



## STAR HEALTH AND ALLIED INSURANCE COMPANY LIMITED

Regd. & Corporate Office: 1, New Tank Street, Valluvar Kottam High Road, Nungambakkam,  
Chennai - 600 034. ★ Phone : 044 - 28288800 ★ Email : support@starhealth.in  
Website : www.starhealth.in ★ CIN : U66010TN2005PLC056649 ★ IRDAI Regn. No. : 129

### Kind Attention : Policyholder

Please check whether the details given by you about the insured persons in the proposal form (a copy of which was provided at the time of issuance of cover for the first time) are incorporated correctly in the policy schedule. If you find any discrepancy, please inform us within 15 days from the date of receipt of the policy, failing which the details relating to the person/s covered would be taken as correct.

So also the coverage details may also be gone through and in the absence of any communication from you within 15 days from the date of receipt of this policy, it would be construed that the policy issued is correct and the claims if any arise under the policy will be dealt with based on proposal / policy details.



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### MICRO-INSURANCE PRODUCT

### Customer Information Sheet - STAR CARE MICRO INSURANCE POLICY

Unique Identification No. : IRDAI/HLT/SHAI/P-H. MICRO/V.I/1/2017-18

| TITLE   | Description   | Clause no. of the policy |
|---|---|--------------------------|
| Coverage Exclusions   | a. In-patient Treatment-Covers hospitalisation expenses for minimum period more than 24 hrs.  | 1(A-D)                   |
|   | b. Pre-Hospitalisation- Medical Expenses incurred up to 30 days prior to hospitalisation.   | 1(F)                     |
|   | c. Post-Hospitalisation- Medical Expenses incurred up to 60 days subject to a maximum of 7% of hospitalization expenses or Rs.3000/- whichever is less  | 1(G)                     |
|   | d. Emergency Ambulance-Up to Rs. 500/- per hospitalization for utilizing ambulance service for transporting insured person to hospital in case of an emergency subject to a maximum of Rs.1000/- per policy period.   | 1(E)                     |
|   | e. Hospital cash benefit will be paid at the rate of Rs.1000/-per day subject to a maximum of 14 days of hospitalization where the surgical treatment was taken in Government hospital  | 1(H)                     |
| Major Exclusions  | a. Any hospital admission primarily for investigation/diagnostic purposes   | 3(14)                    |
|   | b. Pregnancy (other than ectopic pregnancy) infertility, congenital external disease/defects  | 3(10)                    |
|   | c. Non Allopathic treatment   | 3(19)                    |
|   | d. Treatment out side India   | 4(15)                    |
|   | e. Naturopathy Treatment, unconventional, untested/unproven experimental therapies  | 3(16)                    |
|   | f. Circumcision, Sex change surgery, cosmetic surgery and plastic surgery (other than for accidents or covered disease)   | 3(4)                     |
|   | g. Refractive error correction/ hearing impairment correction, corrective and cosmetic dental surgery, weight control services including surgical procedures for treatment of obesity, medical treatment for weight control/loss programs   | 3(13), 3(11)             |
|   | h. Intentional self injury and use of intoxicating drugs/alcohol/HIV or AIDS  | 3(6), 3(9)               |
|   | i. War and nuclear perils   | 3(7), 3(8)               |
|   | j. Expenses incurred on High Intensity Focused Ultra Sound, Uterine fibroid embolisation, Balloon Sinoplasty, Enhanced External Counter Pulsation Therapy and related therapies, Chelation therapy, Deep Brain Stimulation, Hyperbaric Oxygen Therapy, Rotational Field Quantum Magnetic Resonance Therapy, Photodynamic therapy and such other similar therapies | 3(12)                    |
|   | k. Hospital registration charges, admission charges, record charges, telephone charges and such other charges   | 3(18)                    |
| The exclusions given above is only a partial list. Please refer the policy clause for the complete list |   |                          |

| TITLE                        | Description   | Clause no. of the policy |
|------------------------------|---|--------------------------|
| Waiting Period               | a. Pre existing diseases will be covered after a waiting period of 48 months  | 3 (1)                    |
|                              | b. Diseases contracted during the first 30 days from the commencement date of the policy (not applicable for subsequent renewals)   | 3 (2)                    |
|                              | c. 24 months for specific illness during the first 2 years from the commencement date of the policy (not applicable for subsequent renewals)  | 3 (3)                    |
| Payout                       | Cashless or reimbursement of covered expenses upto the specified limit  | 1(A-D)                   |
| Renewal Condition            | Life long renewal subject to payment of renewal premium in full before the due date   | 4(9)                     |
|                              | Grace period of 30 days for renewing the policy is provided   |                          |
|                              | In the event of policy withdrawn / modified with revised terms and/or premium with the prior approval of the Competent Authority.   |                          |
| Cancellation                 | Policy can be cancelled on grounds of misrepresentation, fraud, moral hazard, non disclosure of material fact as declared in proposal form / at the time of claim, or non-co-operation by the insured person, by sending the insured 30 days notice without refund of premium | 4(12)                    |
| Claim under 2 policy periods | If any admissible claim falls under 2 policy period, the available sum insured under both the current and renewal policies shall be taken into account for claims settlement  | 4(7)                     |

(LEGAL DISCLAIMER) NOTE : The information must be read in conjunction with the product brochure and policy document. In case of any conflict between the KFD (also known as Customer Information Sheet) and the policy document the terms and conditions mentioned in the policy document shall prevail



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## MICRO-INSURANCE PRODUCT STAR CARE MICRO INSURANCE POLICY

Unique Identification No. : IRDAI/HLT/SHAI/P-H. MICRO/I/1/2017-18

The proposal and declaration given by the proposer and other documents if any, shall be the basis of this contract and is deemed to be incorporated herein.

In consideration of the premium paid, subject to the terms, conditions, exclusions and definitions contained herein the Company agrees as under.

That if during the period stated in the Schedule the insured person shall contract any disease or suffer from any illness or sustain bodily injury through accident and if such disease or injury shall require the insured Person/s, upon the advice of a duly Qualified Physician/Medical Specialist / **Medical Practitioner** or of duly **Qualified Surgeon** to incur Hospitalization expenses for medical/surgical treatment only at the networked **Nursing Home / Hospital** in India, located in **tier 1** and **tier 2** centres, as an **in-patient**, the Company will pay to the **Insured Person/s** the amount of such expenses as are **reasonably and necessarily** incurred up-to the limits indicated in the schedule but not exceeding the sum insured in aggregate in any one period stated in the schedule hereto.

### 1. COVERAGE:

- Room, boarding, nursing expenses as provided by the Hospital / Nursing Home at 0.75% of Sum Insured (either private room or shared accommodation.)
- ICU charges upto Rs.2000/- per day subject to a maximum of Rs.10,000/- per hospitalization.
- Surgeon, Anesthetist, Medical Practitioner, Consultants, Specialist Fees.
- Anesthesia, blood, oxygen, operation theatre charges, surgical appliances, medicines and drugs, diagnostic materials and X-ray, diagnostic imaging modalities, dialysis, chemotherapy, radiotherapy, cost of pacemaker, stent, similar expenses. With regard to coronary stenting, the company will pay such amount up to the extent of cost of bare metal stent/drug eluting cobalt-chromium stent/drug eluting stainless steel stent.
- Emergency ambulance charges up-to a sum of Rs.500/- per hospitalization and overall limit of Rs.1000/- per policy period for transportation of the insured person by private ambulance service when this is needed for medical reasons to go to hospital for treatment, provided there is an admissible claim under the policy.
- Relevant Pre-Hospitalization medical expenses incurred for a period not exceeding 30 days prior to the date of hospitalization, for the disease/illness, injury sustained following an admissible claim under the policy.
- Post-Hospitalization expenses incurred up to 60 days after discharge from the hospital. The amount payable shall not exceed the sum equivalent to 7% of the hospitalization expenses subject to a maximum of Rs.3000/- per hospitalization. For the purpose of calculation of the 7%, only nursing expenses, surgeon's / consultants fees, diagnostic charges and cost of drugs and medicines will be taken
- Hospital cash benefit will be paid at the rate of One Thousand Rupees per day of hospitalization, subject to a maximum of 14 days, where the treatment was taken in Government Hospital. This will be paid only for covered surgeries done as in-patient, whether any claim is made on indemnity basis or not.

The expenses as above are payable only where the in-patient hospitalization is for a minimum period of 24 hours. However this time limit will not apply to the day-care treatments listed in the policy.

The expenses incurred on treatment of certain procedure and/or treatments are payable up-to the limits mentioned hereunder:

Expenses relating to the hospitalization will be considered in proportion to the room rent stated in the policy.

Where more than one person is covered on individual basis (not on floater basis) this limit shall mean limit per policy period per person.

| Ailment   | Limit of Indemnity per policy period |
|---|--------------------------------------|
| Medical Management (Major diseases)                                 | Rs.15,000/-                          |
| Medical Management (Other diseases)                                 | Rs.7,500/-                           |
| Cataract  | Rs.8,500/-                           |
| Accidental grievous injuries (either surgery or medical management) | Rs.40,000/-                          |
| Major Surgeries   | Rs.40,000/-                          |
| Other Surgeries   | Rs.20,000/-                          |

Company's liability in respect of all claims admitted during the period of insurance shall not exceed the sum insured mentioned in the schedule. Payment of claim under hospital cash benefit will not reduce the Sum Insured. In case of 'Floater' policy, the Sum Insured will be common for the family and floats over all its covered members.

### 2. DEFINITIONS:

**Accident** means sudden, unforeseen and involuntary event caused by external, visible and violent means

**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 has been taken. Occurrence of the same illness after a lapse of 45 days as stated above will be considered as fresh illness for the purpose of this policy.

**Company** means Star Health and Allied Insurance Company Limited

**Condition Precedent** means the policy term or condition upon which the insurer's liability under the policy is conditional upon.

**Congenital Internal** means congenital anomaly which is not in the visible and accessible parts of the body.

**Congenital External** means congenital anomaly which is visible and accessible parts of the body

**Day** means a period of 24 consecutive hours.

**Diagnosis** means diagnosis by a registered medical practitioner, supported by clinical, radiological and histological, histo-pathological and laboratory evidence and also surgical evidence wherever applicable, acceptable to the Company.

**Disclosure to Information Norms** means the policy shall be void and all premium paid hereon shall forfeited to the Company, in the event of mis-representation, mis description or non disclosure of any material fact.

**Day Care Treatment** means medical treatment, and/or surgical procedure which is:

- undertaken under General or Local Anesthesia in a hospital/day care centre in less than 24 hrs because of technological advancement, and
- 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

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

**Hospital, Nursing Home** 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.

**Insured Person** means the name/s of persons shown in the schedule of the Policy

**In-Patient** means an Insured Person who is admitted to Hospital and stays there for a minimum period of 24 hours for the sole purpose of receiving treatment.

**Intensive Care Unit** means an identified section, ward or wing of a hospital which is under the constant supervision of a dedicated medical practitioner(s), and which is specially equipped for the continuous monitoring and treatment of patients who are in a critical condition, or require life support facilities and where the level of care and supervision is considerably more sophisticated and intensive than in the ordinary and other wards.

**Major Surgery** means definitive Surgery for Cancer, Laparotomy and Resection Anastomosis, Thyroid Surgery and Surgery of brain/spinal cord.

**Medical Management** means non-surgical treatment as an in-patient.

**Medically Necessary** means 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** is 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 there by entitled to practice medicine within its jurisdiction; and is acting within the scope and jurisdiction of licence.

**Network Hospital** means all such hospitals or other providers that the Company has mutually agreed with, to provide services like cashless access to policyholders which are specifically networked for this Policy. The list is available with the Company and subject to amendment from time to time.

**Non Network Hospital** means any hospital, day care centre or other provider that is not part of the network

**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** means any condition, ailment or injury or related condition(s) for which the insured had signs and symptoms, and/or where diagnosed and/or received medical advice /treatment within 48 months prior to the Insured's first policy with any Indian insurer

**Pre Hospitalization** means Medical Expenses incurred immediately before the Insured Person is Hospitalised, provided that:

- Such Medical Expenses are incurred for the same condition for which the Insured Person's Hospitalization was required, and
- The In-patient Hospitalization claim for such Hospitalization is admissible by the Insurance Company

**Post Hospitalization** means Medical Expenses incurred immediately after the insured person is discharged from the hospital provided that:

- Such Medical Expenses are incurred for the same condition for which the insured person's hospitalization was required and
- The inpatient hospitalization claim for such hospitalization is admissible by the insurance company.

**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** 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 the hospital for occupancy of a bed on per day (24 hrs) basis and shall include associated medical expenses.

**Surgery/Surgical Operation** 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.

**Tier-1 places** means those places where the population as per census 2011 is between 5,00,000 and 10,00,000

**Tier-2 places** means those places where the population as per census 2011 is less than 5,00,000

**Unproven / Experimental** means treatment including drug experimental therapy which is not based on established medical practice in India, is treatment experimental or unproven

### 3. EXCLUSIONS :

The Company shall not be liable to make any payments under this policy in respect of any expenses what so ever incurred by the insured person in connection with or in respect of:

- Pre Existing Diseases as defined in the policy until 48 consecutive months of continuous coverage have elapsed since inception of the first policy with any Indian Insurer. However the limit of the Company's liability in respect of claim for pre-existing diseases shall be limited to the sum insured under the first policy with any Indian Insurance Company.
- Any disease contracted by the insured person during the first 30 days from the commencement date of the policy. This exclusion shall not apply in case of the insured person having been covered under any health insurance policy (Individual or Group insurance policy) with any of the Indian Insurance companies for a continuous period of preceding 12 months without a break.
- During the first two years of continuous operation of insurance cover any expenses on
  - Cataract, Retinal detachment, Glaucoma, diseases of ENT, Mastoidectomy, Tympanoplasty, Stapedectomy, diseases related to Thyroid, Prolapse of intervertebral disc (other than caused by accident), varicose veins and varicose ulcers, all diseases of prostate, Stricture Urethra, all obstructive-uropathies, all types of hernia, varicocele, hydrocele, fistula / fissure in ano, Hemorrhoids, Pilonidal sinus and fistula, Rectal Prolapse, stress incontinence and Congenital Internal disease / defect
  - Gall bladder diseases and all treatments (conservative, interventional, laparoscopic and open) related to Hepato-pancreato-biliary including gall bladder and pancreatic calculi. All types of management for kidney and genitourinary tract calculi.
  - All treatments (conservative, interventional, laparoscopic and open) related to all diseases of uterus, fallopian tubes, cervix and ovaries, dysfunctional uterine bleeding, pelvic inflammatory diseases, benign breast diseases.
  - Conservative, operative treatment and all types of intervention for diseases related to tendon, ligament, fascia, bones and joint [other than caused by accident]
  - Degenerative disc and vertebral diseases including replacement of bones and joints and degenerative diseases of the musculo-skeletal system

- Subcutaneous benign lumps, sebaceous cyst, dermoid cyst, lipoma, neurofibroma, fibroadenoma, ganglion and similar pathology

- Any transplant and related surgery

This waiting period shall not however apply in the case of the Insured person/s having been covered under any Individual health insurance scheme with any of the Indian Insurer for a continuous period of preceding 24 months without any break.

The claim for such illnesses/diseases/disabilities contracted/suffered if admitted will be processed as per the sum insured of the immediately preceding 24 months policy only. Where there is a change in the sum insured in the second continuous policy year the lower of the sum insured will apply.

If these are pre-existing at the time of proposal they will be covered subject to Exclusion No 1 above.

- Circumcision, Inoculation or Vaccination (except for post-bite treatment and for medical treatment other than for prevention of diseases).
- Dental treatment or surgery unless necessitated due to accidental injuries and requiring hospitalization. (Dental implants are not payable)
- Convalescence, general debility, run-down condition or rest cure, nutritional deficiency states, psychiatric, mental and behavioral disorders, congenital external disease or defects or anomalies, venereal disease and sexually transmitted diseases, intentional self injury and use of intoxicating drugs / alcohol, smoking and tobacco chewing
- Injury/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)
- Injury or disease directly or indirectly caused by or contributed to by nuclear weapons / materials
- All expenses arising out of any condition directly or indirectly caused due to or associated with Human T-cell Lympho Tropic Virus type III (HTLV-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. It is however made clear that such of those who are positive for HIV (Human Immuno Deficiency Virus) would be entitled for expenses incurred for treatment, other than for opportunistic infections and for treatment of HIV/AIDS, provided at the time of first commencement of insurance under this policy, their CD4 count is not less than 350.
- Treatment arising from or traceable to pregnancy, childbirth, miscarriage, abortion or complications of any of these (other than ruptured ectopic gestation), family planning treatment and all types of treatment for infertility and its complications thereof.
- Expenses incurred on weight control services including surgical procedures for treatment of obesity, medical treatment for weight control, treatment for metabolic, genetic and endocrine disorders
- Expenses incurred on High Intensity Focused Ultra Sound, Uterine fibroid embolisation, Balloon Sinoplasty, Enhanced External Counter Pulsation Therapy and related therapies, Chelation therapy, Deep Brain Stimulation, Hyperbaric Oxygen Therapy, Rotational Field Quantum Magnetic Resonance Therapy, Photodynamic therapy and such other therapies similar to those mentioned herein under exclusion No12.
- Expenses incurred on Lasik Laser or Refractive Error Correction and its complications all treatment for disorders of eye requiring intra-vitreous injections and related procedures.
- Charges incurred at Hospital or Nursing Home primarily for diagnostic, X-ray or laboratory examinations not consistent with or incidental to the diagnosis and treatment of the positive existence or presence of any ailment, sickness or injury, for which confinement is required at hospital/nursing home.
- Expenses on vitamins and tonics unless forming part of treatment for injury or disease as certified by the attending Physician.
- Naturopathy Treatment, unconventional, untested, unproven, experimental therapies.
- Stem cell Therapy and related transplantation, Chondrocyte Implantation, Immunotherapy, Oral Chemo Therapy.
- Hospital registration charges, admission charges, record charges, telephone charges and such other charges
- Expenses incurred for treatment of diseases/illness/accidental injuries by systems of medicines other than Allopathy
- Change of sex or cosmetic or aesthetic treatment of any description, plastic surgery (other than as necessitated due to an accident or as a part of any illness), all treatment for erectile dysfunctions.
- Cost of spectacles and contact lens, hearing aids, Cochlear implants, walkers and crutches, wheel chairs, CPAP, BIPAP, Continuous Ambulatory Peritoneal Dialysis, infusion pump and such other similar aids.
- Any specific time-bound or life time exclusions applied, specified and accepted by the insured

### 23. OTHER EXCLUDED EXPENSES AS DETAILED IN THE WEBSITE WWW.STARHEALTH.IN

### 4. CONDITIONS:

- The premium payable under this policy shall be payable in advance. No receipt of premium shall be valid except on the official form of the company signed by a duly authorized official of the company. The due payment of premium and the observance of fulfillment of the terms, provision, conditions and endorsements of this policy by the Insured Person/s, in so far as they relate to anything to be done or complied with by the Insured Person/s, shall be a condition precedent to any liability of the Company to make any payment under this policy. No waiver of any terms, provisions, conditions, and endorsements of this policy shall be valid unless made in writing and signed by an authorized official of the Company.
- Upon the happening of any event, which may give rise to a claim under this policy, notice with

full particulars shall be sent to the Company within 24 hours from the date of occurrence of the event.

3. Claim must be filed within 15 days from the date of discharge from the Hospital.

Note: Conditions 2 & 3 are precedent to admission of liability under the policy. However the Company will examine and relax the time limit mentioned in these conditions depending upon the merits of the case.

Post hospitalization bills are to be submitted within 15 days after completion of 60 days from the date of discharge from hospital

4. Claims for planned hospitalisation can be availed only from networked hospitals. However, emergency treatments can be availed also from hospitals which are not networked in Tier-1 & Tier-2 places.

5. The Insured Person shall obtain and furnish the Company with all original bills, receipts and other documents upon which a claim is based and shall also give the Company such additional information and assistance as the Company may require in dealing with the claim

Documents to be submitted in support of claim are –

#### For reimbursement claims

- Duly completed claim form,
- Pre-admission investigations and treatment papers
- Discharge summary from the hospital in original
- Cash receipts from hospital, chemists
- Cash receipts and reports for tests done
- Receipts from doctors, surgeons, anesthetist
- Certificate from the attending doctor regarding the diagnosis.

Claims for Hospital Cash under benefit 1(H) of this policy will be processed similar to reimbursement claim. The documents required are the same as above, including Cash Receipts, wherever applicable

#### For Cashless Treatment:

Prescriptions and receipts for Pre and Post-hospitalisation

**Note:** The Company reserves the right to call for additional documents wherever required

In case of delay in payment of any claim that has been admitted as payable under the Policy terms and conditions, beyond the time period as prescribed under IRDA (Protection of Policyholders Regulation), 2017, the Company shall be liable to pay interest at a rate which is 2% above the bank rate prevalent at the beginning of the financial year in which the claim has fallen due. For the purpose of this clause, 'bank rate' shall mean the existing bank rate as notified by Reserve Bank of India, unless the extent regulation requires payment based on some other prescribed interest rate.

6. Any medical practitioner authorized by the company shall be allowed to examine the **Insured Person/s** in case of any alleged injury or diseases requiring hospitalization when and as often as the same may reasonably be required on behalf of the Company at the Company's cost.

7. If the claim event falls within two policy periods, the claims shall be paid taking into consideration the available sum insured in the two policy periods, including the deductibles for each policy period. Such eligible claim amount to be payable to the insured shall be reduced to the extent of premium to be received for the renewal/due date of premium of health insurance policy, if not received earlier.

8. The Company shall not be liable to make any payment under the policy in respect of any claim if information furnished at the time of proposal is found to be incorrect or false or such claim is in any manner fraudulent or supported by any fraudulent means or device, misrepresentation whether by the Insured Person or by any other person acting on his behalf.

9. **Renewal:** The policy will be renewed except on grounds of misrepresentation / fraud committed. A grace period of 30 days from the date of expiry of the policy is available for renewal. If renewal is made within this 30 days period the continuity of benefits will be allowed. However the actual period of cover will start only from the date of payment of premium. In other words no protection is available between the policy expiry date and the date of payment of premium for renewal.

If the policy is to be renewed or ported from other Indian Insurance Company for enhanced sum insured then the waiting period as applicable to a fresh policy will apply to additional sum insured as if a separate policy has been issued for the difference. In other words the enhanced sum insured will not be available for an illness, disease, injury already contracted under the preceding policy period.

However in respect of any condition, ailment or injury or related condition (s) for which the insured had signs or symptoms, and / or were diagnosed, and / or received medical advice / treatment, the sum insured will be restricted to that policy sum insured when the signs or symptoms was diagnosed / received medical advice / treatment.

In the event of this policy being withdrawn / modified with revised terms and/or premium with the prior approval of the Competent Authority, the insured will be intimated three months in advance and accommodated in any other equivalent health insurance policy offered by the Company, if requested for by the Insured Person, at the relevant point of time.

10. **Free Look Period:** A free look period of 15 days from the date of receipt of the policy is available to the insured to review the terms and conditions of the policy. In case the insured is not satisfied with the terms and conditions, the insured may seek cancellation of the policy and in such an event the Company shall allow refund of premium paid after adjusting the stamp duty charges and proportionate risk premium for the period concerned provided no claim has been made until such cancellation.

Free look cancellation is not applicable at the time of renewal of the policy

11. **Portability:** This policy is portable. If the insured is desirous of porting this policy to another Insurer towards renewal, application in the appropriate form should be made to the Company at least before 45 days from the date when the renewal is due.

Where the outcome of acceptance of portability is still waiting from the new insurer on the date of renewal, the existing policy will be extended on the request of the Insured person, for a period not less than one month on pro rata premium. Such extended cover will be cancelled only on the written request by the Insured Person, subject to a minimum pro rata premium for one month. If the Insured Person requests in writing to continue the policy with the Company without porting, it will be allowed by charging the regular premium with the same terms as per the expiring policy. In case of a claim made by the Insured person and admitted by the Company during such extension, the policy will be extended for the remaining period by charging the regular premium. Portability is not possible during the policy period. For details contact "portability@starhealth.in" or call Telephone No +91-044-2828869

#### 12. Cancellation:

The Company may cancel this policy on grounds of misrepresentation, fraud, moral hazard, non disclosure of material fact as declared in proposal form / at the time of claim, or non-cooperation by the insured person, by sending the insured 30 days notice by registered letter at the insured person's last known address and no refund of premium will be made. The insured may at any time cancel this policy and in such event the Company shall allow refund after retaining premium at Company's short period rate only (table given below) provided no claim has occurred up to the date of cancellation

| PERIOD ON RISK     | RATE OF PREMIUM TO BE RETAINED |
|--------------------|--------------------------------|
| Up to one month    | 40% of the annual premium      |
| up to 3 months     | 60% of the annual premium      |
| up to 6 months     | 85% of the annual premium      |
| Exceeding 6 months | Full annual premium            |

13. **Automatic Termination:** The insurance under this policy with respect to each relevant insured person shall terminate immediately on the earlier of the following events:

- ✓ Upon the death of the Insured Person. This also means that in case of family floater policy, the cover for the surviving members of the family will continue, subject to other terms of the policy.
- ✓ Upon exhaustion of the sum insured under the policy

14. **Arbitration :** If any dispute or difference shall arise as to the quantum to be paid under this policy (liability being otherwise admitted) such difference shall independently of all other questions be referred to the decision of a sole arbitrator to be appointed in writing by the parties to the dispute/ difference, or if they cannot agree upon a single arbitrator within 30 days of any party invoking arbitration, the same shall be referred to a panel of three arbitrators, comprising of two arbitrators, one to be appointed by each of the parties to the dispute/difference and the third arbitrator to be appointed by such two arbitrators. Arbitration shall be conducted under and in accordance with the provisions of the Arbitration and Conciliation Act, 1996.

It is clearly agreed and understood that no difference or dispute shall be referable to arbitration, as hereinbefore provided, if the Company has disputed or not accepted liability under or in respect of this policy.

It is hereby expressly stipulated and declared that it shall be a condition precedent to any right of action or suit upon this policy that the award by such arbitrator/ arbitrators of the amount of the loss or damage shall be first obtained.

It is also further expressly agreed and declared that if the Company shall disclaim liability to the Insured for any claim hereunder and such claim shall not, within three years from the date of such disclaimer have been made the subject matter of a suit in a Court of Law, then the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder.

15. All claims under this policy shall be payable in Indian currency. All medical/surgical treatments under this policy shall have to be taken in India.

16. **Important Note:** The terms conditions and exceptions that appear in the policy or in any endorsement are part of the contract and must be complied with. Failure to comply may result in the claim being denied.

The attention of the policy holder is drawn to our website [www.starhealth.in](http://www.starhealth.in) for anti fraud policy of the company for necessary compliance by all stake holders

17. **Policy disputes:** Any dispute concerning the interpretation of the terms, conditions, limitations and/or exclusions contained herein is understood and agreed to by both the Insured and the Company to be subject to Indian Law

18. **Notices:** Any notice, direction or instruction given under this policy shall be in writing and delivered by hand, post, or facsimile/email to **Star Health and Allied Insurance Company Limited**, No 1, New Tank Street, Valluvar Kottam High Road, Nungambakkam, Chennai-600034., Toll Free Fax No.: 1800-425-5522, Toll Free No.:1800-425-2255 / 1800-102-4477, E-Mail : support@starhealth.in.

Notice and instructions will be deemed served 7 days after posting or **immediately** upon receipt in the case of hand delivery, facsimile or e-mail.

#### 19. Customer Service

If at any time the Insured Person requires any clarification or assistance, the insured may contact the offices of the Company at the address specified, during normal business hours

20. **Grievances:** In case the Insured Person is aggrieved in any way, the insured may contact the Company at the specified address, during normal business hours.

#### Grievance Department,

**Star Health and Allied Insurance Company Limited**, No1, New Tank Street, Valluvar Kottam High Road, Nungambakkam, Chennai 600034, Phone: 044-28243921 during normal business hours. or Send e-mail to [grievances@starhealth.in](mailto:grievances@starhealth.in). Senior Citizens may Call 044-28243923.

In the event of the following grievances:

- a. any partial or total repudiation of claims by the Company
- b. any dispute in regard to premium paid or payable in terms of the policy;
- c. any dispute on the legal construction of the policies in so far as such disputes relate to claims;

- d. delay in settlement of claims;
  - e. non-issuance of any insurance document to customer after receipt of the premium
- the insured person may approach the Insurance Ombudsman at the address given below, within whose jurisdiction the branch or office of Star Health and Allied Insurance Company Limited or the residential address or place of the policy holder is located.

**LIST OF OMBUDSMAN OFFICE DETAILS**

|  |  |  |  |
|--|--|--|--|
| <p>6th Floor, Jeevan Prakash Bldg., Tilak Marg, Relief Road, Ahmedabad - 380001.<br/>Phone: 079 - 25501201-02-05-06<br/>Email ID : bimalokpal.ahmedabad@ecoi.co.in<br/>Website : www.ecoi.co.in</p> <p><b>JURISDICTION : Gujarat, Dadra &amp; Nagar Haveli, Daman and Diu.</b></p>   | <p>Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI – 600 018.<br/>Tel.: 044 - 24333668 / 24335284, Fax: 044 - 24333664.<br/>Email:bimalokpal.chennai@ecoi.co.in</p> <p><b>JURISDICTION : Tamil Nadu, Pondicherry Town and Karaikal</b></p>   | <p>Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel Office, Near New Market, Bhopal – 462003. Fax: 0755 -2769203, Tel.: 0755 - 2769201 / 2769202.<br/>Email: bimalokpal.bhopal@ecoi.co.in</p> <p><b>JURISDICTION : Madhya Pradesh, Chattisgarh.</b></p>                             | <p>6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226001. Tel.: 0522 - 2231330 / 2231331, Fax: 0522 -2231310<br/>Email:bimalokpal.lucknow@ecoi.co.in</p> <p><b>JURISDICTION : Districts of Uttar Pradesh : Laitpur, 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, Ambedkar nagar, Sultanpur, Maharajgang, Santkabr nagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar.</b></p> |
| <p>Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg,Jaipur - 302 005. Tel.: 0141 - 2740363<br/>Email:Bimalokpal.jaipur@ecoi.co.in</p> <p><b>JURISDICTION : Rajasthan.</b></p>  | <p>1st Floor,Kalpana Arcade Building, Bazar Samiti Road, Bahadurpur, Patna - 800 006. Tel.: 0612-2680952<br/>Email:bimalokpal.patna@ecoi.co.in</p> <p><b>JURISDICTION : Bihar,Jharkhand.</b></p>   | <p>62, Forest park, Bhubneshwar – 751 009. Tel.: 0674 - 2596461 / 2596455, Fax: 0674 -2596429<br/>Email: bimalokpal.bhubaneswar@ecoi.co.in</p> <p><b>JURISDICTION : Orissa.</b></p>  | <p>2nd Floor, Pulinat Bldg., Opp. Cochin Shipyard, M. G. Road,Ernakulam - 682 015. Tel.: 0484 - 2358759 / 2359338, Fax: 0484 - 2359336<br/>Email:bimalokpal.ernakulam@ecoi.co.in</p> <p><b>JURISDICTION : Kerala, Lakshadweep, Mahe - a part of Pondicherry.</b></p>   |
| <p>3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 022 -26106552 / 26106960, Fax: 022 - 26106052<br/>Email:bimalokpal.mumbai@ecoi.co.in</p> <p><b>JURISDICTION : Goa, Mumbai Metropolitan Region excluding Navi Mumbai &amp; Thane.</b></p>  | <p>Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati – 781 001 (ASSAM). Tel.: 0361 - 2132204 / 2132205, Fax: 0361 -2732937<br/>Email:bimalokpal.guwahati@ecoi.co.in</p> <p><b>JURISDICTION : Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.</b></p>  | <p>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<br/>Email:bimalokpal.pune@ecoi.co.in</p> <p><b>JURISDICTION : Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region.</b></p>           | <p>2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002. Tel.: 011 - 23232481 / 23213504<br/>Email:bimalokpal.delhi@ecoi.co.in</p> <p><b>JURISDICTION : Delhi.</b></p>  |
| <p>Jeevan Soudha Building, PID No. 57-27-N-19 Ground Floor, 19/19, 24th Main Road, JP Nagar, I<sup>st</sup> Phase, Bengaluru – 560 078. Tel. : 080 - 26652048 / 26652049<br/>Email : bimalokpal.bengaluru@ecoi.co.in</p> <p><b>JURISDICTION : Karnataka.</b></p>   | <p>Bhagwan Sahai Palace, 4th Floor, Main Road, Naya Bans, Sector 15, Dist: Gautam Buddh Nagar, U.P-201301. Tel.: 0120 - 2514250 / 2514252 / 2514253<br/>Email:bimalokpal.noida@ecoi.co.in</p> <p><b>JURISDICTION : State of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshahr, Etah, Kanoj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffar nagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautambodha nagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiram nagar, Saharanpur.</b></p> | <p>S.C.O. No. 101, 102 &amp; 103, 2nd Floor, Batra Building, Sector 17-D, Chandigarh-160 017. Tel.: 0172 - 2706196 / 2706468, Fax: 0172 -2708274<br/>Email: bimalokpal.chandigarh@ecoi.co.in</p> <p><b>JURISDICTION : Punjab, Haryana,Himachal Pradesh, Jammu &amp; Kashmir, Chandigarh.</b></p> | <p>2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002. Tel.: 011 - 23232481 / 23213504<br/>Email:bimalokpal.delhi@ecoi.co.in</p> <p><b>JURISDICTION : Delhi.</b></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 - 65504123 / 23312122, Fax: 040 - 23376599<br/>Email:bimalokpal.hyderabad@ecoi.co.in</p> <p><b>JURISDICTION : Andhra pradesh, Telangana, Yanam and part of Territory of Pondicherry.</b></p> | <p>Hindustan Bldg. Annexe, 4th Floor, 4, C.R. Avenue, KOLKATA - 700 072. Tel.: 033 - 22124339 / 22124340, Fax : 033 -22124341.<br/>Email:bimalokpal.kolkata@ecoi.co.in</p> <p><b>JURISDICTION : West Bengal,Sikkim, Andaman &amp; Nicobar Islands.</b></p>   |  |  |

**LIST OF DAY-CARE TREATMENTS**

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| <p><b>ENT</b></p> <ol style="list-style-type: none"> <li>1 Stapedotomy</li> <li>2 Myringoplasty(Type I Tympanoplasty)</li> <li>3 Revision stapedectomy</li> <li>4 Labyrinthectomy for severe Vertigo</li> <li>5 Stapedectomy under GA</li> <li>6 Ossiculoplasty</li> <li>7 Myringotomy with Grommet Insertion</li> <li>8 Tympanoplasty (Type III)</li> <li>9 Stapedectomy under LA</li> <li>10 Revision of the fenestration of the inner ear.</li> <li>11 Tympanoplasty (Type IV)</li> <li>12 Endolymphatic Sac Surgery for Meniere's Disease</li> <li>13 Turbinesctomy</li> <li>14 Removal of Tympanic Drain under LA</li> <li>15 Endoscopic Stapedectomy</li> <li>16 Fenestration of the inner ear</li> <li>17 Incision and drainage of perichondritis</li> <li>18 Septoplasty</li> <li>19 Vestibular Nerve section</li> <li>20 Thyroplasty Type I</li> <li>21 Pseudocyst of the Pinna - Excision</li> <li>22 Incision and drainage - Haematoma Auricle</li> <li>23 Tympanoplasty (Type II)</li> <li>24 Keratosis removal under GA</li> <li>25 Reduction of fracture of Nasal Bone</li> <li>26 Excision and destruction of lingual tonsils</li> <li>27 Conchoplasty</li> <li>28 Thyroplasty Type II</li> <li>29 Tracheostomy</li> </ol> | <ol style="list-style-type: none"> <li>30 Excision of Angioma Septum</li> <li>31 Turbinoplasty</li> <li>32 Incision &amp; Drainage of Retro Pharyngeal Abscess</li> <li>33 Uvulo Palato Pharyngo Plasty</li> <li>34 Palatoplasty</li> <li>35 Tonsillectomy without adenoidectomy</li> <li>36 Adenoidectomy with Grommet insertion</li> <li>37 Adenoidectomy without Grommet insertion</li> <li>38 Vocal Cord lateralisation Procedure</li> <li>39 Incision &amp; Drainage of Para Pharyngeal Abscess</li> <li>40 Transoral incision and drainage of a pharyngeal abscess</li> <li>41 Tonsillectomy with adenoidectomy</li> <li>42 Tracheoplasty</li> <li>43 Ophthalmology</li> <li>44 Incision of tear glands</li> <li>44 Other operation on the tear ducts</li> <li>45 Incision of diseased eyelids</li> <li>46 Excision and destruction of the diseased tissue of the eyelid</li> <li>47 Removal of foreign body from the lens of the eye.</li> <li>48 Corrective surgery of the entropion and ectropion</li> <li>49 Operations for pterygium</li> <li>50 Corrective surgery of blepharoptosis</li> <li>51 Removal of foreign body from conjunctiva</li> <li>52 Biopsy of tear gland</li> <li>53 Removal of Foreign body from cornea</li> <li>54 Incision of the cornea</li> <li>55 Other operations on the cornea</li> <li>56 Operation on the canthus and epicanthus</li> <li>57 Removal of foreign body from the orbit and the eye ball.</li> </ol> | <ol style="list-style-type: none"> <li>58 Surgery for cataract</li> <li>59 Treatment of retinal lesion</li> <li>60 Removal of foreign body from the posterior chamber of the eye</li> </ol> <p><b>Oncology</b></p> <ol style="list-style-type: none"> <li>61 IV Push Chemotherapy</li> <li>62 HBI-Hemibody Radiotherapy</li> <li>63 Infusional Targeted therapy</li> <li>64 SRT-Stereotactic Arc Therapy</li> <li>65 SC administration of Growth Factors</li> <li>66 Continuous Infusional Chemotherapy</li> <li>67 Infusional Chemotherapy</li> <li>68 CCRT-Concurrent Chemo + RT</li> <li>69 2D Radiotherapy</li> <li>70 3D Conformal Radiotherapy</li> <li>71 IGRT- Image Guided Radiotherapy</li> <li>72 IMRT- Step &amp; Shoot</li> <li>73 Infusional Bisphosphonates</li> <li>74 IMRT- DMLC</li> <li>75 Rotational Arc Therapy</li> <li>76 Tele gamma therapy</li> <li>77 FSRT-Fractionated SRT</li> <li>78 VMAT-Volumetric Modulated Arc Therapy</li> <li>79 SBRT-Stereotactic Body Radiotherapy</li> <li>80 Helical Tomotherapy</li> <li>81 SRS-Stereotactic Radiosurgery</li> <li>82 X-Knife SRS</li> <li>83 Gammaknife SRS</li> <li>84 TBI- Total Body Radiotherapy</li> <li>85 intraluminal Brachytherapy</li> </ol> |
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|-----|--|-----|--|-----|---|
| 86  | Electron Therapy   | 154 | Meatotomy for meatal stenosis                        | 218 | liver Abscess- catheter drainage  |
| 87  | TSET-Total Electron Skin Therapy                         | 155 | surgery for fourmier's gangrene scrotum              | 219 | Fissure in Ano- fissurectomy  |
| 88  | Extracorporeal Irradiation of Blood Products             | 156 | surgery filarial scrotum                             | 220 | Fibroadenoma breast excision  |
| 89  | Telecobalt Therapy                                       | 157 | surgery for watering can perineum                    | 221 | Oesophageal varices Sclerotherapy                                       |
| 90  | Telecesium Therapy                                       | 158 | Repair of penile torsion                             | 222 | ERCP - pancreatic duct stone removal                                    |
| 91  | External mould Brachytherapy                             | 159 | Drainage of prostate abscess                         | 223 | Perianal abscess I&D  |
| 92  | Interstitial Brachytherapy                               | 160 | Orchiectomy  | 224 | Perianal hematoma Evacuation  |
| 93  | Intracavity Brachytherapy                                | 161 | Cystoscopy and removal of FB                         | 225 | Fissure in ano sphincterotomy   |
| 94  | 3D Brachytherapy   |     | Neurology  | 226 | UGI scopy and Polypectomy oesophagus                                    |
| 95  | Implant Brachytherapy                                    | 162 | Facial nerve physiotherapy                           | 227 | Breast abscess I&D  |
| 96  | Intravesical Brachytherapy                               | 163 | Nerve biopsy   | 228 | Feeding Gastrostomy   |
| 97  | Adjuvant Radiotherapy                                    | 164 | Muscle biopsy  | 229 | Oesophagoscopy and biopsy of growth oesophagus                          |
| 98  | Afterloading Catheter Brachytherapy                      | 165 | Epidural steroid injection                           | 230 | UGI scopy and injection of adrenaline, sclerosants<br>- bleeding ulcers |
| 99  | Conditioning Radiotherapy for BMT                        | 166 | Glycerol rhizotomy                                   | 231 | ERCP - Bile duct stone removal  |
| 100 | Extracorporeal Irradiation to the Homologous Bone grafts | 167 | Spinal cord stimulation                              | 232 | Ileostomy closure   |
| 101 | Radical chemotherapy                                     | 168 | Motor cortex stimulation                             | 233 | Colonoscopy   |
| 102 | Neoadjuvant radiotherapy                                 | 169 | Stereotactic Radiosurgery                            | 234 | Polypectomy colon   |
| 103 | LDR Brachytherapy  | 170 | Percutaneous Cordotomy                               | 235 | Splenic abscesses Laparoscopic Drainage                                 |
| 104 | Palliative Radiotherapy                                  | 171 | Intrathecal Baclofen therapy                         | 236 | UGI SCOPY and Polypectomy stomach                                       |
| 105 | Radical Radiotherapy                                     | 172 | Entrapment neuropathy Release                        | 237 | Rigid Oesophagoscopy for FB removal                                     |
| 106 | Palliative chemotherapy                                  | 173 | Diagnostic cerebral angiography                      | 238 | Feeding Jejunostomy   |
| 107 | Template Brachytherapy                                   | 174 | VP shunt   | 239 | Colostomy   |
| 108 | Neoadjuvant chemotherapy                                 | 175 | Ventriculoatrial shunt                               | 240 | Ileostomy   |
| 109 | Adjuvant chemotherapy                                    |     | <b>Thoracic surgery</b>                              | 241 | colostomy closure   |
| 110 | Induction chemotherapy                                   | 176 | Thoracoscopy and Lung Biopsy                         | 242 | Submandibular salivary duct stone removal                               |
| 111 | Consolidation chemotherapy                               | 177 | Excision of cervical sympathetic Chain Thoracoscopic | 243 | Pneumatic reduction of intussusception                                  |
| 112 | Maintenance chemotherapy                                 | 178 | Laser Ablation of Barrett's oesophagus               | 244 | Varicose veins legs - Injection sclerotherapy                           |
| 113 | HDR Brachytherapy  | 179 | Pleurodesis  | 245 | Rigid Oesophagoscopy for Plummer vinson syndrome                        |
|     | <b>Plastic Surgery</b>                                   | 180 | Thoracoscopy and pleural biopsy                      | 246 | Pancreatic Pseudocysts Endoscopic Drainage                              |
| 114 | Construction skin pedicle flap                           | 181 | EBUS + Biopsy  | 247 | ZADEK's Nail bed excision   |
| 115 | Gluteal pressure ulcer-Excision                          | 182 | Thoracoscopy ligation thoracic duct                  | 248 | Subcutaneous mastectomy   |
| 116 | Muscle-skin graft, leg                                   | 183 | Thoracoscopy assisted empyaema drainage              | 249 | Excision of Ranula under GA   |
| 117 | Removal of bone for graft                                |     | <b>Gastroenterology</b>                              | 250 | Rigid Oesophagoscopy for dilation of benign Strictures                  |
| 118 | Muscle-skin graft duct fistula                           | 184 | Pancreatic pseudocyst EUS & drainage                 | 251 | Eversion of Sac   |
| 119 | Removal cartilage graft                                  | 185 | RF ablation for barrett's Oesophagus                 |     | a) Unilateral   |
| 120 | Myocutaneous flap  | 186 | ERCP and papillotomy                                 |     | b) Bilateral  |
| 121 | Fibro myocutaneous flap                                  | 187 | Esophagoscope and sclerosant injection               | 252 | Lord's plication  |
| 122 | Breast reconstruction surgery after mastectomy           | 188 | EUS + submucosal resection                           | 253 | Jaboulay's Procedure  |
| 123 | Sling operation for facial palsy                         | 189 | Construction of gastrostomy tube                     | 254 | Scrotoplasty  |
| 124 | Split Skin Grafting under RA                             | 190 | EUS + aspiration pancreatic cyst                     | 255 | Surgical treatment of varicocele  |
| 125 | Wolfe skin graft   | 191 | Small bowel endoscopy (therapeutic)                  | 256 | Epididymectomy  |
| 126 | Plastic surgery to the floor of the mouth under GA       | 192 | Colonoscopy ,lesion removal                          | 257 | Circumcision for Trauma   |
|     | <b>Urology</b>   | 193 | ERCP   | 258 | Meatoplasty   |
| 127 | AV fistula - wrist                                       | 194 | Colonoscopy stenting of stricture                    | 259 | Intersphincteric abscess incision and drainage                          |
| 128 | URSL with stenting                                       | 195 | Percutaneous Endoscopic Gastrostomy                  | 260 | Psoas Abscess Incision and Drainage                                     |
| 129 | URSL with lithotripsy                                    | 196 | EUS and pancreatic pseudo cyst drainage              | 261 | Thyroid abscess Incision and Drainage                                   |
| 130 | Cystoscopic Litholapaxy                                  | 197 | ERCP and choledochoscopy                             | 262 | TIPS procedure for portal hypertension                                  |
| 131 | ESWL   | 198 | Proctosigmoidoscopy volvulus detorsion               | 263 | Esophageal Growth stent   |
| 132 | Haemodialysis  | 199 | ERCP and sphincterotomy                              | 264 | PAIR Procedure of Hydatid Cyst liver                                    |
| 133 | Bladder Neck Incision                                    | 200 | Esophageal stent placement                           | 265 | Tru cut liver biopsy  |
| 134 | Cystoscopy & Biopsy                                      | 201 | ERCP + placement of biliary stents                   | 266 | Photodynamic therapy or esophageal tumour and Lung<br>tumour            |
| 135 | Cystoscopy and removal of polyp                          | 202 | Sigmoidoscopy w / stent                              | 267 | Excision of Cervical RIB  |
| 136 | Suprapubic cystostomy                                    | 203 | EUS + coeliac node biopsy                            | 268 | laparoscopic reduction of intussusception                               |
| 137 | percutaneous nephrostomy                                 |     | General Surgery                                      | 269 | Microdochectomy breast  |
| 138 | Ureterocoele decompression                               | 204 | infected keloid excision                             | 270 | Surgery for fracture Penis  |
| 139 | Cystoscopy and "SLING" procedure.                        | 205 | Incision of a pilonidal sinus / abscess              | 271 | Sentinel node biopsy  |
| 140 | TUNA- prostate   | 206 | Axillary lymphadenectomy                             | 272 | Parastomal hernia   |
| 141 | Excision of urethral diverticulum                        | 207 | Wound debridement and Cover                          | 273 | Revision colostomy  |
| 142 | Removal of urethral Stone                                | 208 | Abscess-Decompression                                | 274 | Prolapsed colostomy- Correction   |
| 143 | Excision of urethral prolapse                            | 209 | Cervical lymphadenectomy                             | 275 | Testicular biopsy   |
| 144 | Mega-ureter reconstruction                               | 210 | infected sebaceous cyst                              | 276 | laparoscopic cardiomyotomy( Hellers)                                    |
| 145 | Kidney renoscopy and biopsy                              | 211 | Inguinal lymphadenectomy                             | 277 | Sentinel node biopsy malignant melanoma                                 |
| 146 | Ureter endoscopy and treatment                           | 212 | Incision and drainage of Abscess                     | 278 | laparoscopic pyloromyotomy( Ramstedt)                                   |
| 147 | Vesico ureteric reflux correction                        | 213 | Suturing of lacerations                              |     | <b>Orthopedics</b>  |
| 148 | Surgery for pelvi ureteric junction obstruction          | 214 | Scalp Suturing                                       | 279 | Arthroscopic Repair of ACL tear knee                                    |
| 149 | Anderson hynes operation                                 | 215 | infected lipoma excision                             | 280 | Closed reduction of minor Fractures                                     |
| 150 | Kidney endoscopy and biopsy                              | 216 | Maximal anal dilatation                              | 281 | Arthroscopic repair of PCL tear knee                                    |
| 151 | Paraphimosis surgery                                     | 217 | Piles  | 282 | Tendon shortening   |
| 152 | injury prepuce- circumcision                             |     | A)Injection Sclerotherapy                            |     |   |
| 153 | Frenular tear repair                                     |     | B)Piles banding                                      |     |   |

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| 283 Arthroscopic Meniscectomy - Knee       | 326 Treatment of foot dislocation                          | 367 Cryocauterisation of Cervix                                 |
| 284 Treatment of clavicle dislocation      | 327 Surgery of bunion                                      | 368 Polypectomy Endometrium                                     |
| 285 Arthroscopic meniscus repair           | 328 Intra articular steroid injection                      | 369 Hysteroscopic resection of fibroid                          |
| 286 Haemarthrosis knee- lavage             | 329 Tendon transfer procedure                              | 370 LLETZ   |
| 287 Abscess knee joint drainage            | 330 Removal of knee cap bursa                              | 371 Conization  |
| 288 Carpal tunnel release                  | 331 Treatment of fracture of ulna                          | 372 polypectomy cervix  |
| 289 Closed reduction of minor dislocation  | 332 Treatment of scapula fracture                          | 373 Hysteroscopic resection of endometrial polyp                |
| 290 Repair of knee cap tendon              | 333 Removal of tumor of arm/ elbow under RA/GA             | 374 Vulval wart excision  |
| 291 ORIF with K wire fixation- small bones | 334 Repair of ruptured tendon                              | 375 Laparoscopic paraovarian cyst excision                      |
| 292 Release of midfoot joint               | 335 Decompress forearm space                               | 376 uterine artery embolization                                 |
| 293 ORIF with plating- Small long bones    | 336 Revision of neck muscle ( Torticollis release )        | 377 Bartholin Cyst excision                                     |
| 294 Implant removal minor                  | 337 Lengthening of thigh tendons                           | 378 Laparoscopic cystectomy                                     |
| 295 K wire removal                         | 338 Treatment fracture of radius & ulna                    | 379 Hymenectomy( imperforate Hymen)                             |
| 296 POP application                        | 339 Repair of knee joint                                   | 380 Endometrial ablation  |
| 297 Closed reduction and external fixation | <b>Paediatric surgery</b>                                  | 381 vaginal wall cyst excision                                  |
| 298 Arthrotomy Hip joint                   | 340 Excision Juvenile polyps rectum                        | 382 Vulval cyst Excision  |
| 299 Syme's amputation                      | 341 Vaginoplasty   | 383 Laparoscopic paratubal cyst excision                        |
| 300 Arthroplasty                           | 342 Dilatation of accidental caustic stricture oesophageal | 384 Repair of vagina ( vaginal atresia )                        |
| 301 Partial removal of rib                 | 343 Presacral Teratomas Excision                           | 385 Hysteroscopy, removal of myoma                              |
| 302 Treatment of sesamoid bone fracture    | 344 Removal of vesical stone                               | 386 TURBT   |
| 303 Shoulder arthroscopy / surgery         | 345 Excision Sigmoid Polyp                                 | 387 Ureterocolic repair - congenital internal                   |
| 304 Elbow arthroscopy                      | 346 Sternomastoid Tenotomy                                 | 388 Vaginal mesh For POP  |
| 305 Amputation of metacarpal bone          | 347 Infantile Hypertrophic Pyloric Stenosis pyloromyotomy  | 389 Laparoscopic Myomectomy                                     |
| 306 Release of thumb contracture           | 348 Excision of soft tissue rhabdomyosarcoma               | 390 Surgery for SUI   |
| 307 Incision of foot fascia                | 349 Mediastinal lymph node biopsy                          | 391 Repair recto- vagina fistula                                |
| 308 calcaneum spur hydrocort injection     | 350 High Orchidectomy for testis tumours                   | 392 Pelvic floor repair( excluding Fistula repair)              |
| 309 Ganglion wrist hyalase injection       | 351 Excision of cervical teratoma                          | 393 URS + LL  |
| 310 Partial removal of metatarsal          | 352 Rectal-Myomectomy                                      | 394 Laparoscopic oophorectomy                                   |
| 311 Repair / graft of foot tendon          | 353 Rectal prolapse (Delorme's procedure)                  | <b>Critical care</b>  |
| 312 Revision/Removal of Knee cap           | 354 Orchidopexy for undescended testis                     | 395 Insert non- tunnel CV cath                                  |
| 313 Amputation follow-up surgery           | 355 Detorsion of torsion Testis                            | 396 Insert PICC cath ( peripherally inserted central catheter ) |
| 314 Exploration of ankle joint             | 356 lap.Abdominal exploration in cryptorchidism            | 397 Replace PICC cath (peripherally inserted central catheter)  |
| 315 Remove/graft leg bone lesion           | 357 EUA + biopsy multiple fistula in ano                   | 398 Insertion catheter, intra anterior                          |
| 316 Repair/graft achilles tendon           | 358 Cystic hygroma - Injection treatment                   | 399 Insertion of Portacath                                      |
| 317 Remove of tissue expander              | 359 Excision of fistula-in-ano                             | <b>Dental</b>   |
| 318 Biopsy elbow joint lining              | <b>Gynaecology</b>   | 400 Splinting of avulsed teeth                                  |
| 319 Removal of wrist prosthesis            | 360 Hysteroscopic removal of myoma                         | 401 Suturing lacerated lip                                      |
| 320 Biopsy finger joint lining             | 361 D&C  | 402 Suturing oral mucosa  |
| 321 Tendon lengthening                     | 362 Hysteroscopic resection of septum                      | 403 Oral biopsy in case of abnormal tissue presentation         |
| 322 Treatment of shoulder dislocation      | 363 thermal Cauterisation of Cervix                        | 404 FNAC  |
| 323 Lengthening of hand tendon             | 364 MIRENA insertion                                       | 405 Smear from oral cavity                                      |
| 324 Removal of elbow bursa                 | 365 Hysteroscopic adhesiolysis                             | Admissibility will be determined as per the policy terms ,      |
| 325 Fixation of knee joint                 | 366 LEEP   | conditions and exclusions                                       |

