttar Pradesh-245101
City Fracture And General Hospital	Indore Bypass Road, Mubarikapur Square, Bhopal, Madhya Pradesh-462026
Divine Hospital	Karbla Road,Ali Nagar, Deoria, Uttar Pradesh-274002
Priya Hospital	Barra World Bank Kanpur, Uttar Pradesh-208027
Charak Hospital & Research Centre	Near Safed Masjid,Dubagga,Hardoi Road Lucknow, Uttar Pradesh-226003
Aayush Multispeciality Hospital	Plot No. K-6/7, Sector-4, Airoli, Navi Mumbai Mumbai, Maharashtra-400708
Chakan Criticare Hospital	Shikrapur Road, Chakan Tal Khed Pune, Maharashtra-410501
New Rohini Hospital	156,PKT-00,Sector-1, Avantika Rohini, Delhi-110085
Dikshit Hospital	Bazar Madho Dass, B.S.R, Sikandrabad, Uttar Pradesh-262403
Shree hospital	Gat No.2, Kesnand Gaon, Near Grampanchayat, Tal Haveli, Pune, Maharashtra-412207
Yash Multispeciality Hospital	Kharvai Naka, Near Kharwai Plaza, Karzat Badlapur Road Badlapur East, Maharashtra-421503
Ashutosh Speciality Hospital Nursary & trauma Cent	Opp. Sant Francis Convent School Sardhana Road Kanker Khera, Meerut, Uttar Pradesh-250001
Nestiva Hospital	384, J S Complex, Near Canara Bank, Munirka, New Delhi, Delhi -110067
Shri Sai hospital Multi Speciality & Trauma Center	Main Sohna Gurgaon Road, Near Corporation Bank, Badshapur, Gurgaon , Haryana-122413
Bharat Hospital	RZ-G-11/A,Near Old Police Chowki,Budh Bazar,50 Foota Road, Nihal Vihar, Nangloi, Delhi -110041
Shakuntala Hospital	3-B, Taskant Marg, infront of St Joseph college,OPP Bhargava book Depot, Allahabad, Uttar Pradesh-211001
Care Multi Speciality Hospital	23-24, Mayur Vihar Colony, Green Park Square, 80 Feet Road, Ashoka Garden, Bhopal , Madhya Pradesh-462023
Vrindavan Health Care Hospital	Anandpuri, Kanpur, Uttar Pradesh-208023
Sukhda Hospital	Kadipur Industrial Area, Main Pataudi Road, Gurgaon, Haryana-122001
Shri Sai Multi Speciality Hospital	Main Bus stand Hayatpur pataudi Road, Gurgaon, Haryana-122001

Grace Hospital	A-138, Vivekanand Marg, A-Block , Sec 8, Dwarka, Delhi -110075
Jeevan Deep Hospital	Mehta Road, ( Near Power House) Bhawari Kaushambi, Allahabad, Uttar Pradesh-212201
Lakshya Hospital	128/1006, Block-Y Kidwai Nagar, Kanpur, Uttar Pradesh-208020
Goodwill Hospital	32, Ali Manzil Road, Near Masjid Yaqoob Khan Shajahanabad Bhopal, Madhya Pradesh-462001
Ganga Devi Hospital & Trauma Centre	19 C, Vishwa Bank BarraBye Pass Kanpur Nagar, Uttar Pradesh-282002
Pragya Hospital & Diagnostic Centre	NH2,Pilkhar Highway Kanpur Road, Etawah, Uttar Pradesh-277001
MAYA HOSPITAL	Avas Vikas, Station Road, Hapur, Uttar Pradesh-201001
Triveni Hospital	H.No. 57, Shiv Puri, Main Gurgaon Road, Dinpur, Near Goyala More, Najafgarh, New Delhi, Delhi -110043
Saisatyashiv Hospital	Bus Stop Samor Aurangabad Road, Madsangvi, Nashik, Maharashtra-422003
Neel Kanth Health Care	Vill Khairdeen, Amritsar Jhabal Road, Distt Tarn Taran Amritsar, Punjab-143305
Lokenath Nursing Home	Rampurhat Dist Birbhum , West Bengal-731224
Urissa Hospital	Surat Nagar,Phase-II, Dhanwapur Road, Sector-104, Gurgaon, Haryana-122001
Agrawal Life Line Hospital & Trauma Centre	Kamdhenu Nagar, Near Bairaj Mod,Aurangabad, Mathura, Uttar Pradesh-281606
Jeevan Sahara Hospital Pvt.Ltd.	Rajdhani Road,Tajpur, Samastipur, Bihar-848130
Chauhan Hospital & Research Centre	A-28, Ramneshpuri, Niwaru Road, Jhotwara, Jaipur, Rajasthan-302012
Moti Hospital	Bodla Bichpuri Road, Opp. Mayur Gas Godown, Amarpura, Agra, Uttar Pradesh-282007
Aggarwal Hospital	Railway Road Near Truck Union Ganaur, Sonipat, Haryana-131101
Bimal Nursing Home PVT. LTD	117/17, Sarvodaya Nagar, Kanpur, Uttar Pradesh-208005
Apurbha Hospital	Main Dadri Road Bhangel, Phase II, Noida, Uttar Pradesh-201304
Muskaan Hospital And Maternity Centre	Plot No-50-51, Mnage Ram Park, Main Kanjhawala Road, Delhi -110086
Rajat Maternity And General Hospital	Commander Colony, Opp:Kanta,Panchyawala, Sirsi Road, Jaipur, Rajasthan-302019
Noble Hospital & trauma Centre	Plot No. 1, Badkhal Pali Road, Opp. Sector -48 Near Dilli Wali Masjid Faridabad, Haryana-121001
Jayalaxmi Hospital	Near Ramalayam, Chinnakondur Road, Choutuppal, Telangana-508252
Family Hospital and Research Centre	A-9, Awas Vikas, Hanspuram, Hamirpur Road, Naubasta Kanpur, Uttar Pradesh-208021
Global Hospital	637/101, Kusum apt, 1 st floor, near bhandari rikshaw Stand, Bhandari Compound, Narpoli, Bhiwandi , Maharashtra-421302
Sandhu Hospital	Near SDM Court, Sarhali Road, Tarn Taran, Punjab-143401
Ortho Golden Clinic	Scf-10,the ford resort,old ambala kalka road Zirakpur, Punjab-140603
Kedar Hospital	3B/3, Near Dav Collage N.I.T Faridabad, Haryana-121001
Laxmi Hospital & Trauma Center	Village Khairpur Gujjar Main Road, Near Baba Gas Agency, Sector-3,Noida, Uttar Pradesh-201308
Konarc Multi Speciality Hospital	9A/1 Naresh Park, Near Water Tank, Main Najafagarh Road, Nangloi, Delhi -110041
Shree General Hospital	3rd Floor , Samarth Park Apartment , Amroli Char Rasta, Amaroli, Surat, Gujarat-394107
Jeevan HOspital	1/83, Village Bahlolpur, Sector-63, Noida, Near TVS Showroom, Noida, Uttar Pradesh-201301
Kailash Hospital	Syndicate Bank, Jhajjar, Bus Stand, Farrukh Nagar, Gurgaon, Haryana-123 506.
Shanti Mukand Hospital	Vikas Marg Extn, Delhi -110092
Hari Clinic	Shanti Niketan Colony, Bhootnath Road, Patna, Bihar-26
Subha Hospital Multispeciality	No:87/38, M.S. Koil Street, Royapuram, Chennai, Tamil Nadu-600013
Anand Hospital	B-13, Nirmal Vihar, Najafgarh , Delhi -110043
Suman Clinic	1343, Sector, 6, Urban Estate, Karnal, Haryana-132001
R.N. Hospital Pvt. Ltd.	Anil Vihar, Khora, Ghaziabad, Uttar Pradesh-201309
Janahita Hospital	Near Sha,Theatre,Ganesh Nagar,HMT Road,Chintal, Hyderabad, Andhra Pradesh-500054
Namokar Nursing Home	B-1/467-470, Sultan puri Near SBI, Delhi, Delhi -110041
Fortune Hospital Maternity & Trauma Centre	VIII.Nawada,Sector-86, IMT Manesar, Gurgaon, Haryana-122050
SIDDHI VINAYAKA HOSPITAL	Mail Road, Morar, Gwalior, Madhya Pradesh-474006
Surya Hospital & Trauma Centre	Near Shobhit University,Dulhera Chungi, Rurkee Road, Meerut, Uttar Pradesh-250001
Citi Care Hospital Pvt Ltd	Shubam gallery, next to chroma, near pimpri bridge, Hinjawadi Village, Hinjawadi, Pimpri-Chinchwad, Pune, Maharashtra-411018
MBD Medical & Trauma Centre	A-2351, Awas Vikas , Hanspuram Naubasta Kanpur, Uttar Pradesh-208021
Sun Shine Hospital	Sector -64 Shupura Road, Uncha Gaon ballabgarh, Faridabad, Haryana-121004
SIDDHI VINAYAK ASPATAAL	MCF-8280, Main Sohna Road, near Syndicate bank/Lal Kothi, Ballabgarh, Faridabad, Haryana-121004
Life Line Hospital	85, Old Roshanpura, Chhawla Stand, Gurgaon Road, Najafgarh, New Delhi-110043
Prayag Hospital	J-206/A-1, J Block, Sector 41, Noida, Uttar Pradesh-201301

Choudhary Nursing Home	Shaheed Vinod Yadav Gate,Giri Market, Loni, Ghaziabad, Uttar Pradesh-201102
Sir Gangaram City Hospital	B-1/1, Pusa Road New Delhi-110060
Ariba Hospital	D-158, Sector-7 Noida, Uttar Pradesh-110096
Kishan Hospital	Lajpat Rai Road, Jagraon, Ludhiana, Punjab-142026
Medanta Hospital	Plot No.04/A/ Sector 1, Airoli, Navi Mumbai, Maharashtra-400708
Ohri Hospital	Gali No-2, Gate Bhagtanwala, Amritsar, Punjab-143001
Chugh Hospital	5L-164,K.C.Road,N.I.T. Faridabad, Haryana-121001
Faridabad Medical Centre	Sector 21-B , Faridabad, Haryana-121001
Prabha Hospital	Plot No-12,Gali No-1,Mamura,Sector-66, Noida, Uttar Pradesh-201301
Miot Hospital	4/112 Mount Poonamallae Road Manapakkam, Chennai, Tamil Nadu-600089
S R S Hospital & Critical Care Unit	Opp. Carrier Aircon, Near Haldiram Chowk kherki NH-8, Gurgaon , Haryana-122001
Yashoda Hospital and Research Centre Ltd, Nehru Nagar	Illrd M, Nehru Nagar, Ghaziabad, Uttar Pradesh-201001
Nidaan Medicare Nursing Home And Maternity Center	364, Abhay Khand-3 Near: St. Francis School , Indirapuram, Ghaziabad, Uttar Pradesh-201010
M M Multispeciality Hospital	K.R.S Agrahara, B.M.Road, Kunigal Tumkur, Karnataka-572130
Soham Hospital and research centre	Behind petrol pump, mayur market,Thatipur, Gwalior, Madhya Pradesh-474011
Akashdeep Sewa Sansthan	396C/4, Chandpur Salori, Allahabad, Uttar Pradesh-211001
Vardaan MultiSpeciality Hospital	M.G. Road, Opp Aggarwal Child Hospital Safidon, Haryana-126112
D.S.Memorial Hospital Private Limited	Raipur, Kanpur Dehat, Uttar Pradesh-209304
Palm Beach Mulitspeciality Hospital	Sector 12/A, Opp Kalash Udyan & Fam Society,Near Ashwini Hotel, Behind Petrol Pump, Near Ramchandra Niwas,Koparkhairane, Navi Mumbai, Maharashtra - 400709
Palm Beach Hospital & Diagnostic Centre	Plot no 249, palm beach rd, vashi, sector-28, opp kopari petrol pump, Vashi, , Mumbai, Maharashtra - 400703
Shivlok Hospital	Roorkee Road, Modipuram, Meerut(Near Palhera Chopla), Meerut, Uttar Pradesh - 250001
Kanta Shri Nursing Home	Suthaliya Road, Biaora,, Rajgarh, Madhya Pradesh 465674
GIA Hospital	1869, 13th Cross, 5th Main Road,, RPC Layout, Near Ramesh Babu Circle, Vijayanagar 2nd Stage, Bangalore, Karnataka - 560040
Patel Hospital	Bhujaini,, Sant kabir nagar, Uttar Pradesh 272175
Sri Raj Trust Hospital	Sweta Smiriti Bhawan ", Near Jakkanpur Thana, Bus Stand Road, Patn, Bihar - 800001
Apex Hospital	369/20, Shanti Nagar,, Beri Wala Bagh, Rajeev Chowk, Gurgaon, Haryana - 122001
Vinayak Health Care Hospital	Near Veterinary Hospital,Main Road,, Bhora Kalan, Gurgaon, Haryana - 122001
Devki Indrawati Hospital	Plot No-18,Main Dwarka-Goyla Dairy Road-Goyla Vihar,Opp. St Thomas School, New Delhi- 110071
Mehcho Hospital	Near Jain Mandir, Jehangirabad, Bhopal, Madhya Pradesh - 462008
Arogaya Hospital	Milak Lachi Main Road, Sect-G-3, Greater Noida West, Gautam Budh Nagar, Uttar Pradesh - 201308
Dr Madrewars Chest & General Hospital	Shubh Complex Shop no 16 sec 1 Indrayaninagar , Pune , Maharashtra - 411039
Sai Sanjeevani Hospital	243,Shakti Khand-II, Indirapuram, Ghaziabad, Uttar Pradesh-201014
Gupta Hospital	Sec-14, Near New Grain market, Sirsa Road, Hisar, Haryana - 125005
Chauhan Hospital & Research Centre	A-28, Ramneshpuri, Niwaru Road, Jhotwara, Jaipur, Rajasthan - 302012
IBM Hospital & Trauma Centre	Near Bhim Goda Mandir, Sanoli Road, Panipat, Haryana - 132103
Roselet Medical OBG & Surgical Centre	263 Car Street, Sowripalayam, Coimbatore, Tamil Nadu - 641028
AMAN HOSPITAL	24/30/5, Aman Colony, Near Hari Masjid, Dhobi Ghat Thornhill Road, Civil lines, Allahabad, Uttar Pradesh - 211001
Star Hospital	Plot No-16,Village Dharampur,Daulatabad Road, Gurgaon, Haryana,122006
Pearl Hospital	RZ-40, Gali No. 2, A-Block, Deenpur Extn. Gurgaon Road, Najafgarh, New Delhi - 110043
MAYA HOSPITAL	Avas Vikas station Road, Hapur, Uttar Pradesh - 201001
Bhardwaj Hospital	N.H-1, Opp Ganga Shopping Complex, Sec -29, Noida, Uttar Pradesh - 201301
Noida Medicare Centre Ltd	16 - C, Block E, Sector - 30, Noida, Uttar Pradesh - 201301
Shri Om Kashyap Lifeline	452, Barola, Sec-49,, Noida, Uttar Pradesh - 201301
Namokar Nursing Home	B-1/467-470, Sultan puri Near SBI, Delhi - 110041
Anup Memorial Orthopaedic Centre A Research Institute	G 75-77, P C Colony, Kankarbagh, Patna, Bihar - 800020
Urissa Hospital	Surat Nagar,Phase-II,Dhanwapur Road,Sector-104, Gurgaon, Haryana - 122001
Samar Hospital	C-62/5 Jagrati Vihar, Opp Anand Hospital, Garh Road, Meerut, Uttar Pradesh
Khan Hospital	N.T.P.C Road, Piplera, Distt , Hapur, Uttar Pradesh-245101
Parth Hospital	84,Sevak Park, Dwarka Mor, Near Metro Station, opp: Pillar No-781, New Delhi- 110059
Phoenix Hospitals	B-7/8/7, 1st Floor, Pooja Enclave, Old Link Road, Kandivali [W], Mumbai , Maharashtra-400067



Ardent Hospital	RZ-1/3, Main Road Palam Colony, Opp. Pillar No-40, New Delhi-110077
Gupta Multispeciality Hospital	Dhandu Ram Market, Bawana, Delhi -110039
S D Hospital	133/390, Juhi Hamirpur Road, O-Block Kidwai Nagar (Near Baradevi Chauraha), Kanpur, Uttar Pradesh-208011
Prem Dharam Hospital & Diagnostics	10 D (Near Nagar Nigam Office ) Vasundhara Ghaziabad Ghaziabad, Uttar Pradesh
Global Hospital & Research Centre	Plot No. B- 11, Centre Market,sector 9, B.S. City, Bokaro, Jharkhand
Apex Hospital & Trauma Centre	872, Awas Vikash no-3, Kalyanpur, Kanpur, Uttar Pradesh - 208017
Provider Name	Provider Address
Hoshiar Singh Memorial Multispeciality Hospital	Delhi Road, Kharkhoda, Sonipat, Haryana-131402
Dr. Brajesh Kumar Hospital	Juran Chhapra, Road No-1, Muzaffarpur, Bihar-842001
Shree Lakshmi Hospital	Gandhi Nagar 3rd Main Road Chitradurga, Karnataka-577501
Apex Hospital	369/20, Shanti Nagar, Beri Wala Bagh, Rajeev Chowk, Gurgaon, Haryana-122001
Om Hospital & Trauma Centre	Nahra-Nahri Road, Bahadurgarh, Haryana-124507
MANAS HOSPITAL	A-93, Sector-34 Noida, Uttar Pradesh-201304
Mandaay Hospital	64,M.I.G.,Barra-3, Near Shastri Chowk Chauraha, Kanpur, Uttar Pradesh-208003
Dr. Khans Rehan Hospital And Diagnostic Centre	Bulandshahar Road, Hapur, Uttar Pradesh-245101
Central Neurocare & Trauma Centre	Opp, Union Bank, Banipur Chowk, NH- 8 Bawal Mahendragarh, Haryana-123501
Indra Nursing Home And Maternity Centre	Shanti Nagar, Loni Road, Ghaziabad, Uttar Pradesh-226005
City Care Multi Speciality Hospital	Old collectorate Road,Near Nagar Palika Store, Indira Gandhi Square,Sehore, Madhya Pradesh-466001
Umang Maternity And Nursing Home	Mahaveer Mandir Rd, Opp. Allahabad Bank, Orderly Bazar, Varanasi, Uttar Pradesh-221001
BLT Multispeciality Hospital & Trauma Centre	Near Poweer House Sector- 10 A, By Pass Road Rewari Rewari, Haryana-123401
Alfaa Health Care	Main Farukkh Nagar Road, Village Basai, Near Basai Chowk, (Sec-9&10), Gurgaon, Haryana-122006
Apollo Nursing Home	Muneera Heights, Sector-35, Plot No. 15/16, Kamothe, Navi Mumbai , Maharashtra-410209
Lifeline Super Speciality Hospital	VIP Road Zirakpur, Punjab-140603
Anand Hospital	B-52, New Krishna Park, Dholi Piao, Vikas Puri, New Delhi -110018
Palm Beach Hospital & Diagnostic Centre	Plot no 249, palm beach rd, vashi, sector-28, opp kopari petrol pump, Vashi, Mumbai, Maharashtra-400703
City Hospital & Trauma Centre	OPP. HDFC Bank, Alwar Bye Pass, Tapukara, Rajasthan-301707
Life Line Hospital And Trauma Centre	3A/15,UIT Colony, Alampur,Bhiwadi, Alwar, Rajasthan-301019
Parth Hospital	84,Sevak Park, Dwarka Mor, Near Metro Station, opp: Pillar No-781 New Delhi-110059
Star Hospital	Plot No-16,Village Dharampur,Daulatabad Road, Gurgaon, Haryana-122006
Rapid Care Hospital & Trauma Centre	Gandhi Chowk Bhiwadi road Tapukra, Alwar, Rajasthan-301001
M.P. Hospital and Research Centre	5, B-Sector, Infront of BHEL Gate No 1, Indrapuri, Bhopal , Madhya Pradesh-462021
Anupam Nursing Home	Nawab Bagh , Tilkamanjhi Bhagalpur, Bihar-812001
Palm Beach Multispeciality Hospital	Sector 12/A, Opp Kalash Udyan & Fam Society,Near Ashwini Hotel, Behind Petrol Pump, Near Ramchandra Niwas,Koparkhairane, Navi Mumbai, Maharashtra-400709
Jeevan Hospital	A-2/1B, Hastal Road, Opp Gurudwara, Uttam Nagar, Delhi-110059
Saraswati Hospital & Laproscopic Centre	40-40 A, Jai Vhar Phase-1 Near Solanki Public School 45 Foot Road, Delhi, Delhi-110043
Dr.K.M. Hospital & Trauma Centre	N.H.24,Near Shiv Mandir,Kuchesar Road Chaupla, District Hapur, Uttar Pradesh-245101
City Fracture And General Hospital	Indore Bypass Road, Mubarikapur Square, Bhopal, Madhya Pradesh-462026
Divine Hospital	Karbla Road,Ali Nagar, Deoria, Uttar Pradesh-274002
Priya Hospital	Barra World Bank Kanpur, Uttar Pradesh-208027
Charak Hospital & Research Centre	Near Safed Masjid,Dubagga,Hardoi Road Lucknow, Uttar Pradesh-226003
Aayush Multispeciality Hospital	Plot No. K-6/7, Sector-4, Airoli, Navi Mumbai Mumbai, Maharashtra-400708
Chakan Criticare Hospital	Shikrapur Road, Chakan Tal Khed Pune, Maharashtra-410501
New Rohini Hospital	156,PKT-00,Sector-1, Avantika Rohini, Delhi-110085
Dikshit Hospital	Bazar Madho Dass, B.S.R., Sikandrabad, Uttar Pradesh-262403
Shree hospital	Gat No.2, Kesnand Gaon, Near Grampanchayat, Tal Haveli, Pune, Maharashtra-412207
Yash Multispeciality Hospital	Kharvai Naka, Near Kharwai Plaza, Karzat Badlapur Road Badlapur East, Maharashtra-421503
Ashutosh Speciality Hospital Nursary & trauma Cent	Opp. Sant Francis Convent School Sardhana Road Kanker Khera, Meerut, Uttar Pradesh-250001
Nestiva Hospital	384, J S Complex, Near Canara Bank, Munirka, New Delhi, Delhi -110067
Shri Sai hospital Multi Speciality & Trauma Center	Main Sohna Gurgaon Road, Near Corporation Bank, Badshapur, Gurgaon , Haryana-122413
Bharat Hospital	RZ-G-11/A,Near Old Police Chowki,Budh Bazar,50 Foota Road, Nihal Vihar, Nangloi, Delhi -110041

Shakuntala Hospital	3-B, Taskant Marg, infront of St Joseph college,OPP Bhargava book Depot, Allahabad, Uttar Pradesh-211001
Care Multi Speciality Hospital	23-24, Mayur Vihar Colony, Green Park Square, 80 Feet Road, Ashoka Garden, Bhopal , Madhya Pradesh-462023
Vrindavan Health Care Hospital	Anandpuri, Kanpur, Uttar Pradesh-208023
Sukhda Hospital	Kadipur Industrial Area, Main Pataudi Road, Gurgaon, Haryana-122001
Shri Sai Multi Speciality Hospital	Main Bus stand Hayatpur pataudi Road, Gurgaon, Haryana-122001
Grace Hospital	A-138, Vivekanand Marg, A-Block , Sec 8, Dwarka, Delhi -110075
Jeevan Deep Hospital	Mehta Road, ( Near Power House) Bhawari Kaushambi, Allahabad, Uttar Pradesh-212201
Lakshya Hospital	128/1006, Block-Y Kidwai Nagar, Kanpur, Uttar Pradesh-208020
Goodwill Hospital	32, Ali Manzil Road, Near Masjid Yaqoob Khan Shajahanabad Bhopal, Madhya Pradesh-462001
Ganga Devi Hospital & Trauma Centre	19 C, Vishwa Bank BarraBye Pass Kanpur Nagar, Uttar Pradesh-282002
Pragya Hospital & Diagnostic Centre	NH2,Pilkhar Highway Kanpur Road, Etawah, Uttar Pradesh-277001
MAYA HOSPITAL	Avas Vikas, Station Road, Hapur, Uttar Pradesh-201001
Triveni Hospital	H.No. 57, Shiv Puri, Main Gurgaon Road, Dinpur, Near Goyala More, Najafgarh, New Delhi, Delhi -110043
Saisatyashiv Hospital	Bus Stop Samor Aurangabad Road, Madsangvi, Nashik, Maharashtra-422003
Neel Kanth Health Care	Vill Khairdeen, Amritsar Jhabal Road, Distt Tarn Taran Amritsar, Punjab-143305
Lokenath Nursing Home	Rampurhat Dist Birbhum , West Bengal-731224
Urisa Hospital	Surat Nagar,Phase-II, Dhanwapur Road, Sector-104, Gurgaon, Haryana-122001
Agrawal Life Line Hospital & Trauma Centre	Kamdhenu Nagar, Near Bairaj Mod,Aurangabad, Mathura, Uttar Pradesh-281606
Jeevan Sahara Hospital Pvt.Ltd.	Rajdhani Road,Tajpur, Samastipur, Bihar-848130
Chauhan Hospital & Research Centre	A-28, Ramneshpuri, Niwaru Road, Jhotwara, Jaipur, Rajasthan-302012
Moti Hospital	Bodla Bichpuri Road, Opp. Mayur Gas Godown, Amarpura, Agra, Uttar Pradesh-282007
Aggarwal Hospital	Railway Road Near Truck Union Ganaur, Sonipat, Haryana-131101
Bimal Nursing Home PVT. LTD	117/17, Sarvodaya Nagar, Kanpur, Uttar Pradesh-208005
Apurbha Hospital	Main Dadri Road Bhangel, Phase II, Noida, Uttar Pradesh-201304
Muskaan Hospital And Maternity Centre	Plot No-50-51, Mnage Ram Park, Main Kanjhawala Road, Delhi -110086
Rajat Maternity And General Hospital	Commander Colony, Opp:Kanta,Panchyawala, Sirsi Road, Jaipur, Rajasthan-302019
Noble Hospital & trauma Centre	Plot No. 1, Badkhal Pali Road, Opp. Sector -48 Near Dilli Wali Masjid Faridabad, Haryana-121001
Jayalaxmi Hospital	Near Ramalayam, Chinnakondur Road, Choutuppal, Telangana-508252
Family Hospital and Research Centre	A-9, Awas Vikas, Hanspuram, Hamirpur Road, Naubasta Kanpur, Uttar Pradesh-208021
Global Hospital	637/101, Kusum apt, 1 st floor, near bhandari rikshaw Stand, Bhandari Compound, Narpoli, Bhiwandi , Maharashtra-421302
Sandhu Hospital	Near SDM Court, Sarhali Road, Tarn Taran, Punjab-143401
Ortho Golden Clinic	Scf-10,the ford resort,old ambala kalka road Zirakpur, Punjab-140603
Kedar Hospital	3B/3, Near Dav Collage N.I.T Faridabad, Haryana-121001
Laxmi Hospital & Trauma Center	Village Khairpur Gujjar Main Road, Near Baba Gas Agency, Sector-3,Noida, Uttar Pradesh-201308
Konarc Multi Speciality Hospital	9A/1 Naresh Park, Near Water Tank, Main Najafagarh Road, Nangloi, Delhi -110041
Shree General Hospital	3rd Floor , Samarth Park Apartment , Amroli Char Rasta, Amaroli, Surat, Gujarat-394107
Jeevan HOspital	1/83, Village Bahlolpur, Sector-63, Noida, Near TVS Showroom, Noida, Uttar Pradesh-201301
Kailash Hospital	Syndicate Bank, Jhajjar, Bus Stand, Farrukh Nagar, Gurgaon, Haryana-123 506.
Shanti Mukand Hospital	Vikas Marg Extn, Delhi -110092
Hari Clinic	Shanti Niketan Colony, Bhootnath Road, Patna, Bihar-26
Subha Hospital Multispeciality	No:87/38, M.S. Koil Street, Royapuram, Chennai, Tamil Nadu-600013
Anand Hospital	B-13, Nirmal Vihar, Najafgarh , Delhi -110043
Suman Clinic	1343, Sector, 6, Urban Estate, Karnal, Haryana-132001
R.N. Hospital Pvt. Ltd.	Anil Vihar, Khora, Ghaziabad, Uttar Pradesh-201309
Janahita Hospital	Near Sha,Theatre,Ganesh Nagar,HMT Road,Chintal, Hyderabad, Andhra Pradesh-500054
Namokar Nursing Home	B-1/467-470, Sultan puri Near SBI, Delhi, Delhi -110041
Fortune Hospital Maternity & Trauma Centre	Vill.Nawada,Sector-86, IMT Manesar, Gurgaon, Haryana-122050
SIDDHI VINAYAKA HOSPITAL	Mail Road, Morar, Gwalior, Madhya Pradesh-474006
Surya Hospital & Trauma Centre	Near Shobhit University,Dulhera Chungi, Rurkee Road, Meerut, Uttar Pradesh-250001

CITI Care Hospital Pvt Ltd	Shubam gallery, next to chroma, near pimpri bridge, Hinjawadi Village, Hinjawadi, Pimpri-Chinchwad, Pune, Maharashtra-411018
MBD Medical & Trauma Centre	A-2351, Awas Vikas , Hanspuram Naubasta Kanpur, Uttar Pradesh-208021
Sun Shine Hospital	Sector -64 Shupura Road, Uncha Gaon ballabgarh, Faridabad, Haryana-121004
SIDDHI VINAYAK ASPATAAL	MCF-8280, Main Sohna Road, near Syndicate bank/Lal Kothi, Ballabgarh, Faridabad, Haryana-121004
Life Line Hospital	85, Old Roshanpura, Chhawla Stand, Gurgaon Road, Najafgarh, New Delhi-110043
Prayag Hospital	J-206/A-1, J Block, Sector 41, Noida, Uttar Pradesh-201301
Choudhary Nursing Home	Shaheed Vinod Yadav Gate,Giri Market, Loni, Ghaziabad, Uttar Pradesh-201102
Sir Gangaram City Hospital	B-1/1, Pusa Road New Delhi-110060
Ariba Hospital	D-158, Sector-7 Noida, Uttar Pradesh-110096
Kishan Hospital	Lajpat Rai Road, Jagraon, Ludhiana, Punjab-142026
Medanta Hospital	Plot No.04/A/ Sector 1, Airoli, Navi Mumbai, Maharashtra-400708
Ohri Hospital	Gali No-2, Gate Bhagtanwala, Amritsar, Punjab-143001
Chugh Hospital	5L-164,K.C.Road,N.I.T. Faridabad, Haryana-121001
Faridabad Medical Centre	Sector 21-B , Faridabad, Haryana-121001
Prabha Hospital	Plot No-12,Gali No-1,Mamura,Sector-66, Noida, Uttar Pradesh-201301
Miot Hospital	4/112 Mount Poonamallae Road Manapakkam, Chennai, Tamil Nadu-600089
S R S Hospital & Critical Care Unit	Opp. Carrier Aircon, Near Haldiram Chowk kherki NH-8, Gurgaon , Haryana-122001
Yashoda Hospital and Research Centre Ltd, Nehru Na	Illrd M, Nehru Nagar, Ghaziabad, Uttar Pradesh-201001
Nidaan Medicare Nursing Home And Maternity Center	364, Abhay Khand-3 Near: St. Francis School , Indirapuram, Ghaziabad, Uttar Pradesh-201010
M M Multispeciality Hospital	K.R.S Agrahara, B.M.Road, Kunigal Tumkur, Karnataka-572130
Soham Hospital and research centre	Behind petrol pump, mayur market,Thatipur, Gwalior, Madhya Pradesh-474011
Akashdeep Sewa Sansthan	396C/4, Chandpur Salori, Allahabad, Uttar Pradesh-211001
Vardaan MultiSpeciality Hospital	M.G. Road, Opp Aggarwal Child Hospital Safidon, Haryana-126112
D.S.Memorial Hospital Private Limited	Raipur, Kanpur Dehat, Uttar Pradesh-209304
Palm Beach Multispeciality Hospital	Sector 12/A, Opp Kalash Udyan & Fam Society,Near Ashwini Hotel, Behind Petrol Pump, Near Ramchandra Niwas,Koparkhairane, Navi Mumbai, Maharashtra - 400709
Palm Beach Hospital & Diagnostic Centre	Plot no 249, palm beach rd, vashi, sector-28, opp kopari petrol pump, Vashi, , Mumbai, Maharashtra - 400703
Shivlok Hospital	Roorkee Road, Modipuram, Meerut(Near Palhera Chopla), Meerut, Uttar Pradesh - 250001
Kanta Shri Nursing Home	Suthaliya Road, Biaora,, Rajgarh, Madhya Pradesh 465674
GIA Hospital	1869, 13th Cross, 5th Main Road,, RPC Layout, Near Ramesh Babu Circle, Vijayanagar 2nd Stage, Bangalore, Karnataka - 560040
Patel Hospital	Bhujaini,, Sant kabir nagar, Uttar Pradesh 272175
Sri Raj Trust Hospital	Sweta Smiriti Bhawan ",, Near Jakkanpur Thana, Bus Stand Road, Patn, Bihar - 800001
Apex Hospital	369/20, Shanti Nagar,, Beri Wala Bagh, Rajeev Chowk, Gurgaon, Haryana - 122001
Vinayak Health Care Hospital	Near Veterinary Hospital,Main Road,, Bhora Kalan, Gurgaon, Haryana - 122001
Devki Indrawati Hospital	Plot No-18,Main Dwarka-Goyla Dairy Road-Goyla Vihar,Opp. St Thomas School, New Delhi- 110071
Mehcko Hospital	Near Jain Mandir, Jehangirabad, Bhopal, Madhya Pradesh - 462008
Arogaya Hospital	Milak Lachi Main Road, Sect-G-3, Greater Noida West, Gautam Budh Nagar, Uttar Pradesh - 201308
Dr Madrewars Chest & General Hospital	Shubh Complex Shop no 16 sec 1 Indrayaninagar , Pune , Maharashtra - 411039
Sai Sanjeevani Hospital	243,Shakti Khand-II, Indirapuram, Ghaziabad, Uttar Pradesh-201014
Gupta Hospital	Sec-14, Near New Grain market, Sirsa Road, Hisar, Haryana - 125005
Chauhan Hospital & Research Centre	A-28, Ramneshpuri, Niwaru Road, Jhotwara, Jaipur, Rajasthan - 302012
IBM Hospital & Trauma Centre	Near Bhim Goda Mandir, Sanoli Road, Panipat, Haryana - 132103
Roselet Medical OBG & Surgical Centre	263 Car Street, Sowripalayam, Coimbatore, Tamil Nadu - 641028
AMAN HOSPITAL	24/30/5, Aman Colony, Near Hari Masjid, Dhobi Ghat Thornhill Road, Civil lines, Allahabad, Uttar Pradesh - 211001
Star Hospital	Plot No-16,Village Dharampur,Daulatabad Road, Gurgaon, Haryana,122006
Pearl Hospital	RZ-40, Gali No. 2, A-Block, Deenpur Extn. Gurgaon Road, Najafgarh, New Delhi - 110043
MAYA HOSPITAL	Avas Vikas station Road, Hapur, Uttar Pradesh - 201001
Bhardwaj Hospital	N.H-1, Opp Ganga Shopping Complex, Sec -29, Noida, Uttar Pradesh - 201301
Noida Medicare Centre Ltd	16 - C, Block E, Sector - 30, Noida, Uttar Pradesh - 201301
Shri Om Kashyap Lifeline	452, Barola, Sec-49,, Noida, Uttar Pradesh - 201301

Namokar Nursing Home	B-1/467-470, Sultan puri Near SBI, Delhi - 110041
Anup Memorial Orthopaedic Centre A Research Institute	G 75-77, P C Colony, Kankarbagh, Patna, Bihar - 800020
Urissa Hospital	Surat Nagar,Phase-II,Dhanwapur Road,Sector-104, Gurgaon, Haryana - 122001
Samar Hospital	C-62/5 Jagrati Vihar, Opp Anand Hospital, Garh Road, Meerut, Uttar Pradesh
Khan Hospital	N.TP.C Road, Piplera, Distt , Hapur, Uttar Pradesh-245101
Parth Hospital	84,Sevak Park, Dwarka Mor, Near Metro Station, opp: Pillar No-781, New Delhi- 110059
Phoenix Hospitals	B-7/8/7, 1st Floor, Pooja Enclave, Old Link Road, Kandivali [W], Mumbai , Maharashtra-400067
Ardent Hospital	RZ-1/3, Main Road Palam Colony, Opp. Pillar No-40, New Delhi-110077
Gupta Multispeciality Hospital	Dhandu Ram Market, Bawana, Delhi -110039
S D Hospital	133/390, Juhi Hamirpur Road, O-Block Kidwai Nagar (Near Baradevi Chauraha), Kanpur, Uttar Pradesh-208011
Prem Dharam Hospital & Diagnostics	10 D (Near Nagar Nigam Office ) Vasundhara Ghaziabad Ghaziabad, Uttar Pradesh
Global Hospital & Research Centre	Plot No. B- 11, Centre Market,sector 9, B.S. City, Bokaro, Jharkhand
Apex Hospital & Trauma Centre	872, Awas Vikash no-3, Kalyanpur, Kanpur, Uttar Pradesh - 208017

**Note:**

- i. The cashless facility is not valid at any of the above hospitals.
- ii. Reimbursement of claims for treatment taken at these hospitals will not be accepted.
- iii. Any claim of medical expenses incurred at these hospitals will be covered only in case of an emergency treatment of Insured and only up to the stabilization of the Insured.
- iv. The above list of hospitals is subject to update from time to time.

**Annexure III: Day Care Procedures**

Day Care Procedures will include following Day Care Surgeries & Day Care Treatments.

**Microsurgical operations on the middle ear**

5. Stapedotomy
6. Revision of a stapedectomy
7. Other operations on the auditory ossicles under general /spinal anesthesia
8. Myringoplasty (Type -I Tympanoplasty)
9. Tympanoplasty (closure of an eardrum perforation/reconstruction of the auditory ossicles)
10. Revision of a tympanoplasty
11. Other microsurgical operations on the middle ear under general /spinal anesthesia

**Other operations on the middle & internal ear**

12. Myringotomy
13. Removal of a tympanic drain
14. Incision of the mastoid process and middle ear
15. Mastoidectomy
16. Reconstruction of the middle ear
17. Other excisions of the middle and inner ear
18. Fenestration of the inner ear
19. Revision of a fenestration of the inner ear
20. Incision (opening) and destruction (elimination) of the inner ear
21. Other operations on the middle and inner ear under general /spinal anesthesia

**Operations on the nose & the nasal sinuses**

22. Excision and destruction of diseased tissue of the nose
23. Operations on the turbinates (nasal concha)
24. Other operations on the nose under general /spinal anesthesia
25. Nasal sinus aspiration

**Operations on the eyes**

26. Incision of tear glands
27. Other operations on the tear ducts
28. Incision of diseased eyelids
29. Excision and destruction of diseased tissue of the eyelid
30. Operations on the canthus and epicanthus
31. Corrective surgery for entropion and ectropion
32. Corrective surgery for blepharoptosis
33. Removal of a foreign body from the conjunctiva
34. Removal of a foreign body from the cornea
35. Incision of the cornea
36. Operations for pterygium
37. Other operations on the cornea
38. Removal of a foreign body from the lens of the eye
39. Removal of a foreign body from the posterior chamber of the eye
40. Removal of a foreign body from the orbit and eyeball
41. Operation of cataract
42. Retinal detachment

**Operations on the skin & subcutaneous tissues**

43. Incision of a pilonidal sinus
44. Other incisions of the skin and subcutaneous tissues
45. Surgical wound toilet (wound debridement) and removal of diseased tissue of the skin and subcutaneous tissues

46. Local excision of diseased tissue of the skin and subcutaneous tissues
47. Other excisions of the skin and subcutaneous tissues
48. Simple restoration of surface continuity of the skin and subcutaneous tissues
49. Free skin transplantation, donor site
50. Free skin transplantation, recipient site
51. Revision of skin plasty
52. Other restoration and reconstruction of the skin and subcutaneous tissues
53. Chemosurgery to the skin
54. Destruction of diseased tissue in the skin and subcutaneous tissues

**Operations on the tongue**

55. Incision, excision and destruction of diseased tissue of the tongue
56. Partial glossectomy
57. Glossectomy
58. Reconstruction of the tongue
59. Other operations on the tongue under general /spinal anesthesia

**Operations on the salivary glands & salivary ducts**

60. Incision and lancing of a salivary gland and a salivary duct
61. Excision of diseased tissue of a salivary gland and a salivary duct
62. Resection of a salivary gland
63. Reconstruction of a salivary gland and a salivary duct
64. Other operations on the salivary glands and salivary ducts

**Other operations on the mouth & face**

65. External incision and drainage in the region of the mouth, jaw and face
66. Incision of the hard and soft palate
67. Excision and destruction of diseased hard and soft palate
68. Incision, excision and destruction in the mouth
69. Plastic surgery to the floor of the mouth
70. Palatoplasty
71. Other operations in the mouth under general /spinal anesthesia

**Operations on the tonsils & adenoids**

72. Transoral incision and drainage of a pharyngeal abscess
73. Tonsillectomy without adenoidectomy
74. Tonsillectomy with adenoidectomy
75. Excision and destruction of a lingual tonsil
76. Other operations on the tonsils and adenoids under general /spinal anesthesia

**Trauma surgery and orthopaedics**

77. Incision on bone, septic and aseptic
78. Closed reduction on fracture, luxation or epiphyseolysis with osteosynthesis
79. Suture and other operations on tendons and tendon sheath
80. Reduction of dislocation under GA
81. Arthroscopic knee aspiration

**Operations on the breast**

82. Incision of the breast
83. Operations on the nipple

**Operations on the digestive tract**

84. Incision and excision of tissue in the perianal region
85. Surgical treatment of anal fistulas
86. Surgical treatment of haemorrhoids
87. Division of the anal sphincter (sphincterotomy)
88. Other operations on the anus

- 89. Ultrasound guided aspirations
- 90. Sclerotherapy etc.

**Operations on the female sexual organs**

- 91. Incision of the ovary
- 92. Insufflation of the Fallopian tubes
- 93. Other operations on the Fallopian tube
- 94. Dilatation of the cervical canal
- 95. Conisation of the uterine cervix
- 96. Other operations on the uterine cervix
- 97. Incision of the uterus (hysterotomy)
- 98. Therapeutic curettage
- 99. Culdotomy
- 100. Incision of the vagina
- 101. Local excision and destruction of diseased tissue of the vagina and the pouch of Douglas
- 102. Incision of the vulva
- 103. Operations on Bartholin's glands (cyst)

**Operations on the prostate & seminal vesicles**

- 104. Incision of the prostate
- 105. Transurethral excision and destruction of prostate tissue
- 106. Transurethral and percutaneous destruction of prostate tissue
- 107. Open surgical excision and destruction of prostate tissue
- 108. Radical prostatovesiculectomy
- 109. Other excision and destruction of prostate tissue
- 110. Operations on the seminal vesicles
- 111. Incision and excision of periprostatic tissue
- 112. Other operations on the prostate under general /spinal anaesthesia

**Operations on the scrotum & tunica vaginalis testis**

- 113. Incision of the scrotum and tunica vaginalis testis
- 114. Operation on a testicular hydrocele
- 115. Excision and destruction of diseased scrotal tissue
- 116. Plastic reconstruction of the scrotum and tunica vaginalis testis
- 117. Other operations on the scrotum and tunica vaginalis testis

**Operations on the testes**

- 118. Incision of the testes
- 119. Excision and destruction of diseased tissue of the testes
- 120. Unilateral orchidectomy

- 121. Bilateral orchidectomy
- 122. Orchidopexy
- 123. Abdominal exploration in cryptorchidism
- 124. Surgical repositioning of an abdominal testis
- 125. Reconstruction of the testis
- 126. Implantation, exchange and removal of a testicular prosthesis
- 127. Other operations on the testis under general /spinal anaesthesia

**Operations on the spermatic cord, epididymis und ductus deferens**

- 128. Surgical treatment of a varicocele and a hydrocele of the spermatic cord
- 129. Excision in the area of the epididymis
- 130. Epididymectomy
- 131. Reconstruction of the spermatic cord
- 132. Reconstruction of the ductus deferens and epididymis
- 133. Other operations on the spermatic cord, epididymis and ductus deferens

**Operations on the penis**

- 134. Operations on the foreskin
- 135. Local excision and destruction of diseased tissue of the penis
- 136. Amputation of the penis
- 137. Plastic reconstruction of the penis
- 138. Other operations on the penis under general /spinal anaesthesia

**Operations on the urinary system**

- 139. Cystoscopic removal of stones

**Other Operations**

- 140. Lithotripsy
- 141. Coronary angiography
- 142. Haemodialysis
- 143. Radiotherapy for Cancer
- 144. Cancer Chemotherapy
- 145. Renal biopsy
- 146. Bone marrow biopsy
- 147. Liver biopsy

**148. Any drug which requires and is indicated to be transfused over 2 hours or more as per Evidence based medical protocols will be covered.**

Note: The standard exclusions and waiting periods are applicable to all of the above Day Care Procedures depending on the medical condition/ disease under treatment. Only Hospitalization is not mandatory.

## Schedule of benefits

### Health On

Basic Sum Insured per Insured Person per Policy Year (Rs.)	3 Lakhs, 5 Lakhs, 10 Lakhs, 15 Lakhs	20 Lakhs, 25 Lakhs, 30 Lakhs, 40 Lakhs, 50 Lakhs
1a) Hospitalization Benefit	Covered	Covered
Pre-Hospitalization	Covered, upto 60 Days	Covered, upto 60 Days
Post-Hospitalization	Covered, upto 180 Days	Covered, upto 180 Days
Day Care Procedures	Covered	Covered
Domiciliary Treatment	Covered	Covered
Ayush Treatment	Covered, upto Rs. 40,000	Covered, upto Rs. 80,000
1b) Emergency Ambulance Cover		
Road Ambulance	Up to Rs.2,000 per Hospitalization	Up to Rs.2,000 per Hospitalization
Air Ambulance	Covered, Up to Rs. 2.5 Lakhs for Sum Insured of Rs. 10 Lakhs and above	Covered, Up to Rs. 2.5 Lakhs
1c) Organ Donor	Covered	Covered
1d) Daily Cash for choosing Shared Accommodation	Rs.800 per day,	
Maximum Rs.4,800	Rs.800 per day,	
Maximum Rs.4,800		
1e) Premium waiver and E-Opinion in respect of a Critical Illness	Covered	Covered
2) Restore Benefit	Equal to 100% of Basic Sum Insured	Equal to 100% of Basic Sum Insured
3) Health Checkup (per person in individual plans and per policy in family floater plan)		Upto Rs. 10,000 per insured person at the end of each year at renewal.
4) Multiplier Benefit	Bonus of 50% of the Basic Sum Insured for every claim free year, maximum upto 100%. In case of claim, bonus will be reduced by 50% of the Basic Sum Insured at the time of renewal	Bonus of 50% of the Basic Sum Insured for every claim free year, maximum upto 100%. In case of claim, bonus will be reduced by 50% of the Basic Sum Insured at the time of renewal
5) Stay Active Benefit	Covered	Covered

We would be happy to assist you. For any help contact us at: Email: [axiscare@apolломunichinsurance.com](mailto:axiscare@apolломunichinsurance.com) Toll Free: 1800 200 3003