



POLICY DOCUMENT

Narayana Aditi

UIN: NHIHLIP25035V012425

NARAYANA HEALTH INSURANCE LIMITED

**Registered Address: No. 258/A, Bommasandra Industrial Area, Anekal
Taluk, Bangalore - 560099, Karnataka, India**

1. Preamble

This is a contract of insurance between You and Us which is subject to the payment of the full premium in advance and the terms, conditions, and exclusions to this Policy. This Policy has been issued on the basis of the information provided by You in respect of the Insured Persons in the Proposal Form and the Customer Information Sheet.

Please inform Us immediately of any change in the address or any other changes affecting You or any Insured Person.

Note: The terms listed in Section 2 (Definitions) and used elsewhere in the Policy in Initial Capitals shall have the meaning set out against them in Section 2 wherever they appear in the Policy.

2. Definitions

For the purposes of interpretation and understanding of this Policy, We have defined herein below some of the important words used in the Policy and for the remaining language and the words; they shall have the usual meaning as described in standard English language dictionaries. The words and expressions defined in the Insurance Act 1938, IRDA Act 1999, regulations notified by the IRDAI and circulars and guidelines issued by the IRDAI shall carry the meanings explained therein.

Note: Where the context permits, the singular will be deemed to include the plural, one gender shall be deemed to include the other genders and references to any statute shall be deemed to refer to any replacement or amendment of that statute.

2.1. Standard Definitions

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

2.1.2 AYUSH Treatment refers to the medical and / or hospitalization treatments given under Ayurveda, Yoga and Naturopathy, Unani, Sidha and Homeopathy systems.

2.1.3 AYUSH Hospital:

An AYUSH Hospital is a healthcare facility wherein medical/surgical/para surgical treatment procedures and interventions are carried out by AYUSH Medical Practitioner(s) comprising of any of the following:

- a. Central or State Government AYUSH Hospital; or
- b. Teaching Hospital attached to AYUSH College recognized by the Central Government/Central Council of Indian Medicine/Central Council of Homeopathy; or
- c. AYUSH Hospital, standalone or co-located with In-patient healthcare facility of any recognized system of medicine, registered with the local authorities, wherever applicable, and is under the supervision of a qualified registered AYUSH Medical Practitioner and must comply with all the following criterion:
 - i. Having at least 5 in-patient beds
 - ii. Having qualified AYUSH Medical Practitioner in charge round the clock;
 - iii. Having dedicated AYUSH therapy sections as required and/or has equipped operation theatre where surgical procedures are to be carried out;
 - iv. Maintaining daily records of the patients and making them accessible to the insurance company's authorized representative

2.1.4 Associated Medical Expenses shall include Room Rent, Nursing Charges, Medical Practitioners' fees and Operation Theatre Charges.

2.1.5 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 is approved.

2.1.6 Congenital Anomaly means a condition which is present since birth and which is abnormal with reference to form, structure, or position.

- a. Internal Congenital Anomaly: Congenital Anomaly which is not in the visible and accessible parts of the body.
- b. External Congenital Anomaly: Congenital Anomaly which is in the visible and accessible parts of the body.

2.1.7 Co-payment means a cost-sharing requirement under a health insurance policy that provides that the Policyholder/insured will bear a specified percentage of the admissible claim amount. A Co-payment does not reduce the Sum Insured.

2.1.8 General Ward means a room as determined or specified by the relevant hospital and is not a private, semi-private or a suite room.

2.1.9 Day Care Center means any institution established for Day Care Treatment of Illness and/or Injuries or a medical set-up within a Hospital and which has been registered with the local authorities, wherever applicable, and is under the supervision of a registered and qualified Medical Practitioner AND complies with all minimum criterion as under:

- a. has Qualified Nursing staff under its employment;
- b. has qualified Medical Practitioner(s) in charge;
- c. has a fully equipped operation theatre of its own, where Surgical Procedures are carried out;
- d. maintains daily records of patients and will make these accessible to the insurance company's authorized personnel.

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

- a. undertaken under General or Local Anesthesia in a Hospital/Day Care Center in less than 24 hours because of technological advancement, and
- b. which would have otherwise required a Hospitalization of more than 24 hours.

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

2.1.11 Deductible means a cost-sharing requirement under a health insurance policy that provides that the Insurer will not be liable for a specified rupee amount in case of indemnity policies and for a specified number of days/hours which will apply before any benefits are payable by the insurer. A deductible does not reduce the Sum Insured.

2.1.12 Day means a continuous 24-hour period of hospitalization. The first Day commences at the exact time of admission and continues until the same time on the following calendar day (24 hours). Each subsequent Day starts immediately upon the conclusion of the previous 24-hour period and ends 24 hours later.

2.1.13 Daily Deductible means a Per Day Deductible under a health insurance policy that provides that the Insured Person shall pay a specified rupee amount per Day of admission in case of indemnity policies. You will be liable to pay that amount, which will apply before any benefits are payable by Us. A Daily Deductible does not reduce the Sum Insured.

2.1.14 Dental Treatment means a treatment related to teeth or structures supporting teeth including examinations, fillings (where appropriate), crowns, extractions and Surgery.

2.1.15 Domiciliary Hospitalization means medical treatment for an Illness/disease/Injury which in the normal course would require care and treatment at a Hospital but is actually taken while confined at home under any of the following circumstances:

- a. the condition of the patient is such that he/she is not in a condition to be removed to a Hospital, or
- b. the patient takes treatment at home on account of non-availability of room in a Hospital

2.1.16 Emergency means a serious medical condition or symptom resulting from Illness or Injury which arises suddenly and unexpectedly and requires immediate care and treatment by a Medical Practitioner to prevent death or serious long-term impairment of the Insured Person's health.

2.1.17 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. If the policy is renewed during grace period, all the credits (Sum insured and Waiting periods for pre-existing diseases, Moratorium period etc.) accrued under the policy will be protected.

2.1.18 Hospital means any institution established for Inpatient 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:

- a. has Qualified Nursing staff under its employment round the clock;
- b. has at least 10 Inpatient beds in towns having a population of less than 10,00,000 and at least 15 Inpatient beds in all other places;
- c. has qualified Medical Practitioner(s) in charge round the clock;
- d. has a fully equipped operation theatre of its own where Surgical Procedures are carried out;
- e. maintains daily records of patients and makes these accessible to the Insurance company's authorized personnel.

2.1.19 Hospitalization or Hospitalized means admission in a Hospital for a minimum period of 24 consecutive Inpatient Care hours except for specified procedures/treatments, where such admission could be for a period of less than 24 consecutive hours.

2.1.20 ICU (Intensive Care Unit) Charges means the amount charged by a Hospital towards ICU expenses which shall include the expenses for ICU bed, general medical support services provided to any ICU patient including monitoring devices, critical care nursing and intensivist charges.

2.1.21 Illness means a sickness, or a disease or pathological condition leading to the impairment of normal physiological function and requires medical treatment.

- a. Acute condition - Acute condition is a disease, illness or injury that is likely to respond quickly to treatment which aims to return the person to his or her state of health immediately before suffering the disease/ illness/ injury which leads to full recovery
- b. Chronic condition - A chronic condition is defined as a disease, illness, or injury that has one or more of the following characteristics:
 - i. it needs ongoing or long-term monitoring through consultations, examinations, check-ups, and /or tests
 - ii. it needs ongoing or long-term control or relief of symptoms
 - iii. it requires rehabilitation for the patient or for the patient to be specially trained to cope with it
 - iv. it continues indefinitely
 - v. it recurs or is likely to recur

2.1.22 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.

2.1.23 Intensive / Critical 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.

2.1.24. Inpatient Care means treatment for which the Insured Person has to stay in a Hospital for more than 24 hours for a covered event.

2.1.25 Medical Advice means any consultation or advice from a Medical Practitioner including the issuance of any prescription or follow-up prescription.

2.1.26 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.

2.1.27 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 his license.

2.1.28 Medically Necessary treatment means any treatment, tests, medication, or stay in Hospital or part of a stay in Hospital which:

- a. is required for the medical management of the Illness or Injury suffered by the insured
- b. must not exceed the level of care necessary to provide safe, adequate and appropriate medical care in scope, duration, or intensity

c. must have been prescribed by a Medical Practitioner

d. must conform to the professional standards widely accepted in international medical practice or by the medical community in India.

2.1.29 Migration means the right accorded to health insurance policyholders (including all members under family cover and members of group health insurance policy), to transfer the credit gained for pre-existing conditions and time bound exclusions, with the same insurer.

2.1.30 Network Provider means Hospital enlisted by an insurer, TPA or jointly by an insurer and TPA to provide medical services to an insured by a Cashless Facility.

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

2.1.32 Non-Network means any Hospital, Day Care Center or other provider that is not part of the network.

2.1.33 Pre-existing Disease means any condition, ailment, injury, or disease:

a. That is/are diagnosed by a physician within 36 months prior to the effective date of the policy issued by the insurer or its reinstatement or;

b. Which are declared by the Insured Person or found during the pre-policy health check up or;

c. For which medical advice or treatment was recommended by, or received from, a physician within 36 months prior to the effective date of the policy issued by the insurer or its reinstatement.

2.1.34. Pre-hospitalization Medical Expenses means medical expenses incurred during pre-defined number of days preceding the hospitalization of the Insured Person, provided that:

a. Such Medical Expenses are incurred for the same condition for which the Insured Person's Hospitalization was required, and

b. The Inpatient Hospitalization claim for such Hospitalization is admissible by the Insurance Company.

2.1.35 Post-hospitalization Medical Expenses means medical expenses incurred during pre-defined number of days immediately after the Insured Person is discharged from the Hospital, provided that:

a. Such Medical Expenses are for the same condition for which the Insured Person's Hospitalization was required, and

b. The Inpatient Hospitalization claim for such Hospitalization is admissible by the Insurance Company.

2.1.36 Portability means the right accorded to individual health insurance policyholders (including all members under family cover), to transfer the credit gained for pre-existing conditions and time bound exclusions, from one insurer to another insurer.

2.1.37 Qualified Nurse means a person who holds a valid registration from the Nursing Council of India or the Nursing Council of any state in India.

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

2.1.39 Renewal means the terms on which the contract of insurance can be Renewed on mutual consent with a provision of Grace Period for treating the Renewal continuous for the purpose of gaining credit for pre-existing diseases, time bound exclusions and for all Waiting Periods.

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

2.1.41 Surgery or Surgical Procedure means manual and / or operative procedure (s) required for treatment of an Illness or Injury, correction of deformities and defects, diagnosis and cure of diseases, relief from suffering or prolongation of life, performed in a Hospital or Day Care Center by a Medical Practitioner. For clarification, Surgery or Surgical Procedures are defined by the following criteria:

- a. They are always performed by “surgeons” recognised and legally permitted to conduct surgery, based on their training and education, by the National Medical Commission.
- b. The procedure always involves giving an incision on the skin and / or deeper underlying tissue (depending on the type of surgery) of the human body mainly by cutting and stitching using surgical instruments including minimal access equipment like laproscope and surgical robotic equipment with a purpose of removing a diseased organ (partially or fully) for diagnostic or treatment purpose, repairing an organ, removing infected or cancerous tissue, creating alternate channels when the main organs are diseased, implanting artificial implants or any other specified indication.
- c. The procedure always involves giving some form of anesthesia (local, regional or general).
- d. The procedures are always done in a specified and designated sterile area called an operation theatre or room using specialized equipment. Rarely, surgical procedures might be carried out in emergency or a ward in cases of extreme life-threatening situations.
- e. These procedures are covered up to the Sum Insured shown for Surgery or Surgical Procedures shown in the Schedule of Benefits.

Non-Surgery or Non-Surgical Procedures are:

- a. Procedures performed in settings such as catheterization laboratories, endoscopy suites, interventional radiology suites areas including but not limited to procedures like Transcatheter Aortic Valve Implantation (TAVI), interventional radiology (IR), and neuro-interventional techniques.
- b. Any procedure conducted by a physician, radiologist, or surgeon that involves the placement of catheters, stents, beads, wires, balloons, implants, devices, scopes, sclerosing agents, or laser treatments.
- c. All other medical treatments, including intensive care unit (ICU) care, are considered Non-Surgical and are considered as medical management and Non-Surgical Procedures.
- d. During the course of medical management in the ICU, all other medical interventions, including diagnostic and therapeutic bronchoscopic /endoscopic procedures, percutaneous image-guided procedures and intensive care unit (ICU) care procedures such as ECMO, are classified as medical management and are not considered Surgical Procedures.
- e. These are covered up to a sum insured for Non-Surgery or Non-Surgical Procedure as shown in the Schedule of Benefits.



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Registered address: No. 258/A, Bommasandra Industrial Area, Anekal Taluk, Bangalore - 560099, Karnataka, India

2.2. Specific Definitions

2.2.1 Age means age last birthday.

2.2.2 Base Premium means the premium excluding taxes and cess, for the base product benefits mentioned under Section 3.

2.2.3 Base Sum Insured means the amount stated in the Schedule of Benefits (Annexure 1).

2.2.4 Bone Marrow Transplant is a condition where the Insured Person needs necessary medical treatment to replace malignant or defective bone marrow with normal bone marrow from healthy donors to stimulate the production of formed blood cells.

2.2.5 Cancer means a malignant tumor characterized by the uncontrolled growth and spread of malignant cells with invasion and destruction of normal tissues. This diagnosis must be supported by histological evidence of malignancy. The term cancer includes leukemia, lymphoma and sarcoma. The following are excluded:

- i. All tumors which are histologically described as carcinoma in situ, benign, pre-malignant, borderline malignant, low malignant potential, neoplasm of unknown behavior, or non-invasive, including but not limited to: Carcinoma in situ of breasts, Cervical dysplasia CIN-1, CIN - 2 and CIN-3.
- ii. Any non-melanoma skin carcinoma unless there is evidence of metastases to lymph nodes or beyond;
- iii. Malignant melanoma that has not caused invasion beyond the epidermis;
- iv. All tumors of the prostate unless histologically classified as having a Gleason score greater than 6 or having progressed to at least clinical TNM classification T2N0M0
- v. All Thyroid cancers histologically classified as T1N0M0 (TNM Classification) or below;
- vi. Chronic lymphocytic leukemia less than RAI stage 3;
- vii. Non-invasive papillary cancer of the bladder histologically described as TaN0M0 or of a lesser classification
- viii. All Gastro-Intestinal Stromal Tumors histologically classified as T1N0M0 (TNM Classification) or below and with mitotic count of less than or equal to 5/50 HPFs;
- ix. All tumors in the presence of HIV infection.

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

2.2.7 Diagnostic Tests means investigations, such as X-Ray or blood tests, to determine the cause of symptoms and/or medical conditions.

2.2.8 Diagnostic Services means a broad range of Diagnostic Tests and exploratory or therapeutic procedures essential for detection, identification and treatment of medical condition.

2.2.9 Evidence Based Clinical Practice means process of making clinical decisions for Inpatient Care using current best evidence in conjunction with clinical expertise.

2.2.10 Family Floater Policy means a Policy described as such in the Policy Schedule where the family members (two or more) named in the Policy Schedule are insured under this Policy. Only the following family members can be covered under a Family Floater Policy:

- a. Insured Person; and/or
- b. Insured Person's legally married spouse (for as long as they continue to be married); and/or
- c. Insured Person's dependent children who are more than 3 months and less than 25 years of Age on the commencement of the Policy Period (maximum 4 children can be covered).

2.2.11 First Policy means the Policy Schedule issued to the Policyholder at the time of inception of the Policy mentioned in the Policy Schedule with Us.

2.2.12 Home Health Care Services: Home Health Care is a range of health care services and Medically Necessary treatment that can be given at home for an Illness or Injury. These shall include services such as nursing care, investigations, medication (including oral and intravenous), chemotherapy, dialysis, transfusions, physiotherapy and post surgical care.

2.2.13 Customer Information Sheet means the summary of information provided to You by Us about Policy Terms and Conditions as prescribed by IRDAI.

2.2.14 Individual Policy means a Policy described as such in the Policy Schedule where the individual named in the Policy Schedule is insured under this Policy.

2.2.15 Insured Person(s) means person(s) named as insured in the Policy Schedule.

2.2.16 IRDAI means the Insurance Regulatory and Development Authority of India.

2.2.17 Medical Devices are devices intended for internal or external use in the diagnosis, treatment, mitigation or prevention of disease or disorder.

2.2.18 Medical Record means the collection of information as submitted in claim documentation concerning a Insured Person's Illness or Injury that is created and maintained in the regular course of management, made by a Medical Practitioners who has knowledge of the acts, events, opinions or diagnoses relating to the Insured Person's Illness or Injury, and made at or around the time indicated in the documentation.

2.2.19 OPD Consultation means the Insured Person visits a clinic/ Hospital, or associated facility like a consultation room, for the advice of a Medical Practitioner.

2.2.20 Policy means these terms and conditions, the Policy Schedule (as amended from time to time), Your statements in the Proposal and the Customer Information Sheet and any endorsements attached by Us to the Policy from time to time.

2.2.21 Policy Period is the period between the inception date and the expiry date of the Policy as specified in the Policy Schedule or the date of cancellation of this Policy, whichever is earlier.

2.2.22 Policy Year means the period of one year commencing on the date of commencement specified in the Policy Schedule or any anniversary there-of.

2.2.23 Policy Schedule means a certificate issued by Us, and, if more than one, then the latest in time. The Policy Schedule contains details of the Policyholder, Insured Persons and the Benefits applicable under the Policy.

2.2.24 Primary Insured Person means the Policyholder if he/she is covered under the Policy as an Insured Person. In case the Policyholder is not an Insured Person, then Primary Insured Person will be the eldest Insured Person covered under the Policy.

2.2.25 Reimbursement means settlement of claims paid directly by Us to the Policyholder/Insured Person.

2.2.26 Service Provider means any person, organization, institution that has been engaged by Us to provide services specified under the benefits to the Insured Person.

2.2.27 Standby Services are services of another Medical Practitioner requested by treating Medical Practitioner and involving prolonged attendance without direct (face-to-face) patient contact or involvement.

2.2.28 Sum Insured: In case of Individual Policy, Sum Insured means the total of the Base Sum Insured applicable per year from the policy inception / renewal. In case of Family Floater Policy, Sum Insured means the total of the Base Sum Insured, shared amongst the primary insured and his/her family members who are covered under the policy. This means that the family together is eligible for claim up to the Base Sum Insured only in a year.

2.2.29 Waiting Period means a time-bound exclusion period related to condition(s) specified in the Policy Schedule or the Policy which shall be served before a claim related to such condition(s) becomes admissible.

2.2.30 We/Our/Us means Narayana Health Insurance Limited (The "Company").

2.2.31 You/Your/Policyholder/Insured Person means the person named in the Policy Schedule who has concluded this Policy with Us.

3. Benefits covered under the Policy

a) The Benefits available under this Policy are described below.

b) The Policy covers Reasonable and Customary Charges incurred towards medical treatment or consultation taken by the Insured Person during the Policy Period for an Illness, Injury or conditions as described in the sections below, provided such Illness, Injury or conditions contracted or sustained by an Insured Person during the Policy Period. The Benefits listed in the sections below will be payable subject to the terms, conditions and exclusions of this Policy and the availability of the Sum Insured and subject always to any sub-limits in respect of that Benefit as specified in the Policy Schedule for the Insured Person.

c) All the Benefits (including Plan Options and Value-Added Services) under the product have been summarized in the Schedule of Benefits as illustrated in Annexure 1.

d) All claims for any benefits under the Policy must be made in accordance with the process defined under Section 10 (Claim Procedure)

e) All claims paid under any benefit except for those paid under Section 3.8 (Health Checkup), shall reduce the Sum Insured for that Policy Year in which the claim has been incurred, unless otherwise specified in the respective section and only the balance Sum Insured after payment of claim amounts admitted shall be available for all future claims arising in that Policy Year.

3.1. Inpatient Care

We will indemnify the Medical Expenses incurred on the Insured Person's Hospitalization during the Policy Period upto sum insured and within limitations noted, following an Illness or Injury that occurs during the Policy Period, provided that:

a) Hospitalization is Medically Necessary and advised by Medical Practitioner and the treatment follows Evidence Based Clinical Practices and Standard Treatment Guidelines.

b) The Medical Expenses incurred are Reasonable and Customary Charges for one or more of the following:

- i. Room Rent for General Ward;
- ii. Nursing charges for nursing services under Hospitalization through a qualified nursing staff as an Inpatient;
- iii. Medical Practitioners' fees, excluding any charges or fees for Standby Services;
- iv. Physiotherapy, investigation and diagnostics procedures directly related to the current event which lead to Hospitalization;
- v. Medicines, drugs as prescribed by the treating Medical Practitioner related to the current event that led to Hospitalization and not otherwise;
- vi. Intravenous fluids, blood transfusion, injection administration charges, consumables and/or enteral feedings;
- vii. Operation theatre charges;
- viii. The cost of prosthetics and other devices or equipment, if implanted internally during Surgery;
- ix. Intensive / Critical Care Unit Charges;
- x. Ancillary hospital charges;
- xi. Implants as per hospital policy or clinical conditions.

c) If the Insured Person is admitted in the Network Provider as listed in Annexure 3 or Non-network Provider, the coverage shall be restricted to General Ward only. If the Insured Person chooses to get admitted in higher category room other than General Ward, We shall be liable to pay only a pro-rated portion of the total Associated Medical Expenses (including surcharges or taxes thereon) in the proportion of the difference between the Room Rent for General Ward and the availed category of room.

d) We shall not be liable to pay the visiting fees or consultation charges for any Medical Practitioner visiting the Insured Person unless such:

- i. Medical Practitioner's treatment or advice has been sought by the Hospital; and
- ii. Visiting fees or consultation charges are included in the Hospital's bill

3.2. Pre-hospitalization Medical Expenses

We will indemnify the Insured Person's Pre-hospitalization Medical Expenses incurred following an Illness or Injury that occurs during the Policy Period provided that:

a) We have accepted a claim for Inpatient Care under Section 3.1 (Inpatient Care) or Section 3.4 (Day Care Treatment) or Section 3.9 (Alternative Treatments) or Section 3.10 (Technological Advancements & Treatments) and Pre-hospitalization Medical Expenses are incurred for the same condition for which We have accepted the Inpatient Care or Day Care Treatment or Alternative Treatments or Technological Advancements & Treatments claim.

b) We will not be liable to pay Pre-hospitalization Medical Expenses for more than 60 days immediately preceding the Insured Person's admission for Inpatient Care/ Day Care Treatment/ Alternative Treatments/ Technological Advancements & Treatments or such expenses incurred prior to inception of the First Policy with Us.

c) Pre-hospitalization Medical Expenses can be claimed under the Policy on a Reimbursement basis only.

d) Pre-hospitalization Medical Expenses incurred on Physiotherapy will also be payable provided that such Physiotherapy is Medically Necessary and advised by the Medical Practitioner and such Physiotherapy is directly related to current event that led to Hospitalization or Day Care Treatment.

e) Sum Insured for the Policy Year in which In-patient Care/ Day Care Treatment/ Alternative Treatments/ Technological Advancements & Treatments claim has been incurred shall be reduced.

3.3. Post-hospitalization Medical Expenses

We will indemnify the Insured Person's Post-hospitalization Medical Expenses incurred following an Illness or Injury that occurs during the Policy Period as advised by the treating Medical Practitioner provided that:

a) We have accepted a claim for Inpatient Care under Section 3.1 (Inpatient Care) or Section 3.4 (Day Care Treatment) or Section 3.9 (Alternative Treatments) or Section 3.10 (Technological Advancements & Treatments) and Post-hospitalization Medical Expenses are incurred for the same condition for which We have accepted the Inpatient Care or Day Care Treatment or Alternative Treatments or Technological Advancements & Treatments claim.

b) We will not be liable to pay Post-hospitalization Medical Expenses for more than 60 days immediately preceding the Insured Person's admission for Inpatient Care/ Day Care Treatment/ Alternative Treatments/ Technological Advancements & Treatments or such expenses incurred prior to inception of the First Policy with Us.

c) Post-hospitalization Medical Expenses can be claimed under the Policy on a Reimbursement basis only.

d) Post-hospitalization Medical Expenses incurred on Physiotherapy will also be payable provided that such Physiotherapy is Medically Necessary and advised by the Medical Practitioner and such Physiotherapy is directly related to current event that led to Hospitalization or Day Care Treatment.

e) Sum Insured for the Policy Year in which In-patient Care/ Day Care Treatment/ Alternative Treatments/ Technological Advancements & Treatments claim has been incurred shall be reduced.

3.4. Day Care Treatment

We will indemnify the Medical Expenses incurred on the Insured Person's Day Care Treatment in General Ward during the Policy Period following an Illness or Injury provided that:

- a) The Day Care Treatment is Medically Necessary and follows the written advice of a Medical Practitioner.
- b) The Medical Expenses incurred are Reasonable and Customary Charges for any procedure where such procedure is undertaken by an Insured Person as Day Care Treatment.
- c) We will not cover any OPD Treatment and Diagnostic Services under this Benefit.
- d) List of Day Care Treatments which are covered under the Policy are provided in Annexure 2.
- e) Ancillary day care charges

3.5. Pre-existing Diseases Treatment

We will indemnify the Medical Expenses as per In-Patient Care benefit (Section 3.1) incurred on the Insured Person basis the risk as determined by the underwriting outcomes from the pre-policy medical check-up and medical examination. The possibility of underwriting outcomes concerning coverage of the identified / declared Pre-existing Diseases may be any one of the following:

- a) If there are no self-declared or identified pre-existing diseases as an outcome of pre-policy medical check-up and medical examination, there shall be no exclusions concerning Pre-existing diseases for the Insured Person.
- b) If there are certain self-declared or identified pre-existing diseases as an outcome of pre-policy medical check-up and medical examination, there may be exclusions concerning Pre-existing diseases for the Insured Person ranging from 0 years to a maximum of 3 years based on risk as determined by the Underwriting Policy.

3.6. Living Organ Donor Transplant

We will indemnify the Medical Expenses incurred for a living organ donor's Inpatient treatment for the harvesting of the organ donated provided that:

- a) The donation conforms to The Transplantation of Human Organs Act 1994 and amendments thereafter and the organ is for the use of the Insured Person.
- b) The recipient Insured Person has been Medically Advised to undergo an organ transplant.
- c) We have accepted the recipient Insured Person's claim under Section 3.1 (Inpatient Care).
- d) Medical Expenses incurred are Reasonable and Customary Charges.
- e) We shall not be liable to make any payment in respect of:
 - i. Stem cell donation whether or not Medically Necessary except for Bone Marrow Transplant.
 - ii. Pre-hospitalization Medical Expenses or Post-hospitalization Medical Expenses of the organ donor.
 - iii. Screening or any other Medical Expenses related to the organ donor which are not incurred during the duration of Insured Person's hospitalization for organ transplant.
 - iv. Transplant of any organ/tissue where the transplant is experimental or investigational.
 - v. Expenses related to organ transportation or preservation.
 - vi. Any other medical treatment or complication in respect of the donor, consequent to harvesting.

3.7. Ambulance Charges

We will indemnify the Reasonable and Customary Charges for ambulance expenses incurred to transfer the Insured Person by surface transport provided that:

- a) The medical condition of the Insured Person requires immediate ambulance services from the place where the Insured Person is injured or is ill to a Hospital where appropriate medical treatment can be obtained or from the existing Hospital to another Hospital with advanced facilities as advised by the treating Medical Practitioner for management of the current Hospitalization.
- b) This benefit is available for one transfer per Hospitalization.
- c) The ambulance service is offered by a healthcare or ambulance Service Provider during case of emergency admissions or in case treatment is not available at the listed healthcare provider
- d) For all planned admissions that require the need for ambulance to commute from the insured's location to the listed healthcare provider, the ambulance services of the listed healthcare provider must be opted.
- e) We have accepted a claim under Section 3.1 (Inpatient Care) above.
- f) We will cover expenses up to the amount specified in the Policy Schedule.
- g) We will not make any payment under this Benefit if the Insured Person is transferred to any Hospital or diagnostic centre for evaluation purposes only.

3.8. Health Checkup

The Insured Person is eligible for an annual health checkup – “Base Package” at our listed health checkup provider as on the website at no additional cost provided that:

- a) Health Checkup shall be requested by calling our customer support.
- b) The Insured Person is above Age 18 on the commencement of that Policy Year.
- c) Any unutilized Health check-up cannot be carried forward to the next Policy Year.
- d) The list of tests covered can be checked by calling our customer support.
- e) Insured person is only eligible for one health checkup – “Base Package” - within that Policy Year.

3.9. Alternative Treatments

We will indemnify the Medical Expenses incurred on the Insured Person's Hospitalization for Inpatient Care during the Policy Period on treatment taken under Ayurveda, Unani, Sidha and Homeopathy. Conditions:

- a) The treatment should be taken in a recognized AYUSH Hospital.
- b) Exclusions as per Section 7 (other than for Yoga) shall not apply to the extent this benefit is applicable.

3.10. Technological Advancements & Treatments

What is covered:

- a) The following procedures / treatments will be covered either as Inpatient Care or as part of Day Care Treatment as per Section 3.1 and Section 3.4 respectively, in a listed network healthcare provider:
 - i. Uterine Artery Embolization and HIFU (High intensity focused ultrasound)
 - ii. Balloon Sinuplasty
 - iii. Deep Brain stimulation
 - iv. Oral chemotherapy
 - v. Immunotherapy- Monoclonal Antibody to be given as injection
 - vi. Intra vitreal injections
 - vii. Robotic surgeries - cost of consumables for Robotic surgeries are excluded
 - viii. Stereotactic radio surgeries
 - ix. Bronchical Thermoplasty
 - x. Vaporisation of the prostate (Green laser treatment or holmium laser treatment)
 - xi. IONM - (Intra Operative Neuro Monitoring)
 - xii. Stem cell therapy: Hematopoietic stem cells for bone marrow transplant for haematological conditions to be covered.

For non-listed Technological Advancements & Treatments, coverage shall be as per conventional methods on Reasonable and Customary basis.

b) If We have accepted a claim under this benefit, We will also indemnify the Insured Person's Pre-hospitalization Medical Expenses and Post-hospitalization Medical Expenses in accordance with Sections 3.2 and 3.3 till the overall Sum Insured.

3.11. The list of expenses that are to be subsumed into room charges, or procedure charges or costs of treatment are placed under List-I, List-II, List-III and List-IV of Annexure 4.

4. Daily Deductible

The Daily Deductible shall be applicable as below:

a) For treatment as required in In-patient Care (Section 3.1), Alternative Treatment (Section 3.9), Pre-existing Diseases Treatment (Section 3.5), Living Organ Donor Transplant (Section 3.6), Technological Advancements & Treatments (Section 3.10), which must require hospitalization or a Day Care Treatment (Section 3.4) that are Surgery or Surgical Procedures (Section 2.1.41), the following shall apply basis the plan selection by the Insured Person. For the purpose of clarification, the Day Care Treatment (Section 3.4) shall be deemed to constitute 1 Day of Hospitalization.

Plan 1: If the Insured Person is covered under Plan 1 of Narayana Aditi, the Daily Deductible, as defined in Section 2.1.13 of INR 2,000 shall be applied on all admissible claims.

Plan 2: If the Insured Person is covered under Plan 2 of Narayana Aditi, the Daily Deductible, as defined in Section 2.1.13 of INR 2,000 shall be applied on all admissible claims for Non-Surgery or Non-Surgical Procedures.

No Daily Deductible shall be applicable on both the plans for Day Care Treatment without Surgery or Surgical Procedure.

b) It is agreed that Our liability to make payment under the Policy in respect of any claim made in that Policy Year will only commence once the total deductible basis the number of hospitalization days has been exhausted.

c) Deductible will not apply to any claim under Ambulance charges (Section 3.7) and Health checkup (Section 3.8).

5. Healthcare Provider

All the benefits under this policy shall be applicable for coverage only at Network Provider.

The coverage shall be extended to Non-network Provider only in the below mentioned scenarios:

a) All cases of emergency as defined in Section 2.1.16

b) Treatment not available at Network Provider.

c) Insured Person travelling to a location where Network Provider is not accessible. In this scenario, Insured Person must submit a proof of travel and reason of travel with evidence which shall be accepted by Us.

d) Insured Person relocating to a location where Network Provider is not accessible. In this scenario, the Insured Person must submit the Proof of Address of the new relocated address within 2 months of relocation or at time of claim, whichever is lesser.

6. Co-payment

For all types of benefits and its coverage under this policy, there is no Co-Payment applicable to the Insured Person, except for the below mentioned scenario:

a) A Co-payment of 10% shall be applicable, if the Insured Person is seeking coverage at Non-Network healthcare provider due to either of 5 (b), 5 (c), and 5 (d) as defined in Healthcare Provider (Section 5), and does not intimate Us 48 hours prior to the time of admission.

b) A Co-payment of 10% shall be applicable, if the Insured Person is seeking coverage at Non-Network healthcare provider due to scenario as defined in 5 (a) as defined in Healthcare Provider (Section 5), and does not intimate Us within 24 hours from the time of admission.

7. Exclusions

7.1. Standard Exclusions

7.1.1 Pre-existing Diseases (Code-Excl01):

Refer to Section 3.5 for the exclusion criteria.

7.1.2 Investigation & Evaluation (Code-Excl04):

- i. Expenses related to any admission primarily for diagnostics and evaluation purposes only are excluded.
- ii. Any diagnostic expenses which are not related or not incidental to the current diagnosis and treatment are excluded.

7.1.3 Rest Cure, rehabilitation and respite care (Code-Excl05):

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.

7.1.4 Obesity/ Weight Control (Code-Excl06):

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

- i. Surgery to be conducted is upon the advice of the Doctor.
- ii. The surgery/Procedure conducted should be supported by clinical protocols.
- iii. The member has to be 18 years of age or older and;
- iv. 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:
 - Obesity-related cardiomyopathy
 - Coronary heart disease
 - Severe Sleep Apnea
 - Uncontrolled Type2 Diabetes

7.1.5 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.

7.1.6 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.

7.1.7 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.

7.1.8 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.

7.1.9 Excluded Providers (Code-Excl11):

Expenses incurred towards treatment in any Hospital or by any Medical Practitioner or any other provider specifically excluded by Us and disclosed in Our website / notified to the Policyholders are not admissible. However, in case of life-threatening situations or following an Accident, expenses up to the stage of stabilization are payable but not the complete claim.

The complete list of excluded providers can be referred to on our website - www.narayanahealth.insurance.

7.1.10 Treatment for, alcoholism, drug or substance abuse or any addictive condition and consequences there-of (Code-Excl12)

7.1.11 Treatments received in health spas, 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)

7.1.12 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)

7.1.13 Refractive Error (Code-Excl15):

Expenses related to the treatment for correction of eyesight due to refractive error less than 7.5 diopters.

7.1.14 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.

7.1.15 Sterility and Infertility (Code-Excl17):

Expenses related to sterility and infertility. This includes:

- i. Any type of contraception, 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

7.1.16 Maternity (Code-Excl18):

- 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.

7.2. Specific Exclusions

7.2.1 Charges related to a Hospital stay not expressly mentioned as being covered. This will include Resident Medical Officer (RMO) charges, surcharges and service charges levied by the Hospital.

7.2.2 Circumcision:

Circumcision unless necessary for the treatment of a disease or necessitated by an Accident.

7.2.3 Conflict & Disaster:

Treatment for any Injury or Illness resulting directly or indirectly from nuclear, radiological emissions, war or war like situations (whether war is declared or not), rebellion (act of armed resistance to an established government or leader), acts of terrorism.

7.2.4 External Congenital Anomaly: Screening, counseling or treatment related to external Congenital Anomaly.

7.2.5 Dental/oral treatment:

Treatment, procedures and preventive, diagnostic, restorative, cosmetic services related to disease, disorder and conditions related to natural teeth and gingiva except if required by an Insured Person while Hospitalized due to an Accident.

7.2.6 Hormone Replacement Therapy:

Treatment for any condition / illness which requires hormone replacement therapy.

7.2.7 Multifocal Lens.

7.2.8 Ambulatory devices such as walkers, crutches, splints, stockings of any kind and also any medical equipment which is subsequently used at home.

7.2.9 Sexually transmitted Infections & diseases (other than HIV / AIDS):

Screening, prevention and treatment for sexually related infection or disease (other than HIV / AIDS).

7.2.10 Sleep disorders:

Treatment for any conditions related to disturbance of normal sleep patterns or behaviors.

7.2.11 Any treatment or medical services received at Non-network Provider except for scenarios as defined in Section 5(a), 5(b), 5(c) and 5(d). For treatment or medical services received at Non-network Provider, the clause of excluded provider (section 7.1.9) shall apply.

7.2.12 Unrecognized Physician or Hospital:

For treatment of those covered under the policy that are not available at the listed network healthcare provider and the Insured Person seeks the treatment beyond the listed network healthcare provider, the coverage will be denied if:

- i. Treatment or Medical Advice provided by a Medical Practitioner not recognized by the Medical Council of India or by Central Council of Indian Medicine or by Central Council of Homeopathy.
- ii. Treatment provided by anyone with the same residence as an Insured Person or who is a member of the Insured Person's immediate family or relatives.
- iii. Treatment provided by Hospital or health facility that is not recognized by the relevant Authorities in India.

7.2.13 Artificial life maintenance for the Insured Person who has been declared brain dead or in vegetative state as demonstrated by:

- i. Deep coma and unresponsiveness to all forms of stimulation; or
- ii. Absent pupillary light reaction; or
- iii. Absent oculovestibular and corneal reflexes; or
- iv. Complete apnea.

7.2.14 Alternative Treatment:

Any form of Alternative Treatments, except as mentioned under Section 3.9

7.2.15 Any expenses incurred on Domiciliary Hospitalization and OPD treatment.

8. Value Added Services

We will provide discretionary discounts to You on Out-patient expenses such as consultation, medicine, lab tests, diagnostic tests, etc. at our service providers listed on our website - www.narayanahealth.insurance.

9. Moratorium period

After completion of sixty (60) continuous months under this policy no look back would be applied. This shall be applicable to ported policies as well subject to the condition that the coverage has been continuous. This period of 60 months is called the moratorium period. The moratorium would be applicable for the sums insured of the first policy and subsequently completion of 60 continuous months would be applicable from date of enhancement of sums insured only on the enhanced limits. After the expiry of the Moratorium Period no claim under this policy shall be contestable except for proven fraud and permanent exclusions specified in the policy contract. The policies would however be subject to all limits, sub limits, co-payments as per the policy.



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Contact us at support@narayanahealth.insurance | **Call us at** +91 9821034071



Registered address: No. 258/A, Bommasandra Industrial Area, Anekal Taluk, Bangalore - 560099, Karnataka, India

10. Claim Procedure

10.1. For treatment at the Network provider:

Cashless admission facility shall be extended to the Insured Person in case of at the listed Network Provider for the coverage as defined under the Benefits in this document.

Procedure for the Cashless Claim at listed Network Provider:

- i. While no intimation is required for pre-authorization of cashless admission for the coverage of benefits under In-Patient Care, Day Care Treatment, Alternate Treatment and Technological Advancements & Treatments, it is recommended that the Insured Person intimates the Customer Support team in case of planned treatment to check the coverage applicability to avoid confusion. A detailed description of the intimation process is available in the claims manual at the company website www.narayanahealth.insurance.
- ii. Insured Person must produce the Digital Health Card or the Policy Copy or the Policy Number along with valid government Proof of Identity at the Insurance Desk of the Network Provider to register for cashless processing, on the date of admission and before admission.

We reserve the right to reject the cashless claim for planned admission if the treatment sought is beyond the coverage benefit of the policy.

10.2. For treatment at Non-Network Provider except listed Excluded Providers pertaining to Section 5(b), 5(c) & 5(d):

Cashless admission facility shall be extended to the Insured Person in case of planned admissions in such cases. The procedure for availing the cashless benefit in such cases are as below:

- i. Cashless request form available with the healthcare provider shall be completed and sent to Us for authorization.
- ii. We, 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.
- iii. At the time of discharge, the Insured Person has to verify and sign the discharge papers, pay for inadmissible expenses and deductible as per the policy.
- iv. We reserve the right to deny pre-authorization in case the Insured Person is unable to provide the relevant medical details.

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 Us for reimbursement.

10.3. For Emergency admissions (Section 5(a)) at Non-network Provider, where admission at Network Provider was not reasonably possible

We shall extend the cashless facility in such cases subject to the concerned healthcare provider agreeing to such arrangements.

In case of denial of cashless admission by the concerned Healthcare Provider, the Insured Person may obtain the treatment as per treating doctor's advice and submit the claim documents to Us for reimbursement.

Please note:

- Turnaround time for pre-authorization of cashless facility: 1 hour from the time the last necessary document is received.
- Turnaround time for cashless final bill authorization: 3 hours from the time the last necessary document is received.
- Reimbursement option shall be availed for admissible Pre-hospitalization, Post-hospitalization expenses or for any expenses where cashless was not availed at the Healthcare Provider.
- Turnaround time for claim settlement – 30 days from the time the last required document has been received by Us.

10.4. Procedure for reimbursement of claim

For reimbursement of claims the Insured Person may submit the necessary documents to Us within the prescribed time limit as specified hereunder:

S No	Type of Claim	Prescribed Time limit
1	Reimbursement of In-patient care, Day Care Treatment, and Pre-hospitalization expenses	Within 30 days of date of discharge from hospital
2	Reimbursement of post hospitalization expenses	Within 15 days from completion of post hospitalization treatment

a) Notification of Claim

Notice with full particulars shall be sent to the Company/TPA (if applicable) as under:

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

b) Documents to be submitted:

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

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

We may specify the documents required in original and waive off any of above required as per our claim procedure

Note:

- We shall only accept bills/invoices/medical treatment related documents only in the Insured Person's name for whom the claim is submitted
- In the event of a claim lodged under the Policy where multiple policies are involved, Section 13.9 as per this policy shall be applicable
- 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

Please note that the Claim forms are available at the website www.narayanahealth.insurance.

11. Claim Settlement (provision for Penal Interest)

- 11.1.** 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.
- 11.2.** In the case of delay in the payment of a claim, the Company shall be liable to pay interest from the date of receipt of last necessary document to the date of payment of claim at a rate 2% per annum above the bank rate.
- 11.3.** However, where the circumstances of a claim warrant an investigation in the opinion of the Company, it shall initiate and complete such an 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 the claim within 45 days from the date of receipt of last necessary document.
- 11.4.** In case of delay beyond stipulated 45 days the company shall be liable to pay interest at a rate 2% per annum above the bank rate from the date of receipt of last necessary document to the date of payment of claim.

12. Payment of Claim

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

13. General Terms & Conditions

13.1. 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.

13.2. 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.

13.3. Loading of Premium

Based on Our discretion, upon the disclosure of the health status of the persons proposed for insurance and declarations made during the pre-policy medical checkup for underwriting purposes, We may apply a risk loading on the premium payable (excluding statutory levies and taxes) or Special Conditions on the Policy. The maximum risk loading applicable shall not exceed 50%. These loadings will be applied from inception date of the First Policy including subsequent Renewal(s) with Us.

13.4. 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.

13.5. 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.

13.6. Complete Discharge

Any payment to the Insured Person or his/ her nominees or his/ her legal heir/ representative or to the Hospital/Nursing Home or Assignee, as the case may be, for any benefit under the Policy shall in all cases be a full, valid and an effectual discharge towards payment of claim by the Company to the extent of that amount for the particular claim



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13.7. Notice & Communication

- a. Any notice, direction, instruction or any other communication related to the Policy should be made in writing.
- b. Such communication shall be sent to the address of the Company or through any other electronic modes specified in the Customer Information Sheet (CIS).
- c. The Company shall communicate with the Insured at the address or through any other electronic mode mentioned in the CIS.

13.8. Territorial Limit

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

13.9. Multiple Policies

- a. In case of multiple policies taken by an insured during a period from the same or one or more insurers to indemnify treatment costs, the policyholder 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 policy holder 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.
- b. Policyholder 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(s) shall independently settle the claim subject to the terms and conditions of this policy.
- c. If the amount to be claimed exceeds the sum insured under a single policy, the policyholder shall have the right to choose insurers from whom he/she wants to claim the balance amount.
- d. Where an insured has policies from more than one insurer to cover the same risk on indemnity basis, the insured shall only be indemnified the hospitalization costs in accordance with the terms and conditions of the chosen policy.

13.10. 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 there-of, 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 which are found fraudulent later under this policy shall be repaid by all person(s) named in the policy schedule, who shall be jointly and severally liable for such repayment.

For the purpose of this clause, the expression "fraud", inter alia, means any of the following acts committed by the Insured Person or by his agent, with intent to deceive the insurer or to induce the insurer to issue an insurance Policy:

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

13.11. Cancellation

- a. The Insured may cancel this Policy by giving 7 days of written notice, and in such an event, the Company shall:
 - i. refund proportionate premium for unexpired policy period, if the term of policy upto one year and there is no claim (s) made during the policy period.
 - ii. refund premium for the unexpired policy period, in respect of policies with term more than 1 year and risk coverage for such policy years has not commenced.

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

- b. The Company may cancel the Policy at any time on grounds of misrepresentation, non-disclosure of material facts, fraud by the Insured Person, by giving 15 days written notice. The refund of premium on cancellation on grounds of misrepresentation, non-disclosure of material facts or fraud will be done at Insurer's discretion as per applicable regulatory guidelines.

13.12. Automatic change in Coverage under the policy

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

a. 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 a 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.

b. Upon exhaustion of sum insured for the policy year. However, the policy is subject to renewal on the due date as per the applicable terms and conditions.

13.13. 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.

13.14. Portability

The Insured Person will have the option to port the Policy to other insurers as per extant Guidelines related to portability. If such person is presently covered and has been continuously covered without any lapses under any health insurance plan with an Indian General/Health insurer as per Guidelines on portability, the proposed Insured Person will get all the accrued continuity benefits in waiting periods as under:

a. The waiting periods specified in Pre-existing Diseases Treatment (Section 3.5) shall be reduced by the number of continuous preceding years of coverage of the Insured Person under the previous health insurance Policy.

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

For Detailed Guidelines on Portability -

<https://irdai.gov.in/document-detail?documentId=393128>

13.15. Renewal of Policy

The policy shall ordinarily be renewable except on grounds of fraud, moral hazard, misrepresentation by the Insured Person. The Company is not bound to give notice that it is due for renewal.

a. Renewal shall not be denied on the ground that the insured had made a claim or claims in the preceding policy years.

b. Request for renewal along with requisite premium shall be received by the Company before the end of the Policy Period.

c. At the end of the Policy Period, the policy shall terminate and can be renewed within the Grace Period of 30 days to maintain continuity of benefits without Break in Policy. Coverage is not available during the grace period.

d. If not renewed within Grace Period after due renewal date, the Policy shall stand terminated with effect from the due date of renewal.

13.16. Multi-year Premium Payment

The Insured Person may choose to pay Premium for multi years for coverage upto a maximum of 3 Years. The Insured Person is eligible for discount on Premium basis the below slab:

No of years of coverage	Applicable Discount on premium (excl. taxes)
1 Year	0%
2 Years	7.5%
3 Years	7.5%

13.17. Possibility of Revision of Terms of the Policy Including the Premium Rates

The Company may revise or modify the terms of the policy including the premium rates as per applicable IRDAI regulations. The Insured Person shall be notified three months before the changes are affected.

13.18. Free Look Period

The Free Look Period shall be applicable at the inception of the Policy and not on renewals or at the time of porting the policy. The insured shall be allowed a period of thirty days from date of receipt of the Policy 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

- a. A refund of the premium paid; or
- b. Where the risk has already commenced and the option of return of the Policy is exercised by the insured, a deduction towards the proportionate risk premium for period of cover; or
- c. Where only a part of the insurance coverage has commenced, such proportionate premium commensurate with the insurance coverage during such period.

13.19. Endorsements (Changes in Policy)

- a. 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.
- b. The policyholder may be changed only at the time of renewal. The new policyholder must be the legal heir/immediate family members. 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.

13.20. Change of Sum Insured

This policy has a single Sum Insured option. Hence, change of Sum Insured is not applicable.

13.21. Terms and conditions of the Policy

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

13.22. 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 Claim settlement under reimbursement, the Company will pay the policyholder. 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. Nomination can be changed any time during the term of the policy.

13.23. Redressal of Grievance**Step 1:**

Call the Customer Support at +919821034071

or email us at support@narayanahealth.insurance

Senior citizens may call at 1800 203 0234 or email us at

seniorcitizencare@narayanahealth.insurance for priority assistance.

Write to us at:**Customer Support Team, Narayana Health Insurance**

No. 258/A, Bommasandra Industrial Area, Anekal Taluk, Bangalore - 560099, Karnataka, India

Grievance form can be downloaded from the website www.narayanahealth.insurance

Step 2:

If the issue is not resolved in Step 1 and the customer wants to make a further suggestion or a complaint, they can email us at

grievance@narayanahealth.insurance

Step 3:

If the customer for some reason feels that we have not been able to resolve the issue even in Step 2 and customer wishes to raise a concern, please write to Grievance Redressal Officer at gro@narayanahealth.insurance or Chief Grievance Officer at cgo@narayanahealth.insurance.

Step 4:

In case a complainant is not satisfied with the resolution from the above escalation authority, they may choose to log in their grievance at **IRDAI Integrated Grievance Management System- <https://igms.irda.gov.in/>** or they can approach the Insurance Ombudsman. The detailed addresses of all the Insurance Ombudsman can be found in the link below.

The contact details of the Insurance Ombudsman offices have been provided as Annexure-5

Disclaimer: Insurance is a subject matter of solicitation. Narayana Health Insurance Limited (IRDAI Registration Number 166)

Product Name: Narayana Aditi | UIN: NHIHLIP25035V012425

 **GSTIN :** 29AAICN8990R1Z3 | **CIN :** U65120KA2023PLC174002

 **Contact us at** support@narayanahealth.insurance | **Call us at** +91 9821034071

 **Registered address:** No. 258/A, Bommasandra Industrial Area, Anekal Taluk, Bangalore - 560099, Karnataka, India

Narayana Aditi - Customer Information Sheet / Know Your Policy

S No	Title	Description	Reference
1	Name of Insurance Product / Policy	Narayana Aditi	NA
2	Policy number	To be allotted at policy issuance	NA
3	Type of Insurance Product / Policy	Indemnity	NA
4	Sum Insured (Basis) (Along with amount)	<p>Coverage of INR 1 Crore for Surgery or Surgical Procedure Coverage of INR 5 Lacs for Non-Surgery or Non-Surgical Procedure cases</p> <p>Individual / Multi-Individual/ Family floater basis with Sum Insured shared amongst all</p> <p>Eligibility for family floater - 2 adult + 4 children.</p> <p>Note – Adult means individuals with >18 years of age. Children must be a dependent of the primary proposer and <25 years of age.</p>	Annexure - 1
5	Policy Coverage (What the policy covers?) (Policy Clause Number/s)	<p>Coverage available at NETWORK PROVIDER in India</p> <ul style="list-style-type: none"> • Coverage in General Ward only • Expenses incurred in: <ul style="list-style-type: none"> ○ In-patient Care ○ Day Care Treatments ○ Alternative Treatments ○ Listed Technological Advancements & Treatments. Cost of consumables for Robotic surgeries are excluded. For non-listed Technological Advancements & Treatments, coverage shall be as per conventional methods on Reasonable and Customary basis. • Pre-hospitalization expenses: 60 days • Post-hospitalization expenses: 90 days • Living organ donor expenses • Annual Health Checkup – “Base package” • Road Ambulance Charges: Expenses on road Ambulance payable as per actuals <p>Coverage at NON-NETWORK PROVIDER in India is AVAILABLE ONLY IN THE FOLLOWING CIRCUMSTANCES, beyond which it is NOT COVERED:</p> <ul style="list-style-type: none"> • All cases of emergency as defined in Section 2.1.16 • Treatment not available at Network Provider at the time of admission • Insured Person travelling to a location where Network Provider is not accessible, subject to proof of travel and evidence of reason which shall be accepted by Us • Insured Person relocating to a location where Network Provider is not accessible, subject to proof of address of new location within 2 months of relocation or at the time of claim whichever is lesser. 	Section 3
6	Exclusions (What the policy does not cover?)	<ul style="list-style-type: none"> • Standard exclusions <ul style="list-style-type: none"> ○ Investigation & Evaluation (Code-Excl04) ○ Rest Cure, rehabilitation, and respite care (Code-Excl05) ○ Obesity/ Weight Control (Code-Excl06): ○ Change-of-Gender treatments (Code-Excl07): ○ Cosmetic or plastic Surgery (Code-Excl08) ○ Hazardous or Adventure sports (Code-Excl09) ○ Breach of law with criminal intent (Code-Excl10) ○ Excluded Providers (Code-Excl11) ○ Treatment for, alcoholism, drug or substance abuse or any addictive condition and consequences there-of (Code-Excl12) ○ 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) ○ 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) ○ Refractive Error (Code-Excl15): Expenses related to the treatment for correction of eyesight due to refractive error less than 7.5 dioptries. ○ Unproven Treatments (Code-Excl16): ○ Sterility and Infertility (Code-Excl17) ○ Maternity (Code-Excl18) • Specific Exclusions <ul style="list-style-type: none"> ○ Any treatment or medical services received outside the listed Network Provider except for scenarios as defined in Section 5(a), 5(b), 5(c) and 5(d) ○ Charges related to a Hospital stay not expressly mentioned as being covered. This will include Resident Medical Officer charges, surcharges and service charges levied by the Hospital. ○ Circumcision unless necessary for the treatment of a disease or necessitated by an Accident. ○ Conflict & Disaster: Treatment for any Injury or Illness resulting directly or indirectly from nuclear, radiological emissions, war or war like situations (whether war is declared or not), rebellion (act of armed resistance to an established government or leader), acts of terrorism 	Section 7, 7.1, 7.2

		<ul style="list-style-type: none"> External Congenital Anomaly Dental/oral treatment: Treatment, procedures and preventive, diagnostic, restorative, cosmetic services related to disease, disorder and conditions related to natural teeth and gingiva except if required by an Insured Person while Hospitalized due to an Accident. Hormone Replacement Therapy Multifocal Lens Ambulatory devices such as walkers, crutches, splints, stockings of any kind Any medical equipment which is subsequently used at home. Sexually transmitted Infections & diseases (other than HIV / AIDS) Sleep disorders Unrecognized Physician or Hospital Artificial life maintenance for the Insured Person who has been declared brain dead or in vegetative state Any form of Alternative Treatments, except as mentioned under Section 3.9 of the policy Domiciliary hospitalization and OPD treatment 	
7	Waiting period <ul style="list-style-type: none"> Time period during which specified diseases/treatments are not covered It is counted from the beginning of the policy coverage. 	<ul style="list-style-type: none"> Initial waiting period: Nil Specific illness waiting period: Nil Pre-existing diseases waiting period: Nil or as per underwriting outcomes for declared / found illness or medical conditions, specified before inception of the policy. 	Section 7.1.1
8	Financial limits of coverage: <ol style="list-style-type: none"> Sub-limit (It is a pre-defined limit and the insurance company will not pay any amount in excess of this limit) Co-payment (It is a specified amount/percentage of the admissible claim amount to be paid by policyholder/insured). Deductible (It is a specified amount: <ul style="list-style-type: none"> up to which an insurance company will not pay any claim, and which will be deducted from total claim amount (if claim amount is more than the specified amount) Any other limit (as applicable) 	<ul style="list-style-type: none"> Sublimit of INR 5 Lacs on all admissible claims which are Non-Surgery or Non-Surgical Procedure. Zero Copay except for the following scenarios: <ul style="list-style-type: none"> 10% copay shall be applicable, if the Insured Person is seeking coverage at Non-Network Provider due to either of 5 (b), 5 (c), and 5 (d) as defined in Healthcare Provider (Section 5), and does not intimate Us <u>48 hours prior to admission</u> for all admissible claims and within <u>24 hours of admission</u> for Emergency. The Daily Deductible of INR 2000 shall be applicable as below basis the Plan selected: <ul style="list-style-type: none"> Plan 1: Daily Deductible of INR 2,000 on all admissible claims. Plan 2: Daily Deductible of INR 2,000 shall be applied on all admissible claims for Non-Surgery or Non-Surgical Procedure. No Daily Deductible shall be applicable on both the plans for Day Care Treatment without Surgery or Surgical Procedure. Example - dialysis 	Annexure 1, Section 6, Section 4
9	Claims/ Claims Procedure	For coverage within the Network Provider: <p>Cashless:</p> <ul style="list-style-type: none"> No intimation is required for pre-authorization for availing cashless hospitalization for planned / emergency admissions Hassle-free claim settlement process post discharge TAT for claim settlement- 1 hour post discharge of the Insured Person by the healthcare provider <p>Reimbursement:</p> <ul style="list-style-type: none"> For expenses pertaining to Pre-hospitalization, post-hospitalization which are covered by the policy or for expenses that have not been claimed for cashless settlement, reimbursement can be availed TAT for claim settlement – 30 days after the last required document has been received by Us <p>For admission at Non-Network provider:</p> <p>You are requested to intimate the Claims team within 24 hours after hospitalisation for Emergency (Section 5(a)) and 48 hours before hospitalization for scenarios mentioned in Section 5(b), 5(c) and 5(d).</p> <p>Turn Around Time (TAT) for claims settlement at Non-Network provider:</p> <p>For Cashless Process:</p> <ul style="list-style-type: none"> TAT for pre-authorization of cashless facility: 1 hour from the time the last necessary document is received. TAT for cashless final bill authorization: 3 hours from the time the last necessary document is received. <p><i>(Note: In case of internal verification, the final stand will be confirmed within 24 hours from the time the last necessary document is received by us)</i></p> <p>For Reimbursement Process:</p> <ul style="list-style-type: none"> TAT for Claim settlement: 30 days from the time the last necessary document is received. <p><i>(Note: In case of internal verification, the final stand will be confirmed within 45 days from the time the last necessary document is received by us)</i></p>	Section 10
10	Policy Servicing	Contact the customer support at +91 98210 34071 or support@narayanahealth.insurance for end-to-end policy servicing. Senior citizens may call at 1800 203 0234. For more details, visit us at: www.narayanahealth.insurance.	NA

11	Grievances/Complaints	<p>In case of any grievance the Insured Person may contact the company at:</p> <p>Customer support: +91 98210 34071 Website: www.narayanahealth.insurance Toll-free for Senior Citizen: 1800 203 0234 E-mail: grievance@narayanahealth.insurance (Senior citizens may write to us at: seniorcitizencare@narayanahealth.insurance)</p> <p>The Insured Person may also approach the grievance cell at the registered office address with the details of the grievance.</p> <ul style="list-style-type: none"> If the Insured Person is not satisfied with the redressal of the grievance through one of the above methods, the Insured Person may contact the Grievance Redressal Officer at: Grievance Redressal Officer, Narayana Health Insurance No. 258/A, Bommasandra Industrial Area, Anekal Taluk, Bangalore - 560099, Karnataka, India Email: gro@narayanahealth.insurance If the Insured Person is not satisfied with the above method, the Insured Person may contact the Chief Grievance Officer at cgo@narayanahealth.insurance. If the Insured Person is not satisfied with the redressal of grievance through the above methods, the Insured Person may also approach the office of the Insurance Ombudsman of the respective area/region for redressal of grievance as per insurance Ombudsman Rules 2017. Grievance may also be lodged in at IRDAI integrated Grievance Management System - https://igms.irda.gov.in/ 	Section 13.23
12	Things to remember	<p>Value added service: We will provide discretionary discounts on Out-patient expenses such as consultation, medicine, lab tests, diagnostic tests, etc. at our service providers listed on our website - www.narayanahealth.insurance.</p> <p>Free Look Cancellation: You may cancel the insurance policy if you do not want it, within 30 days from the beginning of the policy.</p> <p>Please contact the customer support at +91 98210 34071 or email us at support@narayanahealth.insurance for requesting Free Look Cancellation.</p> <p>Policy Renewal: Except on grounds of fraud, moral hazard or mis representation or non-co-operation, renewal of your policy shall not be denied, provided the policy is not withdrawn</p> <p>Migration and Portability: When your policy is due for renewal, you may migrate to another policy with us or port your policy to another insurer.</p> <p>Please contact the customer support at +91 98210 34071 or email us at support@narayanahealth.insurance for requesting Migration and Portability..</p> <p>For detailed guidelines on Portability, kindly refer the link https://irdai.gov.in/document-detail?documentId=393128</p> <p>Moratorium period: After completion of 60 continuous months under the policy no look back to be applied. This period of 60 months is called as moratorium period. The moratorium would be applicable for the sums insured of the first policy and subsequently completion of eight continuous years would be applicable from date of enhancement of sums insured only on the enhanced limits. After the expiry of Moratorium Period no health insurance policy shall be contestable except for proven fraud and permanent exclusions specified in the policy contract</p>	Section 8, Section 13.18, Section 13.15, Section 13.14 Section 9
13	Your Obligations	<p>Please disclose all pre-existing disease/s or condition/s and fill in the complete details in the proposal form before buying a policy. Non-disclosure may affect the claim settlement.</p>	NA

Legal Disclaimer Note: The information must be read in conjunction with the policy document. In case of any conflict between the CIS and the policy document, the Terms and Conditions mentioned in the policy document shall prevail.



GSTIN : 29AAICN8990R1Z3 | **CIN :** U65120KA2023PLC174002



Contact us at support@narayanahealth.insurance | **Call us at** +91 9821034071



Registered address: No. 258/A, Bommasandra Industrial Area, Anekal Taluk, Bangalore - 560099, Karnataka, India

Annexure 1

Schedule of Benefits	
Coverage of INR 1 Crore for Surgery or Surgical Procedure Coverage of INR 5 Lacs for Non-Surgery or Non-Surgical Procedure cases	
Benefits	Description
Room type	<ul style="list-style-type: none"> General Ward only
Inpatient Care	<ul style="list-style-type: none"> Covered upto Sum Insured Sublimit for Non-Surgery or Non-Surgical Procedure cases- INR 5 lacs
Pre-hospitalization medical expenses	<ul style="list-style-type: none"> Upto 60 days before hospitalization Covered upto Sum Insured Sublimit for Non-Surgery or Non-Surgical Procedure cases- INR 5 lacs
Post-hospitalization medical expenses	<ul style="list-style-type: none"> Till 90 days post discharge from the hospital Covered upto Sum Insured Sublimit for Non-Surgery or Non-Surgical Procedure cases- INR 5 lacs
Day Care Treatment	<ul style="list-style-type: none"> Covered upto Sum Insured Sublimit for Non-Surgery or Non-Surgical Procedure cases- INR 5 lacs
Pre-existing Disease Treatment	<ul style="list-style-type: none"> None, unless specifically included as an outcome of medical tests and examination Covered upto Sum Insured Sublimit for Non-Surgery or Non-Surgical Procedure cases- INR 5 lacs
Living Organ Donor Expenses	<ul style="list-style-type: none"> Covered upto Sum Insured
Ambulance charges	<ul style="list-style-type: none"> Road ambulance charges as per actuals
Health Checkup	<ul style="list-style-type: none"> 1 annual health checkup - "Base Package" per Insured Person > 18 years
Alternative Treatments	<ul style="list-style-type: none"> Covered upto Sum Insured Sublimit for Non-Surgery or Non-Surgical Procedure cases- INR 5 lacs
Technological Advancements & Treatments	<ul style="list-style-type: none"> Covered upto Sum Insured Sublimit for Non-Surgery or Non-Surgical Procedure cases- INR 5 lacs
Plan options	<ul style="list-style-type: none"> Plan 1: Daily Deductible of INR 2,000 on all admissible claims. Plan 2: Daily Deductible of INR 2,000 shall be applied on all admissible claims for Non-Surgery or Non-Surgical Procedure. No Daily Deductible shall be applicable on both the plans for Day Care Treatment without Surgery or Surgical Procedure.

Annexure 2
List of Day Care Treatment

S No	Description
	ENT
1	Stapedotomy
2	Myringoplasty(Type I Tympanoplasty)
3	Revision stapedectomy
4	Labyrinthectomy for severe Vertigo
5	Stapedectomy under GA
6	Ossiculoplasty
7	Myringotomy with Grommet Insertion
8	Tympanoplasty (Type III)
9	Stapedectomy under LA
10	Revision of the fenestration of the inner ear.
11	Tympanoplasty (Type IV)
12	Endolymphatic Sac Surgery for Meniere's Disease
13	Turbinectomy
14	Removal of Tympanic Drain under LA
15	Endoscopic Stapedectomy
16	Fenestration of the inner ear
17	Incision and drainage of perichondritis
18	Septoplasty
19	Vestibular Nerve section
20	Thyroplasty Type I
21	Tympanoplasty (Type II)
22	Reduction of fracture of Nasal Bone
23	Excision and destruction of lingual tonsils
24	Conchoplasty
25	Thyroplasty Type II
26	Tracheostomy
27	Excision of Angioma Septum
28	Turbinoectomy
29	Incision & Drainage of Retro Pharyngeal Abscess
30	Uvulo Palato Pharyngo Plasty
31	Palatoplasty
32	Tonsillectomy without adenoidectomy
33	Adenoidectomy with Grommet insertion
34	Adenoidectomy without Grommet insertion
35	Vocal Cord lateralisation Procedure
36	Incision & Drainage of Para Pharyngeal Abscess
37	Transoral incision and drainage of a pharyngeal abscess
38	Tonsillectomy with adenoidectomy
39	Tracheoplasty
40	Reconstruction Of The Middle Ear
41	Mastoidectomy
42	Excision And Destruction Of Diseased Tissue Of The Nose
43	Incision (Opening) And Destruction (Elimination) Of The Inner Ear
44	Incision Of The Mastoid Process And Middle Ear
45	Nasal Sinus Aspiration
46	Other Microsurgical Operations On The Middle Ear
47	Other Operations On The Auditory Ossicles
48	Plastic Surgery To The Floor Of The Mouth
49	Incision Of The Hard And Soft Palate
50	External Incision And Drainage In The Region Of The Mouth, Jaw And Face
51	Other Operations On The Salivary Glands And Salivary Ducts
	Ophthalmology
52	Incision of tear glands
53	Other operation on the tear ducts
54	Incision of diseased eyelids
55	Excision and destruction of the diseased tissue of the eyelid
56	Removal of foreign body from the lens of the eye
57	Corrective surgery of the entropion and ectropion
58	Operations for pterygium
59	Corrective surgery of blepharoptosis
60	Removal of foreign body from conjunctiva
61	Removal of Foreign body from cornea
62	Incision of the cornea
63	Other operations on the cornea
64	Operation on the canthus and epicanthus
65	Removal of foreign body from the orbit and the eye ball
66	Surgery for cataract
67	Treatment of retinal lesion
68	Removal of foreign body from the posterior chamber of the eye
	Oncology
69	IV Push Chemotherapy
70	Continuous Infusional Chemotherapy

71	Infusional Chemotherapy
72	CCRT-Concurrent Chemo + RT
73	SRS- Stereotactic radiosurgery
74	TBI- Total Body Radiotherapy
75	Adjuvant Radiotherapy
76	Radical chemotherapy
77	Neoadjuvant radiotherapy
78	Palliative Radiotherapy
79	Radical Radiotherapy
80	Palliative chemotherapy
81	Neoadjuvant chemotherapy
82	Adjuvant chemotherapy
83	Induction chemotherapy
84	Consolidation chemotherapy
85	Maintenance chemotherapy
	Urology
86	AV fistula
87	URSL with stenting
88	URSL with lithotripsy
89	ESWL
90	Haemodialysis
91	Cystoscopy and removal of polyp
92	Excision of urethral diverticulum
93	Removal of urethral Stone
94	Ureter endoscopy and treatment
95	Surgery for pelvi ureteric junction obstruction
96	Injury prepuce- circumcision
97	Frenular tear repair
98	Meatotomy for meatal stenosis
99	Surgery for fournier's gangrene scrotum
100	Surgery filarial scrotum
101	Surgery for watering can perineum
102	Repair of penile torsion
103	Drainage of prostate abscess
104	Cystoscopy and removal of FB
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	Incision Of The Prostate
111	Incision And Excision Of Periprostatic Tissue
112	Other Operations On The Prostate
	Gynaecology
113	Hysteroscopic removal of myoma
114	D&C
115	Hysteroscopic resection of septum
116	Hysteroscopic adhesiolysis
117	Polypectomy Endometrium
118	Hysteroscopic resection of fibroid
119	LLETZ
120	Conization
121	Polypectomy cervix
122	Hysteroscopic resection of endometrial polyp
123	Vulval wart excision
124	Laparoscopic paraovarian cyst excision
125	Uterine artery embolization
126	Bartholin Cyst excision
127	Laparoscopic cystectomy
128	Endometrial ablation
129	Vaginal wall cyst excision
130	Vulval cyst Excision
131	Laparoscopic paratubal cyst excision
132	Hysteroscopy, removal of myoma
133	TURBT
134	Laparoscopic Myomectomy
135	Surgery for SUI
136	Pelvic floor repair (excluding Fistula repair)
137	Laparoscopic oophorectomy
138	Incision Of The Ovary
139	Insufflation Of The Fallopian Tubes
140	Dilatation Of The Cervical Canal
141	Conisation Of The Uterine Cervix
142	Hysterotomy

143	Therapeutic Curettage
144	Culdotomy
145	Incision Of The Vagina
146	Local Excision And Destruction Of Diseased Tissue Of The Vagina And The Pouch Of Douglas
147	Incision Of The Vulva
	General Surgery
148	Infected keloid excision
149	Incision of a pilonidal sinus / abscess
150	Infected sebaceous cyst
151	Infected lipoma excision
152	Maximal anal dilatation
153	Surgical Treatment Of Haemorrhoids
154	Liver Abscess- catheter drainage
155	Fissure in Ano- fissurectomy
156	Fibroadenoma breast excision
157	Oesophageal varices Sclerotherapy
158	ERCP – pancreatic duct stone removal
159	Perianal abscess I&D
160	Perianal hematoma Evacuation
161	Fissure in ano sphincterotomy
162	UGI scopy and Polypectomy oesophagus
163	Breast abscess I& D
164	Feeding Gastrostomy
165	Oesophagoscopy and biopsy of growth oesophagus
166	ERCP – Bile duct stone removal
167	Ileostomy closure
168	Polypectomy colon
169	Splenic abscesses Laparoscopic Drainage
170	UGI SCOPY and Polypectomy stomach
171	Rigid Oesophagoscopy for FB removal
172	Feeding Jejunostomy
173	Colostomy
174	Ileostomy
175	Colostomy closure
176	Submandibular salivary duct stone removal
177	Pancreatic Pseudocysts Endoscopic Drainage
178	Subcutaneous mastectomy

179	Excision of Ranula under GA
180	Rigid Oesophagoscopy for dilation of benign Strictures
181	Eversion of Sac
182	1. a) Unilateral
183	b) Bilateral
184	Lord's plication
185	Jaboulay's Procedure
186	Scrotoplasty
187	Surgical treatment of varicocele
188	Epididymectomy
189	Circumcision for Trauma
190	Meatoplasty
230	Arthroscopic Meniscectomy – Knee
231	Treatment of clavicle dislocation
232	Arthroscopic meniscus repair
233	Haemarthrosis knee- lavage
234	Abscess knee joint drainage
235	Repair of knee cap tendon
236	ORIF with K wire fixation- small bones
237	ORIF with plating- Small long bones
238	Arthrotomy Hip joint
239	Syme's amputation
240	Arthroplasty
241	Partial removal of rib
242	Treatment of sesamoid bone fracture
243	Amputation of metacarpal bone
244	Repair / graft of foot tendon
245	Revision/Removal of Knee cap
246	Remove/graft leg bone lesion
247	Repair/graft achilles tendon
248	Biopsy elbow joint lining
249	Biopsy finger joint lining
250	Tendon lengthening
251	Surgery of bunion
252	Tendon transfer procedure
253	Removal of knee cap bursa
254	Treatment of fracture of ulna

255	Treatment of scapula fracture
256	Removal of tumor of arm/ elbow under RA/GA
257	Repair of ruptured tendon
258	Revision of neck muscle (Torticollis release)
259	Treatment fracture of radius & ulna
260	Incision On Bone, Septic And Aseptic
261	Closed Reduction On Fracture, Luxation Or Epiphyseolysis With Osteosynthesis
262	Reduction Of Dislocation Under Ga
	Paediatric surgery
263	Vaginoplasty
264	Dilatation of accidental caustic stricture oesophageal
265	Presacral Teratomas Excision
266	Removal of vesical stone
267	Excision Sigmoid Polyp
268	Sternomastoid Tenotomy
269	High Orchiectomy for testis tumors
270	Excision of cervical teratoma
271	Rectal-Myomectomy
272	Rectal prolapse (Delorme's procedure)
273	Orchidopexy for undescended testis
274	Detorsion of torsion Testis
275	Lap. Abdominal exploration in cryptorchidism
276	EUA + biopsy multiple fistula in ano
277	Excision of fistula-in-ano
	Others
278	Coronary Angiography
279	Ultrasound Guided Aspirations
280	Chemosurgery To The Skin

Annexure 3

List of Network Providers

S No	Hospital Name	Hospital Address	Rohini ID	Location (City)
1	NARAYANA MULTISPECIALITY HOSPITAL-MYSORE	CAH/1, 3RD PHASE, DEVANUR, 2ND STAGE, R.S.NAIDU NAGAR, MYSURU, KARNATAKA 570019	8900080192119	MYSORE
2	NARAYANA INSTITUTE OF CARDIAC SCIENCES, BANGALORE	#258/A, NARAYANA HRUDAYALAYA HEALTH CITY, BOMMASANDRA INDUSTRIAL AREA, ANEKAL TALUK	8900080190269	BANGALORE
3	MAZUMDAR SHAW MEDICAL CENTRE, BANGALORE	#258/A, NARAYANA HRUDAYALAYA HEALTH CITY, BOMMASANDRA INDUSTRIAL AREA, ANEKAL TALUK	8900080539952	BANGALORE
4	RL JALAPPA NARAYANA HEART CENTRE, KOLAR	SDUMC CAMPUS, TAMAKA, KOLAR, KARNATAKA, INDIA - PIN - 563101	8900080191082	KOLAR
5	SDM NARAYANA HEART CENTRE, DHARWAD	SDM COLLEGE OF MEDICAL SCIENCE & HOSPITAL MANJUSHREE NAGAR, SATTUR	8900080196834	DHARWAD
6	SAHYADRI NARAYANA MULTISPECIALITY HOSPITAL, SHIMOGA	SAHYADRI NARAYANA MULTISPECIALTY HOSPITAL, NEW THIRTHAHALLI ROAD, HAKKERE, SHIMOGA-577202	8900080344280	SHIMOGA
7	SS NARAYANA HEART CENTRE, DAVANGERE	SS NARAYANA HEART CENTRE JNANASHANKAR, NH-4 BYPASS ROAD, DAVANGERE-577055	8900080333604	DAVANGERE
8	NARAYANA MULTISPECIALITY HOSPITAL, HSR BANGALORE	BASANTH HEALTH CENTRE, NO 1, 18TH MAIN, OPPOSITE HSR CLUB, SECTOR 3, HSR LAYOUT, BANGALORE	8900080327757	BANGALORE
9	NARAYANA MULTISPECIALITY HOSPITAL, AHMEDABAD	OPPOSITE RAKHIYAL POLICE STATION, RAKHIYAL CROSS ROAD, AHMEDABAD, GUJARAT, 380023	8900080080003	AHMEDABAD
10	NH-MUMBAI SRCC	SRCC CHILDREN'S HOSPITAL (MANAGED BY NARAYANA HEALTH.), 1-A HAJI ALI PARK, K KHADYE MARG, MAHALAXMI, MUMBAI -400034	8900080368392	MUMBAI
11	NH-JAIPUR HEALTH CITY, JAIPUR	NARAYANA MULTISPECIALITY HOSPITAL, SECTOR - 28, RANA SANGA MARG, KUMBHA MARG, PRATAP NAGAR, SANGANER, JAIPUR, RAJASTHAN 302033	8900080062566	JAIPUR
12	NH-NARAYANA SUPERSPECIALITY HOSPITAL, GURUGRAM	PLOT 3201, BLOCK -V, DLF PHASE -3 , SECTOR 24	8900080388185	GURGAON
13	RABINDRANATH TAGORE INTERNATIONAL INSTITUTE OF CARDIAC SCIENCES, KOLKATA	PREMISES NO: 1489, MUKUNDAPUR MAIN ROAD, 124, EASTERN METROPOLITAN BYPASS, MUKUNDAPUR, KOLKATA, WEST BENGAL 700099	8900080236394	KOLKATA
14	BRAHMANANDA NARAYANA MULTISPECIALITY HOSPITAL, JAMSHEDPUR	NEAR PARDIH CHOWK, TAMOLIA, NH33, JAMSHEDPUR 831012	8900080253421	JAMSHEDPUR
15	MMI NARAYANA MULTISPECIALITY HOSPITAL, RAIPUR	DHANTARI ROAD , LALPUR, RAIPUR , PIN CODE-492001	8900080188495	RAIPUR
16	NARAYANA SUPERSPECIALITY HOSPITAL, GUWAHATI	TULARAM BAFNA CIVIL HOSPITAL COMPLEX, AMINGAON, GUWAHATI, KAMRPU, ASSAM - 781031	8900080246737	GUWAHATI
17	NARAYANA MULTISPECIALITY HOSPITAL, BARASAT	78, JESSORE ROAD (SOUTH), BARASAT, 24 PGS (N) - 700127	8900080236905	KOLKATA
18	SHRI MATA VAISHNO DEVI NARAYANA SUPERSPECIALITY HOSPITAL, JAMMU AND KASHMIR	KAKRYAL (VILLAGE & POST) KATRA TEHSIL REASI DISTRICT, KATRA, JAMMU AND KASHMIR 182320	8900080335080	JAMMU
19	DHARAMSHILA NARAYANA SUPERSPECIALITY HOSPITAL, DELHI	METRO STATION, DHARAMSHILA MARG, VASUNDHARA ENCLAVE NEAR ASHOK NAGAR, DALLUPURA, NEW DELHI, DELHI 110096	8900080004702	DELHI

20	NARAYANA SUPERSPECIALITY HOSPITAL, HOWRAH	120, 1, ANDUL RD, NEAR NABANNA, SHIBPUR, HOWRAH, WEST BENGAL 711103	8900080327269	HOWRAH
21	NARAYANA MULTISPECIALITY HOSPITAL, HOWRAH	ANDUL RD, NEAR CHUNABATI, PODARA, MOURIGRAM, HOWRAH, WEST BENGAL 711109	8900080335332	HOWRAH

**GSTIN** : 29AAICN8990R1Z3 | **CIN** : U65120KA2023PLC174002**Contact us at** support@narayanahealth.insurance | **Call us at** +91 9821034071**Registered address:** No. 258/A, Bommasandra Industrial Area, Anekal Taluk, Bangalore - 560099, Karnataka, India

Annexure 4
List I – Consumables or non-medical expenses that are covered by the policy

S No	Item		
1	BABY FOOD	35	OXYGEN CYLINDER (FOR USAGE OUTSIDE THE HOSPITAL)
2	BABY UTILITIES CHARGES	36	SPACER
3	BEAUTY SERVICES	37	SPIROMETRE
4	BELTS/ BRACES	38	NEBULIZER KIT
5	BUDS	39	STEAM INHALER
6	COLD PACK/HOT PACK	40	ARMSLING
7	CARRY BAGS	41	THERMOMETER
8	EMAIL / INTERNET CHARGES	42	CERVICAL COLLAR
9	FOOD CHARGES (OTHER THAN PATIENT'S DIET PROVIDED BY HOSPITAL)	43	SPLINT
10	LEGGINGS	44	DIABETIC FOOT WEAR
11	LAUNDRY CHARGES	45	KNEE BRACES (LONG/ SHORT/ HINGED)
12	MINERAL WATER	46	KNEE IMMOBILIZER/SHOULDER IMMOBILIZER
13	SANITARY PAD	47	LUMBO SACRAL BELT
14	TELEPHONE CHARGES	48	NIMBUS BED OR WATER OR AIR BED CHARGES
15	GUEST SERVICES	49	AMBULANCE COLLAR
16	CREPE BANDAGE	50	AMBULANCE EQUIPMENT
17	DIAPER OF ANY TYPE	51	ABDOMINAL BINDER
18	EYELET COLLAR	52	PRIVATE NURSES CHARGES- SPECIAL NURSING CHARGES
19	SLINGS	53	SUGAR FREE Tablets
20	BLOOD GROUPING AND CROSS MATCHING OF DONORS SAMPLES	54	CREAMS POWDERS LOTIONS (Toiletries are not payable, only prescribed medical)
21	SERVICE CHARGES WHERE NURSING CHARGE ALSO CHARGED	55	ECG ELECTRODES
22	TELEVISION CHARGES	56	GLOVES
23	SURCHARGES	57	NEBULISATION KIT
24	ATTENDANT CHARGES	58	ANY KIT WITH NO DETAILS MENTIONED [DELIVERY KIT, ORTHOKIT, RECOVERY KIT, ETC]
25	EXTRA DIET OF PATIENT (OTHER THAN THAT WHICH FORMS PART OF BED CHARGE)	59	KIDNEY TRAY
26	BIRTH CERTIFICATE	60	MASK
27	CERTIFICATE CHARGES	61	OUNCE GLASS
28	COURIER CHARGES	62	OXYGEN MASK
29	CONVEYANCE CHARGES	63	PELVIC TRACTION BELT
30	MEDICAL CERTIFICATE	64	PAN CAN
31	MEDICAL RECORDS	65	TROLLEY COVER
32	PHOTOCOPIES CHARGES	66	UROMETER, URINE JUG
33	MORTUARY CHARGES	67	AMBULANCE
34	WALKING AIDS CHARGES	68	VASOFIX SAFETY

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

S 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

S 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

S 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

Annexure 5
List of Insurance Ombudsman

AHMEDABAD Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, Ahmedabad – 380 001. Tel.: 079 - 25501201/02/05/06 Email: bimalokpal.ahmedabad@cioins.co.in JURISDICTION: Gujarat, Dadra & Nagar Haveli, Daman and Diu.	BENGALURU Office of the Insurance Ombudsman, Jeevan Soudha Building, PID No. 57-27-N-19 Ground Floor, 19/19, 24th Main Road, JP Nagar, 1st Phase, Bengaluru – 560 078. Tel.: 080 - 26652048 / 26652049 Email: bimalokpal.bengaluru@cioins.co.in JURISDICTION: Karnataka.
BHOPAL Office of the Insurance Ombudsman, 1st floor, "Jeevan Shikha", 60-B, Hoshangabad Road, Opp. Gayatri Mandir, Bhopal – 462 011. Tel.: 0755 - 2769201 / 2769202 Email: bimalokpal.bhopal@cioins.co.in JURISDICTION: Madhya Pradesh Chattisgarh.	BHUBANESWAR Office of the Insurance Ombudsman, 62, Forest park, Bhubaneswar – 751 009. Tel.: 0674 - 2596461 / 2596455 Email: bimalokpal.bhubaneswar@cioins.co.in JURISDICTION: Odisha.
CHANDIGARH Office of the Insurance Ombudsman, S.C.O. No. 101, 102 & 103, 2nd Floor, Batra Building, Sector 17 – D, Chandigarh – 160 017. Tel.: 0172 - 2706196 / 2706468 Email: bimalokpal.chandigarh@cioins.co.in JURISDICTION: Punjab, Haryana (excluding Gurugram, Faridabad, Sonapat and Bahadurgarh), Himachal Pradesh, Union Territories of Jammu & Kashmir, Ladakh & Chandigarh.	CHENNAI Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, Chennai – 600 018. Tel.: 044 - 24333668 / 24335284 Email: bimalokpal.chennai@cioins.co.in JURISDICTION: Tamil Nadu, Puducherry Town and Karaikal (which are part of Puducherry).
DELHI Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002. Tel.: 011 - 23232481/23213504 Email: bimalokpal.delhi@cioins.co.in JURISDICTION: Delhi & following Districts of Haryana - Gurugram, Faridabad, Sonapat & Bahadurgarh.	ERNAKULAM Office of the Insurance Ombudsman, 2nd Floor, Pulinat Bldg., Opp. Cochin Shipyard, M. G. Road, Ernakulam - 682 015. Tel.: 0484 - 2358759 / 2359338 Email: bimalokpal.ernakulam@cioins.co.in JURISDICTION: Kerala, Lakshadweep, Mahe-a part of Union Territory of Puducherry.
GUWAHATI Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati – 781001(ASSAM). Tel.: 0361 - 2632204 / 2602205 Email: bimalokpal.guwahati@cioins.co.in JURISDICTION: Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.	HYDERABAD Office of the Insurance Ombudsman, 6-2-46, 1st floor, "Moin Court", Lane Opp. Saleem Function Palace, A. C. Guards, Lakdi-Ka-Pool, Hyderabad - 500 004. Tel.: 040 - 23312122 Email: bimalokpal.hyderabad@cioins.co.in JURISDICTION: Andhra Pradesh, Telangana, Yanam and part of Union Territory of Puducherry.
JAIPUR Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141 - 2740363 Email: bimalokpal.jaipur@cioins.co.in JURISDICTION: Rajasthan.	KOLKATA Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 7th Floor, 4, C.R. Avenue, Kolkata - 700 072. Tel.: 033 - 22124339 / 22124340 Email: bimalokpal.kolkata@cioins.co.in JURISDICTION: West Bengal, Sikkim, Andaman & Nicobar Islands.
LUCKNOW Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 2231330 / 2231331 Email: bimalokpal.lucknow@cioins.co.in JURISDICTION: Districts of Uttar Pradesh: Lalitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar.	MUMBAI Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 69038821/23/24/25/26/27/28/29/30/31 Email: bimalokpal.mumbai@cioins.co.in JURISDICTION: Goa, Mumbai Metropolitan Region (excluding Navi Mumbai & Thane).

<p>NOIDA Office of the Insurance Ombudsman, Bhagwan Sahai Palace 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddha Nagar, U.P-201301. Tel.: 0120-2514252 / 2514253 Email: bimalokpal.noida@cioins.co.in</p> <p>JURISDICTION: State of Uttarakhand and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshahr, Etah, Kannauj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautam Buddha Nagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanthiramanagar, Saharanpur.</p>	<p>PATNA Office of the Insurance Ombudsman, 2nd Floor, Lalit Bhawan, Bailey Road, Patna 800 001. Tel.: 0612-2547068 Email: bimalokpal.patna@cioins.co.in</p> <p>JURISDICTION: Bihar, Jharkhand.</p>
<p>PUNE Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 3rd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune – 411 030. Tel.: 020-41312555 Email: bimalokpal.pune@cioins.co.in</p> <p>JURISDICTION: Maharashtra, Areas of Navi Mumbai and Thane (excluding Mumbai Metropolitan Region).</p>	