

**Arogya Sanjeevani Policy, HDFC ERGO**

**PROSPECTUS**

**Introduction**

This policy has been designed to have a standard product with common policy wordings across the industry and to facilitate seamless portability among insurers. The Product offers coverage against expenses incurred during Hospitalization, Day care procedures.

**1. Coverage**

The covers listed below are in-built Policy benefits and shall be available to all Insured Persons in accordance with the procedures set out in this Policy.

**1.1 Hospitalization**

The Company shall indemnify medical expenses incurred for Hospitalization of the Insured Person during the Policy year, up to the Sum Insured and Cumulative Bonus specified in the policy schedule, for,

- i. Room Rent, Boarding, Nursing Expenses as provided by the Hospital / Nursing Home up to 2% of the sum insured subject to maximum of Rs.5000/-, per day.
- ii. Intensive Care Unit (ICU) / Intensive Cardiac Care Unit (ICCU) expenses up to 5% of sum insured subject to maximum of Rs.10,000/- per day.
- iii. Surgeon, Anesthetist, Medical Practitioner, Consultants, Specialist Fees whether paid directly to the treating doctor / surgeon or to the hospital
- iv. Anesthesia, blood, oxygen, operation theatre charges, surgical appliances, medicines and drugs, costs towards diagnostics, diagnostic imaging modalities and such similar other expenses.

**1.2 Other expenses**

- i. Expenses incurred on treatment of cataract subject to the sub limits
- ii. Dental treatment, necessitated due to disease or injury
- iii. Plastic surgery necessitated due to disease or injury
- iv. All the day care treatments
- v. Expenses incurred on road Ambulance subject to a maximum of Rs.2000/- per hospitalisation.

**Note:**

1. Expenses of Hospitalization for a minimum period of 24 consecutive hours only shall be admissible. However, the time limit shall not apply in respect of Day Care Treatment
2. In case Room Rent during Hospitalization of Insured Person exceeds the aforesaid limits, the reimbursement/payment of Room Rent charges including all Associated Medical Expenses incurred at Hospital shall be effected in the same proportion as the admissible rate per day bears to the actual rate per day of Room Rent charges. This condition is not applicable in respect of Hospitals where differential billing for Associated Medical Expenses is not followed based on Room Rent.

Associated Medical Expenses means Consultation fees, charges on Operation theatre, surgical appliances & nursing, and expenses on Anesthesia, blood, oxygen incurred during Hospitalization of the Insured Person

### **1.3 AYUSH Treatment**

The Company shall indemnify medical expenses incurred only for inpatient care treatment under Ayurveda, Yoga and Naturopathy, Unani, Siddha and Homeopathy systems of medicines during each Policy Year up to the limit of sum insured as specified in the policy schedule in any AYUSH Hospital.

### **1.4 Cataract Treatment**

The Company shall indemnify medical expenses incurred for treatment of Cataract, subject to a limit of 25% of Sum Insured or Rs.40,000/-, whichever is lower, per each eye in one policy year.

### **1.5 Pre Hospitalization**

The company shall indemnify pre-hospitalization medical expenses incurred, related to an admissible hospitalization requiring inpatient care, for a fixed period of 30 days prior to the date of admissible hospitalization covered under the policy.

### **1.6 Post Hospitalisation**

The company shall indemnify post hospitalization medical expenses incurred, related to an admissible hospitalization requiring inpatient care, for a fixed period of 60 days from the date of discharge from the hospital, following an admissible hospitalization covered under the policy.

**1.7** The following procedures will be covered (wherever medically indicated) either as in patient or as part of day care treatment in a hospital up to 50% of Sum Insured, specified in the policy schedule, during the policy period:

- A. Uterine Artery Embolization and HIFU (High intensity focused ultrasound)
- B. Balloon Sinuplasty
- C. Deep Brain stimulation
- D. Oral chemotherapy
- E. Immunotherapy- Monoclonal Antibody to be given as injection
- F. Intra vitreal injections
- G. Robotic surgeries
- H. Stereotactic radio surgeries
- I. BronchicalThermoplasty
- J. Vaporisation of the prostate (Green laser treatment or holmium laser treatment)
- K. IONM - (Intra Operative Neuro Monitoring)
- L. Stem cell therapy: Hematopoietic stem cells for bone marrow transplant for haematological conditions to be covered.

**1.8** The expenses that are not covered in this policy are placed under List-I of Annexure A. The list of expenses that are to be subsumed into room charges, or procedure charges or costs of treatment are placed under List-II, List-III and List-IV of Annexure-A respectively.

## **2 Cumulative Bonus (CB)**

On Renewal of this Policy with the Company without a break, a sum equal to 10% of the Base Sum Insured of the expiring Policy shall be provided as CB irrespective of any claims and shall be available under the Renewed Policy subject to the following conditions:

**Notes:**

- a. In case where the Policy is on individual basis as specified in the Policy Schedule, the CB shall be added and available individually to the Insured Person
- b. In case where the Policy is on floater basis, the CB shall be added and available to the family on floater basis.
- c. CB shall be available only if the Policy is renewed/ premium paid within the Grace Period.
- d. If the Insured Persons in the expiring policy are covered on an individual basis as specified in the Policy Schedule and there is an accumulated CB for such Insured Persons under the expiring policy, and such expiring policy has been Renewed on a floater policy basis as specified in the Policy Schedule then the CB to be carried forward for credit in such Renewed Policy shall be the lowest one that is applicable among all the Insured Persons.
- e. In case of floater policies where the Insured Persons Renew their expiring policy by splitting the Sum Insured in to two or more floater policies/individual policies or in cases where the Policy is split due to the child attaining the Age of 25 years, the CB of the expiring policy shall be apportioned to such Renewed Policies in the proportion of the Sum Insured of each Renewed Policy
- f. If the Sum Insured has been reduced at the time of Renewal, the applicable CB shall be reduced in the same proportion to the Sum Insured in current Policy.
- g. If the Sum Insured under the Policy has been increased at the time of Renewal, the CB shall be calculated on the Sum Insured of the last completed Policy Year.
- h. If the Policy Period is of two/three years, any CB that has accrued for the first/second Policy Year shall be credited post completion of each Policy Year.
- i. New Insured Person added to the Policy during subsequent Renewals will be eligible for CB as per their Renewal terms.
- j. CB shall be available only if the Cover is specified to be applicable in the Policy Schedule.

**3 Waiting Period**

The Company shall not be liable to make any payment under the policy in connection with or in respect of following expenses till the expiry of waiting period mentioned below:

**3.1 Pre-Existing Diseases(Code- Excl01)**

- a) Expenses related to the treatment of a pre-existing Disease (PED) and its direct complications shall be excluded until the expiry of 36 months of continuous coverage after the date of inception of the first policy with us.
- b) In case of enhancement of sum insured the exclusion shall apply afresh to the extent of sum insured increase.
- c) If the Insured Person is continuously covered without any break as defined under the portability norms of the extant IRDAI (Health Insurance) Regulations then waiting period for the same would be reduced to the extent of prior coverage.
- d) Coverage under the policy after the expiry of 36 months for any pre-existing disease is subject to the same being declared at the time of application and accepted by us.

**3.2 First Thirty Days Waiting Period(Code- Excl03)**

- i. Expenses related to the treatment of any illness within 30 days from the first policy commencement date shall be excluded except claims arising due to an accident, provided the same are covered.
- ii. This exclusion shall not, however, apply if the Insured Person has Continuous Coverage for more than twelve months.
- iii. The within referred waiting period is made applicable to the enhanced sum insured in the event of granting higher sum insured subsequently.

### 3.3 Specific Waiting Period: (Code- Excl02)

- a) Expenses related to the treatment of the following listed conditions, surgeries/treatments shall be excluded until the expiry of 24/48 months of continuous coverage, as may be the case after the date of inception of the first policy with the insurer. This exclusion shall not be applicable for claims arising due to an accident.
- b) In case of enhancement of sum insured the exclusion shall apply afresh to the extent of sum insured increase.
- c) If any of the specified disease/procedure falls under the waiting period specified for pre-existing diseases, then the longer of the two waiting periods shall apply.
- d) The waiting period for listed conditions shall apply even if contracted after the policy or declared and accepted without a specific exclusion.
- e) If the Insured Person is continuously covered without any break as defined under the applicable norms on portability stipulated by IRDAI, then waiting period for the same would be reduced to the extent of prior coverage.

#### i.24 Months waiting period

1. Benign ENT disorders
2. Tonsillectomy
3. Adenoidectomy
4. Mastoidectomy
5. Tympanoplasty
6. Hysterectomy
7. All internal and external benign tumours, cysts, polyps of any kind, including benign breast lumps
8. Benign prostate hypertrophy
9. Cataract and age related eye ailments
10. Gastric/ Duodenal Ulcer
11. Gout and Rheumatism
12. Hernia of all types
13. Hydrocele
14. Non Infective Arthritis
15. Piles, Fissures and Fistula in anus
16. Pilonidal sinus, Sinusitis and related disorders
17. Prolapse inter Vertebral Disc and Spinal Diseases unless arising from accident
18. Calculi in urinary system, Gall Bladder and Bile duct, excluding malignancy.
19. Varicose Veins and Varicose Ulcers
20. Internal Congenital Anomalies

#### ii.48 Months waiting period

1. Treatment for joint replacement unless arising from accident
2. Age-related Osteoarthritis & Osteoporosis

## 4 Exclusions

The Company shall not be liable to make any payment under the policy, in respect of any expenses incurred in connection with or in respect of:

**4.1 Investigation & Evaluation(Code- Excl04)**

- a) Expenses related to any admission primarily for diagnostics and evaluation purposes.
- b) Any diagnostic expenses which are not related or not incidental to the current diagnosis and treatment

**4.2 Rest Cure, rehabilitation and respite care(Code- Excl05)**

- a) Expenses related to any admission primarily for enforced bed rest and not for receiving treatment.This also includes:
  - i. Custodial care either at home or in a nursing facility for personal care such as help with activities of daily living such as bathing, dressing, moving around either by skilled nurses or assistant or non-skilled persons.
  - ii. Any services for people who are terminally ill to address physical, social, emotional and spiritual needs.

**4.3 Obesity/ Weight Control(Code- Excl06)**

Expenses related to the surgical treatment of obesity that does not fulfil all the below conditions:

- 1) Surgery to be conducted is upon the advice of the Doctor
- 2) The surgery/Procedure conducted should be supported by clinical protocols
- 3) The member has to be 18 years of age or older and
- 4) Body Mass Index (BMI);
  - a) greater than or equal to 40 or
  - b) greater than or equal to 35 in conjunction with any of the following severe co-morbidities following failure of less invasive methods of weight loss:
    - i. Obesity-related cardiomyopathy
    - ii. Coronary heart disease
    - iii. Severe Sleep Apnea
    - iv. Uncontrolled Type2 Diabetes

**4.4 Change-of-Gender treatments: (Code- Excl07)**

Expenses related to any treatment, including surgical management, to change characteristics of the body to those of the opposite sex.

**4.5 Cosmetic or plastic Surgery: (Code- Excl08)**

Expenses for cosmetic or plastic surgery or any treatment to change appearance unless for reconstruction following an Accident, Burn(s) or Cancer or as part of medically necessary treatment to remove a direct and immediate health risk to the insured. For this to be considered a medical necessity, it must be certified by the attending Medical Practitioner.

**4.6 Hazardous or Adventure sports: (Code- Excl09)**

Expenses related to any treatment necessitated due to participation as a professional in hazardous or adventure sports, including but not limited to, para-jumping, rock climbing, mountaineering, rafting, motor racing, horse racing or scuba diving, hand gliding, sky diving, deep-sea diving.

**4.7 Breach of law: (Code- Excl10)**

Expenses for treatment directly arising from or consequent upon any Insured Person committing or attempting to commit a breach of law with criminal intent.

**4.8 Excluded Providers: (Code-Excl11)**

Expenses incurred towards treatment in any hospital or by any Medical Practitioner or any other provider specifically excluded by the Insurer and disclosed in its website / notified to the policyholders are not admissible. However, in case of life threatening situations following an accident, expenses up to the stage of stabilization are payable but not the complete claim.

- 4.9** Treatment for, Alcoholism, drug or substance abuse or any addictive condition and consequences thereof. **(Code- Excl12)**
- 4.10** Treatments received in health hydros, nature cure clinics, spas or similar establishments or private beds registered as a nursing home attached to such establishments or where admission is arranged wholly or partly for domestic reasons. **(Code- Excl13)**
- 4.11** Dietary supplements and substances that can be purchased without prescription, including but not limited to Vitamins, minerals and organic substances unless prescribed by a medical practitioner as part of hospitalization claim or day care procedure **(Code- Excl14)**
- 4.12 Refractive Error:(Code- Excl15)**  
Expenses related to the treatment for correction of eye sight due to refractive error less than 7.5 dioptries.
- 4.13 Unproven Treatments:(Code- Excl16)**  
Expenses related to any unproven treatment, services and supplies for or in connection with any treatment. Unproven treatments are treatments, procedures or supplies that lack significant medical documentation to support their effectiveness.
- 4.14 Sterility and Infertility: (Code- Excl17)**  
Expenses related to sterility and infertility. This includes:
- i. Any type of sterilization
  - ii. Assisted Reproduction services including artificial insemination and advanced reproductive technologies such as IVF, ZIFT, GIFT, ICSI
  - iii. Gestational Surrogacy
  - iv. Reversal of sterilization
- 4.15 Maternity Expenses (Code - Excl 18):**
- i. Medical treatment expenses traceable to childbirth (including complicated deliveries and caesarean sections incurred during hospitalization) except ectopic pregnancy;
  - ii. expenses towards miscarriage (unless due to an accident) and lawful medical termination of pregnancy during the policy period.
- 4.16** War (whether declared or not) and war like occurrence or invasion, acts of foreign enemies, hostilities, civil war, rebellion, revolutions, insurrections, mutiny, military or usurped power, seizure, capture, arrest, restraints and detainment of all kinds.
- 4.17** Nuclear, chemical or biological attack or weapons, contributed to, caused by, resulting from or from any other cause or event contributing concurrently or in any other sequence to the loss, claim or expense. For the purpose of this exclusion:
- a) Nuclear attack or weapons means the use of any nuclear weapon or device or waste or combustion of nuclear fuel or the emission, discharge, dispersal, release or escape of fissile/ fusion material emitting a level of radioactivity capable of causing any illness, incapacitating disablement or death.
  - b) Chemical attack or weapons means the emission, discharge, dispersal, release or escape of any solid, liquid or gaseous chemical compound which, when suitably distributed, is capable of causing any illness, incapacitating disablement or death.
  - c) Biological attack or weapons means the emission, discharge, dispersal, release or escape of any pathogenic (disease producing) micro-organisms and/or biologically produced toxins (including genetically modified organisms and chemically synthesized toxins) which are capable of causing any illness, incapacitating disablement or death.

**4.18** Any expenses incurred on Domiciliary Hospitalization and OPD treatment

**4.19** Treatment taken outside the geographical limits of India

**4.20** In respect of the existing diseases, disclosed by the insured and mentioned in the policy schedule (based on insured's consent), policyholder is not entitled to get the coverage for specified ICD codes.

**5 Moratorium Period**

After completion of sixty continuous months of coverage (including portability and migration) in health insurance policy, no policy and claim shall be contestable by the insurer on grounds of non-disclosure, misrepresentation, except on grounds of established fraud. This period of sixty continuous months is called as moratorium period. The moratorium would be applicable for the sums insured of the first policy. Wherever, the sum insured is enhanced, completion of sixty continuous months would be applicable from the date of enhancement of sums insured only on the enhanced limits.

**6 Table Of Benefits**

<b>Name</b>	ArogyaSanjeevani Policy,HDFC ERGO
<b>Product Type</b>	Individual/ Floater
<b>Category of Cover</b>	Indemnity
<b>Sum insured</b>	INR On Individual basis – SI shall apply to each individual family member On Floater basis – SI shall apply to the entire family Min Rs 50,000 subject to a max of Rs 10 lakhs in the multiples of Rs 50,000/-
<b>Policy Period</b>	1 year
<b>Eligibility</b>	Policy can be availed by persons between the age of 18 years and 65years, as Proposer. Proposer with higher age can obtain policy for family, without covering self. Policy can be availed for Self and the following family members i. legally wedded spouse ii. Parents and Parents-in-law . iii. Dependent Children (i.e. natural or legally adopted) between the age 3 months to 25 years. If the child above 18 years of age is financially independent, he or she shall be ineligible for coverage in the subsequent renewals
<b>Grace Period</b>	For Yearly payment of mode, a fixed period of 30 days is to be allowed as Grace Period and for all other modes of payment a fixed period of 15 days be allowed as grace period.
<b>Hospitalisation Expenses</b>	Expenses of Hospitalization for a minimum period of 24 consecutive hours only shall be admissible Time limit of 24 hrs shall not apply when the treatment is undergone in a Day Care Centre.
<b>Pre Hospitalisation</b>	For 30 days prior to the date of hospitalization
<b>Post Hospitalisation</b>	For 60 days from the date of discharge from the hospital



<b>Sublimit for room/doctors fee</b>	<ol style="list-style-type: none"> <li>1. Room Rent, Boarding, Nursing Expenses all inclusive as provided by the Hospital / Nursing Home up to 2% of the sum insured subject to maximum of Rs.5000/- per day.</li> <li>2. Intensive Care Unit (ICU) charges/ Intensive Cardiac Care Unit (ICCU) charges all inclusive as provided by the Hospital / Nursing Home up to 5% of the sum insured subject to maximum of Rs.10,000/-, per day</li> </ol>
<b>Cataract Treatment</b>	Up to 25% of Sum insured or Rs.40,000/-, whichever is lower, per eye, under one policy year.
<b>AYUSH</b>	Expenses incurred for Inpatient Care treatment under Ayurveda, Yoga and Naturopathy, Unani, Siddha and Homeopathy systems of medicines shall be covered upto sum insured, during each Policy year as specified in the policy schedule.
<b>Pre Existing Disease</b>	Only PEDs declared in the Proposal Form and accepted for coverage by the company shall be covered after a waiting period of 3 years
<b>Cumulative bonus</b>	On Renewal of this Policy with the Company without a break, a sum equal to 5% of the Base Sum Insured of the expiring Policy shall be provided as CB irrespective of any claims and shall be available under the Renewed Policy.
<b>Co Pay</b>	5% co pay on all claims

**Pre Policy Check ups**

- i. The PPC tests required will be as per the below PPC grid. This grid may be subject to change based on the company policy in future & will be guided by our experience

**Pre Policy Underwriting Matrix:**

Single Member Individual,

Sum Insured	< 45 Yrs	46 to 55 Yrs	56 to 60 Yrs	Above 60 Yrs
50,000 to 10 Lakh	Set 1	Set 1	Set 2	Set 2

Family Floater & Multi Member Individual SI Proposals

PED	SumInsured	< 45 Yrs	46 to 55Yrs	56 to 60 Yrs	Above 60 Yrs
No	50,000 to 10 Lakh	STP	Set 1	Set 2	Set 2
Yes*	50,000 to 10 Lakh	Set 1	Set 1	Set 2	Set 2

\*Additional tests may be requested depending on the medical condition declared

- Set 1: ME, RUA, CBC, SrCreatinine, Lipid Profile, SGPT, GGTP, SGOT, HBA1C, ECG
- Set 2: Set 1, HBsAg, TMT/2D Echo, USG Abdomen & Pelvis,

Chest X-Ray, CEA

Compulsory Diagnostic Center Visit for PPC, No Home Visits.



**ii. Medical tests:**

ME = Medical Examination (Report)	CBC = Complete Blood Count
ECG = Electro Cardio Gram	FBS = Fasting Blood Sugar
Lipids = Lipid Profile	SrCreatinine = Serum Creatinine
RUA = Routine Urine Examination	RFT = Renal Function Test
USG = Ultrasonography	TMT = Treadmill Test
GGT = Gamma-Glutamyl Transpeptidase	SGPT = Serum Glutamic Pyruvic Transaminase
2D ECHO-2D Echocardiogram	HBsAg = Hepatitis B Surface Antigen
CEA – CarcinoEmbryogenic Antigen	

**iii. Guidelines for Pre Policy Check ups**

1. Pre Policy Checkup will be conducted at our Network provider
2. When PPC is conducted at our Network provider, 50% of the Medical test charges will be reimbursed on acceptance of proposal.
3. If Proposal is declined post PPC, 100% of Medical test charges will be borne by the customer
4. Medical reports will be shared with the customer irrespective of Underwriting decision
5. Medical Reports are considered valid for up to 3 months from date of checkup.
6. In case of any positive health declaration on the proposal form the relevant medical tests shall be advised in addition to the above grid test

**7 Claim Procedure**

**7.1 Procedure for Cashless claims:**

- (i) Treatment may be taken in a network provider and is subject to pre authorization by the Company. (ii) Cashless request form available with the network provider and shall be completed and sent to the Company for authorization. (iii) The Company upon getting cashless request form and related medical information from the insured person/ network provider will issue pre-authorization letter to the hospital after verification. (iv) At the time of discharge, the insured person has to verify and sign the discharge papers, pay for non-medical and inadmissible expenses. (v) The Company reserves the right to deny pre-authorization in case the insured person is unable to provide the relevant medical details. (vi) In case of denial of cashless access, the insured person may obtain the treatment as per treating doctor’s advice and submit the claim documents to the Company for reimbursement.

**7.2 Procedure for reimbursement of claims:**

For reimbursement of claims the insured person may submit the necessary documents to the Company within the prescribed time limit as specified hereunder.

SI No	Type of Claim	Prescribed Time limit
1.	Reimbursement of hospitalization, day care and pre hospitalization expenses	Within thirty days of date of discharge from hospital

2.	Reimbursement of post hospitalization expenses	Within fifteen days from completion of post hospitalization treatment
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**7.2 Notification of Claim**

Notice with full particulars shall be sent to the Company as under:

- i. Within 24 hours from the date of emergency hospitalization required or before the Insured Person's discharge from Hospital, whichever is earlier.
- ii. At least 48 hours prior to admission in Hospital in case of a planned Hospitalization.

**7.3 Documents to be submitted**

The reimbursement claim is to be supported with the following documents and submitted within the prescribed time limit.

- i. Duly Completed claim form
- ii. Photo Identity proof of the patient
- iii. Medical practitioner's prescription advising admission
- iv. Original bills with itemized break-up
- v. Payment receipts
- vi. Discharge summary including complete medical history of the patient along with other details.
- vii. Investigation/ Diagnostic test reports etc. supported by the prescription from attending medical practitioner
- viii. OT notes or Surgeon's certificate giving details of the operation performed (for surgical cases).
- ix. Sticker/Invoice of the Implants, wherever applicable.
- x. MLR (Medico Legal Report copy if carried out and FIR (First information report) if registered, where ever applicable.
- xi. NEFT Details (to enable direct credit of claim amount in bank account) and cancelled cheque
- xii. KYC (Identity proof with Address) of the proposer, where claim liability is above Rs 1 Lakh as per AML Guidelines
- xiii. Legal heir/succession certificate , wherever applicable
- xiv. Any other relevant document required by Company for assessment of the claim.

**Note:**

- 1. The company shall only accept bills/invoices/medical treatment related documents only in the Insured Person's name for whom the claim is submitted
- 2. In the event of a claim lodged under the Policy and the original documents having been submitted to any other insurer, the Company shall accept the copy of the documents and claim settlement advice, duly certified by the other insurer subject to satisfaction of the Company
- 3. Any delay in notification or submission may be condoned on merit where delay is proved to be for reasons beyond the control of the Insured Person

**7.4 Co-payment**

Each and every claim under the Policy shall be subject to a Co-payment of 5% applicable to claim amount admissible and payable as per the terms and conditions of the Policy. The amount payable shall be after deduction of the co-payment.

**7.5 Claim Settlement (provision for Penal Interest)**

- i. The Company shall settle or reject a claim, as the case may be, within 30 days from the date of receipt of last necessary document.
- ii. In the case of delay in the payment of a claim, the Company shall be liable to pay interest to the policyholder from the date of receipt of last necessary document to the date of payment of claim at a rate 2% above the bank rate.

- iii. However, where the circumstances of a claim warrant an investigation in the opinion of the Company, it shall initiate and complete such investigation at the earliest in any case not later than 30 days from the date of receipt of last necessary document. In such cases, the Company shall settle or reject the claim within 45 days from the date of receipt of last necessary document.
- iv. In case of delay beyond stipulated 45 days the company shall be liable to pay interest to the policyholder at a rate 2% above the bank rate from the date of receipt of last necessary document to the date of payment of claim.

## **7.6 Payment of Claim**

All claims under the policy shall be payable in Indian currency only.

## **8 General Terms & Conditions**

### **8.1 Disclosure of Information**

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

### **8.2 Condition Precedent to Admission of Liability**

The due observance and fulfilment of the terms and conditions of the policy, by the insured person, shall be a condition precedent to any liability of the Company to make any payment for claim(s) arising under the policy. The terms and conditions of the policy must be fulfilled by the insured person for the Company to make any payment for claim(s) arising under the policy.

### **8.3 Material Change**

The Insured shall notify the Company in writing of any material change in the risk in relation to the declaration made in the proposal form or medical examination report at each Renewal and the Company may, adjust the scope of cover and / or premium, if necessary, accordingly.

### **8.4 Records to be Maintained**

The Insured Person shall keep an accurate record containing all relevant medical records and shall allow the Company or its representatives to inspect such records. The Policyholder or Insured Person shall furnish such information as the Company may require for settlement of any claim under the Policy, within reasonable time limit and within the time limit specified in the Policy

### **8.5 Complete Discharge**

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

### **8.6 Notice & Communication**

- i. Any notice, direction, instruction or any other communication related to the Policy should be made in writing.

- ii. Such communication shall be sent to the address of the Company or through any other electronic modes specified in the Policy Schedule.
- iii. The Company shall communicate to the Insured at the address or through any other electronic mode mentioned in the schedule.

### **8.7 Territorial Limit**

All medical treatment for the purpose of this insurance will have to be taken in India only.

### **8.8 Multiple Policies**

1. In case of multiple policies taken by an insured person during a period from one or more insurers to indemnify treatment costs, the insured person shall have the right to require a settlement of his/her claim in terms of any of his/her policies. In all such cases the insurer if chosen by the insured person shall be obliged to settle the claim as long as the claim is within the limits of and according to the terms of the chosen policy.
2. Insured person having multiple policies shall also have the right to prefer claims under this policy for the amounts disallowed under any other policy / policies, even if the sum insured is not exhausted. Then the Insurer shall independently settle the claim subject to the terms and conditions of this policy.
3. If the amount to be claimed exceeds the sum insured under a single policy, the insured person shall have the right to choose insurers from whom he/she wants to claim the balance amount.
4. Where an insured person has policies from more than one insurer to cover the same risk on indemnity basis, the insured shall only be indemnified the treatment costs in accordance with the terms and conditions of the chosen policy.

### **8.9 Fraud**

If any claim made by the insured person, is in any respect fraudulent, or if any false statement, or declaration is made or used in support thereof, or if any fraudulent means or devices are used by the insured person or anyone acting on his/her behalf to obtain any benefit under this policy, all benefits under this policy shall be forfeited.

Any amount already paid against claims made under this policy but which are found fraudulent later shall be repaid by all recipient(s)/policyholder(s), who has made that particular claim, who shall be jointly and severally liable for such repayment to the insurer.

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

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

The company shall not repudiate claim and / or forfeit the policy benefits on the ground of fraud, if the insured person / beneficiary can prove that the misstatement was true to the best of his knowledge and there was no deliberate intention to suppress the fact or that such mis-statement of or suppression of material fact are within the knowledge of the insurer.

### 8.10 Cancellation

The Policyholder may cancel this Policy by giving 7 days' written notice and in such an event, the Company shall refund to the Insured a pro-rata premium for the unexpired Policy Period.

Note : For Policies where premium is paid by instalment : In case of admissible claim under the Policy, future instalment for the current Policy Year will be adjusted in the claim amount and no refund of any premium will be applicable during the Policy Year

The Company may cancel the Policy at any time on grounds of established fraud or non-disclosure or misrepresentation by the Insured Person by giving 15 days' written notice. There would be no refund of premium on cancellation on grounds of established fraud or non-disclosure or misrepresentation.

Refund of Policy premium in case of death of Insured Person/s: Policy premium shall be refunded proportionately for the deceased Insured Person, for the unexpired Policy Period in case of death of any Insured Person/s.

Notwithstanding anything contained herein or otherwise, no refunds of premium shall be made in respect of Cancellation where, any claim has been admitted or any benefit has been availed by the Insured Person under the Policy.

### 8.11 Automatic change in Coverage under the policy

The coverage for the Insured Person(s) shall automatically terminate:

1. In the case of his/ her (Insured Person) demise.  
However the cover shall continue for the remaining Insured Persons till the end of Policy Period. The other insured persons may also apply to renew the policy. In case, the other insured person is minor, the policy shall be renewed only through any one of his/her natural guardian or guardian appointed by court. All relevant particulars in respect of such person (including his/her relationship with the insured person) must be submitted to the company along with the application. Provided no claim has been made, and termination takes place on account of death of the insured person, pro-rata refund of premium of the deceased insured person for the balance period of the policy will be effective.
2. Upon exhaustion of sum insured and cumulative bonus, for the policy year. However, the policy is subject to renewal on the due date as per the applicable terms and conditions.

### 8.12 Territorial Jurisdiction

All disputes or differences under or in relation to the interpretation of the terms, conditions, validity, construct, limitations and/or exclusions contained in the Policy shall be determined by the Indian court and according to Indian law.

### 8.13 Arbitration

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

with the provisions of the Arbitration and Conciliation Act 1996, as amended by Arbitration and Conciliation (Amendment) Act, 2015 (No. 3 of 2016).

- ii. It is clearly agreed and understood that no difference or dispute shall be preferable to arbitration as herein before provided, if the Company has disputed or not accepted liability under or in respect of the policy.
- iii. It is hereby expressly stipulated and declared that it shall be a condition precedent to any right of action or suit upon the policy that award by such arbitrator/arbitrators of the amount of expenses shall be first obtained.

#### **8.14 Migration**

The Insured Person will have the option to migrate the Policy to other health insurance products/plans offered by the company by applying for migration of the policy atleast 30 days before the policy renewal date as per IRDAI guidelines on Migration. If such person is presently covered and has been continuously covered without any lapses under any health insurance product/plan offered by the company, the Insured Person will get all the accrued continuity benefits in waiting periods as per as per IRDAI guidelines on migration:

For Detailed Guidelines on Migration, kindly refer the link .....

[https://www.irdai.gov.in/ADMINCMS/cms/frmGuidelines\\_Layout.aspx?page=PageNo3987](https://www.irdai.gov.in/ADMINCMS/cms/frmGuidelines_Layout.aspx?page=PageNo3987)

#### **8.15 Portability**

The Insured Person will have the option to port the Policy to other insurers by applying to such insurer to port the entire policy along with all the members of the family, if any, at least 45 days before, but not earlier than 60 days from the policy renewal date as per IRDAI guidelines related to portability.. If such person is presently covered and has been continuously covered without any lapses under any health insurance policy with an Indian General/Health insurer, the proposed Insured Person will get all the accrued continuity benefits in waiting periods as per IRDAI guidelines on portability.

i.

For Detailed Guidelines on Portability, kindly refer the link .....

[https://www.irdai.gov.in/ADMINCMS/cms/frmGuidelines\\_Layout.aspx?page=PageNo3987](https://www.irdai.gov.in/ADMINCMS/cms/frmGuidelines_Layout.aspx?page=PageNo3987)

#### **8.16 Renewal of Policy**

A health insurance policy shall be renewable except on grounds of established fraud or non-disclosure or misrepresentation by the insured, provided the policy is not withdrawn and also subject to conditions stated under Moratorium clause.

- a) Renewal of a health insurance policy shall not be denied on the ground that the insured had made a claim or claims in the preceding policy years, except for benefit based policies where the policy terminates following payment of the benefit covered under the policy like critical illness policies.
- b) The company shall condone a delay in renewal up to the grace period from the due date of renewal without considering such condonation as a break in policy.

- c) No loading shall apply on renewals based on individual claims experience
- d) The Company shall not resort to fresh underwriting unless there is an increase in sum insured. In case increase in sum insured is requested by the Policyholder, the Insurer may underwrite only to the extent of increased sum insured.
- e) Renewal premium due can be paid prior to the due date as per norms set out by the Company.

### **8.17 Premium Payment in Instalments**

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

- i. Grace Period of 15 days would be given to pay the instalment premium due for the Policy.
- ii. If premium is paid in instalments then coverage will be available during the grace period also. (Note: In case of non-instalment premium payment, coverage shall not be available for the period for which no premium is received). The insured person will get the accrued continuity benefit in respect of the "Waiting Periods", "Specific Waiting Periods" in the event of payment of premium within the stipulated grace Period.
- iii. No interest will be charged if the instalment premium is not paid on due date.
- iv. In case of instalment premium due not received within the grace period, the policy will get cancelled.
- v. In the event of a claim, all subsequent premium instalments shall immediately become due and payable
- vi. The company has the right to recover and deduct all the pending installments from the claim amount due under the policy.

### **8.18 Possibility of Revision of Terms of the Policy Including the Premium Rates**

The Company, with prior approval of IRDAI, may revise or modify the terms of the policy including the premium rates. The insured person shall be notified three months before the changes are effected.

### **8.19 Free look period**

The Free Look Period shall be applicable on new individual health insurance policies and not on renewals or at the time of porting/migrating the policy.

The insured person shall be allowed free look period of thirty days from date of receipt of the Policy document to review the terms and conditions of the Policy, and to return the same if not acceptable.

If the insured has not made any claim during the Free Look Period, the insured shall be entitled to

- i. a refund of the premium paid less any expenses incurred by the Company on medical examination of the insured person and the stamp duty charges; or
- ii. where the risk has already commenced and the option of return of the Policy is exercised by the insured person, a deduction towards the proportionate risk premium for period of cover or
- iii. Where only a part of the insurance coverage has commenced, such proportionate premium commensurate with the insurance coverage during such period;

### **8.20 Endorsements (Changes in Policy)**



- i. This policy constitutes the complete contract of insurance. This Policy cannot be modified by anyone (including an insurance agent or broker) except the company. Any change made by the company shall be evidenced by a written endorsement signed and stamped.
- ii. The policyholder may be changed only at the time of renewal. The new policyholder must be the legal heir/immediate family member. Such change would be subject to acceptance by the company 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.

### **8.21 Change of Sum Insured**

Sum insured can be changed (increased/ decreased) only at the time of renewal or at any time, subject to underwriting by the Company. For any increase in SI, the waiting period shall start afresh only for the enhanced portion of the sum insured.

### **8.22 Terms and conditions of the Policy**

The terms and conditions contained herein and in the Policy Schedule shall be deemed to form part of the Policy and shall be read together as one document.

### **8.23 Nomination**

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

### **8.24 Withdrawal of Policy**

- i. In the likelihood of this product being withdrawn in future, the Company will intimate the Insured Person about the same 90 days prior to expiry of the policy.
- ii. Insured Person will have the option to migrate to similar health insurance product available with the Company at the time of renewal with all the accrued continuity benefits such as Cumulative Bonus, waiver of waiting period as per IRDAI guidelines, provided the policy has been maintained without a break.

### **Section 41 of Insurance Act 1938 (Prohibition of Rebates):**

1. No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the prospectus or tables of the insurers.

- Any person making default in complying with the provision of this section shall be punishable with fine which may extend to Rupees Ten Lakh Rupees.

IRDAI Regulation no 5- This policy is subject to regulation 5 of IRDAI (Protection of Policyholder's Interests) Regulation

DISCLAIMER: THE ABOVE IS DESCRIPTIVE ONLY. THE ACTUAL TERMS AND CONDITIONS CAN BE FOUND IN THE POLICY DOCUMENT. INSURED'S ARE ADVISED TO READ THE POLICY DOCUMENT COMPLETELY FOR A FULL DESCRIPTION OF THE TERMS AND CONDITIONS OF COVERAGE AND THE EXCLUSIONS RELATING THERETO.

Note: Policy Term and Conditions & Premium rates are subject to change with prior approval from IRDAI.

**Gross Premium Table excluding tax:**

Age-Band	50,000	100,000	150,000	200,000	250,000	300,000	350,000
0-17	2,494	2,785	3,011	3,209	3,422	3,575	3,652
18-35	3,219	3,594	3,886	4,141	4,416	4,613	4,712
36-45	3,825	4,271	4,617	4,921	5,248	5,481	5,599
46-50	4,996	5,579	6,032	6,428	6,855	7,161	7,315
51-55	7,772	8,679	9,383	10,000	10,664	11,139	11,378
56-60	8,882	9,919	10,723	11,428	12,187	12,730	13,004
61-65	12,213	13,638	14,744	15,714	16,758	17,503	17,880
66-70	15,544	17,358	18,765	20,000	21,328	22,277	22,757
71-75	19,985	22,317	24,127	25,714	27,422	28,642	29,259
76-80	19,985	22,317	24,127	25,714	27,422	28,642	29,259
>80	19,985	22,317	24,127	25,714	27,422	28,642	29,259

Age-Band	400,000	450,000	500,000	550,000	600,000	650,000	700,000
0-17	3,729	3,806	4,004	4,165	4,309	4,440	4,555
18-35	4,812	4,912	5,166	5,375	5,560	5,729	5,878
36-45	5,718	5,836	6,139	6,387	6,607	6,808	6,984
46-50	7,469	7,624	8,020	8,343	8,631	8,894	9,124
51-55	11,619	11,860	12,475	12,979	13,426	13,835	14,193
56-60	13,279	13,554	14,257	14,833	15,344	15,811	16,220
61-65	18,258	18,637	19,604	20,395	21,098	21,740	22,303
66-70	23,238	23,720	24,951	25,958	26,853	27,669	28,385
71-75	29,877	30,497	32,079	33,374	34,525	35,575	36,496
76-80	29,877	30,497	32,079	33,374	34,525	35,575	36,496
>80	29,877	30,497	32,079	33,374	34,525	35,575	36,496

Age-Band	750,000	800,000	850,000	900,000	950,000	1,000,000
0-17	4,668	4,781	4,894	5,002	5,108	5,207
18-35	6,024	6,170	6,315	6,454	6,591	6,719
36-45	7,158	7,331	7,505	7,670	7,832	7,984
46-50	9,350	9,577	9,804	10,019	10,232	10,429
51-55	14,545	14,898	15,250	15,586	15,916	16,223
56-60	16,623	17,026	17,429	17,812	18,189	18,541
61-65	22,857	23,411	23,964	24,492	25,010	25,494
66-70	29,090	29,795	30,500	31,171	31,832	32,447
71-75	37,402	38,308	39,214	40,078	40,926	41,717
76-80	37,402	38,308	39,214	40,078	40,926	41,717
>80	37,402	38,308	39,214	40,078	40,926	41,717

<b>Family Floater Discount</b>	<b>55%</b>
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**Note: The eldest member in a particular family composition will pay full premium as per the individual premium based on his/her respective age and for every additional member a flat single floater discount of 55% will be applied on that family member's premium irrespective of the family relation with the eldest member.**

**Illustration:**

Plan: 2A + 2C + 2P and Sum Insured of INR 5,00,000				
Member	Age	Illustrative Individual Gross Premium (Excl. GST) (A)	Discount (B)	Individual Premium after floater discount (C = A*(1-B))
Self	42	6,139	55%	2,763

Spouse	39	6,139	55%	2,763
Son (Child 1)	10	4,004	55%	1,802
Daughter (Child 2)	8	4,004	55%	1,802
Father (Parent 1)	65	19,604	0%	19,604
Mother (Parent 2)	60	14,257	55%	6,416
<b>Total Family Floater Gross Premium (Excl. GST) for 2A 2C 2P in respect of the above mentioned model points</b>				<b>35,148</b>

### Discounts

- i. **Family Discount:** A discount of 10% shall be offered if 2 or more of any of eligible family members are covered under an Individual Sum Insured policy with the Company.
- ii. **Online Policy Discount:** A discount of 5% shall be offered for all policies purchased online.
- iii. **Employee Discount:** A discount of 10% will be offered to Employees of HDFC and Munich Re Group companies in case the policies are bought through direct channels of the Company.
- iv. **Loyalty Discount:** If an insured has existing active policies with the Company, a discount of Rs 250 on current product premium to be offered.
- v. **Rural Discount:** A discount of 15% will be offered in respect of policies sourced from Rural Sector.

The total discount offered under Employee discount, Online discount, Family discount, Loyalty discount and Rural discount shall not exceed 20%.

#### 1.1. Redressal of Grievance

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

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

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

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

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

Contact Points	First Contact Point	Escalation level 1	Escalation level 2
Contact us at	<a href="https://www.hdfcergo.com/customer-care/grievances">https://www.hdfcergo.com/customer-care/grievances</a> Call - : 022 6234 6234 / 0120 6234 6234	<a href="https://www.hdfcergo.com/customer-care/grievances/escalation-level-1">https://www.hdfcergo.com/customer-care/grievances/escalation level 1</a> Call - : 022 6234 6234 / 0120 6234 6234	<a href="https://www.hdfcergo.com/customer-care/grievances/escalation-level-2">https://www.hdfcergo.com/customer-care/grievances/escalation level 2</a> Call - : 022 6234 6234 / 0120 6234 6234
Contact Point for Senior Citizen	<a href="https://www.hdfcergo.com/customer-care/grievances">https://www.hdfcergo.com/customer-care/grievances</a> Call - : <a href="tel:02262426226">022 6242 6226</a> Email id: <a href="mailto:seniorcitizen@hdfcergo.com">seniorcitizen@hdfcergo.com</a>	<a href="https://www.hdfcergo.com/customer-care/grievances/escalation-level-1">https://www.hdfcergo.com/customer-care/grievances/escalation level 1</a> Call - : <a href="tel:02262426226">022 6242 6226</a> Email id: <a href="mailto:seniorcitizen@hdfcergo.com">seniorcitizen@hdfcergo.com</a>	<a href="https://www.hdfcergo.com/customer-care/grievances/escalation-level-2">https://www.hdfcergo.com/customer-care/grievances/escalation level 2</a> Call - : <a href="tel:02262426226">022 6242 6226</a> Email id: <a href="mailto:seniorcitizen@hdfcergo.com">seniorcitizen@hdfcergo.com</a>
Write to us at	<a href="mailto:care@hdfcergo.com">care@hdfcergo.com</a>	<a href="mailto:grievance@hdfcergo.com">grievance@hdfcergo.com</a>	<a href="mailto:cgo@hdfcergo.com">cgo@hdfcergo.com</a>
Visit us	Grievance cell of any of our Branch office	The Grievance Cell, HDFC ERGO General Insurance Company Ltd., D-301, 3rd Floor, Eastern Business District (Magnet Mall), LBS Marg, Bhandup (West) Mumbai-400078	The Chief Grievance Officer, Registered & Corporate Office: HDFC House, 1st Floor, 165-166 Backbay Reclamation, H. T. Parekh Marg, Churchgate, Mumbai – 400020

**Add on – Covers:**

‘Arogya Sanjeevani Policy, HDFC ERGO’ offers following Add on Covers:

1. Surrogacy and Oocyte Protect:
  - b. Surrogacy Complications: Indemnification of listed Medical Expenses upto Sum Insured of Base Policy incurred only for any type of complications (including post-partum delivery complications) faced by the Surrogate Mother arising out of pregnancy.
  - c. Oocyte Donor Complications: Indemnification of listed Medical Expenses upto Sum Insured of Base Policy incurred only for any type of complications faced by the Oocyte donor arising due to Oocyte retrieval.

**2. Cumulative Bonus Plus:**

Coverage provided under any type of cumulative bonus cover which increases the coverage amount, post completion of a Policy Year, of the base policy, shall be superseded to the extent of coverage as detailed hereunder.



- a. The applicable bonus under the base policy shall be provided irrespective of any claims made during a Policy Year.
- b. Clause in the Base Policy pertaining to reduction in bonus at renewal owing to a claim during the Policy Year shall stand void.

All other terms and conditions applicable to the benefit providing cumulative bonus under the base policy shall remain same.

**Annexure-A**

List I – Items for which coverage is not available in the policy

SI No	Item
1	BABY FOOD
2	BABY UTILITIES CHARGES
3	BEAUTY SERVICES
4	BELTS/ BRACES
5	BUDS
6	COLD PACK/HOT PACK
7	CARRY BAGS
8	EMAIL / INTERNET CHARGES
9	FOOD CHARGES (OTHER THAN PATIENT'S DIET PROVIDED BY HOSPITAL)
10	LEGGINGS
11	LAUNDRY CHARGES
12	MINERAL WATER
13	SANITARY PAD
14	TELEPHONE CHARGES
15	GUEST SERVICES
16	CREPE BANDAGE
17	DIAPER OF ANY TYPE
18	EYELET COLLAR
19	SLINGS
20	BLOOD GROUPING AND CROSS MATCHING OF DONORS SAMPLES
21	SERVICE CHARGES WHERE NURSING CHARGE ALSO CHARGED
22	Television Charges
23	SURCHARGES
24	ATTENDANT CHARGES
25	EXTRA DIET OF PATIENT (OTHER THAN THAT WHICH FORMS PART OF BED CHARGE)
26	BIRTH CERTIFICATE
27	CERTIFICATE CHARGES
28	COURIER CHARGES
29	CONVEYANCE CHARGES
30	MEDICAL CERTIFICATE
31	MEDICAL RECORDS
32	PHOTOCOPIES CHARGES

33	MORTUARY CHARGES
34	WALKING AIDS CHARGES
35	OXYGEN CYLINDER (FOR USAGE OUTSIDE THE HOSPITAL)
36	SPACER
37	SPIROMETRE
38	NEBULIZER KIT
39	STEAM INHALER
40	ARMSLING
41	THERMOMETER
42	CERVICAL COLLAR
43	SPLINT
44	DIABETIC FOOT WEAR
45	KNEE BRACES (LONG/ SHORT/ HINGED)
46	KNEE IMMOBILIZER/SHOULDER IMMOBILIZER
47	LUMBO SACRAL BELT
48	NIMBUS BED OR WATER OR AIR BED CHARGES
49	AMBULANCE COLLAR
50	AMBULANCE EQUIPMENT
51	ABDOMINAL BINDER
52	PRIVATE NURSES CHARGES- SPECIAL NURSING CHARGES
53	SUGAR FREE Tablets
54	CREAMS POWDERS LOTIONS (Toiletries are not payable, only prescribed medical pharmaceuticals payable)
55	ECG ELECTRODES
56	GLOVES
57	NEBULISATION KIT
58	ANY KIT WITH NO DETAILS MENTIONED [DELIVERY KIT, ORTHOKIT, RECOVERY KIT, ETC]
59	KIDNEY TRAY
60	MASK
61	OUNCE GLASS
62	OXYGEN MASK
63	PELVIC TRACTION BELT
64	PAN CAN
65	TROLLY COVER
66	UROMETER, URINE JUG
67	AMBULANCE
68	VASOFIX SAFETY

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

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



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

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

SI No.	Item
1	HAIR REMOVAL CREAM
2	DISPOSABLES RAZORS CHARGES (for site preparations)
3	EYE PAD
4	EYE SHEILD
5	CAMERA COVER
6	DVD, CD CHARGES
7	GAUSE SOFT
8	GAUZE
9	WARD AND THEATRE BOOKING CHARGES
10	ARTHROSCOPY AND ENDOSCOPY INSTRUMENTS
11	MICROSCOPE COVER
12	SURGICAL BLADES, HARMONICSCALPEL, SHAVER
13	SURGICAL DRILL
14	EYE KIT
15	EYE DRAPE
16	X-RAY FILM
17	BOYLES APPARATUS CHARGES
18	COTTON
19	COTTON BANDAGE

20	SURGICAL TAPE
21	APRON
22	TORNIQUET
23	ORTHOBUNDLE, GYNAEC BUNDLE

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

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



**Rate Charts:**

**Arogya Sanjeevani Policy, HDFC ERGO: Tier Agnostic Gross Premium (Incl. GST) for 1 Adult**

Age-Band / SI	50,000	1,00,000	1,50,000	2,00,000	2,50,000	3,00,000	3,50,000	4,00,000	4,50,000	5,00,000
0-17	2,943	3,286	3,553	3,787	4,038	4,219	4,309	4,400	4,491	4,725
18-35	3,798	4,241	4,585	4,886	5,211	5,443	5,560	5,678	5,796	6,096
36-45	4,514	5,040	5,448	5,807	6,193	6,468	6,607	6,747	6,886	7,244
46-50	5,895	6,583	7,118	7,585	8,089	8,450	8,632	8,813	8,996	9,464
51-55	9,171	10,241	11,072	11,800	12,584	13,144	13,426	13,710	13,995	14,721
56-60	10,481	11,704	12,653	13,485	14,381	15,021	15,345	15,669	15,994	16,823
61-65	14,411	16,093	17,398	18,543	19,774	20,654	21,098	21,544	21,992	23,133
66-70	18,342	20,482	22,143	23,600	25,167	26,287	26,853	27,421	27,990	29,442
71-75	23,582	26,334	28,470	30,343	32,358	33,798	34,526	35,255	35,986	37,853
76-80	23,582	26,334	28,470	30,343	32,358	33,798	34,526	35,255	35,986	37,853
>80	23,582	26,334	28,470	30,343	32,358	33,798	34,526	35,255	35,986	37,853

Age-Band / SI	5,50,000	6,00,000	6,50,000	7,00,000	7,50,000	8,00,000	8,50,000	9,00,000	9,50,000	10,00,000
0-17	4,915	5,085	5,239	5,375	5,508	5,642	5,775	5,902	6,027	6,144
18-35	6,343	6,561	6,760	6,936	7,108	7,281	7,452	7,616	7,777	7,928
36-45	7,537	7,796	8,033	8,241	8,446	8,651	8,856	9,051	9,242	9,421
46-50	9,845	10,185	10,495	10,766	11,033	11,301	11,569	11,822	12,074	12,306
51-55	15,315	15,843	16,325	16,748	17,163	17,580	17,995	18,391	18,781	19,143
56-60	17,503	18,106	18,657	19,140	19,615	20,091	20,566	21,018	21,463	21,878
61-65	24,066	24,896	25,653	26,318	26,971	27,625	28,278	28,901	29,512	30,083
66-70	30,630	31,687	32,649	33,494	34,326	35,158	35,990	36,782	37,562	38,287
71-75	39,381	40,740	41,979	43,065	44,134	45,203	46,273	47,292	48,293	49,226
76-80	39,381	40,740	41,979	43,065	44,134	45,203	46,273	47,292	48,293	49,226
>80	39,381	40,740	41,979	43,065	44,134	45,203	46,273	47,292	48,293	49,226