

Surva Vidyarthi Bima Yojana

A. SCHEDULE

Policy Number:	
Issuing Office:	
Collection No./ Receipt No:	
Collection Date:	
Intermediary Code:	
Intermediary Name:	
Contact Number:	

1. Details of Policy Holder:

Name of the School/Educations Institutes: _____

Mail Address of School / Educational Institutes: _____

Details of Insured Member's (Students) :- Section A – Details as per Annexure

Sl. No	Name of Students	Gender	DOB of Student	Name of Parents	Nominee	Nominee Relationship to the Insured Member	Sum Insured per Student
Total No.	Total Sum Insured of the Section A- Covering Students						

2. Details of Insured –Parents covered if opted as per Section A (Details as per Annexure)

Name	Date of Birth	Gender	Occupation	Mailing Address	Contact Details	Sum Insured Per Parent	Nominee	Relationship of Nominee with Insured
Total No.	Total Sum Insured of the Section A- Covering Parents							

3. Policy coverage

Policy Period:	
Start Date and Hour:	

End date and Hour:	
--------------------	--

4. Territorial Scope: Within India 5. Endorsement Details

Section	Endorsements	Details	Y/N	Additional Premium
	Endorsement 1 On Premises Clause (Section A)	Restricts cover only to the premises.		
	Endorsement-2 Reinstatement Value Clause	Basis of settlement under Section C Fire Cover shall be on reinstatement value		

6. Benefits and Extensions

		Benefit Table (Base cover)						
Section	Benefit	Cover	Benefit Amount	Y/N	Sum Insured per Student (Rs.)	Total no. of Students	Total Sum Insured	Total Premium
Section A	Benefit 1	Death of the Parent resulting from Accident	100% of Sum Insured					
	Benefit 2	Permanent Total Disablement of the Parent resulting from Accident	100% of the Sum Insured					
	Benefit 3	Permanent Partial Disablement of the Parent resulting from Accident	As per disability % indicated					
	Benefit 4	Death of Student resulting from Accident	100% of Sum Insured					
	Benefit 5	Permanent Total Disablement of Student following an Accident	100% of Sum Insured					
	Benefit 6	Permanent Partial Disablement of the Student resulting from Accident	As per disability % indicated					

EXTENSIONS UNDER Section A								
Section	Extension	Cover	Benefit Amount	Y/N	Sum Insured per Student (Rs.)	Total Sum Insured	Deductible	Total Premium
Extensions under Section A	Extension 1	Loss of Personal Belongings (Specified Articles)	Rs X as indicated against for each of specified personal belongings					
	Extension 2	Pedal Cycle-Cover for loss or theft of pedal cycle	Sum Insured as indicated.					
	Extension 3	Cost of Study in case of Accidental Death/ Permanent Total Disablement of the Parent.	Subject to maximum of Rs X per semester for remaining X semesters					
	Extension 4	Ambulance Charges Extension	Up to Rs. per event subject to a maximum of _____ events. Payment of all claims under Ext 6 of Sec A in aggregate fo policy period this extension shall be given in multiples of of Rs 1000 or Rs 500 as opted by the Policyholder but in no case shall exceed 2% of Sum Insured of Ambulance Charges Extension. Max. 2% of Sum Insured.					

<p>Extension 5</p>	<p>Compassionate Visit</p>	<p>Upto Rs. _____per event subject to a maximum of events. Payment of all claims under Ext 7 of Sec A in aggregate for Policy Period This cover under this extension shall be given in multiples of Rs 1000 or Rs 500 as opted by the Policyholder but in no case shall exceed 2% of Accidental Sum Insured of the Student under the Policy. Max. 2% of Sum Insured.</p>					
------------------------	--------------------------------	---	--	--	--	--	--

	Extension 6	Reimbursement of Examination Fees	Upto Rs. ___ per event subject to a maximum of events. Payment of all claims under Ext 8 of Sec A in aggregate for Policy Period in no case shall exceed 1% of the Accidental Sum Insured of Reimbursement of Examination Fees. Max. 1% of Sum Insured.					
--	-------------	-----------------------------------	--	--	--	--	--	--

SECTION B – MEDICAL COVER (If Opted)- Details as per Annexure

Section	Benefit	Cover	Benefit Amount	Y/N	Sum Insured per Student (Rs.)	Total no. of Students	Total Sum Insured	Total Premium
Section B	Benefit 1	Medical Cover	Sum Insured as mentioned					

SECTION C – FIRE COVER (If Opted)

Section	Benefit	Cover	As mentioned below	Total Sum Insured (Rs.)	Deductible	Total Premium
Section C	Benefit 1	Fire and Special Peril cover	Location wise Sum Insured subject to Max Sum Insured as indicated under the policy.			

Building within School/ Educational Institute Premises – More than one building in the same compound

S. N.	Description of Property covered under Section C	Building 1	Building 2	Building 3
1.	Building			
a	Value			
b	Proposed SI			
c	Location			
2.	Furniture, Fixtures and Fittings			
a	Value			
b	Proposed SI			
c	Location			

3.	Machinery and Equipment/ Laboratory Equipment			
a	Value			
b	Proposed SI			
c	Location			
4.	Library Books (if extension is opted)			
a	Value			
b	Proposed SI			
c	Location			

EXTENSIONS UNDER SECTION C

Section	Extension	Cover	Benefit Amount	Y/N	Sum Insured per Staff (Rs.)	Deductible	Total Sum Insured	Total Premium
Extensions under Section C	Extension 1	Staff Secure	Upto 100% of Sum Insured in event of Death Upto 100% of Sum Insured in event of Permanent Total Disablement Upto disability % as indicated__					
	Extension 2	Library Books	Up to Rs.__per event subject to a maximum of __events. Payment of all claims under this benefit in no case shall exceed the Sum Insured as indicated					

7. TPA Details: The Company has agreement with E-meditek, TTK and Raksha for serving health insurance policies The details of the TPA and Our Network Providers and Diagnostic Centers can be found at Our website www.universalsompo.com

8. In Annual premium

Basic Premium

(Rs.)

Add: Loading if any

(Rs)

Extension Premium

(Rs.)

Total Premium

(Rs.)

Less: Discount if any

(Rs.)

Net Premium

(Rs.)

Add: Service Tax* and Education CESS (as applicable)

(Rs.)

Total Amount

(Rs.)

* Service Tax is subject to change as per change in Tax Laws

Note: In the event of dishonor of cheque, this policy document automatically stands cancelled from inception, irrespective of whether a separate communication is sent or not. In witness

For and On Behalf of **Universal Sompo General Insurance Company Limited**

Authorised

Signatory

Consolidated Stamp Duty Rs.....paid towards Insurance Policy stamp vide receipt no.....dated..... of General Stamp office Mumbai

B. PREAMBLE

You, the Insured/Policy Holder, have applied to Us, for insurance and this document is the Policy setting out the details of the insurance which You have requested. When drawing up this Policy, We have relied on the information and statements which You have provided in the Proposal Form

In return for payment of the premium shown in the Schedule, We agree to insure You on happening of covered event during the Policy Period as stated in Schedule, upon which one or more benefits become payable under the Policy, subject to the terms and conditions contained herein or endorsed on this Policy.

C. DEFINITIONS:

For the purposes of this Policy and endorsements, if any, the terms mentioned below shall have the meaning set forth:

Where the context so requires, references to the singular shall also include references to the plural and references to any gender shall include references to all genders.

C.1. Standard Definitions:

Accident

An accident is a sudden, unforeseen and involuntary event caused by external, visible and violent means.

Any One Illness

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

Cashless facility

"Cashless facility" means a facility extended by the insurer to the insured where the payments, of the costs of treatment undergone by the insured in accordance with the policy terms and conditions, are directly made to the network provider by the insurer to the extent pre-authorization approved.

Condition Precedent

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

Congenital Anomaly

Congenital Anomaly refers to a condition(s) which is present since birth, and which is

abnormal with reference to form, structure or position.

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

Co-payment:

A co-payment is 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 **Day care centre**

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

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

Day Care Treatment

Day care treatment refers to medical treatment, and/or surgical procedure which is:

- i. undertaken under General or Local Anesthesia in a hospital/day care centre in less than 24 hrs because of technological advancement, and
- ii. which would have otherwise required a hospitalization of more than 24 hours.

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

Please see the list of such listed procedures enclosed as Appendix- A to the Policy **Deductible**

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 in case of hospital cash policies which will apply before any benefits are payable by the insurer. A deductible does not reduce the Sum Insured.

Dental Treatment

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

Disclosure to information norm

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

Emergency Care:

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

Grace Period:

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

Hospital

A hospital means any institution established for in-patient care and day care treatment of illness and/or injuries and which has been registered as a hospital with the local authorities under the Clinical Establishments (Registration and Regulation) Act, 2010 or under the enactments specified under the Schedule of Section 56(1) of the said Act OR complies with all minimum criteria as under:

- has qualified nursing staff under its employment round the clock;
- has at least 10 in-patient beds in towns having a population of less than 10,00,000 and at least 15 in-patient beds in all other places;
- has qualified medical practitioner(s) in charge round the clock;
- has a fully equipped operation theatre of its own where surgical procedures are carried out;
- maintains daily records of patients and makes these accessible to the insurance company's authorized personnel.

Hospitalisation

Means admission in a Hospital for a minimum period of 24 In patient Care consecutive hours except for specified procedures/ treatments, where such admission could be for a period of less than 24consecutive hours.

Injury

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

Illness/

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

- 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:—it needs ongoing or long- term monitoring through consultations, examinations, check-ups, and / or tests—it needs ongoing or long-term control or relief of symptoms— it requires your rehabilitation or for you to be specially trained to cope with it—it continues indefinitely—it comes back or is likely to come back.

Medical Expenses

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. **Medically Necessary**

Medically necessary treatment is defined as any treatment, tests, medication, or stay in hospital or part of a stay in hospital which

- is required for the medical management of the illness or injury suffered by the insured;
- must not exceed the level of care necessary to provide safe, adequate and appropriate medical care in scope, duration, or intensity;
- must have been prescribed by a medical practitioner,
- must conform to the professional standards widely accepted in international medical practice or by the medical community in India.

Medical Practitioner:

Medical Practitioner means a person who holds a valid registration from the Medical

Council of any State or Medical Council of India or Council for Indian Medicine or for Homeopathy set up by the Government of India or a State Government and is thereby entitled to practice medicine within its jurisdiction; and is acting within the scope and jurisdiction of license and is not a close member of Insured's family.

Network Provider:

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

(The Company has agreement with E-meditek, TTK and Raksha for serving health insurance policies). **Portability:**

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

Pre-Existing Disease:

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

- a. That is/are diagnosed by a physician within 48 months prior to the effective date of the policy issued by the insurer or its reinstatement or
- b. For which medical advice or treatment was recommended by, or received from, a physician within 48 months prior to the effective date of the policy issued by the insurer or its reinstatement

Qualified Nurse:

Qualified nurse is a person who holds a valid registration from the Nursing Council of India or the Nursing Council of any state in India. **Reasonable and Customary Charges:**

Reasonable 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 . **Room Rent:**

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

Renewal defines the terms on which the contract of insurance can be renewed on mutual consent with a provision of grace period for treating the renewal continuous for the purpose of all waiting periods.

Surgery

Surgery or Surgical Procedure means manual and / or operative procedure (s) required for treatment of an illness or injury, correction of deformities and defects, diagnosis and cure of diseases, relief of suffering or prolongation of life, performed in a hospital or

day care centre by a medical practitioner.

Unproven/Experimental treatment:

Treatment including drug experimental therapy which is not based on established medical practice in India, is treatment experimental or unproven.

C.2. Specific Definitions:

Addition/Deletion of members: additional member can be added or deleted for section

A and Section B. Premium for the same may be added or refunded at pro-rata basis as applicable for section A or section B **Alternative treatments**

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

Age

Means completed years as at the commencement of the Policy. Minimum age for enrollment under this Policy is 3 years.

Ambulance

Means any vehicle used solely for the conveyance of injured persons from Accidental location or residential place of the Insured or Hospital to any Hospital in emergency cases.

“Break in policy”

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

Contribution:

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

Company

Means “Universal Sampo General Insurance Company Limited.”

Contents

Means the household goods and personal property within the house specifically declared by Insured at time of proposal, excluding permanent fixtures and fittings to the house owned by You and / or Your family.

Day

Means a period of 24 consecutive hours.

Daily Allowance is the amount specified as such in the Schedule

Educational Institution

Means an educational establishment in India recognised by the Government of India, UCG, NCERT or AICTE, providing education- related services to Schools/ Educational Institutes and other educational institutions.

Insured

Means the individual whose name is specifically appearing in the Schedule/ Certificate of Insurance herein after referred as “You”/”Your”/”Yours”/”Yourself”.

Insured Asset

Means a physical object performing function or functions, as per manufacturers’ specification and for the purpose of this Policy shall include the following: Pedal Cycle, Personal Belongings such as laptop, baggage etc specifically mentioned in Part I of the Schedule and is the subject matter of insurance under the Policy.

Insured Event

Means any event specifically mentioned as covered under this Policy.

Insured Property

Means the “Premises” i.e the building together with its land and outbuildings, furniture, fixtures and fittings, machinery and equipment which is the subject matter of insurance under Section C of the Policy whose description is specifically appearing in Schedule.

Loss of Use

Means the total paralysis of one or more limbs or loss of hearing of one or both the ears or loss of vision of one or both the eyes which is certified in writing by a Medical Practitioner to be permanent, complete and irreversible.

Market Value

Means the new replacement value of a similar item less depreciation.

Nominee

Means the person(s) nominated by the Policyholder to receive the insurance benefits under this Policy payable on the death of the Insured caused by an Accident.

Pedal Cycle

Means a bicycle, also known as a bike, pushbike or cycle that is pedal-driven, human- powered, single-track vehicle having two wheels attached.

Permanent Total Disablement

Means disablement, as a result of Bodily Injury, which:

- i. Continues for a period of twelve (12) consecutive months and
- ii. Is confirmed as total, continuous and permanent by a Physician after twelve (12) consecutive months and

- iii. Entirely prevents You from engaging in or giving attention to gainful occupation of any and every kind for the remainder of Your life. **Period of Insurance**

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

Policyholder

Means the School/ Educational Institutes named as such in the Schedule who is responsible for payment of premium for executing this Policy. **Policy**

Means the document evidencing the contract of insurance and includes endorsements issued thereto, changing either the scope of cover, terms and conditions, or any other narration made in the Policy. **“Certificate of Insurance”** for the purpose of Policy shall mean and include the certificate issued to You by Us or on Our behalf evidencing Your participation in the Policy.

Policy Year

Means a period of twelve months beginning from the Policy Start Date, as specified in Part I of the Schedule, and ending on the last day of such twelve month period. For the purpose of subsequent years, following the first year of the Policy Period, “Policy Year ” shall mean a period of twelve months beginning from the end of the previous Policy Year and lapsing on the last day of such twelve month period, till the Policy End Date as specified in Part I of the Schedule.

Policy Period

Means the period commencing at the Policy Period Start Date and ending at the Policy Period End Date, as specifically stated in the Schedule and for which the insurance cover will remain valid. For group policies, Policy Period refers to group policy period, within which certificates of insurance are issued to members of the group. Also, for group policies, references to Policy Period will imply Cover Period wherever applicable.

The policy period for this product is for one years but the sum insured of the policy would be the maximum liability of the company for claims during this annual period of the policy , Sum Insured & Claim would go as per year basis and would not be accumulated and carried forward to the next year at renewal.

Cover Period

Means the period as specified in the Certificate of Insurance for which You are covered under the Policy and which shall fall within the Policy Period. The Cover Period normally starts on the date of enrolment of Insured into the group and is included within the Policy Period.

Physical Separation

Means with respect to the hand, severance of limb at or above wrists, and with respect to the foot, severance of limb at or above the ankle.

Professional Sports

Means a sport, which would remunerate a player in excess of 50% of his annual income as a means of his/her livelihood.

Reinstate

Means to incur cost of replacement or reinstatement of a property of the same kind or type but not superior to or more extensive than the insured property when it was new.

Subrogation

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

Scheduled Airline

Means civilian scheduled air carrier operating civilian flights, holding a certificate, license or similar authorization for civilian scheduled air carrier transport issued by the country of the aircraft's registry, and which in accordance therewith flies, maintains and publishes tariffs for regular passenger service between named cities at regular and specified times, on regular or chartered flights operated by such carrier. **Sum Insured**

Means the sum as mentioned in the Schedule against the respective benefit(s) which represents Our maximum liability for any or all claims under this Policy during the Policy Period.

Staff

Means professional personnel directly involved in teaching students, including classroom teachers; special education teachers; and other teachers who work with students as a whole class in a classroom, in small groups in a resource room, or in one-to-one teaching inside or outside a regular classroom. Teaching staff also includes chairpersons of departments whose duties include some amount of teaching, but it does not include non- professional personnel who support teachers in providing instruction to students, such as teachers' aides and other paraprofessional personnel. Staff would also include non- teaching members of the Educational Institute who are engaged as professionals rendering various services to the Institution such as cleaners, peons etc.

Student

Means the persons nominated by the Policyholder as mentioned in the Schedule entitled to receive benefits upon occurrence of Insured Events under this Policy and are also the

"Insured " under the Policy subject to terms and conditions contained in this Policy or endorsed hereon. For the purpose of avoidance of doubt, it is clarified that if the Student is a minor and if so opted by the Policyholder at time of proposal, the benefits accrued under this Policy upon occurrence of Insured Events shall be entitled to the Nominee under the Policy.

You/Your/Yours/Yourself

Means the person(s) that We insure and is/are specifically named as Insured in the Schedule.

We/Our/Ours/Us

Means Universal Sampo General Insurance Company Limited. **War**

Means war , whether declared or not, or any warlike activities, including use of military force by any sovereign nation to achieve economic, geographic, nationalistic, political, racial, religious or other ends.

D. BENEFITS

I. SECTION A- PERSONAL ACCIDENT

We hereby agree, subject to the terms, exclusions and conditions herein contained or otherwise expressed hereon, to pay to the Insured (or his Nominee/ legal heir/ guradian, as the case may be) a sum as compensation on occurrence of any Insured Event, as specifically described hereunder, under different Benefit(s) (and Extensions - if any) arising due to an Injury sustained by the Insured Person during the Policy Period but not exceeding the Sum Insured as specified under the respective Benefits (and Extensions - if any) under Section A.

1.1 Benefit 1: Insured Event - Death of the Parent resulting from Accident

We agree, subject to the terms, conditions and exclusions applicable to this Section 1.1 and the terms, conditions, general exclusions stated in the Policy, to pay such Sum Insured as mentioned against Benefit 1 under Section A in the Schedule to this Policy, on the occurrence of death of the Parent, provided such death results solely and directly from an Injury, within twelve months from the date of Accident resulting in such Injury. Provided that the date of occurrence of the Accident falls within the Policy Period.

1.2 Benefit 2: Insured Event - Permanent Total Disablement (PTD) of the Parent resulting from Accident

We agree, subject to the terms, conditions and exclusions applicable to this Section 1.2 and the terms, conditions, general exclusions stated in the Policy, to pay such Sum Insured, in the manner indicated below, on the occurrence of any of the following losses, provide such losses to the Parent are total and irrecoverable losses which result solely and directly from an Injury, within twelve months from the date of Accident resulting in such Injury. Provided that the date of occurrence of the Accident falls within the Policy Period.

- (i) Loss of Use of both eyes, or Physical Separation/ Loss of Use of two entire hands or two entire feet, or one entire hand and one entire foot, or of such Loss of Use of one eye and such Physical Separation/ Loss of Use of one entire hand or one entire foot, then the Sum Insured as stated under Benefit 2, Section A in the Schedule to this Policy hereto as applicable to such Insured Person.
- (ii) Physical Separation/ Loss of Use of two hands or two feet, or of one hand and one foot, or of Loss of Use of one eye and Loss of Use of one hand or one foot, then the
Sum Insured as stated under Benefit 2, Section A in the Schedule to this Policy hereto as applicable to such Insured Person.
- (iii) If such Injury shall as a direct consequence thereof, permanently, and totally, disable the Insured Person from engaging in any employment or occupation of any description whatsoever, then the Sum Insured as stated under Benefit 2, Section A in the Schedule to this Policy hereto as applicable to such Insured Person.

1.3 Benefit 3: Insured Event - Permanent Partial Disablement (PPD) of the Parent resulting from Accident

We agree, subject to the terms, conditions and exclusions applicable to this Section and the terms, conditions, general exclusions stated in the Policy, to pay such Sum Insured as mentioned against Benefit 3 under Section A this Policy as applicable to the Parent in the manner indicated below, on the occurrence of any of the following losses, provided such losses to the Parent are irrecoverable losses and result in Loss of Use or Physical Separation which arises solely and directly from an Injury, within twelve months from the date of Accident resulting in such Injury.

Provided that the date of occurrence of the Accident falls within the Policy Period

Losses covered	Percentage of Sum Insured
-----------------------	----------------------------------

i. Loss of Use/ Physical Separation:

a. One entire hand	50	b. One entire foot	50
ii. Loss of Use of one eye	50		
iii. Loss of toes – all	20		
a. Great both phalanges	5		
b. Great - one phalanx	2		
c. Other than great if more than one toe lost each	1		
iv. Loss of Use of both ears	50	v. Loss of Use of one ear	20
vi. Loss of four fingers and thumb of one hand	40		
vii. Loss of four fingers	35		
viii. Loss of thumb	a. Both phalanges 25	b. One phalanx	10
ix. Loss of Index finger	a. Three phalanges 10	b. Two phalanges	8
phalanx 4	x. Loss of middle finger	a. Three phalanges	6
One phalanx 2		b. Two phalanges	4
		c. One phalanx	2
xi. Loss of ring finger			
a. Three phalanges			5
b. Two phalanges			4
c. One phalanx			2
xii. Loss of little finger			
a. Three phalanges			4
b. Two phalanges			3
c. One phalanx			2
xiii. Loss of metacarpus			
a. First or second (additional)	3		
b. Third, fourth or fifth (additional)	2		

xiv. Any other partial disablement % as assessed by a panel doctor

1.4 Benefit 4: Insured Event – Death of Student resulting from Accident

We agree, subject to the terms, conditions and exclusions applicable to this Section 1.4 and the terms, conditions, general exclusions stated in the Policy, to pay such Sum Insured as mentioned against Benefit 4 under Section A of this Policy, on the occurrence of death of the Student, provided such death results solely and directly from an Injury, within twelve months from the date of Accident resulting in such Injury. Provided that the date of occurrence of the Accident falls within the Policy Period

1.5 Benefit 5: Insured Event- Permanent Total Disablement of Student resulting from Accident

We agree, subject to the terms, conditions and exclusions applicable to this Section 1.5 and the terms, conditions, general exclusions stated in the Policy, to pay such Sum Insured as mentioned in Benefit 5 in the Schedule to this Policy, on the occurrence of any of the following losses, provide such losses to the Student are total and irrecoverable losses which result solely and directly from an Injury, within twelve months from the date of Accident resulting in such Injury. Provided that the date of occurrence of the Accident falls within the Policy Period.

- (i) Loss of Use of both eyes, or Physical Separation/ Loss of Use of two entire hands or two entire feet, or one entire hand and one entire foot, or of such Loss of Use of one eye and such Physical Separation/ Loss of Use of one entire hand or one entire foot,
- (ii) Physical Separation/ Loss of Use of two hands or two feet, or of one hand and one foot, or of Loss of Use of one eye and Loss of Use of one hand or one foot,
- (iii) If such Injury shall as a direct consequence thereof, permanently, and totally, disable the Insured Person from engaging in any employment or occupation of any description whatsoever

1.6 Benefit 6: Insured Event - Permanent Partial Disablement (PPD) of the Student resulting from Accident

We agree, subject to the terms, conditions and exclusions applicable to this Section and the terms, conditions, general exclusions stated in the Policy, to pay such Sum Insured as mentioned against Benefit 6 under Section A in the Schedule to this Policy as applicable to the Student in the manner indicated below, on the occurrence of any of the following losses, provided such losses to the Student are irrecoverable losses and result in Loss of Use or Physical Separation which arises solely and directly from an Injury, within twelve months from the date of Accident resulting in such Injury.

Provided that the date of occurrence of the Accident falls within the Policy Period/

Losses covered	Percentage of Sum Insured
-----------------------	----------------------------------

i. Loss of Use/ Physical Separation:

- a. One entire hand 50
- b. One entire foot 50

ii. Loss of Use of one eye 50

iii. Loss of toes – all 20

- a. Great both phalanges 5
- b. Great - one phalanx 2
- c. Other than great if more than one toe lost each 1

iv. Loss of Use of both ears 50 v. Loss of Use of one ear 20

vi. Loss of four fingers and thumb of one hand 40

vii. Loss of four fingers 35

viii. Loss of thumb a. Both phalanges 25 b. One phalanx 10

ix. Loss of Index finger a. Three phalanges 10 b. Two phalanges 8 c. One phalanx 4
x. Loss of middle finger a. Three phalanges 6 b. Two phalanges 4 c. One phalanx 2

xi. Loss of ring finger a. Three phalanges 5 b. Two phalanges 4 c. One phalanx 2

xii. Loss of little finger a. Three phalanges 4 b. Two phalanges 3 c. One phalanx 2

xiii. Loss of metacarpus a. First or second (additional) 3 b. Third, fourth or fifth (additional) 2

xiv. Any other partial disablement % as assessed by a panel doctor

Notwithstanding anything to the contrary stated under this Policy the Our total liability for payment of compensation under various benefit(s) under Section A in aggregate shall not exceed the amount mentioned as Sum Insured against each such benefit under Section A the Schedule. On payment of the Sum Insured as referred for all the above benefits under Section A such benefits and relevant extensions shall cease to exist.

II SECTION B – MEDICAL COVER 1. SCOPE OF COVER

We hereby agree, subject to the terms, conditions and exclusions applicable to this

Section and the terms, conditions, general exclusions stated in the Policy to reimburse the Medical Expenses incurred during Hospitalisation (including listed day care surgeries & procedures), subject to a maximum of Rs. (as specified under benefit amount against the Section B), reasonably and necessarily incurred and expended, during the Policy Period, for the treatment of the Student on the written advice of the Medical

Practitioner, due to his/ her being hospitalised for any disease, illness or Accident.

However Our total liability, under this section, for payment of all claims in aggregate for the Policy Period shall not exceed the Sum Insured as stated

against Section B of the Schedule as applicable to such Student and any hospitalisation (including its related Pre and Post Hospitalisation expenses for 30 and 60 days respectively if applicable) due to below mentioned Surgeries/ Medical Procedure or any medical treatment pertaining to an illness/ injury shall be limited as per below:

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

Medical Expenses Payable

1. Room, Boarding expenses as provided by the Hospital/Nursing Home.
2. Nursing expenses.
3. Surgeon, Anaesthetist, Medical Practitioner, Consultants, Specialists Fees.
4. Anaesthesia, Blood, Oxygen, Operation Theatre Charges, Surgical appliances(any disposable consumables subject to upper limit of 10% of Sum Insured), Medicines & Drugs, Diagnostic Materials and X-Ray, Dialysis, Chemotherapy, Radiotherapy, Cost of pacemaker, Artificial Limbs and cost of Stents and implants

Note: Hospitalization expenses of person donating an organ during the course of organ transplant will also be payable subject to the limit under benefit “3” under Section B as indicated in the Schedule applicable to the insured Student within the overall Sum Insured of the Student (Pre & Post Hospitalisation not applicable for Organ Donor).

III SECTION C - FIRE COVER 1. SCOPE OF COVER

We shall pay You the Market Value of the Insured Property or the amount of damage as the case may be, in the event of loss, destruction or damage to the building of the Educational Institute caused by and arising out of the perils stated hereunder subject to terms, exclusions, conditions and clauses contained herein or endorsed hereon:

1. Fire
2. Explosion/Implosion

3. Loss or damage by aircraft, other aerial or space devices and articles dropped there from excluding those caused by pressure waves
4. Storm, cyclone, typhoon, tempest, hurricane, tornado, flood & inundation
5. Impact damage by any rail/ road vehicle or animal by direct contact
6. Subsidence and Landslide including rockslide excluding:
 - a) the normal cracking, settlement or bedding down of new structures
 - b) the settlement or movement of made up ground
 - c) coastal or river erosion
 - d) defective design or workmanship or use of defective materials
 - e) Demolition, construction, structural alterations or repair of any property or ground works or excavations.
7. Bursting and/or overflowing of Water Tanks, Apparatus and Pipes
8. Missile Testing Operation
9. Leakage from Automatic Sprinkler Installations excluding loss, destruction or damage caused by,
 - a) Repairs or alterations to the building or premises
 - b) Repairs, Removal or Extension of the sprinkler installation
 - c) Defects in construction known to You
10. Bush Fire, excluding loss, destruction or damage caused by Forest Fire.

Extensions under Section C

Section	Extension	Cover
Extensions under Section C	Extension 1	Staff Secure
	Extension 2	Library Books

Brief of Extensions under Section C

Extension 1:

Staff Secure: This extension provides the following accidental benefit to the teaching and/ or non-teaching staff.:

1. Death
2. Permanent Total Disablement
3. Permanent Partial Disablement

Library Books: The cover under this extension provides for reimbursement up to Sum Insured of all the library books available with the Schools & Educational Institutions and premium paid there on for the full value of all the library books covered against fire and allied risks.

2. CONDITIONS

- 1) This Policy shall be voidable in the event of mis-representation, misdescription or non-disclosure of any material particular.
- 2) All insurances under this policy shall cease on expiry of seven days from the date of fall or displacement of any building or part thereof or of the whole or any part of any range of buildings or of any structure of which such building forms part.

PROVIDED such a fall or displacement is not caused by insured perils, loss or damage which is covered by this policy or would be covered if such building, range of buildings or structure were insured under this policy.

Notwithstanding the above, We may subject to an express notice being given as soon as possible but not later than seven days of any such fall or displacement may agree to continue the insurance subject to revised rates, terms and conditions as may be decided by it and confirmed in writing to this effect.

- 3) Under any of the following circumstances the insurance ceases to attach as regards the property affected unless the Insured, before the occurrence of any loss or damage, obtains the sanction of the Company signified by endorsement upon the policy by or on behalf of the Company :-
 - a) If the trade or manufacture carried on be altered, or if the nature of the occupation of or other circumstances affecting the building insured or containing the insured property be changed in such a way as to increase the risk of loss or damage by Insured Perils.
 - b) If the building insured or containing the insured property becomes unoccupied and so remains for a period of more than 30 days.
 - c) If the interest in the property passes from the insured otherwise than by will or operation of law.
- 4) This insurance does not cover any loss or damage to property which, at the time of the happening of such loss or damage, is insured by or would, but for the existence of this policy, be insured by any marine policy or policies except in respect of any excess beyond the amount which would have been payable under the marine policy or policies had this insurance not been effected.
- 5) This insurance may be terminated at any time at the request of the Insured, in which case the Company will retain the premium at customary short period rate for the time the policy has been in force. This insurance may also at any time be terminated at the option of the Company, on 15 days' notice to that effect being given to the Insured, in which case the Company shall be liable to repay on demand a rateable proportion of the premium for the unexpired term from the date of the cancellation.
- 6) If We at Our option, reinstate or replace the property damaged or destroyed, or any part thereof, instead of paying the amount of the loss or damage, or join with any other Company or Insurer(s) in so doing, We shall not be bound to reinstate exactly or completely but only as circumstances permit and in reasonably sufficient manner, and in no case shall We be bound to expend more in reinstatement than it would have cost to reinstate such property as it was at the time of the occurrence of such loss or damage nor more than the Sum Insured by Us thereon. If We so elect to reinstate or replace any property the insured shall at Your own expense furnish Us with such plans, specifications, measurements, quantities and such other particulars as We may require, and no acts done, or caused to be done, by Us with a view to reinstatement or replacement shall be deemed an election by to reinstate or replace.

If in any case We shall be unable to reinstate or repair the property hereby insured, because of any municipal or other regulations in force affecting the alignment of streets or the construction of buildings or otherwise, We shall, in every such case, only be liable to pay such sum as would be requisite to reinstate or repair such property if the same could lawfully be reinstated to its former condition.

- 7) If the property hereby insured shall at the breaking out of any fire or at the commencement of any destruction of or damage to the property by any other peril hereby insured against be collectively of greater value than the sum insured thereon, then the Insured shall be considered as being his own insurer for the difference and shall bear a ratable proportion of the loss accordingly. Every item, if more than one, of the policy shall be separately subject to this condition
- 8) If at the time of any loss or damage happening to any property hereby insured there be any other subsisting insurance or insurances, whether effected by You or by any other person or persons covering the same property, We shall not be liable to pay or contribute more than its rateable proportion of such loss or damage.
- 9) You shall at Our expense do and concur in doing, and permit to be done, all such acts and things as may be necessary or reasonably required by Us for the purpose of enforcing any rights and remedies or of obtaining relief or indemnity from other parties to which We shall be or would become entitled or subrogated, upon its paying for or making good any loss or damage under this policy, whether such acts and things shall be or become necessary or required before or after Your indemnification by Us.
- 10) At all times during the period of insurance of this policy the insurance cover will be maintained to the full extent of the respective sum insured in consideration of which upon the settlement of any loss under this policy, pro-rata premium for the unexpired period from the date of such loss to the expiry of period of insurance for the amount of such loss shall be payable by You to Us.

The additional premium referred above shall be deducted from the net claim amount payable under the policy. This continuous cover to the full extent will be available notwithstanding any previous loss for which We may have paid hereunder and irrespective of the fact whether the additional premium as mentioned above has been actually paid or not following such loss. The intention of this condition is to ensure continuity of the cover to the insured subject only to Our right for deduction from the claim amount, when settled, of pro-rata premium to be calculated from the date of loss till expiry of the policy.

Notwithstanding what is stated above, the Sum Insured shall stand reduced by the amount of loss in case the insured immediately on occurrence of the loss exercises his option not to reinstate the Sum Insured as above.

E. EXCLUSIONS:

SPECIFIC EXCLUSIONS (Applicable to Section A)

We will not pay You for:-

1. The insurance company liability during one annual policy period is limited to the sum insured under the policy, once the sum insured is exhausted on the payment of one or more than one claim during one annual policy period, further payment of claim amount exceeding the sum insured of the policy would be excluded.
2. Any existing physical defect, disablement/injury unless endorsed otherwise.
3. Death or disablement due to child birth or from pregnancy or in consequence thereof.
4. Payment of compensation in respect of injury, disablement or death -
 - a. From intentional self-injury, suicide or attempted suicide.
 - b. Whilst under the influence of liquor or drugs or other intoxicants.
 - c. Emotional distress
 - d. Whilst engaging in aviation or ballooning whilst mounting into, dismounting from or travelling in any aircraft or balloon other than as a passenger (fare paying or otherwise) in any duly licensed standard type of aircraft anywhere in the world.
 - e. Directly or indirectly, caused by venereal disease, AIDS or insanity.
 - f. Arising or resulting from the Parent/ Student committing any breach of law with criminal intent or participating in an actual or attempted felony, riot, crime, misdemeanour or civil commotion.
 - g. Whilst engaging in racing, hunting, mountaineering, ice hockey, winter sports and the like.
 - h. Due to war or ionising radiation or nuclear perils.
 - i. Whilst working in underground mines or explosive mines, electric installation with high tension supply, or as jockey or circus personnel or any such occupations of similar hazard.

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

1. Pre-existing diseases will not be covered until 48 months of continuous coverage have elapsed, since inception of the first Policy with Us; but:
If You are presently covered and have been continuously covered without any break under:
 - i) an individual health insurance plan with an Indian insurer for the reimbursement of medical costs for inpatient treatment in a Hospital, Or
 - ii) any other similar health insurance plan from Us, then, Pre-existing diseases exclusion of the Policy stands deleted and shall be replaced entirely with the following:
 - a) The waiting period for all Pre-existing diseases shall be reduced by the number of Your continuous preceding years of coverage under the previous health insurance policy;

AND

- b) If the proposed Sum Insured for You is more than the Sum Insured applicable under the previous health insurance policy (other than as a result of the application of Cumulative Bonus), then the reduced waiting period shall only apply to the extent of the Sum Insured under the previous health insurance policy
2. Any disease other than those stated in Clause 3 below, contracted by the Student during the first 30 days from the commencement date of the policy. This condition 2 shall not however apply in case of the Student having been covered under this Scheme or any health insurance scheme with any one of the Indian Insurance Companies for a continuous period of preceding 24 months without any break.
 3. Any Sickness that has been classified as an Epidemic by the Central or State Government
 4. Injury or disease directly or indirectly caused by or arising from or attributable to War invasion Act of Foreign Enemy Warlike operations (whether war be declared or not).
 5. Circumcision unless necessary for treatment of a disease not excluded hereunder or as may be necessitated due to an accident, vaccination or inoculation or change of life or cosmetic or aesthetic treatment of any description, plastic surgery other than as may be necessitated due to an accident or as part of any illness.
 6. The cost of spectacles and contact lenses hearing aids.
 7. Any Dental treatment or surgery which is a corrective, cosmetic or aesthetic procedure, including wear and tear, unless arising from accidental injury and which requires hospitalization for treatment.
 8. Convalescence general debility 'Run Down' condition or rest cure, sterility, venereal disease, intentional self-injury and use of intoxicating drugs / alcohol, rehabilitation therapy in any form.
 9. All expenses arising out of any condition directly or indirectly caused to or associated with Human T-Cell Lymphotropic Virus Type III (HTLB-III) or Lymphadenopathy Associated Virus (LAV) or the Mutants Derivative or variations Deficiency Syndrome or any Syndrome or condition of a similar kind commonly referred to as AIDS.
 10. Charges incurred at Hospital or Nursing Home primarily for diagnostic, X-Ray or laboratory examinations or other diagnostic studies not consistent with nor incidental to the diagnosis and treatment of positive existence or presence of any ailment, sickness or injury for which confinement is required at a Hospital/Nursing Home.
 11. Expenses on vitamins and tonics unless forming part of treatment for injury or disease as certified by the attending physician.
 12. Injury or disease directly or indirectly caused by or contributed to by nuclear weapons/materials.
 13. Treatment arising from or traceable to pregnancy childbirth including caesarean section.

14. Naturopathy treatment
15. Any experimental / unproven treatments are excluded from the policy coverage.

SPECIFIC EXCLUSIONS (Applicable to Section C)

This Policy does not cover

- a. The first 5% of each and every claim subject to a minimum of Rs.10, 000 in respect of each and every loss arising out of “Act of God perils” such as Lightning, STFI, Subsidence, Landslide and Rock slide covered under the policy.
- b. The first Rs 10,000 for each and every loss arising out of other perils in respect of which the Insured is indemnified by this Policy.
- c. The Excess shall apply per event per Insured Event
- d. Loss, destruction or damage caused by war, invasion, act of foreign enemy hostilities or war like operations (whether war be declared or not), civil war, mutiny, civil commotion assuming the proportions of or amounting to a popular rising, military rising, rebellion, revolution, insurrection or military or usurped power.
- e. Loss, destruction or damage directly or indirectly caused to the property insured by
 - i. Ionizing radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
 - ii. The radioactive toxic, explosives or other hazardous properties of any explosive nuclear assembly or nuclear component thereof
- f. Loss, destruction or damage caused to the insured property by pollution or Contamination excluding
 - i. Pollution or contamination which itself results from a peril hereby insured against.
 - ii. Any peril hereby insured against which itself results from pollution or contamination.
- g. Loss, destruction or damage to the stocks in Cold Storage premises caused by change of temperature.
- h. Loss, destruction or damage to bullion or unset precious stones, any curios or works of art for an amount exceeding Rs. 10000/-, goods held in trust or on commission, manuscripts, plans, drawings, securities, obligations or documents of any kind, stamps, coins or paper money, cheques, books of accounts or other business books, computer systems records, explosives unless otherwise expressly stated in the policy.
- i. Loss, destruction or damage to any electrical machine, apparatus, fixture, or fitting arising from or occasioned by over-running, excessive pressure, short circuiting, arcing, self heating or leakage of electricity from whatever cause (lightning included) provided that this exclusion shall apply only to the particular electrical machine, apparatus, fixture or fitting so affected and not to other machines, apparatus, fixtures or fittings which may be destroyed or damaged by fire so set up.
- j. Expenses necessarily incurred on (i) Architects, Surveyors and Consulting Engineer's Fees and (ii) Debris Removal by the Insured following a loss,

destruction or damage to the Property insured by an insured peril in excess of 3% and 1% of the claim amount respectively.

- k. Loss of earnings, loss by delay, loss of market or other consequential or indirect loss or damage of any kind or description whatsoever.
- l. Loss or damage by spoilage resulting from the retardation or interruption or cessation of any process or operation caused by operation of any of the perils covered.
- m. Loss by theft during or after the occurrence of any insured peril.
- n. Any Loss or damage occasioned by or through or in consequence directly or indirectly due to earthquake, volcanic eruption or other convulsions of nature.
- o. Loss or damage to property insured if removed to any building or place other than in which it is herein stated to be insured, except machinery and equipment temporarily removed for repairs, cleaning, renovation or other similar purposes for a period not exceeding 60 days.
- p. Riot, Strike and Malicious Damage: Loss of or visible physical damage or destruction by external violent means directly caused to the property insured but excluding those caused by:
 - i. Total or partial cessation of work or the retardation or interruption or cessation of any process or operations or omissions of any kind;
 - ii. Permanent or temporary dispossession resulting from confiscation, commandeering, requisition or destruction by order of the Government or any lawfully constituted Authority;
 - iii. permanent or temporary dispossession of any building or plant or unit or machinery resulting from the unlawful occupation by any person of such building or plant or unit or machinery or prevention of access to the same;
 - iv. Burglary, housebreaking, theft, larceny or any such attempt or any omission of any kind of any person (whether or not such act is committed in the course of a disturbance of public peace) in any malicious act.
- q. Storm, cyclone, typhoon, tempest, hurricane, tornado, flood and inundation: Loss destruction or damage directly caused by storm, cyclone, typhoon, tempest, hurricane, flood or inundation excluding those resulting from volcanic eruption or other convulsions of nature.

TERRORISM DAMAGE EXCLUSION WARRANTY

Notwithstanding any provision to the contrary within this insurance it is agreed that this insurance excludes loss, damage cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

For the purpose of this endorsement an act of terrorism means an act, including but not limited to the use of force or violence and / or the threat thereof, of any person or group(s) of persons whether acting alone or on behalf of or in connection with any organization (s) or government(s), committed for political,

religious, ideological or similar purpose including the intention to influence any government and/or to put the public, or any section of the public in fear.

The warranty also excludes loss, damage, cost or expenses of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to action taken in respect of any act of terrorism.

If we allege that by reason of this exclusion, any loss, damage, cost or expenses is not covered by this insurance the burden of proving the contrary shall be upon You.

In the event any portion of this endorsement is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

F. GENERAL TERMS AND CLAUSES – Applicable to Policy

F.1. Standard General Terms and Clauses:

1. Fraud

If any claim made by the insured person, is in any respect fraudulent, or if any false statement, or declaration is made or used in support thereof, or if any fraudulent means or devices are used by the insured person or anyone acting on his/her behalf to obtain any benefit under this policy, all benefits under this policy and the premium paid shall be forfeited. Any amount already paid against claims made under this policy but which are found fraudulent later shall be repaid by all recipient(s)/policyholder(s), who has made that particular claim, who shall be jointly and severally liable for such repayment to the insurer. For the purpose of this clause, the expression "fraud" means any of the following acts committed by the insured person or by his agent or the hospital/doctor/any other pa(y acting on behalf of the insured person, 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

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

2. Cancellation/ termination

The policyholder may cancel this policy by giving 15days'written notice and in such an event, the Company shall refund premium for the unexpired policy period as detailed below.

Cancellation Period				
Cover Period	Within 1 month	From 1 month to 3 months	From 3 month to 6 months	From 6 months to 1 year
1 year	75%	50%	25%	0%

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

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 fraud. **3. Free Look period (Applicable to Section A & B)**

The Free Look Period shall be applicable on new individual health insurance policies and not on renewals or at the time of porting/migrating the policy. The insured person shall be allowed free look period of fifteen days from date of receipt of the policy document to review the terms and conditions of the policy, and to return the same if not acceptable. If the insured has not made any claim during the Free Look Period, the insured shall be entitled to

i. a refund of the premium paid less any expenses incurred by the Company on medical examination of the insured person and the stamp duty charges or ii. where the risk has already commenced and the option of return of the policy is exercised by the insured person, a deduction towards the proportionate risk premium for period of cover or iii.

Where only a part of the insurance coverage has commenced, such proportionate premium commensurate with the insurance coverage during such period;

4. Multiple Policies (Applicable to Section 'A' & 'B')

- In case of multiple policies taken by an insured person during a period from one or more insurers to indemnify treatment costs, the insured person shall have the right to require a settlement of his/her claim in terms of any of his/her policies. In all such cases the insurer chosen by the insured person shall be obliged to settle the claim as long as the claim is within the limits of and according to the terms of the chosen policy.
- ii. Insured person having multiple policies shall also have the right to prefer claims under this policy for the amounts disallowed under any

other policy / policies even if the sum insured is not exhausted. Then the insurer shall independently settle the claim subject to the terms and conditions of this policy.

- If the amount to be claimed exceeds the sum insured under a single policy, the insured person shall have the right to choose insurer from whom he/she wants to claim the balance amount.
- Where an insured person has policies from more than one insurer to cover the same risk on indemnity basis, the insured person shall only be indemnified the treatment costs in accordance with the terms and conditions of the chosen policy.

5. Renewal (Applicable to Section A & B)

The policy shall ordinarily be renewable except on grounds of fraud, misrepresentation by the insured person.

- The Company shall endeavor to give notice for renewal. However, the Company is not under obligation to give any notice for renewal.
- Renewal shall not be denied on the ground that the insured person had made a claim or claims in the preceding policy years.
- Request for renewal along with requisite premium shall be received by the Company before the end of the policy period.
- At the end of the policy period, the policy shall terminate and can be renewed within the Grace Period of 30 days to maintain continuity of benefits without break in policy. Coverage is not available during the grace period.

6. Redressal of Grievances

In case of any grievance the insured person may contact the company through

Universal Sampo General Insurance Co. Ltd.

Unit No. 601 & 602, 6th Floor, Reliable Tech Park, Cloud City Campus; Gut No-31, Mouje Elthan, Thane- Belapur Road, Airoli, Navi Mumbai- 400708

Website: www.universalsompo.com

Toll free: 1800-200-5142

E-mail: contactus@universalsompo.com

Contact Details for Senior Citizen

1800-267-4030

Insured person may also approach the grievance cell at any of the company's branches with the details of grievance

If Insured person is not satisfied with the redressal of grievance through one of the above methods, insured person may contact the grievance officer at grievance@universalsompo.com

For updated details of grievance officer, kindly refer the link www.universalsompo.com

If Insured person is not satisfied with the redressal of grievance through above methods, the insured person may also approach the office of Insurance Ombudsman of the respective area/region for redressal of grievance as per Insurance Ombudsman Rules 2017.

Grievance may also be lodged at IRDAI Integrated Grievance Management System - <https://igms.irda.gov.in/>

F.2. Specific Terms and Clauses:

1. Material change

You shall immediately notify Us in writing of any material change in the risk and cause at Your own expense such additional precautions to be taken as circumstances may require to ensure safe operation, trade or business practices thereby containing the circumstances that may give rise to the claim and We may, adjust the scope of cover and / or premium, if necessary, accordingly.

2. Three Months' notice:

We shall give You notice in the event We may decide to revise, modify or withdraw the product. Such notice shall be given to You at least three months prior the date when such modification or revision or withdrawal comes into effect. We also promise You that

- i. In case of modification or revision, the notice given to You shall detail the reasons for such revision or modification, in particular the reason for an increase in premium (if any) and the quantum of such increase.
- ii. The product shall be withdrawn only after due approval from the Insurance Regulatory and Development Authority. However, if You do not respond to Our intimation in case of such withdrawal, the Policy shall be withdrawn on the Renewal date and We shall provide You with an option to migrate to a substitute product offered by Us, subject to portability conditions.

7. Notices and Claims

Any notice, direction or instruction given under this Policy shall be in writing and

delivered by hand, post, or facsimile to:

Universal Sampo General Insurance Co. Ltd.

Express IT Park, Plot No. EL-94, T.T.C. Industrial Area, M.I.D.C., Mahape, Navi Mumbai- 400710

Toll Free Numbers: 1-800- 224030 (For MTNL/BSNL Users) or 1-800-2004030 **Landline Numbers:** (022)-27639800 or (022)-39133700 (Local Charges Apply) **E-mail Address:** contactus@universalsompo.com. **Fax Numbers:** (022) 39171419

Note: Please include your policy number for any communication with us.

Claims Disclaimer

In the unfortunate event of any loss or damage to the insured property resulting into a claim on this policy, please intimate the mishap IMMEDIATELY to our Call Centre at Toll Free Numbers on 1-800-22-4030 (for MTNL/BSNL users) or 1-800-200-4030 (other users) or on chargeable numbers at +91-22-27639800/+91-22-39133700 or email at contactclaims@universalsompo.com. Please note that no delay should be allowed to occur in notifying a claim on the policy as the same may prejudice liability.

In case of any discrepancy, complaint or grievance, please feel free to contact us within 15 days of receipt of the Policy.

3. Policy Disputes

It has been agreed between the parties that any dispute concerning the interpretation of the terms, conditions, limitations and/or exclusions contained herein is understood and agreed to be adjudicated or interpreted in accordance with Indian Laws and only competent Indian courts shall have the exclusive jurisdiction to try all or any matters arising hereunder. The matter shall be determined or adjudicated in accordance with the law and practice of such Court.

4. Arbitration clause

The parties to the contract may mutually agree and enter into a separate Arbitration Agreement to settle any and all disputes in relation to this policy.

Arbitration shall be conducted under and in accordance with the provisions of the Arbitration and Conciliation Act, 1996.

(This clause does not apply to Group policies where premium is paid by members)

5. Contribution and Subrogation:

The contribution and Subrogation clauses shall not be applicable to this Policy except for Section B- Medical Cover and Section C- Fire cover

6. Sum Insured enhancement:

The Sum Insured under the Policy can only be enhanced on renewal subject to approval from underwriter.

7. Loading and discounting under the policy Maximum discount is restricted to 50% and maximum loading up to a limit of 10%(excluding Section C)

The below mentioned discounts shall be applicable to group policies:

1. **Direct Sourcing Discount:** This discount of 10% will be applicable in both group policies when this product will be sourced directly from the company, i.e in other words, there will be no involvement of an intermediary.
2. **Loyalty Discount:** If this product is bought by an existing customer of the company, then the customer may be eligible for a loyalty discount of 10% on the premium of this product.
3. **Voluntary deductible discount (For pedal cycle and Loss of Personal Belonging): Applicable to Section A Extension (2)**

The below deductibles shall apply over and above the default deductibles for base cover and all extensions opted for. Similarly for removing default deductible, a loading of 10% (excluding Section C)will be applied for arriving at a premium.

Voluntary Deductible/excess	Discount
5% of claim amount	5.0%
10% of claim amount subject to min of Rs 1000	10.0%
15% of claim amount subject to min of Rs 2000	15.0%

4. **On premise discount (Section A):** A discount of 25% will be provided when the policy holder opts for insurance on “on premises” basis only.
5. **Multiple Benefit discount:** When the Policy holders selects more than one benefit under the policy, a discount @ 20% is offered by the company.
6. **Group discount:** A group discount depending on size of group may be offered as per below

No of Persons	Discount (%)
101-5000	10
5001-15000	15
15001-25000	20
25001-50000	25
50001 and above	30

7. **Fire-extinguishing Appliance (Section C):** This discount will be applicable, as per following grid, if any fire extinguishing appliance is installed in the Insured property.

Type of Installation	Discount (%)
Portable fire extinguishers, Trailer pumps, Fire engines	5%
Hydrants Systems, Sprinkler System, Fixed water spray system	10%

Consolidated Discounting/ Loading Table (Applicable if opted by the insured):

Discounting Pattern (max up to 50%)			
HEAD	COMPONENTS	Narration	Discount %
1	Voluntary deductible discount	For Pedal cycle and loss of belongings	
		5% of Claim amount	5.00%
		10% of Claim amount subject to minimum of Rs 1000	10.00%
		15% of claim amount subject to minimum of Rs 2000	15.00%
2	Group Discount	Number of person (Discount offered depending on the group size)	Discount %
		101-5000	10%
		5001-15000	15%
		15001-25000	20%
		25001-50000	25%
		50001 and above	30%
3	Loyalty Discount	Benefit extended to the existing customer	5%
4	Direct Sourcing Discount	Applicable to group	10%
5	Multiple benefit Discount	If opted for more than one benefit	20%
6	On Premise Discount	SECTION A OF THE POLICY	25%
7	Fire extinguishing Appliance	Type of installation (Section C)	Discount %
		Portable fire extinguishers, Trailers Pumps, Fire engines	5%
		Hydrants Systems, Sprinkler System, Fixed water spray system	10%
LOADING (Maximum 10 %)(Excluding Section C)			
1	Removal of Deductibles/excess	Applicable for removing default deductibles	10%

8. Contribution (Applicable to Section 'A' & 'B')

If at the time of a claim there is another insurance Policy or other contract in the Policyholder's name which covers the Insured Person for the same expense or loss, We will only pay Our proportionate share of the loss. Our Proportionate share will be calculated by determining the percentage Our Policy maximum bears to the total amount of insurance in force as to the loss. This does not apply to, Accidental Death, Accidental Dismemberment, Accidental Permanent Total

Loss of Use, Permanent Total Disability, which We will pay in full if available under this Policy.

9. Mechanism for continuity under Group Policy (Applicable to Section 'A' & 'B')

In the event of the Policy under which You are covered as a member and which is being discontinued or not renewed or You leave the group on ceasing being a member of the group, You shall have the option of taking a standard individual health policy from Us with benefit of continuity of cover enjoyed limited to the coverage of Section B under the Surva Vidyarthi Bima Yojana Policy.

In such an event, all the waiting periods as stipulated under the individual health insurance policy offered by Us will be relaxed for the completed years for which You were covered under the Surva Vidyarthi Bima Yojana Policy issued by Us.

However, any such benefit would be restricted to the maximum of your eligibility of Sum Insured under the individual health insurance policy or the Sum Insured enjoyed by You under the Surva Vidyarthi Bima Yojana whichever is lower. Also, all the underwriting rules and regulations of our individual health policy would be applicable for acceptance of such risk.

In cases where the Company may decide to withdraw the product after due approval from the Authority or where You/ Insured has ceased to be Student, option shall be available to You to migrate to nearest substitute product offered by the Company. Continuity benefits in all such cases shall be carried to the other health insurance policies as per provisions mentioned above.

G. CLAIMS PROCEDURE:

1. Method of Assessment and Payment of claim

We will, in case of an admissible claim, replace / repair / reinstate the Insured Property at Our option or pay You the Market Value of the building or the amount of damage as the case may be, subject to the maximum liability being limited to Sum Insured as selected by You.

We shall not make any payment for the cost of any enhancements, alterations, additions and/or improvements during repair or reinstatement.

2. Limitation Period

We shall not be liable for any loss or damage after expiry of 12 months from happening of loss or damage unless claim is subject of pending action of court or arbitration.

3. The steps for lodging the claim shall be as under:

Notify Us immediately on occurrence of a claim and in any case within 7 days giving full description of loss/damage and the cause.

Submit the completed and signed claim form; provide all the relevant documents as mentioned below in support of Your claim not later than 30 days from the date of intimation.

Claim Documents:

- a. All the particulars, plans, specification, books, vouchers, invoices (where available), duplicates or copies thereof, documents, investigation reports (internal/external), proofs, evidence and information with respect to the claim
 - b. First Information Report (FIR) of the Police, wherever required
 - c. Fire Brigade Report wherever required
 - d. Final Bill of repairers
 - e. Suppliers' original Invoice for replacement of any of the items of the Insured Property damaged by the Accident and requiring replacement in the opinion of the surveyors/claim investigators.
 - f. Rent agreement, wherever required.
4. Extend all assistance and cooperation to the surveyor appointed by Us for the purpose of survey and assessment of the loss/or Our inspecting representative
 5. Not abandon the Insured Asset without Our written permission

Our obligations

- i. Wherever details pertaining to happening of claim are conveyed by You to Us after reasonable period, You shall provide the reasons of such delay to Us and We may on analysis of reasons provided by You, may condone the delay in intimation of claim or delay in providing the required information/documents to Us.
- ii. We shall settle claims including its rejection within 30 days of receiving last necessary claim document.
- iii. All admissible claims under this Policy shall be paid by Us within 7 working days from date of acceptance of such a claim. In case of delay in the payment, We shall be liable to pay interest at a rate which is 2% above bank rate prevalent at the beginning of the financial year in which claim is reviewed by Us.

6. Position after claim

1. Our rights

On the happening of loss or damage to any of the property insured by this policy,

We may

- a) enter and take and keep possession of the building or premises where the loss or damage has happened.
 - b) take possession of or require to be delivered to it any property of the Insured in the building or on the premises at the time of the loss or damage.
 - c) keep possession of any such property and examine, sort, arrange, remove or otherwise deal with the same.
 - d) sell any such property or dispose of the same for account of whom it may Concern.
2. If We at Our option, reinstate or replace the property damaged or destroyed, or any part thereof, instead of paying the amount of the loss or damage, or join with any other Company or Insurer(s) in so doing, We shall not be bound to reinstate exactly or completely but only as circumstances permit and in

reasonably sufficient manner, and in no case shall We be bound to expend more in reinstatement than it would have cost to reinstate such property as it was at the time of the occurrence of such loss or damage nor more than the Sum Insured by Us thereon. If We so elect to reinstate or replace any property the insured shall at Your own expense furnish Us with such plans, specifications, measurements, quantities and such other particulars as We may require, and no acts done, or caused to be done, by Us with a view to reinstatement or replacement shall be deemed an election by to reinstate or replace.

If in any case the Company shall be unable to reinstate or repair the property hereby insured, because of any municipal or other regulations in force affecting the alignment of streets or the construction of buildings or otherwise, the Company shall, in every such case, only be liable to pay such sum as would be requisite to reinstate or repair such property if the same could lawfully be reinstated to its former condition.

The details of Insurance Ombudsman are available below:

Office Details	Jurisdiction of Office Union Territory, District)
<p>AHMEDABAD - Shri Kuldip Singh 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</p>	<p>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</p>	<p>Karnataka.</p>
<p>BHOPAL - Office of the Insurance Ombudsman, Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel Office, Near New Market, Bhopal - 462 003.</p>	<p>Madhya Pradesh Chattisgarh.</p>
<p>Tel.: 0755 - 2769201 / 2769202 Fax: 0755 - 2769203 Email: bimalokpal.bhopal@cioins.co.in</p>	

<p>BHUBANESHWAR - Shri Suresh Chandra Panda Office of the Insurance Ombudsman, 62, Forest park, Bhubneshwar - 751 009. Tel.: 0674 - 2596461 /2596455 Fax: 0674 - 2596429 Email: bimalokpal.bhubaneswar@cioins.co.in</p>	<p>Orissa.</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 Fax: 0172 - 2708274 Email: bimalokpal.chandigarh@cioins.co.in</p>	<p>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 Fax: 044 - 24333664 Email: bimalokpal.chennai@cioins.co.in</p>	<p>Tamil Nadu, Tamil Nadu PuducherryTown and Karaikal (which are part of Puducherry).</p>
<p>DELHI - Shri Sudhir Krishna 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</p>	<p>Delhi & Following Districts of Haryana - Gurugram, Faridabad, Sonapat & Bahadurgarh.</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</p>	<p>Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.</p>

<p>HYDERABAD - Office of the Insurance Ombudsman,</p>	<p>Andhra Pradesh, Telangana,</p>
<p>6-2-46, 1st floor, "Moin Court", Lane Opp. Saleem Function Palace, A. C. Guards, Lakdi-Ka-Pool, Hyderabad - 500 004. Tel.: 040 - 23312122 Fax: 040 - 23376599 Email: bimalokpal.hyderabad@cioins.co.in</p>	<p>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</p>	<p>Rajasthan.</p>
<p>ERNAKULAM - Ms. Poonam Bodra Office of the Insurance Ombudsman, 2nd Floor, Pulinat Bldg., Opp. Cochin Shipyard, M. G. Road, Ernakulam - 682 015. Tel.: 0484 - 2358759 / 2359338 Fax: 0484 - 2359336 Email: bimalokpal.ernakulam@cioins.co.in</p>	<p>Kerala, Lakshadweep, Mahe-a part of Union Territory of Puducherry.</p>
<p>KOLKATA - Shri P. K. Rath Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 4th Floor, 4, C.R. Avenue, KOLKATA - 700 072. Tel.: 033 - 22124339 / 22124340 Fax : 033 - 22124341 Email: bimalokpal.kolkata@cioins.co.in</p>	<p>West Bengal, Sikkim, Andaman & Nicobar Islands.</p>
<p>LUCKNOW -Shri Justice Anil Kumar Srivastava</p>	<p>Districts of Uttar Pradesh :</p>

<p>Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 2231330 / 2231331 Fax: 0522 - 2231310 Email: bimalokpal.lucknow@cioins.co.in</p>	<p>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.: 69038821/23/24/25/26/27/28/28/29/30/31 Fax: 022 - 26106052 Email: bimalokpal.mumbai@cioins.co.in</p>	<p>Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane.</p>
<p>NOIDA - Shri Chandra Shekhar Prasad</p>	<p>State of Uttaranchal and the following Districts of Uttar Pradesh:</p>

<p>Office of the Insurance Ombudsman, Bhagwan Sahai Palace 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddh Nagar, U.P-201301. Tel.: 0120-2514252 / 2514253 Email: bimalokpal.noida@cioins.co.in</p>	<p>Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshihar, Etah, Kanooj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautambodhanagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.</p>
<p>PATNA - Shri N. K. Singh 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>Bihar, Jharkhand.</p>
<p>PUNE - Shri Vinay Sah 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>Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region.</p>

Day Care Procedure

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

Microsurgical operations on the middle ear

1. Stapedotomy
2. Stapedectomy
3. Revision of a stapedectomy

4. Other operations on the auditory ossicles
5. Myringoplasty (Type -I Tympanoplasty)

6. Tympanoplasty (closure of an eardrum perforation/reconstruction of the auditory ossicles)
7. Revision of a tympanoplasty
8. Other microsurgical operations on the middle ear

Other operations on the middle & internal ear

9. Myringotomy
10. Removal of a tympanic drain
11. Incision of the mastoid process and middle ear
12. Mastoidectomy
13. Reconstruction of the middle ear
14. Other excisions of the middle and inner ear
15. Fenestration of the inner ear
16. Revision of a fenestration of the inner ear
17. Incision (opening) and destruction (elimination) of the inner ear
18. Other operations on the middle and inner ear

Operations on the nose & the nasal sinuses

19. Excision and destruction of diseased tissue of the nose
20. Operations on the turbinates (nasal concha)
21. Other operations on the nose
22. Nasal sinus aspiration

Operations on the eyes

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

Operation of cataract Operations on the skin & subcutaneous tissues

39. Incision of a pilonidal sinus
40. Other incisions of the skin and subcutaneous tissues
41. Surgical wound toilet (wound debridement) and removal of diseased tissue of the skin and subcutaneous tissues
42. Local excision of diseased tissue of the skin and subcutaneous tissues
43. Other excisions of the skin and subcutaneous tissues
44. Simple restoration of surface continuity of the skin and subcutaneous tissues
45. Free skin transplantation, donor site
46. Free skin transplantation, recipient site
47. Revision of skin plasty
48. Other restoration and reconstruction of the skin and subcutaneous tissues
49. Chemosurgery to the skin
50. Destruction of diseased tissue in the skin and subcutaneous tissues
51. Incision, excision and destruction of diseased tissue of the tongue
52. Partial glossectomy
53. Glossectomy
54. Reconstruction of the tongue
55. Other operations on the tongue

Operations on the salivary glands & salivary ducts

56. Incision and lancing of a salivary gland and a salivary duct
57. Excision of diseased tissue of a salivary gland and a salivary duct
58. Resection of a salivary gland
59. Reconstruction of a salivary gland and a salivary duct
60. Other operations on the salivary glands and salivary ducts

Other operations on the mouth & face

61. External incision and drainage in the region of the mouth, jaw and face
62. Incision of the hard and soft palate
63. Excision and destruction of diseased hard and soft palate
64. Incision, excision and destruction in the mouth
65. Plastic surgery to the floor of the mouth
66. Palatoplasty
67. Other operations in the mouth

Operations on the tonsils & adenoids

68. Transoral incision and drainage of a pharyngeal abscess
69. Tonsillectomy without adenoidectomy
70. Tonsillectomy with adenoidectomy
71. Excision and destruction of a lingual tonsil
72. Other operations on the tonsils and adenoids
73. Trauma surgery and orthopaedics
74. Incision on bone, septic and aseptic
75. Closed reduction on fracture, luxation or epiphyseolysis with osteosynthesis
76. Suture and other operations on tendons and tendon sheath
77. Reduction of dislocation under GA
78. Arthroscopic knee aspiration

Operations on the breast

79. Incision of the breast
80. Operations on the nipple

Operations on the digestive tract

81. Incision and excision of tissue in the perianal region
82. Surgical treatment of anal fistulas
83. Surgical treatment of haemorrhoids
84. Division of the anal sphincter (sphincterotomy)

85. Other operations on the anus
86. Ultrasound guided aspirations
87. Sclerotherapy

Operations on the female sexual organs

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

Operations on the prostate & seminal vesicles

101. Incision of the prostate
102. Transurethral excision and destruction of prostate tissue
103. Transurethral and percutaneous destruction of prostate tissue
104. Open surgical excision and destruction of prostate tissue
105. Radical prostatovesiculectomy
106. Other excision and destruction of prostate tissue
107. Operations on the seminal vesicles
108. Incision and excision of periprostatic tissue

109. Other operations on the prostate

Operations on the scrotum & tunica vaginalis testis

110. Incision of the scrotum and tunica vaginalis testis
111. Operation on a testicular hydrocele
112. Excision and destruction of diseased scrotal tissue
113. Plastic reconstruction of the scrotum and tunica vaginalis testis
114. Other operations on the scrotum and tunica vaginalis testis

Operations on the testes

115. Incision of the testes
116. Excision and destruction of diseased tissue of the testes
117. Unilateral orchidectomy
118. Bilateral orchidectomy
119. Orchidopexy

120. Abdominal exploration in cryptorchidism
121. Surgical repositioning of an abdominal testis
122. Reconstruction of the testis
123. Implantation, exchange and removal of a testicular prosthesis
124. Other operations on the testis

Operations on the spermatic cord, epididymis und ductus deferens

125. Surgical treatment of a varicocele and a hydrocele of the spermatic cord
126. Excision in the area of the epididymis
127. Epididymectomy
128. Reconstruction of the spermatic cord
129. Reconstruction of the ductus deferens and epididymis
130. Other operations on the spermatic cord, epididymis and ductus deferens

Operations on the penis

131. Operations on the foreskin
132. Local excision and destruction of diseased tissue of the penis
133. Amputation of the penis
134. Plastic reconstruction of the penis
135. Other operations on the penis

Operations on the urinary system

136. Cystoscopic removal of stones

Other Operations

137. Lithotripsy
138. Coronary angiography
139. Haemodialysis
140. Radiotherapy for Cancer
141. Cancer Chemotherapy

List of Expenses Generally Excluded ("Non-Medical") in Hospital Indemnity Policy -

TOILETRIES/ COSMETICS/ PERSONAL COMFORT OR CONVENIENCE ITEMS		
1	HAIR REMOVAL CREAM	Not Payable
2	BABY CHARGES (UNLESS SPECIFIED/INDICATED)	Not Payable
3	BABY FOOD	Not Payable
4	BABY UTILITES CHARGES	Not Payable
5	BABY SET	Not Payable
6	BABY BOTTLES	Not Payable
7	BRUSH	Not Payable
8	COSY TOWEL	Not Payable
9	HAND WASH	Not Payable
10	MOISTURISER PASTE BRUSH	Not Payable
11	POWDER	Not Payable
12	RAZOR	Payable
13	SHOE COVER	Not Payable
14	BEAUTY SERVICES	Not Payable
15	BELTS/ BRACES	Essential and should be paid at least specifically for cases who have undergone surgery of thoracic or lumbar spine
16	BUDS	Not Payable
17	BARBER CHARGES	Not Payable
18	CAPS	Not Payable
19	COLD PACK/HOT PACK	Not Payable
20	CARRY BAGS	Not Payable
21	CRADLE CHARGES	Not Payable
22	COMB	Not Payable
23	DISPOSABLES RAZORS CHARGES (for site preparations)	Payable
24	EAU-DE-COLOGNE / ROOM FRESHNERS	Not Payable
25	EYE PAD	Not Payable
26	EYE SHEILD	Not Payable
27	EMAIL / INTERNET CHARGES	Not Payable
28	FOOD CHARGES (OTHER THAN PATIENT'S DIET PROVIDED BY HOSPITAL)	Not Payable
29	FOOT COVER	Not Payable
30	GOWN	Not Payable
31	LEGGINGS	Essential in bariatric and varicose vein surgery and may be considered for at least these conditions where surgery itself is payable.
32	LAUNDRY CHARGES	Not Payable
33	MINERAL WATER	Not Payable

34	OIL CHARGES	Not Payable
35	SANITARY PAD	Not Payable
36	SLIPPERS	Not Payable
37	TELEPHONE CHARGES	Not Payable
38	TISSUE PAPER	Not Payable
39	TOOTH PASTE	Not Payable
40	TOOTH BRUSH	Not Payable
41	GUEST SERVICES	Not Payable
42	BED PAN	Not Payable
43	BED UNDER PAD CHARGES	Not Payable
44	CAMERA COVER	Not Payable
45	CLINIPLAST	Not Payable
46	CREPE BANDAGE	Not Payable/ Payable by the patient
47	CURAPORE	Not Payable
48	DIAPER OF ANY TYPE	Not Payable
49	DVD, CD CHARGES	Not Payable (However if CD is specifically sought by Insurer/TPA

		then payable)
50	EYELET COLLAR	Not Payable
51	FACE MASK	Not Payable
52	FLEXI MASK	Not Payable
53	GAUSE SOFT	Not Payable
54	GAUZE	Not Payable
55	HAND HOLDER	Not Payable
56	HANSAPLAST/ ADHESIVE BANDAGES	Not Payable
57	INFANT FOOD	Not Payable
58	SLINGS	Reasonable costs for one sling in case of upper arm fractures may be considered
ITEMS SPECIFICALLY EXCLUDED IN THE POLICIES		
59	WEIGHT CONTROL PROGRAMS/ SUPPLIES/ SERVICES	Exclusion in policy unless otherwise specified
60	COST OF SPECTACLES/ CONTACT LENSES/ HEARING AIDS ETC.,	Exclusion in policy unless otherwise specified
61	DENTAL TREATMENT EXPENSES THAT DO NOT REQUIRE HOSPITALISATION	Exclusion in policy unless otherwise specified
62	HORMONE REPLACEMENT THERAPY	Exclusion in policy unless otherwise specified
63	HOME VISIT CHARGES	Exclusion in policy unless otherwise specified
64	INFERTILITY/ SUBFERTILITY/ ASSISTED CONCEPTION PROCEDURE	Exclusion in policy unless otherwise specified
65	OBESITY (INCLUDING MORBID OBESITY) TREATMENT IF EXCLUDED IN POLICY	Exclusion in policy unless otherwise specified
66	CORRECTIVE SURGERY FOR REFRACTIVE ERROR	Exclusion in policy unless otherwise specified
67	TREATMENT OF SEXUALLY TRANSMITTED DISEASES	Exclusion in policy unless otherwise specified
68	DONOR SCREENING CHARGES	Exclusion in policy unless otherwise specified
69	ADMISSION/REGISTRATION CHARGES	Exclusion in policy unless otherwise specified
70	HOSPITALISATION FOR EVALUATION/ DIAGNOSTIC PURPOSE	Exclusion in policy unless otherwise specified
71	EXPENSES FOR INVESTIGATION/ TREATMENT IRRELEVANT TO THE DISEASE FOR WHICH ADMITTED OR DIAGNOSED	Not Payable - Exclusion in policy unless otherwise specified

72	ANY EXPENSES WHEN THE PATIENT IS DIAGNOSED WITH RETRO VIRUS + OR SUFFERING FROM /HIV/ AIDS ETC IS DETECTED/ DIRECTLY OR INDIRECTLY	Not payable as per HIV/AIDS exclusion
73	STEM CELL IMPLANTATION/ SURGERY AND STORAGE	Not Payable except Bone Marrow Transplantation where covered by policy
ITEMS WHICH FORM PART OF HOSPITAL SERVICES WHERE SEPARATE CONSUMABLES ARE NOT PAYABLE BUT		
THE SERVICE IS		
74	WARD AND THEATRE BOOKING CHARGES	Payable under OT Charges, not payable separately
75	ARTHROSCOPY & ENDOSCOPY INSTRUMENTS	Rental charged by the hospital payable. Purchase of Instruments not payable.
76	MICROSCOPE COVER	Payable under OT Charges, not

		payable separately
77	SURGICAL BLADES, HARMONIC SCALPEL, SHAVER	Payable under OT Charges, not payable separately
78	SURGICAL DRILL	Payable under OT Charges, not payable separately
79	EYE KIT	Payable under OT Charges, not payable separately
80	EYE DRAPE	Payable under OT Charges, not payable separately
81	X-RAY FILM	Payable under Radiology Charges, not as consumable
82	SPUTUM CUP	Payable under Investigation Charges, not as consumable
83	BOYLES APPARATUS CHARGES	Part of OT Charges, not separately
84	BLOOD GROUPING AND CROSS MATCHING OF DONORS SAMPLES	Part of Cost of Blood, not payable
85	ANTISEPTIC OR DISINFECTANT LOTIONS	Not Payable-Part of Dressing Charges
86	BAND AIDS, BANDAGES, STERILE INJECTIONS, NEEDLES, SYRINGES	Not Payable - Part of Dressing charges
87	COTTON	Not Payable-Part of Dressing Charges
88	COTTON BANDAGE	Not Payable- Part of Dressing Charges

89	MICROPORE/ SURGICAL TAPE	Not Payable-Payable by the patient when prescribed, otherwise included as Dressing Charges
90	BLADE	Not Payable
91	APRON	Not Payable -Part of Hospital Services/ Disposable linen to be part of OT/ICU chatges
92	TORNIQUET	Not Payable (service is charged by hospitals, consumables cannot be separately charged)
93	ORTHOBUNDLE, GYNAEC BUNDLE	Part of Dressing Charges
94	URINE CONTAINER	Not Payable
ELEMENTS OF ROOM CHARGE		
95	LUXURY TAX	Actual tax levied by government is payable. Part of room charge for sub limits
96	HVAC	Part of room charge not payable separately
97	HOUSE KEEPING CHARGES	Part of room charge not payable separately
98	SERVICE CHARGES WHERE NURSING CHARGE ALSO CHARGED	Part of room charge not payable separately
99	TELEVISION & AIR CONDITIONER CHARGES	Payable under room charges not if separately levied
100	SURCHARGES	Part of Room Charge, Not payable separately
101	ATTENDANT CHARGES	Not Payable - Part of Room Charges
102	IM IV INJECTION CHARGES	Part of nursing charges, not payable
103	CLEAN SHEET	Part of Laundry/Housekeeping not payable separately
104	EXTRA DIET OF PATIENT(OTHER THAN THAT WHICH FORMS PART OF BED CHARGE)	Patient Diet provided by hospital is payable

105	BLANKET/WARMER BLANKET	Not Payable- part of room charges
ADMINISTRATIVE OR NON-MEDICAL CHARGES		
106	ADMISSION KIT	Not Payable
107	BIRTH CERTIFICATE	Not Payable
108	BLOOD RESERVATION CHARGES AND ANTE NATAL BOOKING CHARGES	Not Payable
109	CERTIFICATE CHARGES	Not Payable
110	COURIER CHARGES	Not Payable
111	CONVENYANCE CHARGES	Not Payable
112	DIABETIC CHART CHARGES	Not Payable
113	DOCUMENTATION CHARGES / ADMINISTRATIVE EXPENSES	Not Payable
114	DISCHARGE PROCEDURE CHARGES	Not Payable
115	DAILY CHART CHARGES	Not Payable
116	ENTRANCE PASS / VISITORS PASS CHARGES	Not Payable
117	EXPENSES RELATED TO PRESCRIPTION ON DISCHARGE	To be claimed by patient under Post Hosp where admissible
118	FILE OPENING CHARGES	Not Payable
119	INCIDENTAL EXPENSES / MISC. CHARGES (NOT EXPLAINED)	Not Payable
120	MEDICAL CERTIFICATE	Not Payable
121	MAINTAINANCE CHARGES	Not Payable
122	MEDICAL RECORDS	Not Payable
123	PREPARATION CHARGES	Not Payable
124	PHOTOCOPIES CHARGES	Not Payable
125	PATIENT IDENTIFICATION BAND / NAME TAG	Not Payable
126	WASHING CHARGES	Not Payable
127	MEDICINE BOX	Not Payable
128	MORTUARY CHARGES	Payable upto 24 hrs, shifting charges not payable
129	MEDICO LEGAL CASE CHARGES (MLC CHARGES)	Not Payable
EXTERNAL DURABLE DEVICES		
130	WALKING AIDS CHARGES	Not Payable
131	BIPAP MACHINE	Not Payable
132	COMMODE	Not Payable
133	CPAP/ CAPD EQUIPMENTS	Device not payable
134	INFUSION PUMP - COST	Device not payable
135	OXYGEN CYLINDER (FOR USAGE OUTSIDE THE HOSPITAL)	Not Payable
136	PULSEOXYMETER CHARGES	Device not payable
137	SPACER	Not Payable

138	SPIROMETRE	Device not payable
139	SPO2 PROBE	Not Payable
140	NEBULIZER KIT	Not Payable
141	STEAM INHALER	Not Payable
142	ARMSLING	Not Payable
143	THERMOMETER	Not Payable (paid by patient)
144	CERVICAL COLLAR	Not Payable
145	SPLINT	Not Payable
146	DIABETIC FOOT WEAR	Not Payable
147	KNEE BRACES (LONG/ SHORT/ HINGED)	Not Payable
148	KNEE IMMOBILIZER/SHOULDER IMMOBILIZER	Not Payable

149	LUMBO SACRAL BELT	Essential and should be paid at least specifically for cases who have undergone surgery of lumbar spine.
150	NIMBUS BED OR WATER OR AIR BED CHARGES	Payable for any ICU patient requiring more than 3 days in ICU, all patients with paraplegia/quadruplegia for any reason and at reasonable cost of approximately Rs 200/ day
151	AMBULANCE COLLAR	Not Payable
152	AMBULANCE EQUIPMENT	Not Payable
153	MICROSHEILD	Not Payable
154	ABDOMINAL BINDER	Essential and should be paid at least specifically for cases who have undergone surgery of lumbar spine.
ITEMS PAYABLE IF SUPPORTED BY A PRESCRIPTION		
155	BETADINE \ HYDROGEN PEROXIDE \ SPIRIT \ DETTOL \ SAVLON \ DISINFECTANTS ETC	Payable when prescribed for patient, not payable for hospital use in OT or ward or for dressings in hospital
156	PRIVATE NURSES CHARGES- SPECIAL NURSING CHARGES	Post hospitalization nursing charges not Payable
157	NUTRITION PLANNING CHARGES - DIETICIAN CHARGES- DIET CHARGES	Patient Diet provided by hospital is payable
158	SUGAR FREE TABLETS	Payable -Sugar free variants of admissible medicines are not excluded
159	CREAMS POWDERS LOTIONS (Toiletries are not payable, only prescribed medical pharmaceuticals payable)	Payable when prescribed
160	DIGESTION GELS	Payable when prescribed
161	ECG ELECTRODES	Upto 5 electrodes are required for every case visiting OT or ICU. For longer stay in ICU, may require a change and at least one set every second day must be payable.

162	GLOVES	Sterilized Gloves payable / unsterilized gloves not payable
163	HIV KIT	Payable - payable Pre operative screening
164	LISTERINE/ ANTISEPTIC MOUTHWASH	Payable when prescribed
165	LOZENGES	Payable when prescribed
166	MOUTH PAINT	Payable when prescribed
167	NEBULISATION KIT	If used during hospitalization is payable reasonably
168	NOVARAPID	Payable when prescribed
169	VOLINI GEL/ ANALGESIC GEL	Payable when prescribed
170	ZYTEE GEL	Payable when prescribed
171	VACCINATION CHARGES	Routine Vaccination not Payable / Post Bite Vaccination Payable
PART OF HOSPITAL'S OWN COSTS AND NOT PAYABLE		
172	AHD	Not Payable - Part of Hospital's internal Cost
173	ALCOHOL SWABES	Not Payable - Part of
174	SCRUB SOLUTION/STERILLIUM	Not Payable - Part of Hospital's internal Cost
OTHERS		
175	VACCINE CHARGES FOR BABY	Not Payable
176	AESTHETIC TREATMENT / SURGERY	Not Payable
177	TPA CHARGES	Not Payable
178	VISCO BELT CHARGES	Not Payable
179	ANY KIT WITH NO DETAILS MENTIONED [DELIVERY KIT, ORTHOKIT, RECOVERY KIT, ETC]	Not Payable
180	EXAMINATION GLOVES	Not payable
181	KIDNEY TRAY	Not Payable
182	MASK	Not Payable
183	OUNCE GLASS	Not Payable
184	OUTSTATION CONSULTANT'S/ SURGEON'S FEES	Not payable, except for telemedicine consultations where covered by policy
185	OXYGEN MASK	Not Payable
186	PAPER GLOVES	Not Payable
187	PELVIC TRACTION BELT	Should be payable in case of PIVD requiring traction as this is generally not reused
188	REFERAL DOCTOR'S FEES	Not Payable
189	ACCU CHECK (Glucometry/ Strips)	Not payable pre hospitilisation or post hospitalisation / Reports and Charts required/ Device not payable
190	PAN CAN	Not Payable
191	SOFNET	Not Payable
192	TROLLY COVER	Not Payable
193	UROMETER, URINE JUG	Not Payable

194	AMBULANCE	Payable-Ambulance from home to hospital or interhospital shifts is payable/ RTA as specific requirement is payable
195	TEGADERM / VASOFIX SAFETY	Payable - maximum of 3 in 48 hrs and then 1 in 24 hrs
196	URINE BAG	Payable where medically necessary till a reasonable cost - maximum 1 per 24 hrs
197	SOFTOVAC	Not Payable
198	STOCKINGS	Essential for case like CABG etc. where it should be paid.