

Guideline for Hospitalization under Cashless Mediclaim Policy

Hospitalization under Cashless Mediclaim Policy shall mean admission in a listed Hospital/Nursing Home in India upon the written advice of a Medical Practitioner for a minimum period of 24 consecutive hours. The patient is not covered for OPD charges paid by him if not hospitalized. The time limit of 24 hours will not be applicable for following surgeries / procedures.

- Anti Rabies Vaccination Hysterectomy
- Appendectomy Inguinal/Ventral/Umbilical/Femoral Hernia repair
- Coronary Angiography Lithotripsy (Kidney Stone Removal)
- Coronary Angioplasty Parenteral Chemotherapy
- Dental surgery following an accident Piles / Fistula
- Dilatation & Curettage (D & C) of Cervix Prostate
- Eye surgery Radiotherapy
- Fracture / dislocation excluding hairline
- fracture
- Sinusitis
- Gastrointestinal Tract system Stone in Gall Bladder, Pancreas, and Bile Duct
- Haemo-Dialysis Tonsillectomy,
- Hydrocele Urinary Tract System

OR

any other Surgeries / Procedures agreed by TPA/Company which require less than 24 hours hospitalization due to advancement in Medical Technology.

Diseases which are Permanent Excluded under Cashless Mediclaim Policy (The Insurance Company is free to add/delete any disease(s) under its policy)

Any medical expenses incurred for or arising out of:-

1 War invasion, Act of foreign enemy, War like operations, Nuclear weapons, ionizing radiation, contamination by radio activity, by any nuclear fuel or nuclear waste or from the combustion of nuclear fuel.

2 Circumcision, cosmetic or aesthetic treatment, plastic surgery unless required to treat injury or illness.

3 Vaccination & Inoculation.

4 Cost of braces, equipment or external prosthetic devices, non-durable implants, eyeglasses, Cost of spectacles and contact lenses, hearing aids including cochlear implants, durable medical equipments.

5 All types of Dental treatments except arising out of an accident.

6 Convalescence, general debility, 'Run-down' condition or rest cure, obesity treatment and its complications, congenital external disease/defects or anomalies, treatment relating to all psychiatric and psychosomatic disorders, infertility, sterility, use of intoxicating drugs/alcohol, use of tobacco leading to cancer.

7 Bodily injury or sickness due to willful or deliberate exposure to danger (except in an attempt to save human life), intentional self-inflicted injury, attempted suicide, arising out of non-adherence to medical advice.

8 Treatment of any Bodily injury sustained whilst or as a result of active participation in any hazardous sports of any kind.

9 Treatment of any bodily injury sustained whilst or as a result of participating in any criminal act.

10 Sexually transmitted diseases, any condition directly or indirectly caused due to or associated with Human T-Cell Lymphotropic Virus Type III (HTLB-III) or lymphotopathy Associated Virus (LAV) or the Mutants Derivative or Variation Deficiency syndrome or any syndrome or condition of a similar kind commonly referred to as AIDS.

11 Diagnosis, X-Ray or Laboratory examination not consistent with or incidental to the diagnosis of positive existence and treatment of any ailment, sickness or injury, for which confinement is required at a Hospital/Nursing Home.

12 Vitamins and tonics unless forming part of treatment for injury or disease as certified by the attending physician.

13 Treatment arising from or traceable to pregnancy, childbirth, miscarriage, abortion or complications of any of these including caesarean section, except abdominal operation for extra uterine pregnancy (Ectopic Pregnancy), which is proved by submission of ultra Sonographic Report and Certification by Gynecologist that it is life threatening.

14 Naturopathy Treatment.

15 Instrument used in treatment of Sleep Apnea Syndrome (C.P.A.P.) and continuous Peritoneal Ambulatory dialysis (C.P.A.D.) and Oxygen Concentrator for Bronchial Asthmatic condition.

16 Genetic disorders and stem cell implantation / surgery.

17 Domiciliary Hospitalization.

18 Treatment taken outside India.

19 Experimental Treatment. Unproven treatment (not recognized by Indian Medical Council).

20 Change of treatment from one system to another unless recommended by the consultant / hospital under whom the treatment is taken.

21 All non-medical expenses including convenience items for personal comfort such as telephone, television, Ayah, Private Nursing / Barber or beauty services, diet charges, baby food, cosmetics, tissue paper, diapers, sanitary pads, toiletry items etc. guest services and similar incidental expenses.

22 Service charges or any other charges levied by hospital, except registration/admission charges.