

INDUSIND HOSPI CARE INSURANCE (PROSPECTUS)

A. INTRODUCTION

A hospital cash product which provides lumpsum payout for 150+ listed surgeries and 140+ day care procedures occurring due to illness or accident. In addition, product also offers daily cash benefit for each day of Hospitalisation due to illness or accident and a lumpsum benefit for Hospitalisation due to dengue, malaria or chikungunya.

B. ELIGIBILITY CRITERIA

- This policy covers persons in the age group 18 years to 65 years.
- The maximum entry age is restricted to 65 years.
- There is no maximum cover ceasing age.
- This policy cover one person per policy on individual Sum Insured basis.
- This policy is applicable solely to an Insured Person who is an Indian resident per applicable Indian law.

C. POLICY PERIOD

This policy will be issued for a period of 1 year / 2 years / 3 years based on the Policy Period selected and specified in the Schedule. The Sum Insured & the benefits under the Policy will be applicable on Policy Year basis.

D. SUM INSURED

The applicable Sum Insured under the respective Benefit will be as per the Schedule of Benefits provided below:

Sum Insured per Insured Person per Policy Year [All figures in INR]	1,00,000	2,00,000	3,00,000	4,00,000	5,00,000	10,00,000
Surgical Procedure Cash [upto]	1,00,000	2,00,000	3,00,000	4,00,000	5,00,000	10,00,000
Hospital Daily Cash [upto 60 Days]	1,000	2,000	3,000	4,000	4,000	4,000
Hospital Daily Cash ICU [upto 15 days]	2,000	4,000	6,000	8,000	8,000	8,000
Day Care Treatment Cash	5,000	10,000	15,000	20,000	25,000	50,000
Other Surgeries Cash	2,000	4,000	6,000	8,000	10,000	20,000
Surgical Procedure Cash [upto]	20,000	20,000	20,000	20,000	20,000	20,000

E. SALIENT FEATURES AND BENEFITS

Basic Benefits:

The following Basic Benefits will be available for the Insured Person only if specified to be in force for the Insured Person in the Schedule. Claims made in respect of any of these Basic Benefits will be subject to the availability of the Sum Insured and any applicable sub-limits specified in Schedule of Benefits for the Basic Benefit claimed.

1.1 Surgical Procedure Cash:

If the Insured Person is Hospitalised for a Surgical Procedure during the Policy Period solely and directly due to an Illness or an Accident which occurs during the Policy Period, then We will pay the percentage of Sum Insured specified under Annexure I for the Surgical Procedure undertaken.

For the purpose of this Benefit, only the list of Surgical Procedures specified under Annexure I are covered.

This Benefit is payable subject to the following condition:

- If more than one Surgical Procedure or Day Care Treatment under Basic Benefit 1.3 below is performed on the Insured Person, through the same incision or by making different incisions, during the same surgical session, We shall only pay for that Surgical Procedure/Day Care Treatment performed in respect of which the largest amount shall become payable.

- We will not pay claim for any listed surgery under this Benefit twice during the same Policy Year.

1.2 Hospital Daily Cash

If an Insured Person suffers an Illness or an Accident during the Policy Period that requires that Insured Person's Hospitalisation, then

- We will pay the amount specified against this Benefit in the Schedule of Benefits for each continuous and completed period of 24 hours that the Insured Person is Hospitalised, subject to a maximum of 60 days per Policy Year; and
- We will pay twice the amount specified against this Benefit in the Schedule of Benefits for each continuous and completed period of 24 hours that the Insured Person is admitted in an Intensive Care Unit, subject to maximum of 15 days per Policy Year. Whenever payment is made under this sub-section, We will not pay the amount specified in 1.2.1 above for the period when the Insured Person is in Intensive Care Unit.

This Benefit is payable subject to the following conditions:

- If during one continuous period of 24 hours of Hospitalisation (after having completed the first 24 hours), if the said included admission in an Intensive Care Unit as well as in

any other in-patient (non-Intensive Care Unit) ward of the Hospital, We shall pay the amount under this Benefit as if the admission was to the Intensive Care Unit, provided that the period of Hospitalisation in the Intensive Care Unit was at least 4 continuous hours.

- If the period of Hospitalisation is for less than a continuous period of 7 days, no amount shall be payable under this Benefit for the first 24 hours of Hospitalisation. If the period of Hospitalisation extends beyond a continuous period of 7 days, We will make payment under this Benefit from the first day of Hospitalisation.

1.3 Day Care Treatment Cash

If the Insured Person undergoes any of the Day Care Procedure as specified in Annexure II during the Policy Period in a Hospital or Day Care Centre due to an Accident or illness which occurs during the Policy Period then, subject to the terms and conditions, waiting period and exclusions of this Policy, We will pay the amount specified against this Benefit in the Schedule of Benefits, regardless of the actual costs incurred on such Day Care Procedure.

If more than one Day Care Procedure or Surgical Procedure under Basic Benefit 1.1 is performed on the Insured Person, through the same incision or by making different incisions, during the same surgical session, We shall only pay for that Surgical Procedure/Day Care Procedure performed in respect of which the largest amount shall become payable.

1.4 Other Surgeries Cash

If the Insured Person is Hospitalised for a Surgical Procedure which is not listed under Basic Benefit 1.1 (Surgical Procedure Cash) during the Policy Period, solely and directly due to Illness or an Accident which occurs during the Policy Period then, We will pay the amount specified against this Benefit in the Schedule of Benefits, regardless of the actual costs incurred on that Surgical Procedure

1.5 Hospitalisation due to Dengue/ Malaria/ Chikungunya

If the Insured Person is Hospitalised during the Policy Period for treatment of Dengue, Malaria or Chikungunya, and that Hospitalisation exceeds a continuous period of 3 days, then We will pay the amount specified against this Basic Benefit in the Schedule of Benefits.

F. EXCLUSIONS

1. Waiting Periods

We shall not be liable to make any payment for any treatment which begins during waiting periods unless the Insured Person suffers an Accident. All waiting periods shall apply for each Insured Person and claims shall be assessed accordingly.

2. 90 days Waiting Period

A waiting period of 90 days from the Policy Commencement Date shall apply to all claims under the Policy. This waiting period will not apply for any Insured Person for subsequent and continuous Renewals of the Policy with Us.

3. Specific Waiting Periods

The Illnesses and treatments listed below will be covered subject to a waiting period of 24 months from the Policy Commencement Date as long as in the third Policy Year the Insured Person has been insured under IndusInd Hospi Care Insurance Policy continuously and without any break.

Organ / Organ System	Surgeries / procedure (irrespective of any illness/diagnosis)
Ear, Nose, Throat (ENT)	<ul style="list-style-type: none"> Tonsillectomy with adenoidectomy Tonsillectomy without adenoidectomy Operations on frontal sinus Operations on maxillary antrum using sublabial approach Excision and destruction of a lingual tonsil Surgery for pilonidal cyst Surgery for pilonidal sinus
Gynaecological	<ul style="list-style-type: none"> Hysterectomy for benign conditions (with/without Pelvic floor repair and with/without Salpingo- Oophorectomy) Operation on Ovarian Cyst Operations on the Bartholin's glands(cyst) Unilateral or bilateral excision of adnexa of uterus Hysteroscope guided biopsy of uterus
Orthopaedic	<ul style="list-style-type: none"> Spinal Fusion (arthrodesis of spine with bone graft/internal fixation) Arthroscopic knee aspiration
Gastrointestinal	<ul style="list-style-type: none"> Cholecystectomy for various Gall bladder lesions Choledochotomy for various Gall bladder lesions Diaphragmatic/Hiatus Hernia Repair Surgical treatment of anal fistulas Surgical treatment of Haemorrhoids.
Urogenital	<ul style="list-style-type: none"> Circumcision and other operations on the foreskin (if medically necessitated) Incision and drainage of the Scrotum and tunica vaginalis testis Maintenance Heamo Dialysis for Chronic renal failure Percutaneous excision and destruction of prostate tissue Surgical treatment of a varicocele and hydrocele of a spermatic cord Transurethral excision and destruction of prostate tissue Unilateral orchidectomy Laminectomy/Discectomy for Spinal nerve root decompression Kidney pelvic ureteric junction obstruction/Pyloplasty/ Ureterocalcycostomy (excluding congenital causes) Open surgical excision and destruction of prostate tissue Operations on testicular hydrocele



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IRDAI Registration No. 103. IndusInd General Insurance Company Limited.

An ISO 9001:2015 Certified Company

For complete details on the benefits, coverage, terms & conditions and exclusions, do read the sales brochure, prospectus and policy wordings carefully before concluding sale. Registered & Corporate Office: 6th Floor, Oberoi Commerz, International Business Park, Oberoi Garden City, Off. Western Express Highway, Goregaon (E), Mumbai-400063. Corporate Identity Number: U66603MH2000PLC128300.

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Eye	<ul style="list-style-type: none"> • Operations for Pterygium with or without grafting • Operations of canthus and epicanthus when done for adhesions due to chronic infections • Cataract Surgery (ECCE or Phacoemulsification with or without intraocular lens implant) • Operation for glaucoma
Others	<ul style="list-style-type: none"> • Complete excision of Parathyroid gland • Complete excision of Thyroid gland • Partial excision of Parathyroid gland • Partial excision of Thyroid gland

4. Pre-existing Waiting Period

Pre-existing Diseases shall not be covered until the completion of 36 months of continuous coverage have elapsed, since inception of the first IndusInd Hospi Care Insurance policy with Us provided that the Pre-existing Disease is declared and/or accepted in the proposal.

Coverage under the Policy for any past Illness/condition or surgery is subject to the same being declared at the time of the proposal and accepted by Us without any specific exclusion.

l) the sum insured and any other accrued benefits under the previous:

5. Permanent Exclusions

All permanent exclusions shall apply for Insured Person and claims shall be assessed accordingly.

We will not make any payment for any claim in respect of the Insured Person directly or indirectly for, caused by, arising from or in any way attributable to any of the following unless expressly stated to the contrary in this Policy:

a. Non-Medical Exclusions

- War (whether declared or not) and war like occurrence or invasion, acts of foreign enemies, hostilities, civil war, rebellion, revolutions, insurrections, mutiny, military or usurped power, seizure, capture, arrest, restraints and detainment of all kinds
- Any Insured Person committing or attempting to commit a breach of law with criminal intent.
- Intentional self-injury or attempted suicide while sane or insane.
- Dangerous acts (including sports): An Insured Person's participation or involvement in any Hazardous Activities or naval, military or air force operation in a professional or semi-professional nature.

b. Medical Exclusions

- Treatment of Illness or Injury as a consequence of the use of alcohol, tobacco, narcotic or psychotropic substances.
- Treatment availed outside India.
- Treatment at a healthcare facility which is not a Hospital, except to the extent covered under Basic Benefit 1.3 (Day Care Treatment Cash).
- Treatment of obesity and any weight control program.
- Treatment for correction of eye sight due to refractive error.
- Cosmetic, aesthetic and re-shaping treatments and

surgeries:

- Plastic surgery or cosmetic surgery or treatments to change appearance unless necessary as a part of Medically Necessary Treatment certified in writing by the attending Medical Practitioner for reconstruction following an Accident, cancer or burns.
 - Circumcisions (unless necessitated by Illness or Injury and forming part of medical treatment); aesthetic or change-of-life treatments of any description such as gender reassignment or transformation surgeries
- vii) Types of treatment, defined Illnesses/ conditions/ supplies:
- Alternative Treatment or any other non-allopathic treatment.
 - Conditions for which treatment could have been done on an outpatient basis without any Hospitalisation.
 - Unproven/Experimental Treatment
 - Admission primarily for diagnostic and evaluation purposes only.
 - Any diagnostic expenses which is not related and not incidental to any Illness which is not covered in this Policy.
 - Convalescence, rest cure, sanatorium treatment, rehabilitation measures, respite care, long-term nursing care, custodial care, safe confinement, de-addiction, general debility or exhaustion ("run-down condition").
 - Sleep-apnoea.
 - External Congenital Anomaly
 - Stem cell therapy or surgery
 - Growth hormone therapy.
 - Any form of hormone replacement therapy (HRT) and or administration of other hormonal medication.
 - Any expense attributable directly or indirectly to pregnancy (including voluntary termination), miscarriage (except as a result of an Accident or Illness), maternity or child birth (including caesarean section), except in the case of ectopic pregnancy.
 - Treatment for sterility, infertility (primary or secondary), assisted conception or other related conditions and complications arising out of the same.
 - Birth control, and similar procedures including complications arising out of the same.
 - Admission for administration of intra-articular or intra-lesional injections, monoclonal antibodies such as Rituximab/Infliximab/Trastuzumab and supplementary medications such as Zoledronic acid or Intravenous (IV) immunoglobulin infusion.
 - Dental Treatment of any kind, unless requiring Hospitalisation due to accident.
- viii) Healthcare providers (Hospitals /Medical Practitioners):
- Use of any healthcare provider such as a Medical Practitioner, Hospital, or any other individual or entity which is not to be used as We have either informed You at the time of Renewal or at any specific time



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during the Policy Period, or which is specified on Our website (www.indusindinsurance.com, as updated from time to time, unless treatment from such healthcare provider is taken as Emergency Care and where it is proved to Our satisfaction that under the circumstances in which the Insured Person was placed, it was not possible for You, the Insured Person or any other accompanying person to check whether the same was listed in such manner on Our website. In any event, We will pay only a maximum of one claim for such emergency treatment taken at such healthcare provider, and any claims arising from subsequent treatments taken would not be payable under the Policy, and would be rejected.

- (2) Treatment rendered by a Medical Practitioner which is outside his discipline or the discipline for which he is licensed.
 - (3) Treatments rendered by a Medical Practitioner who is a member of the Insured Person's family or stays with him/her.
- ix) Any treatment or part of a treatment that is not Medically Necessary Treatment.

G. DISCOUNT

- Prime Discount: A one-time discount of 10% on the Premium if the Insured Person is a
 1. Repeat customer (customers who hold an active health insurance policy with Us at the time of enrolment).

Provided that the such Policy is purchased through Our website or Our mobile app and without the involvement of any insurance agent or insurance intermediary.

This discount is not available at subsequent renewals

- Buy Online Discount: The Insured Person is eligible for 10% discount on premium in case of buying or Renewing the Policy online from Our website, Our mobile app, or any duly licensed web aggregator provided that the first Policy with Us was also purchased through Our website, Our mobile app, or such web aggregator, and without the involvement of any other insurance agent or insurance intermediary.
- Policy Tenure Discount: If the Policy Period is more than one year, the Insured Person will be entitled to receive a discount of 10% if You pay 2 years premium or 3 years premium in advance as a single premium.

H. PRE-POLICY CHECK-UP (PPC)

- 100% PPC costs will be absorbed by Us.
- Reports will be issued to the Insured Person for Accepted Cases only

Sum Under Consideration	Upto 500,000	500,001 to 1,000,000
Age		
18-35	Nil	Nil
36-45	Nil	Nil
46-50	Nil	CAT 3
51-60	CAT 3	CAT 5
61-65	CAT 5	CAT 5
#	Description	

Category 3	MER, CBC, FBS, HbA1c, Lipid profile, SGOT, SGPT, GGT, RUA, ECG, HBSAg, S. Creatinine
Category 5	MER, CBC, FBS, HbA1c, Lipid Profile, SGOT, SGPT, GGT, RUA, TMT, HBSAg, S. Creatinine
Test Abbreviation	Description
MER	Medical Examination Report
CBC	Complete Blood Count
HbA1c	Glycosylated Haemoglobin
Lipid Profile	HDL, LDL, Serum Total Cholesterol, Serum Triglycerides, Sr. Total Cholesterol/HDL ratio
SGOT	Serum Glutamic Oxaloacetic Transaminase (also called AST – Aspartate Aminotransferase)
SGPT	Serum Glutamic Pyruvic Transaminase (also called ALT – Alanine Aminotransferase)
GGT	Gamma Glutamyle Transferase
RUA	Routine Urine Analysis
TMT	Exercise Electro cardiogram (Tread Mill Test)
ECG	Resting Electro Cardiogram
2D Echo	2D Echocardiogram with Color Doppler
HbsAg	Australia Antigen
HIV	HIV (I&II)
S Creatinine	Serum Creatinine
USG (Abdo & Pelvis)	Ultrasound Sonography of Abdomen and Pelvis
PSA	Prostate Specific Antigen (for Males only)
PAP	Papanicolaou test (PAP Smear Test) – For females only

I. LOADING

We may apply a risk loading on the premium payable (based upon the declarations made in the proposal form and the health status of the persons proposed for insurance). The maximum risk loading applicable for an individual will not exceed above 100% per diagnosis / medical condition and an overall risk loading of over 150% per person. These loadings are applied from Commencement Date of the Policy including subsequent Renewal(s) with Us or on the receipt of the request for increase in Sum Insured (for the increased Sum Insured).

We will inform You about the applicable risk loading through a counter offer letter. You need to revert to Us with consent and additional premium (if any), within 7 days of the issuance of such counter offer letter. In case, You neither accept the counter offer nor revert to Us within 7 days, We will cancel Your application and refund the premium paid within next 7 days.

Please note that We will issue Policy only after receiving Your consent and additional premium (if any).

The application of loading does not mean that the Illness/ condition, for which loading has been applied, would be covered from inception. Any waiting period as mentioned in Section F.2, Section F.3 and Section F.4 above or specifically mentioned on the Schedule shall be applied on the Illness/condition, as applicable.

J. TERMS OF RENEWAL:

Life Long Renewal - This Policy is ordinarily Renewable for life except on grounds of fraud, or misrepresentation by the



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Insured Person. We are NOT under any obligation to: (1) Send Renewal notice or reminders, or (2) Renew it on same terms or premium as the expiring Policy.

Grace Period - All applications for Renewal must be received by Us before the end of the Policy Period. Grace Period of 30 days for renewing the policy is provided under this Policy. Any disease/ condition contracted in the break in period will not be covered and will be treated as Pre-existing Disease.

Change in Premium - Any change in benefits or premium (other than due to change in Age) will be done with the approval of the Insurance Regulatory and Development Authority of India and will be intimated at least 3 months in advance.

In the event of this policy being withdrawn in future, We will intimate you about the same 3 months prior to expiry of the Policy. You will have the option to migrate to similar health insurance policy available with Us at the time of Renewal with all the accrued continuity benefits such as waiver of waiting periods provided that the Policy has been maintained without a break with Us.

We will not apply any additional loading on your policy premium at Renewal based on claim experience.

K. SUM INSURED ENHANCEMENT

The Sum Insured can be enhanced only at the time of Renewal subject to the underwriting norms and acceptability criteria of the Policy. If You increase the sum insured, the case may be subject to health check-up. In case of increase in the Sum Insured, the waiting periods will apply afresh in relation to the amount by which the Sum Insured has been enhanced. The quantum of increase shall be at Our discretion and subject to Our underwriting guidelines. Additional premium if any, shall be charged as per terms and conditions of the Policy.

L. CLAIMS NOTIFICATION AND PAYMENT:

a) Notification of Claim:

If any treatment for which a claim may be made is to be taken then:

- i) If the treatment requires Hospitalisation, We must be informed immediately and in any event not later than 7 days of the date of admission to the Hospital.
- ii) If the above condition is not fulfilled on the grounds that the claim was intimated to any other insurer covering the Hospitalisation expenses, then We may accept a written confirmation of such intimation from that insurer.

b) Supporting Documentation & Examination

For all claims under the Policy, We must be provided with all documentation, medical records and information that is required to establish the circumstances of the claim, its quantum or Our liability for the claim within 15 days of the earlier of Our request or the Insured Person's discharge from Hospitalisation or completion of treatment. The necessary information and documentation includes the following:

- (1) Our claim form, duly completed and signed for on behalf of the Insured Person, provided that no signatures are required if the same is being completed or populated digitally in Our website.
- (2) Copy of the identification document of the Insured Person such as voter ID card, driving license, passport, PAN card or Aadhaar card.
- (3) All reports, including but not limited to all medical

reports, case histories, investigation reports, treatment papers, discharge summaries. We will accept copies of the documents, verified and attested by the Hospital.

- (4) A precise diagnosis of the treatment including first and follow up consultation papers for which a claim is made.
- (5) Treating Medical Practitioner's certificate regarding missing information in case histories e.g. circumstance of Injury and alcohol or drug influence at the time of Accident Copy of MLC (medico legal case) records, FIR (First Information Report), Certificate regarding abuse of Alcohol/intoxicating agent, in case of Accidental injury.
- (6) Stickers and invoice of implants used during surgery.
- (7) Original Cancelled Cheque in CTS 2010 format (Printed A/C No. IFSC Code, Printed Name), In case the Name is not printed on the Cheque Leaf, duly attested scanned copy of the first page of the Pass-book or the Authorised Bank statement for NEFT (to enable direct credit of claim amount in bank account) and KYC (recent phot ID/ address proof and photograph) requirements.
- (8) Legal heir certificate, in the event of death.
- (9) Regulatory requirements as amended from time to time.

If any claim is not notified/made within the timelines set out above, then We will condone such delay on merits only where the delay has been proved to be for reasons beyond the claimant's control.

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

c) Claims Payment

- i. We will be under no obligation to make any payment under this Policy unless We have received all premium payments in full in time and all payments have been realised and We have been provided with the documentation and information We had requested to establish the circumstances of the claim, its quantum or Our liability for it, and unless the Insured Person has complied with his obligations under this Policy.
- ii. We will only make payment to or at Your direction. If an Insured Person submits the requisite claim documents and information along with a declaration in a format acceptable to Us of having incurred the expenses, this person will be deemed to be authorised by You to receive the concerned payment. In the event of the death of You or an Insured Person, We will make payment to the Nominee (as named in the Schedule) in India.
- iii. The assignment of benefits of under the Policy shall be allowed subject to applicable law.
- iv. We are not obliged to make payment for any claim or that part of any claim that could have been avoided or reduced if the Insured Person had taken reasonable care, or that is brought about or contributed to by the Insured Person failing to follow the directions, advice or guidance provided by a Medical Practitioner.
- v. We shall make the payment of claim that has been



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admitted as payable by Us under the Policy terms and conditions within 30 days of submission of all necessary documents / information and any other additional information required for the settlement of the claim. Where the circumstances of a claim warrant an investigation in Our opinion, We shall initiate and complete such investigation at the earliest, in any case not later than 30 days from the date of receipt of last necessary document. In such cases, We shall settle the claim within 45 days from the date of receipt of last necessary document.

- vi. All claims shall be settled in accordance with the applicable regulatory guidelines, including IRDAI (Protection of Policyholders Regulations), 2017 as amended from time to time. In case of delay in payment of any claim that has been admitted as payable by Us under the Policy terms and conditions, beyond the time period as prescribed under IRDAI (Protection of Policyholders Regulations), 2017, we shall pay interest at a rate which is 2% above the bank rate. For the purpose of this clause, 'bank rate' shall mean the bank rate fixed by the Reserve Bank of India (RBI) at the beginning of the financial year in which claim has fallen due.

M. GENERAL CONDITIONS:

- **Moratorium period:**

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

- **Free Look Period:**

You have a period of 30 days from the date of receipt of the Policy document to review the terms and conditions of this Policy. If You have any objections to any of the terms and conditions, You have the option of cancelling the Policy stating the reasons for cancellation and You will be refunded the full premium paid by You. You can cancel Your Policy only if no claims have been made under the Policy. All Your rights under this Policy will immediately stand extinguished on the free look cancellation of the Policy. Free look provision is not applicable and available at the time of Renewal of the Policy.

- **Cancellation (other than Free Look Period):**

The Policyholder may cancel this policy by giving 7 days' written notice to the Company and in such an event, the Company shall refund the premium as detailed below:

- **In case of no claim in the policy**

In the event of cancellation by the insured the refund amount shall be on pro-rata basis and shall be calculated as per the terms laid out below:

Calculation of Pro-Rata refund:

Return Premium = Total Policy Premium * (1 - ((Number of Policy days expired) / (Total Policy Days)))

For e.g. If Policy Premium for 1 year (365 days) policy is Rs. 10000, and if cancellation is effected on expiry

of 243 days from policy inception, then The Return Premium = 10000 * (1 - (243 / 365)) = Rs. 3342.47.

- **In case of claim in the policy**

Where any claim has been admitted or has been lodged by the person under the Policy, there shall be no refund of premium for the Policy Year in which the claim occurs.

For e.g. If Policy Premium for 1 year (365 days) policy is Rs. 10000. Considering the claim year is 1st Year (200 days), then no refund shall be made for the Policy Year.

- ii. We may at any time terminate this Policy on grounds of misrepresentation, fraud, non-disclosure of material facts by You or any Insured Person upon 30 day's notice by sending an endorsement to Your address shown in the Schedule without refund of premium.
- iii. If an Insured Person dies, he will cease to be an Insured Person upon Us receiving all relevant particulars in this regard. We will return a rateable part of the premium received for such person if there are no claims made in respect of that Insured Person under the Policy.

- **Tax Benefit:**

The premium amount paid under this policy qualifies for deduction as per the provisions of Section 80D of the Income Tax Act, 1961 and any amendments made thereto, from time to time.

- **Non-Disclosure or Misrepresentation:**

This Policy has been issued on the basis of the Disclosure to Information Norm, including the information provided by You in respect of the Insured Persons in the Proposal Form and any other details submitted in relation to the Proposal Form. If at the time of issuance of Policy or during continuation of the Policy, any material fact in the information provided to Us in the Proposal Form or otherwise, by You or the Insured Person, or anyone acting on behalf of You or an Insured Person is found to be incorrect, incomplete, suppressed or not disclosed, wilfully or otherwise, the Policy shall be: cancelled ab initio from the inception date or the renewal date (as the case may be), or the Policy may be modified by Us, at Our sole discretion, upon 30 day's notice by sending an endorsement to Your address shown in the Schedule without refund of premium; and any claim made under such Policy, shall be rejected/repudiated forthwith.

- **Dishonest or Fraudulent Claims:**

If any claim is in any manner dishonest or fraudulent, or is supported by any dishonest or fraudulent means or devices, whether by You or any Insured Person or anyone acting on behalf of You or an Insured Person, then this Policy will be void and all benefits otherwise payable under it will be forfeited.

- **Endorsements:**

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

- **Notices:**

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

- The Insured Person, then it will be sent to You at Your address specified in the Schedule and You will act for the Insured Person for these purposes.
- Us, it will be delivered to Our address specified in the



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IndusInd Hospi Care Insurance. UIN: RELHLIP20027V012021.



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Schedule.

No insurance agents, insurance intermediaries or other person or entity is authorized to receive any notice, direction or instruction on Our behalf.

• **Governing Law & Dispute Resolution Clause:**

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

If any administrative or judicial body imposes any condition on this Policy for any reason, We are bound to follow the same which may include suspension of all Benefits and obligations under this Policy.

If Our performance or any of Our obligations are in any way prevented or hindered as a consequence of any act of God or State, strike, lock out, legislation or restriction by any government or any other authority or any other circumstances beyond Our anticipation or control, the performance of this Policy shall be wholly or partially suspended during the continuance of such force majeure. We will resume Our obligations under the Policy, to the extent possible, after the force majeure conditions cease to exist even for the period during which the force majeure conditions existed.

• **Prohibition on Rebates:**

Section 41 of the Insurance Act 1938 stipulates as follows:

- (1) No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer.
- (2) Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees."

N. CONTACT US

You can reach Us through any of the following methods for any service related issue and assistance:

Website : www.indusindinsurance.com

Email : healthcare@indusindinsurance.com

Helpline : 022 4890 3009 (paid)

Courier : IndusInd General Insurance Co. Limited

No. 1-89/3/B/40 to 42/ks/301, 3rd floor, Krishe Block, Krishe Sapphire, Madhapur, Hyderabad – 500 081

O. GRIEVANCE REDRESSAL PROCEDURE

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

Website : www.indusindinsurance.com

Email : services@indusindinsurance.com

Helpline : 022 4890 3009 (paid)

Courier : IndusInd General Insurance Company Limited

No. 1-89/3/B/40 to 42/ks/301, 3rd floor, Krishe Block, Krishe Sapphire, Madhapur, Hyderabad – 500 081

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

Grievance Redressal Officer

The Grievance Cell,

IndusInd General Insurance Co. Limited

No. 1-89/3/B/40 to 42/ks/301, 3rd floor, Krishe Block, Krishe Sapphire, Madhapur, Hyderabad – 500 081

Grievance Redressal officer email ID:

headgrievances@indusindinsurance.com

Policy Term and Conditions & Premium rates are subject to change with prior approval from IRDAI. Tax benefits are subject to changes in tax laws. Please consult your financial/tax advisor for more details.

Disclaimer: This is only a summary of the product features. The actual benefits available are as described in the policy, and will be subject to the policy terms, conditions and exclusions. Please seek the advice of your insurance advisor if you require any further information or clarification.

IndusInd Hospi Care Insurance – SCHEDULE OF BENEFITS

Sum Insured per Insured Person per Policy Year [All figures in INR]	1,00,000	2,00,000	3,00,000	4,00,000	5,00,000	10,00,000
Surgical Procedure Cash	1,00,000	2,00,000	3,00,000	4,00,000	5,00,000	10,00,000
Hospital Daily Cash [upto 60 Days]	1,000	2,000	3,000	4,000	4,000	4,000
Hospital Daily Cash ICU [upto 15 days]	2,000	4,000	6,000	8,000	8,000	8,000
Day Care Treatment Cash	5,000	10,000	15,000	20,000	25,000	50,000
Other Surgeries Cash	2,000	4,000	6,000	8,000	10,000	20,000
Hospitalisation due to Dengue/Malaria/Chikungunya	20,000	20,000	20,000	20,000	20,000	20,000



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Annexure I – Surgical Procedures covered under Section 1.1
List of Surgical Procedures for the purpose of Surgical Procedure Cash (Section 1.1) Benefit.

Sr. No	List of major Surgery	% of Sum Insured payable
CARDIOVASCULAR SYSTEM		
1	CABG (Coronary Artery Bypass Grafting)	100%
2	Heart Proximal aortic aneurysm, Aortic root transplantation with coronary artery reimplantation	100%
3	Heart Valve Replacement using Mechanical or Bio-Prosthetic valves	100%
4	Major Surgery of Aorta	100%
5	Aortic valve repair (Open Heart Valvuloplasty)	60%
6	Excision of benign mediastinal lesions (evidence of thoracotomy needs to be ascertained)	60%
7	Initial implantation of permanent pacemaker in the heart	60%
8	Mitral valve repair (Open Heart Valvuloplasty)	60%
9	Pericardiotomy / Pericardectomy	60%
10	Pulmonary valve repair (Open Heart Valvuloplasty)	60%
11	Tricuspid valve repair (Open Heart Valvuloplasty)	60%
12	Closed Heart Valvotomy (Aortic, Mitral, Pulmonary, Tricuspid Valves)	40%
13	Coronary Angioplasty with Stent implantation	40%
14	Major vein repair with or without grafting for traumatic & nontraumatic lesions	40%
15	Clipping or repair of Aneurysm	20%
16	Percutaneous (balloon) Valvuloplasty	20%
17	Heart/Heart-Lung Transplant	100%
DIGESTIVE SYSTEM		
18	Subtotal/Partial Pancreatectomy	60%
19	Artificial opening into stomach	20%
20	cholecystectomy/choledochotomy for various Gall bladder lesions	40%
21	Excision of esophagus and stomach	100%
22	Open Surgery for treatment of Peptic Ulcer	40%
23	Partial excision of esophagus	40%
24	Partial Gastrectomy	40%
25	Partial Resection of Liver	60%
26	Radical Pancreaticoduodenectomy (Whipples procedure)	100%
27	Rectum, Various Lesions, Abdominal-Perineal Pull Through Resection with Colo-Anal Anastomosis	100%
28	Resection and Anastomosis of any part of digestive tract	40%
29	Splenectomy	60%
30	Subtotal/Partial Pancreatectomy	60%
31	TIPS procedure for portal Hypertension (trans jugular intrahepatic Porto systemic shunt)	20%
32	Total excision of esophagus	60%
33	Total excision of stomach	60%
34	Total Glossectomy	40%
35	Unilateral or Bilateral sympathectomy	40%
ENDOCRINE SYSTEM		
36	Complete excision of adrenal glands	60%
37	Complete excision of Parathyroid gland	60%
38	Complete excision of Thyroid gland	60%
39	Partial excision of adrenal glands	40%
40	Partial excision of Parathyroid gland	40%



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41	Partial excision of Thyroid gland	40%
ENT		
42	Labyrinthomy for various lesions	40%
43	Operations on frontal sinus	40%
44	Operations on maxillary antrum using sublabial approach	20%
45	Total ear amputation with reconstruction	60%
46	Total Nasal Reconstruction due to Traumatic lesions	60%
47	Trans mastoid removal cholesteatoma with extended Mastoidectomy	60%
48	Corneal or Retinal Repair for Traumatic eye injuries	20%
49	Orbit Tumor Exenteration /Flap reconstruction	40%
50	Penetrating injuries of the eye or repair of ruptured globe	20%
KIDNEY/URINARY TRACT/REPRODUCTIVE SYSTEM		
51	Bilateral excision of adnexa of uterus	40%
52	Excision of vagina	40%
53	Excision of vulva	20%
54	Extirpation of lesion of vulva	20%
55	Hysterectomy for malignant conditions	60%
56	Unilateral or Bilateral excision of adnexa of uterus	40%
57	Amputation of penis	40%
58	Excision of ureter	40%
59	Kidney injury repair	40%
60	Kidney Pelvic ureteric junction obstruction/Pyloplasty/Ureterocalycostomy (Excluding congenital causes)	40%
61	Open extirpation of lesion of kidney	40%
62	Open surgical excision and destruction of prostate tissue	20%
63	Other operations on Scrotum and tunica vaginalis testis	20%
64	Partial excision of bladder	20%
65	Partial excision of kidney	40%
66	Microvascular reattachment of penis following traumatic amputation	60%
67	Radical prostatovesiculectomy	60%
68	Reconstruction of the testis	20%
69	Reimplantation of ureter	20%
70	Therapeutic ureteroscopic operations on ureter	20%
71	Total excision of bladder	40%
72	Total or Partial nephrectomy due to medical advice (not as a transplant donor)	40%
73	Unilateral or Bilateral excision of testes	20%
74	Urinary diversion	20%
75	Renal transplant (recipient)	100%
MUSCULOSKELETAL SYSTEM (Due to accident only)		
76	Amputation of arm	40%
77	Amputation of foot	20%
78	Amputation of hand	20%
79	Amputation of leg	40%
80	Excision reconstruction of joint	40%
81	Finger Trauma replantation	20%
82	Implantation of prosthesis for limb	40%



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83	Open Reduction and Internal fixation of fracture Long bone (Humerus, Radius, ulna, Femur, Tibia, Fibula),with or without Bone grafting	20%
84	Osteomyelitis - Surgical Drainage and Curettage	20%
85	Other interposition reconstruction of joint	40%
86	Other prosthetic replacement of articulation of other bone	40%
87	Other prosthetic replacement of head of femur	40%
88	Other prosthetic replacement of head of humerus	40%
89	Other reconstruction of joint	40%
90	Other total prosthetic replacement of hip joint	40%
91	Other total prosthetic replacement of knee joint	40%
92	Other total prosthetic replacement of other joint	40%
93	Prosthetic interposition reconstruction of joint	40%
94	Prosthetic replacement of head of femur not using cement	40%
95	Prosthetic replacement of head of femur using cement	40%
96	Prosthetic replacement of head of humerus not using cement	40%
97	Prosthetic replacement of head of humerus using cement	40%
98	Prosthetic replacement/articulation/other bone not using cement	40%
99	Prosthetic replacement/articulation/other bone using cement	40%
100	Replantation of lower limb	60%
101	Replantation of upper limb	60%
102	Spinal Fusion (arthrodesis of spine with bone graft/internal fixation)	40%
103	Therapeutic endoscopic operations on cavity of knee joint	20%
104	Therapeutic endoscopic operations on cavity of Shoulder joint	20%
105	Total prosthetic replacement of hip joint not using cement	40%
106	Total prosthetic replacement of hip joint using cement	40%
107	Total prosthetic replacement of knee joint not using cement	40%
108	Total prosthetic replacement of knee joint using cement	40%
109	Total prosthetic replacement of other joint not using cement	40%
110	Zygoma, fracture, elevation, exploration and fixation	40%
111	Total prosthetic replacement of other joint using cement	40%
NERVOUS SYSTEM		
112	Bur-hole Drainage of Extradural, subdural or intracerebral space	20%
113	Craniotomy for non-malignant space occupying lesions	100%
114	Craniotomy for Drainage of Extradural, subdural or intracerebral space	40%
115	Craniotomy for malignant Brain tumors	100%
116	Decompression surgery for Entrapment Syndrome	40%
117	Embolectomy / Thrombectomy/ Endarterectomy with or without Graft	40%
118	Excision of deep seated peripheral nerve tumor	40%
119	Excision of pineal gland	100%
120	Fixation of fracture of spine	40%
121	Free Fascia Graft for Facial Nerve Paralysis	40%
122	Intracranial transection of Cranial nerve	60%
123	Laminectomy/Discectomy for Spinal nerve root decompression	20%
124	Microvascular decompression of cranial nerves/nervectomy	60%
125	Multiple Microsurgical Repair of digital nerve	40%
126	Operations on Subarachnoid space of brain	60%



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127	Other operations on the meninges of the Brain	60%
128	Peripheral nerve Graft	40%
129	Repair of Cerebral or Spinal Arterio- Venous Malformations or aneurysms	100%
130	Total or Partial Excision of the pituitary gland - Any approach (Transforntal or Trans Sphenoid)	40%
ORO-MAXILLOFACIAL SURGERY		
131	Major reconstructive oro-maxillafacial surgery due to trauma or burns and not for cosmetic purpose	60%
132	Osteotomy including segmental resection with bone grafting for Mandibular and maxillary lesions	60%
133	Excision of Retroperitoneal Tumor	40%
134	Incisional Hernia Repair with or without Graft or Prosthesis.	20%
135	Radical Excision of malignant tumor in bones	20%
136	Major Excision and grafting of Lymphoedema	60%
RESPIRATORY SYSTEM		
137	Complete [total] laryngectomy with Radical neck dissection (with thyroidectomy and tracheostomy)	60%
138	Lung Transplantation	100%
139	Diaphragmatic/Hiatus Hernia Repair	60%
140	Excision of Diaphragmatic tumors	60%
141	Hemi or Partial Laryngectomy	40%
142	Open Lobectomy of Lung	60%
143	Partial Extirpation of Bronchus	60%
144	Partial or Total Pharyngectomy	60%
145	Pleurectomy or Pleural decortication	40%
146	Thoracoplasty	60%
147	Tracheal reconstruction for various lesion	40%
148	Unilateral Pneumonectomy	60%
ORAL		
149	Wide excision and Major reconstruction of malignant Oro-pharyngeal tumors	60%
150	Wide local Excision for oral leukoplakia	20%
HAEMIC AND LYMPHATIC SYSTEM		
151	Bone Marrow transplant (as recipient)	100%
LIVER, GALL BLADDER & PANCREAS		
152	Liver Transplantation	100%
OTHERS		
153	Malignant soft tissue tumor excision and reconstruction	40%
154	Radical Mastectomy	60%
155	Excision and Major Flap Repair of skin and Subcutaneous tissue due to Major Burns	40%
156	Total excision of breast/ Simple Mastectomy	20%
<ul style="list-style-type: none"> • Our maximum liability shall be restricted to the Sum Insured and period mentioned in the Schedule of Benefits. • If more than one Surgery/Day Care Procedure is performed on the Insured, through the same incision or by making different incisions, during the same surgical session, we shall only pay for that Surgery/Day Care Procedure performed in respect of which the largest amount shall become payable. 		
Annexure II - List of Day Care Procedure for the purpose of Day Care Treatment Cash (Section 1.3) Benefit.		
Sr. No.	List of Day Care Procedures	
CARDIOVASCULAR SYSTEM		
1	Carotid angioplasty	
2	Coronary angiography	
3	Insertion of filter in Inferior Vena cava	
4	Insertion of gel foam in artery or vein	



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5	Pericardiocentesis
6	Renal angioplasty
7	Sclerotherapy
8	Varicose vein stripping or ligation
DIGESTIVE SYSTEM	
9	Dilation of digestive tract strictures
10	Division of the anal sphincter (sphincterotomy)
11	Endoscopic decompression of colon
12	Endoscopic drainage of pseudo pancreatic cyst
13	Endoscopic gastrostomy
14	Endoscopic placement /removal of stents
15	Endoscopic Polypectomy
16	Endoscopic Retrograde Cholangiopancreatography (ERCP) with or without insertion of Stent into Bile duct
17	Excision of a diseased tissue of salivary glands and Salivary ducts
18	Incision and excision of tissue in the perianal region
19	Incision and lancing of salivary glands and Salivary ducts
20	Open Sialolithotomy
21	Other operations of the anus
22	Reconstruction of a salivary gland and salivary duct
23	Resection of a salivary gland with or without salivary duct
24	Surgical treatment of anal fistulas
25	Surgical treatment of Haemorrhoids
26	Ultrasound guided aspiration of deep seated rectal abscess
ENT	
27	Benign Tumour removal from the external ear
28	Closure of Mastoid fistula
29	Dacryocystorhinostomy
30	Drainage of tonsillar abscess/quinsy
31	Excision and destruction of a lingual tonsil
32	Excision and destruction of diseased tissue of the nose
33	Excision biopsy and/or destruction of diseased structures from the oropharynx.
34	Excision of the diseased hard and soft palate
35	Fenestration of the inner ear
36	Functional Endoscopic Sinus Surgery
37	Incision, excision and destruction of Diseased tissue of the tongue.
38	Incision of the mastoid process and Middle ear
39	Myringoplasty (Type-I Tympanoplasty)
40	Myringotomy with grommet insertion
41	Operation on Nasal Turbinate's
42	Other excisions of the middle and inner ear
43	Other microsurgical operations on the Middle Ear
44	Other operations in the mouth
45	Other operations on the auditory Ossicles
46	Other Operations on the Middle and Internal Ear
47	Petrous Apicectomy
48	Reconstruction of the middle ear



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49	Revision of fenestration of the inner ear
50	Revision of a Tympano Plasty
51	Revision of Stapedectomy
52	Septoplasty (medically necessitated)
53	Simple Mastoidectomy
54	Stapedectomy
55	Stapedotomy
56	Tonsillectomy with adenoidectomy
57	Tonsillectomy without adenoidectomy
58	Tracheostomy
59	Trans oral incision and drainage of a pharyngeal abscess
60	Tympano Plasty (Closure of Eardrum Perforation / reconstruction of the Auditory Ossicles)
EYE	
61	Cataract Surgery (ECCE or Phacoemulsification with or without intraocular lens implant)
62	Corrective surgery for blepharoptosis
63	Corrective surgery of ectropion
64	Corrective surgery of entropion
65	Excision of lacrimal sac and passage
66	Excision of the diseased tissue of the eyelid
67	Operation for glaucoma
68	Operations for Pterygium with or without grafting
69	Operations of canthus and epicanthus when done for adhesions due to chronic infections
70	Other Operations for tear gland/ duct lesions
71	Other operations on the cornea
72	Removal of a deep or embedded foreign body from cornea
73	Removal of a foreign body from orbit and eyeball
74	Removal of a foreign body from posterior chamber of the eye
75	Removal of a foreign body from the lens of the eye
76	Repair of corneal laceration or wound with conjunctival flap
77	Tarsorrhaphy
GYNECOLOGY	
78	Conisation of the uterine cervix
79	Culdotomy
80	Dilatation of the cervical canal
81	Hymenectomy
82	Hysterectomy for benign conditions (with/without Pelvic floor repair and with/without Salpingo- Oophorectomy)
83	Hysteroscope guided biopsy of uterus
84	Incision and drainage of the Vulva
85	Incision of the Uterus (Hysterotomy) not done as a part of MTP
86	Local excision and destruction of diseased tissue of the vagina and the pouch of Douglas
87	Operation On Ovarian Cyst
88	Operations on the Bartholin's glands (cyst)
89	Other operations on the Fallopian tubes
90	Therapeutic / diagnostic dilatation and curettage (Not done as part of MTP)
MUSCULOSKELETAL SYSTEM	
91	Amputation of toe/fingers



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92	Arthroscopic knee aspiration
93	Closed reduction of fracture, sub-luxation or epiphyseolysis with osteosynthesis
94	Reduction of dislocation under GA
ORAL	
95	Other Operations on the tongue
96	Palatoplasty
97	Partial glossectomy
98	Reconstruction of the tongue
ORO-MAXILLOFACIAL SURGERY	
99	External incision and drainage in the region of the mouth, jaw and face
OTHERS	
100	Carpal tunnel Decompression
101	Excision of dupuytren's contracture
102	Incision and Drainage of breast abscess
103	Incision and Drainage of the bone for septic and aseptic conditions
104	Operations on the nipple except congenitally inverted nipples
105	Suture and other Operations on tendons and tendon sheath
106	Tumor embolization
RADIOTHERAPY	
107	Radio Therapeutic procedures (Cobalt 60, Linear accelerator, Brachytherapy and Intensity Modulated Radiotherapy for total of 5 such sessions)
RENAL/GENITO URINARY SYSTEM	
108	Arterio -Venous Fistula for renal Dialysis
109	Circumcision and other Operations on the foreskin (if medically necessitated)
110	Cystoscopy removal of stones
111	Drainage of Prostatic abscess
112	Epididymectomy
113	Excision of epididymal cyst
114	Excision of seminal vesicle
115	Excision or destruction of testicular lesion
116	Excision or Eversion of Hydrocele
117	Incision and excision of periprostatic tissue
118	Incision and Drainage of the Scrotum and tunica vaginalis testis
119	Incision and drainage of the testis
120	Lithotripsy
121	Local excision and destruction of diseased tissue of the penis
122	Maintenance Hemo Dialysis for Chronic renal failure (for total of 5 such sessions)
123	Peritoneal dialysis or Hemo Dialysis for Acute Renal Failure
124	Operations on testicular hydrocele
125	Other operations on the penis
126	Other operations on the spermatic cord, epididymis and ductus deferens (other than vasectomy)
127	Other operations on the testis
128	PCNL (percutaneous nephro lithotomy)
129	PCNS (Percutaneous nephrostomy)
130	Percutaneous excision and destruction of prostate tissue
131	Release of Urethral stricture
132	Renal Biopsy



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133	Suprapubic cystostomy
134	Surgical treatment of a varicocele and hydrocele of a spermatic cord
135	Transurethral excision and destruction of prostate tissue
136	Unilateral orchidectomy
RESPIRATORY SYSTEM	
137	Broncho alveolar lavage and biopsy
138	Bronchoscopic treatment of bleeding lesion
139	Bronchoscopic treatment of fistula/stenting
SKIN	
140	Chemosurgery for skin cancer
141	Free skin transplantation, donor site
142	Free skin transplantation, recipient site
143	Local excision or destruction of diseased tissue of skin and subcutaneous tissues under anesthesia
144	Revision of skin plasty
145	Surgery for pilonidal cyst
146	Surgery for pilonidal sinus
147	Surgical wound toilet (Wound debridement) and removal of diseased tissue of the skin and subcutaneous tissues under anesthesia
148	Nail bed deformity/resection and reconstruction

Annexure III – Premium Table

- The premium under individual coverage will be charged on the completed age of the individual insured member.
- Premium rates are subject to change with prior approval from IRDAI.
- The premium for the policy will remain the same for the policy period as mentioned in the policy schedule.
- Please note that your premium at renewal may change due to a change in your age or changes in the applicable tax rate.
- No instalments, Single premium payment for policy duration

Premium calculation example

Insured person	Age	Sum insured
Self	30 years	1,00,000
Policy type		Individual
Repeat Customer		Yes
Source of buying		Online
Policy period		2 Years

Insured person	Age	Sum insured	Premium* (ex. Tax)		Total Premium
			Year 1	Year 2	
Self	30 years	1,00,000	2,150	2,199	4,349
Premium before discount and tax					4,349
Discount	Applicable		Discount Percentage		
Prime Discount @ 10%	Yes		10%		434,90
Buy online Discount	Yes		10%		434,90
Policy Tenure Discount - [D]	Yes		10%		434,90
Total Discounts E = [B+C+D]					1304.70
Premium payable after discount without tax [A-E]					3044.30
Goods & Services Tax @ 18%					547.97
Amount payable					3,592.27



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IRDAI Registration No. 103. IndusInd General Insurance Company Limited.

An ISO 9001:2015 Certified Company

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IndusInd Hospi Care Insurance. UIN: RELHLIP20027V012021.



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1. Annual Premium (Excluding Goods & Services Tax) in INR.

Age / Sum Insured	Individual					
	100000	200000	300000	400000	500000	1000000
18	1669	2594	3790	4953	5688	8538
19	1689	2626	3840	5020	5776	8724
20	1711	2664	3948	5164	5876	8925
21	1752	2773	4103	5370	6095	9303
22	1793	2882	4257	5576	6310	9667
23	1828	2983	4399	5766	6503	9975
24	1860	3080	4534	5946	6680	10244
25	1895	3182	4677	6136	6867	10522
26	1942	3268	4774	6272	7157	10955
27	1991	3359	4877	6418	7459	11401
28	2042	3453	4984	6569	7768	11847
29	2095	3550	5095	6724	8085	12294
30	2150	3651	5211	6887	8412	12745
31	2199	3732	5347	7069	8562	12917
32	2251	3818	5493	7264	8724	13104
33	2311	3919	5660	7488	8921	13346
34	2377	4027	5841	7729	9134	13610
35	2446	4144	6034	7988	9364	13893
36	2470	4205	6151	8145	9637	14245
37	2505	4289	6236	8306	9778	14421
38	2568	4424	6465	8567	10079	14896
39	2655	4606	6721	8971	10501	15605
40	2762	4826	6969	9139	10854	16250
41	2882	5082	7295	9604	11403	17189
42	2960	5233	7477	9869	11866	17982
43	3026	5439	7775	10080	12220	18550
44	3135	5620	8007	10381	12620	19139
45	3234	5899	8396	11028	13336	20171
46	3360	6176	8695	11535	13914	20999
47	3504	6491	9042	12115	14601	22018
48	3667	6767	9313	12699	15251	23050
49	3863	7184	9778	13422	16146	24383
50	3995	7566	10334	14091	16869	25409
51	4200	7970	10952	14765	17865	27069
52	4381	8370	11503	15700	18772	28578
53	4589	8684	12000	16484	19508	29769
54	4833	9061	12588	17274	20376	31111
55	5127	9636	13510	18336	21320	32534
56	5420	10120	14219	19101	22332	34074
57	5742	10654	15000	19947	23457	35821
58	6065	11225	15869	20937	24646	37737
59	6483	11925	16894	22068	26158	40219



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60	7001	12756	18071	23319	27995	43263
61	7510	13762	19528	25079	29905	46456
62	8058	14787	21101	26975	31957	49909
63	8648	15890	22796	29013	34158	53635
64	9279	17071	24617	31197	36507	57633
65	9952	18259	26565	33527	39003	61901
66	10310	19368	28186	35577	41483	66249
67	10890	20473	29804	37624	43954	70567
68	11462	21562	31397	39638	46381	74783
69	12078	22736	33114	41810	49006	79382
70	12743	24003	34965	44152	51847	84400
71	13441	25332	36910	46612	54836	89702
72	14189	26756	38992	49246	58045	95434
73	14976	28255	41185	52020	61432	101510
74	15799	29823	43478	54920	64978	107895
75	16654	31452	45860	57933	68667	114556
76	17544	33146	48339	61070	72513	121521
77	18407	34791	50744	64111	76235	128232
78	19245	36386	53077	67063	79838	134700
79	20147	38105	55591	70244	83735	141749
80	21104	39927	58256	73614	87875	149280
81	21960	41559	60642	76632	91561	155899
82	22648	42867	62555	79052	94480	160981
83	23355	44215	64526	81545	97491	166247
84	24083	45603	66556	84113	100598	171705
85	24834	47032	68647	86758	103805	177362
86	25607	48505	70800	89482	107114	183229
87	26403	50022	73019	92289	110530	189313
88	27224	51586	75305	95180	114057	195625
89	28070	53196	77661	98160	117700	202175
90	28941	54856	80089	101232	121461	208972
91	29840	56568	82592	104398	125347	216030
92	30766	58332	85173	107664	129363	223360
93	31722	60153	87835	111031	133514	230974
94	32708	62031	90582	114505	137806	238888
95	33726	63969	93417	118091	142246	247114
96	34628	65688	95932	121272	146172	254332
97	35559	67461	98524	124551	150229	261837
98	36519	69290	101199	127934	154426	269644
99	37510	71178	103959	131426	158770	277770
100	37510	71178	103959	131426	158770	277770



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