



POLICY WORDING

Narayana Aditi

UIN : NHIHLIP25037V032425

NARAYANA HEALTH INSURANCE LIMITED

Registered Office: No. 258/A, Bommasandra Industrial Area, Anekal Taluk, Bangalore - 560099, Karnataka, India
Corporate Office: No. 261/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 before the Commencement Date 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.

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- 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 Room category:

- a. General Ward means a room as determined or specified by the relevant hospital and is not a private, semi-private or a suite room.
- b. Semi Private Room means the basic version of twin-sharing room as determined or specified by the relevant hospital and is not a General Ward or a Private Room. Basic version here means the one in this room category with the lowest Room Rent.
- c. Private Room means the basic version of single occupancy room as determined or specified by the relevant hospital and is not a General Ward or a Semi-Private room. Basic version here means the one in this room category with the lowest Room Rent.

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.

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Explanation: An unforeseen, sudden, and acute medical condition that arises without prior warning and requires immediate medical attention to prevent serious jeopardy to the insured person's life, significant impairment to bodily functions, or permanent dysfunction of any body organ or part.

The condition must be of such severity that a prudent layperson with average knowledge of health and medicine would reasonably expect that failure to seek immediate care could result in:

- a. Serious risk to life;
- b. Permanent disability; or
- c. Serious and irreversible harm to health.

Exclusions: Conditions not meeting the criteria for immediate and critical care, such as routine medical issues, elective procedures, or symptoms that are chronic, mild, or manageable through outpatient care, do not constitute an Emergency.

2.1.17 Grace Period means the specified period of time, immediately following the premium due date during which premium payment can be made to renew or continue a policy in force without loss of continuity benefits pertaining to waiting periods and coverage of pre-existing diseases. Coverage need not be available during the period for which no premium is received.

The grace period for payment of the premium for all types of insurance policies shall be: fifteen days where premium payment mode is monthly and thirty days in all other cases.

Provided the insurers shall offer coverage during the grace period, if the premium is paid in instalments during the policy period. (Note: In case of non-instalment premium payment, coverage shall not be available for the period for which no premium is received).

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

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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.

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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.

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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.

2.1.42 Commencement Date means the date of commencement of insurance coverage under the Policy as specified in the Policy Schedule.

2.1.43 Disclosure of information norm means the Policy shall be void and all premium paid by the Insured Person(s) hereon shall be forfeited to the Company in the event of misrepresentation, mis-description or non-disclosure of any material fact.

2.1.44 AYUSH Day Care Centre means and includes Community Health Centre (CHC), Primary Health Centre (PHC), Dispensary, Clinic, Polyclinic or any such health centre which is registered with the local authorities, wherever applicable and having facilities for carrying out treatment procedures and medical or surgical/para-surgical interventions or both under the supervision of registered AYUSH Medical Practitioner(s) on day care basis without in-patient services and must comply with all the following criterion:

- a. Having qualified registered AYUSH Medical Practitioner (s) in charge;
- b. Having dedicated AYUSH therapy sections as required and/or has equipped operation theatre where surgical procedures are to be carried out;
- c. Maintaining daily records of the patients and making them accessible to the Insurance company's authorized representative.

2.2. Specific Definitions

2.2.1 Age means completed years on last birthday as on Commencement Date.

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 the Grace Period.

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 parent(s) or parent(s)-in-law, and/or
- d. 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.

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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 an Insured Person's Illness or Injury that is created and maintained in the regular course of management, made by a Medical Practitioner 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 Commencement 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 a period of twelve months beginning from the Commencement Date and ending on the last day of such twelve-month period. For the purpose of subsequent years, Policy Year shall mean a period of twelve months commencing from the end of the previous Policy Year and lapsing on the last day of such twelve-month period, till the Expiry Date, as specified in the Policy Schedule.

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.

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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

The Benefits available under this Policy are described below.

a) 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.

b) All the Benefits (including Plan Option, Optional Cover(s) and Value-Added Services) under the product have been summarized in the Schedule of Benefits as illustrated in Annexure 1.

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

d) All claims paid under any benefit except for those paid under Section 3.7 (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 Year upto sum insured and within limitations noted, following an Illness or Injury that occurs during the Policy Year, 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 unless selected otherwise as part of the Optional Cover "Room Category Modification Option";
- 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.

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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 unless selected otherwise as part of the Optional Cover "Room Category Modification Option". If the Insured Person chooses to get admitted in higher category room, 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 category opted and the actual availed room category.

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 3.8 (Alternative Treatments) or Section 3.9 (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 3.8 (Alternative Treatments) or Section 3.9 (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 90 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 unless selected otherwise as part of the Optional Cover "Room Category Modification Option" 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. 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 from time to time, 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.

3.6. 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.

3.7. 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 Years 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.

3.8. 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.

3.9. 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 or 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.

3.10. 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.

3.11. Optional Covers

3.11.1 Room Category Modification Option:

Option 1: If the Insured Person opts for Option1, Room Category eligibility will be upgraded from General ward to Semi-private Room.

Option 2: If the Insured Person opts for Option 2, Room Category eligibility will be upgraded from General ward to Private Room.

3.11.2 Deferred Initial Health check-up / examination:

Option 1: Yes (Medical and Lifestyle Information and Declaration at pre Policy Issuance with Health Check-Up / Examination post Policy Issuance within 90 days from Policy Commencement Date)

If Insured Person opts for Option 1, following terms and conditions shall be applicable from the Policy Commencement Date:

- a) Excl 01 (Pre-existing Disease) shall continue to prevail as described in Section 7.1.1
- b) Excl 02 (Specific Disease / Procedure Waiting Period) shall continue to prevail as described in Section 7.1.2
- c) Excl 03 (30-Day Waiting Period) shall continue to prevail as described in Section 7.1.3
- d) Loading of Premium

However, if the Insured Person undergoes the required health check-up / examination at empaneled service providers (as listed in Annexure 6) within 90 days from the Policy Commencement Date, the Insured Person shall be considered for modification in the following Waiting Periods, as determined by the Underwriting Policy:

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a) Pre-existing Disease (Excl-01) Waiting Period:

We will indemnify the Medical Expenses for Pre-existing Disease Treatment 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 health check-up/ medical examination. The possibility of underwriting outcomes concerning coverage of the identified / declared Pre-existing Diseases may be any one of the following:

- i. If there are no self-declared or identified pre-existing diseases as an outcome of health check-up / examination post Policy Issuance, there shall be no exclusions concerning Pre-existing diseases for the Insured Person.
- ii. If there are certain self-declared or identified pre-existing diseases as an outcome of health check-up / examination post Policy Issuance, there may be exclusions concerning Pre-existing diseases for the Insured Person ranging from 0 year to a maximum of 3 years based on risk as determined by the Underwriting Policy.

b) Specific Disease / Procedure Waiting Period (Excl-02) shall be subject to change from 24 months to 12 months to nil, or remain the same as 24 months, as an outcome of health check-up / examination post Policy Issuance as determined by the Underwriting Policy.

c) 30-day Waiting Period (Excl-03) shall be subject to change from 30 days to nil, or remain the same as 30 days, as an outcome of health check-up / examination post Policy Issuance as determined by the Underwriting Policy.

d) We will provide additional discounts on Value Added Services (Section 8), for undergoing health check-up / examination within 90 days of post Policy Issuance.

Option 2: No (Health Check-Up exists in Advance or Health Check-Up/Examination to be done before Policy Issuance)

If Insured Person opts for Option 2, following terms and conditions shall be applicable from the Policy Commencement Date, as an outcome of health check-up / examination as determined by the Underwriting Policy. Health check-up / examination must be taken only at empaneled service providers listed in Annexure 6.

a) 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 health check-up/ medical examination. The possibility of underwriting outcomes concerning coverage of the identified / declared Pre-existing Diseases may be any one of the following.

- i. 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.
- ii. 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.

b) Specific Disease / Procedure Waiting Period (Excl-02) shall not be applicable for the Insured Person, and coverage on listed Specific Disease / Procedure shall begin from the Policy Commencement Date, unless it is identified as Pre-existing Disease(s).

c) 30-Day Waiting Period (Excl-03) shall not be applicable for the Insured Person.

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 3.8), Living Organ Donor Transplant (Section 3.5), Technological Advancements & Treatments (Section 3.9), 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.

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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 3.6) and Health checkup (Section 3.7).

5. Healthcare Provider

All the benefits under this policy shall be applicable for coverage only at Network Provider listed in Annexure 3.

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 earlier.

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):

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

7.1.2 Specified Disease/Procedure waiting period (Code-Excl02):

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

Illnesses

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

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- Polycystic ovarian diseases
- Sinusitis, Rhinitis
- Skin tumors
- Tonsillitis

Surgical Procedures

- Adenoidectomy, tonsillectomy
- Tympanoplasty, Mastoidectomy
- Hernia
- Dilatation and curettage (D&C)
- Nasal concha resection
- Surgery for prolapsed inter vertebral disc
- Myomectomy for fibroids
- Surgery of Genito urinary system unless necessitated by Malignancy
- Surgery for varicose veins and varicose ulcers
- Surgery on prostate
- Cholecystectomy
- Surgery for Perianal Abscesses
- Hydrocele/Rectocele
- Joint replacement surgeries
- Surgery for Nasal septum deviation
- Ligament, Tendon and Meniscal tear
- Hysterectomy
- Fissurectomy, Haemorrhoidectomy, Fistulectomy, ENT surgeries
- Endometriosis
- Prolapsed Uterus
- Rectal Prolapse
- Varicocele
- Retinal detachment
- Glaucoma
- Nasal polypectomy

7.1.3 30-day waiting period (Code-Excl03):

a) Expenses related to the treatment of any illness within 30 days from the first Policy commencement date shall be excluded except claims arising due to an accident, provided the same are covered.

b) This exclusion shall not, however, apply if the Insured Person has continuous coverage for more than twelve months.

c) The within referred waiting period is made applicable to the enhanced Sum Insured in the event of granting higher Sum Insured subsequently.

7.1.4 Investigation & Evaluation (Code-Excl04):

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

7.1.5 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:

- 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.
- Any services for people who are terminally ill to address physical, social, emotional, and spiritual needs.

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7.1.6 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

7.1.7 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.

7.1.8 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.

7.1.9 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.

7.1.10 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.

7.1.11 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.

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

7.1.13 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)

7.1.14 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)

7.1.15 Refractive Error (Code-Excl15):

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

7.1.16 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.

7.1.17 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

7.1.18 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 7.1.11) shall apply.

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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 3.8

7.2.15 Any expenses incurred on Domiciliary Hospitalization and OPD treatment.

8. Value Added Services

We may 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.

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 – 15 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.

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

- a. We shall only accept bills/invoices/medical treatment related documents only in the Insured Person's name for whom the claim is submitted
- b. 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
- c. 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 15 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 Commencement 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.

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. Except in case any claim has been admitted or has been lodged or any benefit has been availed under the Policy, the Insured may cancel this Policy by giving 7 days' written notice and in such an event, the Company shall refund to the Insured a pro-rata premium for the unexpired Policy Period.

Note:

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

Notwithstanding anything contained herein or otherwise, no refunds of premium shall be made nor the Insured shall be entitled to any refund, 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. There would be no refund of premium on cancellation on grounds of misrepresentation, non-disclosure of material facts or established fraud.

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. The Insured Person will have the option to port the Policy to other insurers by applying to such Insurer to port the entire policy along with all the members of the family, if any, at least 30 days before, but not earlier than 60 days from the policy renewal date as per IRDAI guidelines related to Portability. If such person is presently covered and has been continuously covered without any lapses under any health insurance 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 Section 7.1.1, Section 7.1.2 and Section 7.1.3 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.

The extant Guidelines related to portability are as below:

- Portability means a facility provided to the health insurance policyholders (including all members under family cover), to transfer the credits gained from one insurer to another insurer.
- By porting, the policyholder is entitled to transfer the credits gained to the extent of the Sum Insured, No Claim Bonus, specific waiting periods, waiting period for pre-existing disease, Moratorium period etc. from the Existing Insurer to the Acquiring Insurer in the previous policy.
- The Acquiring and the Existing Insurers shall jointly, ensure that the entire underwriting details and claim history of the Policyholders are seamlessly transferred.
- The existing insurer shall provide the information sought by the Acquiring insurer immediately but not more than 72 hours of receipt of request through Insurance Information Bureau of India (IIB) <https://iib.gov.in/> portal.
- The Acquiring insurer shall decide and communicate on the proposal at the earliest possible time but not more than 5 days of receipt of information from Existing insurer.
- A policyholder desirous of porting his/her policy to another insurer shall apply to such insurer to port the entire policy along with all the members of the family, if any, at least 30 days before, but not earlier than 60 days from the due date for renewal. Insurers are free to consider proposal for portability even if the policyholder has approached within 15 days from the renewal date of the existing policy, but in all such cases acquiring insurer shall ensure that there is no break in policy.
- No charges shall be levied on the policyholder for porting-in or porting-out.”

For Detailed Guidelines on Portability - <https://irdai.gov.in/document-detail?documentId=5625747>

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 or attract loading 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 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, provided Insured has paid the premium in advance as a single premium.

| 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. Premium Payment in Instalments

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

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

| Options | Instalment Premium Option | Grace Period Applicable |
|----------|---------------------------|-------------------------|
| Option 1 | Multi-Year / Yearly | 30 days |
| Option 2 | Half Yearly | 30 days |
| Option 3 | Quarterly | 30 days |
| Option 4 | Monthly | 15 days |

b. If premium is paid in instalments then coverage will be available during the grace period also.

Note:

In case of non-instalment premium payment, coverage shall not be available for the period for which no premium is received.

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- c. The Insured Person will get the accrued continuity benefit in respect of the "Waiting Periods", in the event of payment of premium within the stipulated Grace Period
- d. No interest will be charged If the instalment premium is not paid on due date
- e. In case of instalment premium due not received within the Grace Period, the Policy will get cancelled
- f. In the event of a claim, all subsequent premium instalments shall immediately become due and payable
- g. The Company has the right to recover and deduct all the pending instalment from the claim amount due under the Policy

13.24. Redressal of Grievance

Step 1:

Call the Customer Support at +91 9821034071
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.

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

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 BIMA BHAROSA GRIEVANCE REDRESSAL PORTAL - bimabharosa.irdai.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: NHIHLIP25037V032425

Narayana Health Insurance Limited | CIN : U65120KA2023PLC174002 | IRDAI Reg. No. : 166
Website : www.narayanahealth.insurance | **E-Mail :** support@narayanahealth.insurance | **Phone :** +91 9821034071
Product Name : Narayana Aditi | **UIN :** NHIHLIP25037V032425

Registered Office: No. 258/A, Bommasandra Industrial Area, Anekal Taluk, Bangalore - 560099, Karnataka, India
Corporate Office: No. 261/A, Bommasandra Industrial Area, Anekal Taluk, Bangalore - 560099, Karnataka, India

Narayana Aditi - Customer Information Sheet / Know Your Policy

| S No | Title | Description | Policy Clause No. |
|------|--|---|---------------------|
| 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</p> <p>Individual / Multi-Individual/ Family floater basis with Sum Insured shared amongst all</p> <p>Eligibility for family floater - upto 2 adult + upto 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 unless selected otherwise as part of the Optional Cover "Room Category Modification Option": <ul style="list-style-type: none"> ○ Option 1: Upgrade from General Ward to Semi-Private Room ○ Option 2: Upgrade from General Ward to Private Room • Expenses upto Sum Insured in respect of: <ul style="list-style-type: none"> ○ In-patient Care - Hospitalization beyond continuous 24 hours from the time of admission ○ 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, upto Sum Insured • Post-hospitalization expenses: 90 days, upto Sum Insured • Living organ donor expenses, upto Sum Insured • Health Checkup – "Base package" • Road Ambulance Charges: Expenses on road Ambulance payable as per actuals • Optional Cover - Deferred Initial Health check-up / examination to be opted as "Yes / No". <i>This optional cover may have an impact on Waiting Period and Value Added Services. Check Section 7 (Waiting Period) and Section 12 of Customer Information Sheet for more details.</i> <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 earlier. | Section 3, 5 |
| 6 | Exclusions (What the policy does not cover?) | <ul style="list-style-type: none"> • Standard exclusions <ul style="list-style-type: none"> ○ Pre-existing Disease (Code-Excl01) ○ Specific Disease/Procedure waiting period (Code-Excl02) ○ 30-Day Waiting Period (Code-Excl03) ○ 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 (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 diopters. ○ 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. | Section 7, 7.1, 7.2 |

Narayana Health Insurance Limited | CIN : U65120KA2023PLC174002 | IRDAI Reg. No. : 166

Website : www.narayanahealth.insurance | E-Mail : support@narayanahealth.insurance | Phone : +91 9821034071

Product Name : Narayana Aditi | UIN : NHIHLIP25037V032425

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

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| | | | |
|---|---|---|---|
| | | <ul style="list-style-type: none"> ○ 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 ○ 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 3.8 of the policy ○ Domiciliary hospitalization and OPD treatment | |
| 7 | <p>Waiting period</p> <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. | <p>If the optional cover "Deferred Initial Health check-up / Examination" is opted as "No"</p> <ul style="list-style-type: none"> ● 30 Day 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. <p>If the optional cover "Deferred Initial Health check-up / Examination" is opted as "Yes"</p> <ul style="list-style-type: none"> ● 30-Day Waiting Period: 30 days; if the health check-up/examination is taken within 90 days of policy issuance - 30 days or nil as per underwriting outcomes ● Specific illness waiting period: 2 years; if the health check-up/examination is taken within 90 days of policy issuance - 2 Years / 1 Year/ nil as per underwriting outcomes ● Pre-existing diseases waiting period: 3 years; if the health check-up/examination is taken within 90 days of policy issuance - 3 Years / 2 Years / 1 Year / nil as per underwriting outcomes ● Loading of Premium ● If health check-up / examination is taken within 90 days of policy issuance, additional discounts on Value Added Services will apply | <p>Section 7.1.1, 7.1.2, 7.1.3, 3.11.2</p> |
| 8 | <p>Financial limits of coverage:</p> <p>i. Sub-limit (It is a pre-defined limit and the insurance company will not pay any amount in excess of this limit)</p> <p>ii. Co-payment (It is a specified amount/percentage of the admissible claim amount to be paid by policyholder/insured).</p> <p>iii. Deductible (It is a specified amount: - 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)</p> <p>iv. Any other limit (as applicable)</p> | <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 | <p>Annexure 1, Section 6, Section 4</p> |
| 9 | <p>Claims/ Claims Procedure</p> | <p>For coverage within the Network Provider:</p> <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>(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)</p> | <p>Section 10</p> |

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Product Name : Narayana Aditi | UIN : NHIHLIP25037V032425

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

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| | | | |
|----|-----------------------|--|---|
| | | <p>For Reimbursement Process:</p> <ul style="list-style-type: none"> TAT for Claim settlement: 15 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> | |
| 10 | Policy Servicing | <p>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.</p> | NA |
| 11 | Grievances/Complaints | <p>Step 1: Call the Customer Support at +919821034071 or email us at support@narayanahealth.insurance</p> <p>Senior citizens may call at 1800 203 0234 or email us at seniorcitizencare@narayanahealth.insurance for priority assistance.</p> <p>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</p> <p>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</p> <p>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 BIMA BHAROSA GRIEVANCE REDRESSAL PORTAL - bimabharosa.irdai.gov.in or they can approach the Insurance Ombudsman. The detailed addresses of all the Insurance Ombudsman can be found in the link below.</p> <p>The contact details of the Insurance Ombudsman offices have been provided as Annexure-5</p> | Section 13.24 |
| 12 | Things to remember | <p>Value added service: We may 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>We will provide additional discounts for those who had opted "Yes" for Optional Cover "Deferred Initial Health checkup / examination" and had undergone health checkup / examination within 90 days post Policy Issuance.</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. Migration Form or Portability Form, as the case may be, should be filled and enclosed along with Proposal Form for consideration.</p> <p>For detailed guidelines on Portability, kindly refer the link https://irdai.gov.in/document-detail?documentId=5625747</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> <p>Change in Sum Insured: Only one Sum Insured Option is available in this policy, hence this is not applicable.</p> | Section 8, Section 3.11.2, 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 or any other material information, as may be required, 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 documents available at -

<https://www.narayanahealth.insurance/products/>. In case of any conflict, the Terms and Conditions mentioned in the policy document shall prevail.

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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 |
| 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 |
| 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. |
| Optional Cover | <ul style="list-style-type: none"> • Room Category Modification Options <ul style="list-style-type: none"> ○ Option 1: Upgrade from General Ward to Semi-private Room ○ Option 2: Upgrade from General Ward to Private Room • Deferred Initial Health checkup / examination <ul style="list-style-type: none"> ○ Yes (Medical and Lifestyle Information and Declaration at pre Policy Issuance with Health Check-Up / Examination post Policy Issuance within 90 days from Policy Commencement Date) <ul style="list-style-type: none"> ▪ Following Waiting Period shall apply: <ul style="list-style-type: none"> ○ Pre-existing Disease Waiting Period - 3 Years ○ Specific Disease / Procedure Waiting Period - 2 Years ○ 30-day Waiting Period - 30 days ▪ However, if health checkup / examination is done within 90 days of Policy Issuance <ul style="list-style-type: none"> ○ Pre-existing Disease Waiting Period - 3 / 2 / 1 / Nil Year(s) basis Underwriting Policy ○ Specific Disease / Procedure Waiting Period - 2 / 1 / Nil Year(s) basis Underwriting Policy ○ 30-day Waiting Period - 30 / Nil day(s) basis Underwriting Policy ○ No (Health Check-Up exists in Advance or Health Check-Up/Examination to be done before Policy Issuance) <ul style="list-style-type: none"> ▪ Following Waiting Period shall apply: <ul style="list-style-type: none"> ○ Pre-existing Disease Waiting Period - 3 / 2 / 1 / Nil Year(s) basis Underwriting Policy ○ Specific Disease Procedure Waiting Period - Nil (unless as identified as Pre-existing Disease) |

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 |

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| | |
|-----|---|
| 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 |

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| | |
|------------------------|--|
| 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 |

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| 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 |

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| | |
|-----|--|
| 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 |

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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, HAKAKERE, 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 | DHAMTARI 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 |

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| 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 |

Narayana Health Insurance Limited | CIN : U65120KA2023PLC174002 | IRDAI Reg. No. : 166

Website : www.narayanahealth.insurance | E-Mail : support@narayanahealth.insurance | Phone : +91 9821034071

Product Name : Narayana Aditi | UIN : NHIHLIP25037V032425

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

Corporate Office: No. 261/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 |
| 2 | BABY UTILITIES CHARGES |
| 3 | BEAUTY SERVICES |
| 4 | BELTS/ BRACES |
| 5 | BUDS |
| 6 | COLD PACK/HOT PACK |
| 7 | CARRY BAGS |
| 8 | EMAIL / INTERNET CHARGES |
| 9 | FOOD CHARGES (OTHER THAN PATIENT'S DIET PROVIDED BY HOSPITAL) |
| 10 | LEGGINGS |
| 11 | LAUNDRY CHARGES |
| 12 | MINERAL WATER |
| 13 | SANITARY PAD |
| 14 | TELEPHONE CHARGES |
| 15 | GUEST SERVICES |
| 16 | CREPE BANDAGE |
| 17 | DIAPER OF ANY TYPE |
| 18 | EYELET COLLAR |
| 19 | SLINGS |
| 20 | BLOOD GROUPING AND CROSS MATCHING OF DONORS SAMPLES |
| 21 | SERVICE CHARGES WHERE NURSING CHARGE ALSO CHARGED |
| 22 | TELEVISION CHARGES |
| 23 | SURCHARGES |
| 24 | ATTENDANT CHARGES |
| 25 | EXTRA DIET OF PATIENT (OTHER THAN THAT WHICH FORMS PART OF BED CHARGE) |
| 26 | BIRTH CERTIFICATE |
| 27 | CERTIFICATE CHARGES |
| 28 | COURIER CHARGES |
| 29 | CONVEYANCE CHARGES |
| 30 | MEDICAL CERTIFICATE |
| 31 | MEDICAL RECORDS |
| 32 | PHOTOCOPIES CHARGES |
| 33 | MORTUARY CHARGES |
| 34 | WALKING AIDS CHARGES |
| 35 | OXYGEN CYLINDER (FOR USAGE OUTSIDE THE HOSPITAL) |
| 36 | SPACER |
| 37 | SPIROMETRE |
| 38 | NEBULIZER KIT |
| 39 | STEAM INHALER |
| 40 | ARMSLING |
| 41 | THERMOMETER |
| 42 | CERVICAL COLLAR |
| 43 | SPLINT |
| 44 | DIABETIC FOOT WEAR |
| 45 | KNEE BRACES (LONG/ SHORT/ HINGED) |
| 46 | KNEE IMMOBILIZER/SHOULDER IMMOBILIZER |
| 47 | LUMBO SACRAL BELT |
| 48 | NIMBUS BED OR WATER OR AIR BED CHARGES |
| 49 | AMBULANCE COLLAR |
| 50 | AMBULANCE EQUIPMENT |
| 51 | ABDOMINAL BINDER |
| 52 | PRIVATE NURSES CHARGES- SPECIAL NURSING CHARGES |
| 53 | SUGAR FREE Tablets |
| 54 | CREAMS POWDERS LOTIONS (Toiletries are not payable, only prescribed medical) |
| 55 | ECG ELECTRODES |
| 56 | GLOVES |
| 57 | NEBULISATION KIT |
| 58 | ANY KIT WITH NO DETAILS MENTIONED [DELIVERY KIT, ORTHOKIT, RECOVERY KIT, ETC] |
| 59 | KIDNEY TRAY |
| 60 | MASK |
| 61 | OUNCE GLASS |
| 62 | OXYGEN MASK |
| 63 | PELVIC TRACTION BELT |
| 64 | PAN CAN |
| 65 | TROLLY COVER |
| 66 | UROMETER, URINE JUG |
| 67 | AMBULANCE |
| 68 | VASOFIX SAFETY |

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

| 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 |

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Annexure 5

List of Insurance Ombudsman

| | |
|---|---|
| <p>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.</p> | <p>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.</p> |
| <p>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.</p> | <p>BHUBANESWAR Office of the Insurance Ombudsman, 62, Forest park, Bhubaneswar – 751 009. Tel.: 0674 - 2596461 / 2596455 Email: bimalokpal.bhubaneswar@cioins.co.in JURISDICTION: Odisha.</p> |
| <p>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.</p> | <p>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).</p> |
| <p>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.</p> | <p>ERNAKULAM Office of the Insurance Ombudsman, 2nd Floor, Pulinat Bldg., Opp. Cochin Shipyards, 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.</p> |
| <p>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.</p> | <p>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.</p> |
| <p>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.</p> | <p>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.</p> |
| <p>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.</p> | <p>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> |

Narayana Health Insurance Limited | CIN : U65120KA2023PLC174002 | IRDAI Reg. No. : 166

Website : www.narayanahealth.insurance | E-Mail : support@narayanahealth.insurance | Phone : +91 9821034071

Product Name : Narayana Aditi | UIN : NHIHLIP25037V032425

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

Corporate Office: No. 261/A, Bommasandra Industrial Area, Anekal Taluk, Bangalore - 560099, Karnataka, India

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|--|---|
| <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, Bulandshehar, 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, Kanshiramnagar, 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> | |

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Annexure 6

List of Empaneled Service Providers for Health Check-up

| 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 |