



*Policy Document*  
*LifeLine Medi Cash Plus Plan*  
*Health Insurance Plan*

UNX104X045001

*Max New York Life Insurance Company Limited*  
*Regd. Office : Max House, 1, Dr. Jha Marg, Okhla, New Delhi - 110 020*

*Max New York Life Insurance Company Limited (the "Company") has entered into this contract of insurance (the "Policy") on the basis of the proposal together with the premium deposit and declarations, statements, report or other documents received from the Proposer for effecting a health insurance contract on the life of the person (the "Life Insured") named in the schedule hereto (the "Schedule"). This Policy is subject to the terms and conditions stated herein and in the Schedule.*

*The Company agrees to pay the Benefits under this Policy on the happening of the Insured Event, while this Policy is in force.*

*Signed by and on behalf of*  
*Max New York Life Insurance Company Limited*

*Anajit Singh*

*Chairman*

*Date of Policy : 09-Aug-2010*

**THE SCHEDULE PAGE**

**POLICY** -Life Line - Medi Cash Plus

**TYPE OF POLICY** - Health Insurance - Non Linked-Non Participating

**GENERAL OFFICE**-MNYL Agency Distribution Pondicherry

<b>POLICY NO</b> : 810759373	<b>PROPOSAL NO</b> : 810759373
<b>CLIENT ID</b> : 1283871298	<b>DATE OF PROPOSAL</b> : 24-Jul-2010
<b>POLICY HOLDER/ PROPOSER/ LIFE INSURED:</b> MR. T LAKSHMI PRASANTH	<b>SEX</b> : Male
<b>ADDRESS</b> : 87 THANGAGIRI HOUSE POTHIGAI NAGAR PERUMALPURAM TIRUNELVELI 627007 TAMIL NADU	<b>PAN NO.</b> : AFDVHH2222
<b>DATE OF BIRTH</b> : 09-Dec-1976	
<b>WHETHER AGE ADMITTED</b>	Yes
<b>EFFECTIVE DATE OF COVERAGE</b> : 09-Aug-2010	
<b>PREMIUM MODE</b> : Annual	
<b>NOMINEE (S)</b> MRS. SARITHA .	<b>APPOINTEE(In case Nominee is a minor)</b>
<b>PREMIUM METHOD</b> : METHOD	<b>BILLED DRAW DATE</b> : 20-apr-2010
<b>AGENT'S DETAILS</b>	
<b>NAME</b> : Mr.gurjral	<b>CODE</b> : 1234
<b>ADDRESS</b> : B-11, Mg road, Sector-19 Gurgaun 825333 Haryana	<b>MOBILE/ LANDLINE NUMBER</b> : 9866345443, 011345657

TYPE OF COVERAGES	MATURITY DATE	INSURED EVENT	UNIT /SCALE OF BENEFIT	MODAL PREMIUM (₹)	DUE DATES WHEN PREMIUM PAYABLE/ DATE WHEN LAST INSTALMENT OF PREMIUM DUE	MODAL FLAT EXTRA PREMIUM
Life Line - Medi Cash Plus	09-AUG-20	Hospitalisation	2	4521.21	9th of Aug Every Year; 09-Aug-2019	NA
<b>TOTAL SERVICE TAX FOR ALL COVERAGES</b> : ₹465.68						
<b>TOTAL MODAL PREMIUM FOR ALL COVERAGES UNDER POLICY</b> : ₹4986.89						

**Benefits**

Benefit	Unit/ scale of benefit				
	1(₹)	2(₹)	3(₹)	4(₹)	5(₹)
1. Hospital Cash - per diem rate.	1000	2000	3000	4000	5000
2. ICU Cash- per diem rate.	2000	4000	6000	8000	10000
3. Recuperating Cash - lumpsum.	3000	6000	9000	12000	15000
4. Surgical Cash	50,000	100000	150000	200000	250,000

(maximum benefit* that can be availed in a policy year across all categories of surgeries)						
Individual category of surgeries and maximum benefit that can be availed in a policy year against individual category of surgery	(a) Minor surgery -lump sum	10% of maximum surgical cash benefit applicable for the a policy year				
	(b) Intermediate surgery-lump sum	15% of maximum surgical cash benefit applicable for the policy year				
	(c) Major surgery -lump sum	35% of maximum surgical cash benefit applicable for the policy year				
	(d) Supra major surgery -lump sum	100% of maximum surgical cash benefit applicable for the policy year				
	(e) Other category of surgery-reimbursement of actual expenses **	10,000				

\*Maximum surgical benefit limit in a policy year will increase by 5% simple rate each policy year.

\*\*Please note in respect of "other" category of surgeries, an amount equal to the actual hospital bill for carrying out the surgery shall only be reimbursed subject to a maximum payout of ₹ 10,000 in a policy year. The "actual hospital bill for carrying out the surgery" shall include the surgeon fee, operation theatre cost, medical consumables directly linked to the surgery and anesthetist's cost

## 1. DEFINITIONS & INTERPRETATION

In the policy document, the words and phrases listed below shall be deemed to have the meanings attributed to them wherever they appear in the policy document unless the context otherwise requires:

- a. **"Accident"** shall mean a sudden, unforeseen occurrence and involuntary event caused by external, violent and visible means the happening of which is not inherent in the normal course of events and is not ordinarily expected to happen or occur.
- b. **"Effective Date"** means the date as specified in the schedule on which the risk under this policy commences.
- c. **"Hospital"** means an institution which is legally registered and licensed as a medical or surgical hospital in India having at least 15 in-patient beds and which is not primarily a clinic, a place for custodial care for alcoholics or drug addicts, a rest or convalescent home or a home for the aged or similar establishment. The institution must be under the constant supervision of a Registered Medical Practitioner and must have a 24-hour professional nursing service. The Institution must maintain daily records of patients and should make the same available to the company as and when requested. The institution must have a fully equipped operation theatre of its own, where surgical procedures are carried out.
- d. **"Hospitalisation"** shall mean admission to a hospital as an in-patient upon the written advice of a registered medical practitioner for the purpose of medically necessary treatment or surgery of an illness or injury and includes time spent on recuperating in the hospital for the same and the word "hospitalised" shall be construed accordingly.
- e. **"Intensive Care Unit" or "ICU"** shall mean a specialised section of a hospital that provides comprehensive and continuous care to persons who are suffering from illness or injury or who require life support facilities or intensive close monitoring of vital signs and / or use of specialised equipment for the same which treatment is not normally available in the general ward / room of a hospital.
- f. **"Illness"** shall mean a physical condition marked by a pathological deviation from the normal health state.
- g. **"Injury"** shall mean bodily injury caused solely and directly by an accident.
- h. **"Life insured"** means the person who has been insured by the company under this policy.
- i. **"Maturity Date"** means the date as shown in the schedule on which the policy terminates.
- j. **"Medically Necessary"** shall mean a surgical procedure or a treatment prescribed by a registered medical practitioner which is:
  - necessary to investigate, diagnose or treat injury or illness, and
  - consistent with the current standards generally accepted medical practice and of proven medical benefits on national basis, and
  - not of preventive or screening nature.

The mere fact that a registered medical practitioner has advised hospitalization does not by itself mean that the same may be medically necessary unless it is shown

that it was not possible for the life insured to avail treatment if or to undertake surgery rendered out of hospital.

- k. **"Premium"** means the premium payable by the policyholder in a policy year by regular instalments in the amounts and on the due dates in the manner specified in the Schedule to secure the benefits under the policy.
- l. **"Policyholder"** means the person who owns the policy
- m. **"Policy"** means this **"LifeLine Medi Cash"** health insurance plan, the operation, regulation and management of which is governed by the documents comprising the policy documentation, which is made up of the proposal form and any additional information the policyholder may provide in respect of the proposal, these terms and conditions, the schedule attached to and forming part of this policy (and if an updated schedule is issued, then schedule means the latest in time), policyholder's written instructions given in accordance with the policy document subject to company's acceptance of the same.
- n. **"Policy Anniversary"** means the anniversary of the effective date.
- o. **"Policy Year"** means a 12 calendar month period commencing with the effective date and every policy anniversary.
- p. **"Pre-existing condition"** shall mean a condition, prevailing at or prior to the effective date of this policy or the date of revival of the policy, having symptoms of an illness or injury which would have caused any ordinary person to seek or receive treatment, diagnosis or care, or medical advice from a registered medical practitioner or undergo medical tests or investigations or hospitalisation or surgery. Any treatment or hospitalisation or surgery for any illness or injury arising out of or connected with a pre-existing condition shall be considered as part of the pre-existing condition.
- q. **"Registered Medical Practitioner"** shall mean any person qualified by degree in Allopathic medicine and registered with the Medical Council of India or any State of India who possesses sufficient skill and competence to render medical or surgical services in respect of the injury or illness concerned, but excludes a registered medical practitioner who is the policy holder or the spouse or lineal relative of the policy holder.
- r. **"Surgery"** or **"Surgical Procedure"** shall mean customary and necessary manual and /or operative procedure for treatment of illness or injury carried out during hospitalisation
- s. **"Treatment"** shall mean an act of remediation of a health problem.

## 2. ELIGIBILITY

- 2.1 The policy has been written on a single life basis.
- 2.2 The entry age of the life insured shall be between 18 years to 55 years.
- 2.3 The fixed term of the policy is 10 years. The maximum age of life insured at maturity cannot exceed 65 years.

## 3. BENEFITS

- 3.1 The following benefits are payable on the happening of the insured event :

**A. Hospital Cash benefit**

- i. If the life insured has been hospitalized for a medically necessary treatment or surgery for any illness or injury, for a continuous and consecutive period of at least 48 hours, the company shall pay hospital cash benefit at the per diem rate as per the unit/ scale of benefit applicable, for the period of hospitalization but excluding the first 24 hours of such hospitalization and subject to such limits as specified in this contract. Any period less than 24 hours spent by the life insured during hospitalization after the initial 48 hours will be counted for payment of full per diem rate. The hospital cash benefit is not linked to or based upon the actual amount spent by the life insured on his hospitalization and no benefit higher or lower than the applicable per diem rate as specified in the schedule shall be payable for such hospitalization.
- ii. In case the life insured is hospitalized again for the medically necessary treatment or surgery of the same illness or injury for which the life insured was hospitalized immediately prior but within a period of 30 days from the date of discharge from the hospital after the first hospitalization, then in respect of the subsequent period of hospitalization(s) undertaken within the said period of 30 days, there shall be no exclusion of the first 24 hours of hospitalization(s) for the payment of hospital cash benefit.

**B. Intensive Care Unit Cash benefit**

If the life insured is required to and is admitted into an intensive care unit for a medically necessary treatment or surgery of any illness or injury for a continuous period of 8 hours or more during hospitalization for a continuous period of 24 hours or more, the company shall pay intensive care unit cash benefit at the applicable per diem rate as per the unit/ scale of benefit applicable and subject to such limits as specified in this contract. For the period of hospitalization spent in the intensive care unit (ICU), the hospital cash benefit shall not be payable

**C. Recuperating Cash benefit**

In addition to the hospital cash benefit, a recuperating cash benefit at the lump sum rate as per the unit/scale of benefit applicable as specified in the schedule will be paid by the company for period spent on recuperation during hospitalization in respect of which the hospital cash or ICU cash benefit is admissible, provided the life insured has been hospitalized for a continuous and consecutive period of 7 days or more and is discharged alive from the hospital and as per the advise of the registered medical practitioner or approved by the company's appointed doctor

\*The benefits payable under Section 3.1 A, B and C above are subject to the following:

- I. The company shall pay in aggregate across all benefits for a maximum of 50 days of hospitalization of the life insured in a policy

year and for an aggregate of 250 days of hospitalization of the life insured during the policy term.

- II. The life insured must file with the company or the third party administrator/ authorized service provider all the required claim documents within 60 days of the date of discharge from the hospital.
- III. The scale of benefits as specified in the schedule are denominated as 'Units 1 to 5 and any one unit can be proposed at the stage of proposal. The company may in its absolute discretion and subject to underwriting rules, assign the most appropriate unit representing the scale of benefit to the policyholder. The policyholder cannot propose for a different unit/ scale of benefit once the policy is effected. Any benefit not availed of in a policy year shall not be allowed to be carried forward to or clubbed with any other benefit or the benefit applicable for the next succeeding policy year(s).

**D. Surgical Cash Benefit:**

In case the life insured has undergone any of the medically necessary surgical procedures covered under this policy the company shall pay surgical cash benefit as specified in the schedule. The company shall pay the surgical cash benefit subject to the following:

- I. The surgeries are divided into five categories, namely minor, intermediate, major, supramajor and other surgeries. Other category of surgeries are those which are not covered under the first four categories. Please refer to Appendix A to the policy for a comprehensive list of surgeries covered.
- II. In a policy year, the surgical cash benefit payout cannot exceed the maximum surgical benefit as specified in the schedule.
- III. In case the life insured undergoes more than one surgery during a policy year, under administration of the same dose of anesthesia, then 100% of the surgical cash benefit as specified in the schedule shall be payable for the surgery of the highest severity, 50% of the applicable surgical cash benefit for the second highest severe surgery, 30% of the applicable surgical cash benefit for third highest severe surgery and no surgical cash benefit shall be payable for the fourth highest severe surgery and thereafter.
- IV. The company shall pay during the policy term a maximum of 200% of the maximum surgical cash benefit applicable in a given policy year.
- V. No surgical cash benefit is payable for any surgery specified in either List I and/or List II of Appendix A to the policy if the surgery is carried out in the first 90 days of the effective date or reinstatement date except where the surgery is carried out for treatment of an injury. Notwithstanding the foregoing, for any surgery specified in List II of Appendix A, no surgical cash benefit is payable if the surgery is carried out in the first 24 months of the effective date except where the surgery is carried out for treatment of an injury.

VI. The company reserves the right to add to or delete any surgery from the list of surgeries and change the categorization of the surgeries depending upon the experience and advancement in medical treatment and diagnostic techniques. The policyholder shall be notified in writing 30 days in advance about the same and the same shall be binding upon the policyholder.

**3.2 EXCLUSIONS**

**3.2.1 Exclusions to the benefits payable under section 3.1 A , B and C**

Notwithstanding anything to the contrary stated herein, no benefit under this policy will be payable in respect of the following:

- I. Admission into a hospital for treatment of a pre-existing condition.
- II. Any hospitalization within 90 days of the effective date except where such hospitalization is for medically necessary treatment of an injury.
- III. Admission into a hospital for routine examination, preventive medical check-up, vaccinations or any medical examination
- IV. Admission into a hospital for treatment for any psychiatric, mental or nervous condition.
- V. Admission into a hospital for dental treatment, supply or fitting of eyeglasses or hearing aids, LASIK, Photorefractive Keratectomy , Phakik IOL implants or any other procedures carried out for purpose of correcting refractive errors.
- VI. Admission into a hospital for pregnancy and childbirth, pregnancy complications such as toxemia, or hyperemesis gravidarum, abortion, contraceptive measures and fertility tests.
- VII. Admission into a hospital for treatment of infertility or of a sexually transmitted disease.
- VIII. Admission into a hospital for cosmetic or plastic surgery except where such surgery is medically necessary for treatment of an injury.
- IX. Admission into a hospital for a sex change operation.
- X. Admission into a hospital for an organ transplant procedure, where the life insured himself acts as a donor.
- XI. Admission into a hospital purely for convalescent care, rest care, hospice care, rehabilitation or similar such treatment.
- XII. Admission into a hospital where treatment and /or surgical procedure is not undertaken or carried out by a registered medical practitioner.

The above exclusions shall be in addition to the other exclusions specified under this policy.

**3.2.2 General exclusions to all or any benefits payable under this policy**

- A. Notwithstanding anything to the contrary stated herein, no benefit under this policy will be payable if the insured event occurs from, or is caused by, either directly or indirectly, voluntarily or involuntarily, by one of the following:
  - I. Admission into a hospital for treatment of a pre-existing condition.

- II. Opportunistic diseases associated with AIDS or HIV infection.
- III. Suicide or attempted suicide or intentional self-inflicted injury, by the life insured, whether sane or not at the time;
- IV. Any surgery/ surgical procedure carried out purely for the purposes of diagnosis, screening and investigation, e.g. lower/ upper GI endoscopy or true-cut needle biopsy.
- V. Life insured being under the influence of drugs, alcohol, narcotics or psychotropic substance, not prescribed by a registered medical practitioner; war (declared or undeclared), invasion, civil war, riots, revolution or any warlike operations;
- VI. participation by the life insured in a criminal or unlawful act;
- VII. service in the military/ para-military, naval, air forces or police organizations of any country in a state of war (declared or undeclared) or of armed conflict;
- VIII. participation by the life insured in any flying activity other than as a bonafide passenger (whether paying or not), in a licensed aircraft provided that the life insured does not, at that time, have any duty on board such aircraft;
- IX. life insured engaging in or taking part in professional sport(s) or any hazardous pursuits, including but not limited to, diving or riding or any kind of race; underwater activities involving the use of breathing apparatus or not; martial arts; hunting; mountaineering; parachuting; bungee-jumping;
- X. Exposure to the radioactive, explosive or hazardous nature of nuclear fuel materials or property contaminated by nuclear fuel materials or accident arising from such nature.
- XI. Admission in a hospital outside India

**3.2.3 Exclusions to the benefits payable under surgical cash benefit for "other" category of surgeries.**

Notwithstanding anything to the contrary stated herein, following surgeries or similar such surgeries under "others" category as specified in the schedule shall not be considered for payment under surgical cash benefit. The table below provides some examples of the type of the surgery under "other" category which is excluded for payment of benefit, however the examples are meant only to illustrate the nature the surgery and it is by no means an exhaustive list

Sl. No	Name of surgery	An example of the surgery
a.	Any procedure done for treatment of illness arising from an HIV +ve status.	surgery for Kaposi's Sarcoma.
b.	Any procedure conventionally and customarily carried out on an out patient basis in an OPD / Hospital Casualty / Doctor's clinic or performed at any place other than a hospital.	CLW suturing, Chalazion excision, Yag Laser capsulotomy, PDT laser treatment, superficial FB removals, FNAC or Tru Cut Needle Biopsy <b>Suturing of a Contused</b>

		<b>Lacerated Wound under local anaesthesia</b> ,FNAC or Tru Cut Needle Biopsy etc
c.	Any procedure done for a pregnancy or maternity related issue.	MTP, D&C for missed or incomplete abortion, Cervical stitch, , normal delivery, LSCS etc.
d.	Any procedure carried out for sterilization or reversal of the same.	Cu T insertion or removal, removal of displaced IUD, Tubectomy, Vasectomy, Re-canalisation, surgery after Tubal ligation or Vasectomy.
e.	Any procedure or test that is done for or related to the treatment of male or female infertility or Bad Obstetric hist.	Diagnostic Laproscopy, Tuboplasty, Treatment for retroversion of Uterus, tubal patancy testing, Oocyte retrieval,Oocyte insertion, IVF,GIFT etc.
f.	Procedure done for cosmetic reasons or as asked for by the patient as a medically necessary operation however, any reconstructive surgery following trauma or burns etc is covered. .	LASIK or related procedure for getting rid of glasses, Liposuction / Gastric banding for obesity, Breast enhancement or reduction surgery, Body piercing, Acne scar treatment, Laser Rx for skin blemishes, hair transplant etc.
g.	Sex change operation.	Intersex from female to male or male to female.
h.	Congenital Defect repairs - both internal and external problems.	Hare Lip, Cleft Palate, Hypospadias repair, Meckle's Diverticulum, Congenital Hernias, Hole in the Heart like ASD or VSD, Club Foot etc.

#### 4. PREMIUM

- 4.1 The premium as specified in the schedule is payable by the policyholder on or before the due dates. The premiums are guaranteed for five years from the effective date. After expiry of five years from the effective date the company reserves the right to revise the premium rates based upon the actuarial review of the claims experience subject to the prior approval of IRDA. Any change in premium rates would be effected

at a portfolio level and not an individual level. The revision if any to premium rates would be intimated to policy-holder at least thirty days prior to making effective the said revision.

- 4.2 The premium mode selected by the policyholder can be changed by giving to the company a written request and such change of premium mode on acceptance shall become effective only on the policy anniversary following the receipt of such request by the company. A change in premium mode will lead to a revision in the modal premium amount as specified in the schedule.
- 4.3 All premiums are subject to applicable taxes including service tax, which shall be charged to and recovered from the policyholder.
- 4.4 In case the policyholder does not file for a claim for the first five years of the policy term, we would offer upto 20% discount (of the initial premium) on revised premium (if applicable) from the 6th Policy Anniversary.

#### 5. GRACE PERIOD

The company allows a grace period of thirty days from the due date for payment of premium. During the grace period the company will accept the premium amount without interest. The insurance coverage continues during the grace period.

#### 6. LAPSE

If a premium is not received by the company by the end of the grace period, the policy will lapse. All Insurance cover will end upon lapse of the policy. No benefit is payable for any hospitalization undertaken or surgery carried out during the period when the policy has lapsed even though the policy may be subsequently revived.

#### 7. REVIVAL OF POLICY

Within 180 days from the due date of the premium (period of revival) and before termination of the policy, the policyholder may apply in writing for revival of the policy. The company may upon receipt of written request from the policyholder, and on production of evidence of insurability acceptable to the company (cost of which shall be borne by the policyholder) and at the absolute discretion of the company revive the policy on such terms and conditions as are applicable at the time of revival of the policy. All overdue premiums must be paid together with interest at such rates as may be intimated by the company from time to time. The revival of the policy shall take effect only after revival of the policy is approved by the company and communicated to the policyholder in writing.

If, at the end of the period of revival, the policy is not revived, the policy shall terminate, and no benefit shall be payable thereafter.

#### 8. TERMINATION OF POLICY

This policy will terminate immediately upon the earlier of the happening of the following events:

- The maturity date.
- In case benefit for an aggregate of 250 days of hospitalisation and the maximum limit in respect

of surgical cash benefit during the policy term has been claimed.

- iii. On the expiry of the prescribed period of revival.
- iv. Death of life insured.

#### **9. MISSTATEMENT OF AGE AND SEX**

The premiums are based on the age and gender of the life insured as declared in the proposal form. Without prejudice to the full disclosure and incontestability provisions, the company may at its sole discretion:

In case the life insured's age at the time of issuance of policy is higher than the age declared or gender is mis-stated, adjust the premium and / or benefits payable to those applicable had the true age or gender been stated at issue and the policy would have been issued based on our underwriting rules at that time; and

In case the life insured's true age at the time of issuance of the policy is higher than the maximum issue age limit under the policy, cancel the policy and forfeit premiums(s) received.

#### **10. CLAIM**

The company must receive satisfactory proof of the happening of the insured event and its cause, and further receive the claim application form, attending registered medical practitioner's statement in a pre specified format, all hospitalisation records pertaining to the illness/ injury / surgery including but not limited to the discharge summary, investigation test reports, medical prescriptions all hospitalisation bills and receipts, FIR and police reports (if applicable), copy of driving licence ( if applicable).

The company must be notified in writing and all claim documents must be filed within 60 days of the date of discharge from the hospital.

The life insured may avail facility of direct payment of benefits to the hospital where the life insured is admitted by following the process described in the claims guide book provided along with this policy document.

#### **11. FREE LOOK PERIOD**

The policyholder has a period of 15 days from the date of receipt of the policy to review the terms and conditions of the policy and where the policyholder disagrees with any of those terms or conditions, he has the option to return the policy stating the reasons for his objections upon which he shall be entitled to refund of the premium paid subject to deduction of the proportionate risk premium for the period of cover and the expenses incurred by the company on medical examination and on account of stamp duty. However, if any claim has been filed during free look period the policy will not be accepted for cancellation

#### **12. FULL DISCLOSURE & INCONTESTABILITY**

This policy has been issued on the representation of the policyholder that he has made full disclosures of all relevant facts and circumstances. Any concealment, non-disclosure, misrepresentation or fraud by the policyholder shall render the policy liable for cancellation and shall be a ground for the company to

avoid all or any liability. If it deems fit, the company may also forfeit the premium(s) received.

The attention is drawn to Section 45 of the Insurance Act, 1938, which states as follows:

"No policy of life insurance effected after the expiry of two years from the date on which it was effected be called in question by an insurer on the ground that a statement made in the proposal for insurance or in any report of a medical officer, or referee, or friend of the insured, or in any other document leading to the issue of the policy, was inaccurate or false, unless the insurer shows that such statement was on a material matter or suppressed facts which it was material to disclose and that it was fraudulently made by the policyholder and that the policyholder knew at the time of making it that the statement was false or that it suppressed facts which it was material to disclose. Provided that nothing in this section shall prevent the insurer from calling for proof of age at any time if he is entitled to do so, and no policy shall be deemed to be called in question merely because the terms of the policy are adjusted on subsequent proof that the age of the life insured was incorrectly stated in the proposal."

#### **13. NOMINATION**

In case the policyholder has taken the policy on his own life, the person named by the policyholder in the proposal form as the nominee/s, shall be the person to whom the benefit secured under the policy is paid in case of death of the life insured. Such nomination only indicates the person, who is authorized to receive the amount on the payment of which, the Company will receive a valid discharge of its liability under the policy. Change in nomination, if any, may be made by the policyholder at any time during the term of the policy and the same must be registered with the Company.

In registering a nomination, the Company does not accept any responsibility or express any opinion as to its validity or legality.

#### **14. DISPUTE REDRESSAL CELL**

1. All consumer grievances may be first addressed to Our Customer Helpdesk at 90A, Sector 18, Gurgaon, 122002, Haryana, India, Contact No: 1800 200 5577, Email ID: service.helpdesk@maxnewyorklife.com or the servicing General Office.
2. In case you are not satisfied with the decision of the above office, or have not received any response within 10 days, you may contact the following official for resolution: Vikas Gujral, Senior Vice President - Head Customer Service and Operations, Contact No: 0124-4239653, Email ID: Vikas.Gujral@maxnewyorklife.com.
3. Subsequently (if required) to the Insurance Ombudsman in your area of jurisdiction whose address is available in Annexure A to this policy if your grievance pertains to:
  - Insurance claim that has been rejected or dispute of a claim on legal construction of the policy
  - Delay in settlement of claim



- Dispute with regard to premium
  - Non-receipt of your insurance document .
- The list of Ombudsman can also be obtained from the IRDA website address [www.irdaindia.org](http://www.irdaindia.org).
4. The complaint should be made in writing duly signed by the complainant or by his legal heirs with full details of the complaint and the contact information of complainant.
  5. As per provision 13(3) of the Redressal of Public Grievances Rules 1998, the complaint to the Ombudsman can be made
    - only if the grievance has been rejected by the Grievance Redressal Machinery of the Insurer
    - within a period of one year from the date of rejection by the insurer
    - if it is not simultaneously under any litigation.


#### 15. NOTICES

All notices meant for the company whether under this policy or otherwise must be in writing and delivered to the company at the address as shown in the Schedule, or such other address as the company may notify from time to time.

All notices meant for the policyholder will be in writing and will be sent by the company to the policyholder's address as shown in the schedule. The policyholder must notify any change in his address

#### ENDORSEMENT

**STAMP DUTY AMOUNT : ₹20**



*Raman Garg*  
*Authorized Signatory*

**APPENDIX A**

**List of Surgeries** : please refer to section 3.1 D and the schedule for the benefits.

**List I:**

<b>Serial Number</b>	<b>Category</b>	<b>Surgery</b>	<b>Biological system / organs</b>
1	MAJOR	Fistula-in-ano (High), Corrective Surgery	Ano-rectal
2	MINOR	Perianal Abscess, Drainage Under General Anaesthesia	Ano-rectal
3	MINOR	Anus, Incontinence, Operation	Ano-rectal
4	MINOR	Fissurectomy	Ano-rectal
5	MINOR	Fistula-in-ano (Low), Fistulotomy	Ano-rectal
6	MINOR	Haemorrhoidectomy	Ano-rectal
7	SUPRA MAJOR	Aorta, Descending Aortic Aneurysm, Excision and Insertion of Graft	Blood Vessels
8	SUPRA MAJOR	Aorta, Ruptured Abdominal Aortic Aneurysm, Excision and Insertion of Graft	Blood Vessels
9	SUPRA MAJOR	Aorta, Thoraco-abdominal Aneurysm, Excision and Insertion of Graft	Blood Vessels
10	SUPRA MAJOR	Artery, Arterio-venous Fistula, Dissection and Repair with Restoration of Continuity	Blood Vessels
11	SUPRA MAJOR	Artery, Trauma/Resection, Micro-vascular Graft	Blood Vessels
12	SUPRA MAJOR	Artery-Carotid, Arterio-Occlusive Lesions, External Carotid-Internal Carotid Bypass	Blood Vessels
13	SUPRA MAJOR	Artery-Carotid, Atherosclerosis, Carotid Endarterectomy	Blood Vessels
14	SUPRA MAJOR	Artery-Carotid, Carotid Body Tumour, Excision	Blood Vessels
15	SUPRA MAJOR	Artery-Pulmonary, Pulmonary Embolism, Pulmonary Embolectomy using Cardiopulmonary Bypass	Blood Vessels
16	SUPRA MAJOR	Blood Vessels, Defect, Major Grafts (multiple)	Blood Vessels
17	MAJOR	Aorta, Abdominal Aortic Aneurysm, Excision and Insertion of Graft	Blood Vessels
18	MAJOR	Artery (distal extremity/digit), Various Lesions, Microvascular Repair	Blood Vessels
19	MAJOR	Artery, Arterio-venous Fistula, Dissection and Repair with Restoration of Continuity	Blood Vessels
20	MAJOR	Artery, Trauma/Resection, Arterial Anastomosis	Blood Vessels
21	MAJOR	Artery, Various Lesions, Axillary-femoral/Subclavian-femoral By-pass	Blood Vessels
22	MAJOR	Vein-Portal, Portal Hypertension, Bypass	Blood Vessels
23	MAJOR	Vena Cava-Inferior, Various Lesions, Plication/Ligation	Blood Vessels
24	INTERMEDIATE	Artery, Defect, Arterial Patch Graft	Blood Vessels
25	INTERMEDIATE	Artery, Various Lesions, Arterio-venous Fistula Creation	Blood Vessels
26	INTERMEDIATE	Artery, Various Lesions, Intra-arterial Infusion	Blood Vessels
27	INTERMEDIATE	Artery, Various Lesions, Transluminal Arterioplasty	Blood Vessels
28	INTERMEDIATE	Artery-Maxillary, Various Lesions, Transantral Ligation	Blood Vessels
29	INTERMEDIATE	Artery-Profunda Femoris, Stenosis, Profundoplasty	Blood Vessels
30	INTERMEDIATE	Blood Vessels, Ischaemia/Peripheral Vascular Disease, Periarterial Sympathectomy	Blood Vessels
31	INTERMEDIATE	Vein, Arterio-venous Fistula, Dissection and Ligation	Blood Vessels
32	INTERMEDIATE	Vein, Various Lesions, Intra-arterial Infusion of Arteries of Neck/Thorax/Abdomen	Blood Vessels
33	INTERMEDIATE	Vein, Various Lesions, Saphenous to Femoral Cross-leg Bypass Graft	Blood Vessels
34	SUPRA MAJOR	A. O. Compression Procedures For Fracture Neck Femur	Bones and Joints
35	SUPRA MAJOR	Ankle, Various Lesions, Total Joint Replacement	Bones and Joints

36	SUPRA MAJOR	Bone (Upper Limb), Various Lesions, Vascularised Bone Transfer	Bones and Joints
37	SUPRA MAJOR	Bone, Tumour (malignant), Wide/Major Resection and Reconstruction	Bones and Joints
38	SUPRA MAJOR	Bone, Various Lesions, Free Vascularised Bone Graft	Bones and Joints
39	SUPRA MAJOR	Elbow, Various Lesions, Hemiarthroplasty	Bones and Joints
40	SUPRA MAJOR	Hip, Avascular Necrosis, Core Decompression with Grafting	Bones and Joints
41	SUPRA MAJOR	Lower Limb, Length Discrepancies, Shortening Procedures	Bones and Joints
42	SUPRA MAJOR	Lower Limb, Various Lesions, Hindquarter Amputation	Bones and Joints
43	SUPRA MAJOR	Mandible (excluding alveolar margins), Various Lesions, Complex Osteotomy/Ostectomy	Bones and Joints
44	SUPRA MAJOR	Mandible and Maxilla, Various Lesions, Osteotomy including Segmental Osteotomy with/without Grafting	Bones and Joints
45	SUPRA MAJOR	Mandible, Various Lesions, Mandibular Ramus/Body Osteotomy/Osteotomy with Segmental Osteotomy	Bones and Joints
46	SUPRA MAJOR	Mandible, Various Lesions, Segmental Resection with Bone Graft	Bones and Joints
47	SUPRA MAJOR	Maxilla (excluding alveolar margins) and/or Zygoma, Various Lesions, Complex Osteotomy/Osteotomy	Bones and Joints
48	SUPRA MAJOR	Maxilla, Deformity-Lefort II, Osteotomy	Bones and Joints
49	SUPRA MAJOR	Maxilla, Deformity-Lefort III, Osteotomy	Bones and Joints
50	SUPRA MAJOR	Maxilla, Lefort II Fracture, Osteotomy	Bones and Joints
51	SUPRA MAJOR	Maxilla, Lefort III Fracture, Osteotomy	Bones and Joints
52	SUPRA MAJOR	Maxilla, Various Lesions, Osteotomy/Osteotomy (more than one segment)	Bones and Joints
53	SUPRA MAJOR	Open Reduction Of Fracture Neck Femur,Muscle,Pedicle Graft & Internal Fixations./Muscle Pedicle Graft	Bones and Joints
54	SUPRA MAJOR	Total Knee Replacement	Bones and Joints
55	SUPRA MAJOR	Upper Limb, Various Lesions, Forequarter Amputation	Bones and Joints
56	MAJOR	Ankle, Various Lesions, Excision/Interposition Arthroplasty	Bones and Joints
57	MAJOR	Arthroscopic Anterior Cruciate Ligament /Meniscus Tear Reconstruction	Bones and Joints
58	MAJOR	Arthrotomy	Bones and Joints
59	MAJOR	Bone (Lower Limb), Deformities, Corrective Surgery with Plate Fixation and Fluoroscopy Irrigation	Bones and Joints
60	MAJOR	Bone (Upper Limb), Deformities, Osteotomies with Plate Fixation and Fluoroscopy	Bones and Joints
61	MAJOR	Carpus, Delayed/Non-Union, Reconstruction	Bones and Joints
62	MAJOR	Elbow, Various Lesions, Synovectomy with Reconstruction	Bones and Joints
63	MAJOR	Excision Of Bone Tumours Deep	Bones and Joints
64	MAJOR	Foot, Various Lesions, Triple Arthrodesis	Bones and Joints
65	MAJOR	Hand, Flexor Tendon Injuries, Insertion of Silastic Rod(s)	Bones and Joints
66	MAJOR	Knee Ligaments, Disruption, Reconstruction and Repair	Bones and Joints
67	MAJOR	Knee, Various Lesions, Excision/Interposition Arthroplasty	Bones and Joints
68	MAJOR	Mandible, Tumours, Marginal Resection with/without Bone Graft	Bones and Joints
69	MAJOR	Mandible, Various Lesions, Complex Genioplasty (not as a combined procedure)	Bones and Joints
70	MAJOR	Mandible, Various Lesions, Coronoidectomy	Bones and Joints
71	MAJOR	Mandible, Various Lesions, Mandibular Ramus/Body Osteotomy/Osteotomy without Segmental Osteotomy	Bones and Joints
72	MAJOR	Mandible, Various Lesions, Reconstruction with Bone Graft	Bones and Joints
73	MAJOR	Mandible, Various Lesions, Segmental Osteotomy/Osteotomy (one segment only)	Bones and Joints
74	MAJOR	Mandible, Various Lesions, Simple Genioplasty (not as a combined procedure)	Bones and Joints
75	MAJOR	Maxilla, Deformity-Lefort I, Osteotomy	Bones and Joints

76	MAJOR	Maxilla, Lefort I Fracture, Osteotomy	Bones and Joints
77	MAJOR	Maxilla, Various Lesions, Resection/Hemimaxillectomy	Bones and Joints
78	MAJOR	Maxilla, Various Lesions, Segmental Osteotomy/Osteotomy (one segment only)	Bones and Joints
79	MAJOR	S.P/Nail Plate Fixations For Fracture Neck Femur	Bones and Joints
80	MAJOR	Open Anterior Cruciate Ligament /Meniscus Tear Reconstruction	Bones and Joints
81	MAJOR	Open Reduction Of Dislocations Superficial/Major Joints	Bones and Joints
82	MAJOR	Open Reduction Of Fracture Dislocation & Internal Fixation Of Spine/Pelvis	Bones and Joints
83	MAJOR	Radius and Ulna, Delayed/Non-union, Reconstruction	Bones and Joints
84	MAJOR	Reduction Of Compound Long Bone Fractures With External or Internal Fixation	Bones and Joints
85	MAJOR	Partial/Total Hip Replacement	Bones and Joints
86	MAJOR	Shoulder, Deformity, Osteotomy	Bones and Joints
87	MAJOR	Shoulder, Impingement Syndrome, Anterior Acromioplasty	Bones and Joints
88	MAJOR	Shoulder, Impingement Syndrome, Anterior Acromioplasty with Rotation	Bones and Joints
89	MAJOR	Tibia, Delayed/Non-Union, Reconstruction	Bones and Joints
90	MAJOR	Zygoma, Down Fracture, Osteotomy/Articular Eminectomy/ Augmentation	Bones and Joints
91	INTERMEDIATE	Ankle, Various Lesions, Synovectomies	Bones and Joints
92	INTERMEDIATE	Arthroscopy Knee-Diagnostic	Bones and Joints
93	INTERMEDIATE	Arthroscopy Knee-Operative	Bones and Joints
94	INTERMEDIATE	Bone (Upper Limb), Defect, Bone Grafting	Bones and Joints
95	INTERMEDIATE	Closed Reduction Of Compound/Communitated Fractures Of Limb & Pop Application	Bones and Joints
96	INTERMEDIATE	Face, Intraosseous Tumor (Small), Excision	Bones and Joints
97	INTERMEDIATE	Foot, Various Lesions, Floating Osteotomy	Bones and Joints
98	INTERMEDIATE	Joints (Wrist), Various Lesions, Arthrodesis	Bones and Joints
99	INTERMEDIATE	Lower Limb, Deformities, Epiphysiodesis	Bones and Joints
100	INTERMEDIATE	Open Reduction Of Dislocations Deep/ Minor Joints	Bones and Joints
101	INTERMEDIATE	Open Reduction&Internal Fixation Of Fingers& Toes	Bones and Joints
102	INTERMEDIATE	Patella, Recurrent Dislocation/Chondromalacia, Reconstruction	Bones and Joints
103	INTERMEDIATE	Removal Of Plates / Wires / Screw	Bones and Joints
104	INTERMEDIATE	Zygoma, Fracture, Elevation	Bones and Joints
105	INTERMEDIATE	Zygoma, Fracture, Exploration and Fixation	Bones and Joints
106	MINOR	Excision Of Bone Tumours Superficial	Bones and Joints
107	MINOR	Amputation Or Disarticulations Of Digits	Bones and Joints
108	MINOR	Coccyx, Various Lesions, Excision	Bones and Joints
109	MINOR	Mandible, Old Fractures, Removal of Plates and Wires under General Anaesthesia	Bones and Joints
110	SUPRA MAJOR	Brain, Aneurysm/Arterio-Venous Malformation, Clipping	Brain and Spinal Cord
111	SUPRA MAJOR	Brain, Carotico-Cavemous Fistula, Extracranial and Intracranial Trapping	Brain and Spinal Cord
112	SUPRA MAJOR	Brain, Various Lesions, Chemopallidectomy/Other Stereotactic Procedure	Brain and Spinal Cord
113	SUPRA MAJOR	Other Intra-Cranial Operations Requiring Craniotomy	Brain and Spinal Cord
114	SUPRA MAJOR	Repair Of Cerebral, Spinal Arterio-Venous Malformations, Cerebral Aneurysms And Excision Of Cerebral Tumours	Brain and Spinal Cord
115	SUPRA MAJOR	Spine (cervical), Various Lesions, Laminoplasty	Brain and Spinal Cord
116	SUPRA MAJOR		

		Spine, Various Lesions, Spinal Rhizolysis involving Exposure of Spinal Nerve Roots	Brain and Spinal Cord
117	SUPRA MAJOR	Surgery To Remove Benign Cerebral Tumours And Space Occupying Lesions Via Craniotomy	Brain and Spinal Cord
118	MAJOR	Laminectomy or discectomy of Intervertebral Disc and Tumours	Brain and Spinal Cord
119	MAJOR	Spinal Cord, Intractable Pain, Percutaneous Cordotomy	Brain and Spinal Cord
120	INTERMEDIATE	Anterolateral Decompression & Spinal Fusion	Brain and Spinal Cord
121	INTERMEDIATE	Brain, Various Lesions, Insertion of Ommaya Reservoir	Brain and Spinal Cord
122	INTERMEDIATE	Spine, Infection, Anterior Drainage And Fusion	Brain and Spinal Cord
123	MAJOR	Mastectomy-Radical	Breast
124	INTERMEDIATE	Mastectomy-Simple	Breast
125	MINOR	Breast Lumpectomy Under General Anaesthesia , ( Lump Size > 2.5Cm )	Breast
126	INTERMEDIATE	Finger, Trauma, Terminalisation (multiple)	Plastic Surgery
127	INTERMEDIATE	Finger, Various Lesions, Ray Amputation (single)	Orthopaedics
128	MINOR	Finger, Trauma, Terminalisation (single)	Plastic Surgery
129	MINOR	Trabeculectomy	Eyes
130	SUPRA MAJOR	Radical Dissection Of Thoracic Structures Block [En Bloc] Dissection Of Bronchus, Lobe Of Lung, Brachial Plexus, Intercostal Structure, Ribs (Transverse Process), And Sympathetic Nerves	Chest
131	SUPRA MAJOR	Thorax, Various Lesions Thoracotomy With Pulmonary Decortication	Chest
132	MAJOR	Diaphragm, Tumour, Excision	Chest
133	MAJOR	Thorax, Tumour (Mediastinal), Resection	Chest
134	MAJOR	Thorax, Various Lesions, Intrathoracic Operation On Lungs/Bronchial Tree/Mediastinum	Chest
135	INTERMEDIATE	Diaphragm, Diaphragmatic/Hiatus Hernia, Repair	Chest
136	MINOR	Thorax, Various Lesions, Thoracoplasty (in stages) - each stage	Chest
137	SUPRA MAJOR	Ear, Total Amputation, Microvascular Reconstruction	Ears
138	MAJOR	Labyrinth, Various Lesions, Destruction/Labyrinthotomy	Ears
139	INTERMEDIATE	Stapedectomy	Ears
140	INTERMEDIATE	Auditory Meatus (Internal), Tumour, Transtympanic Removal	Ears
141	INTERMEDIATE	Ear, Partial Amputation, Reconstruction	Ears
142	INTERMEDIATE	Ear, Total Amputation, Staged Reconstruction (each stage)	Ears
143	INTERMEDIATE	Ear, Various Lesions, Meatoplasty with Split Skin Graft	Ears
144	INTERMEDIATE	Ear, Various Lesions, Various Graft to Fenestration Cavity	Ears
145	INTERMEDIATE	Mastoid, Various Lesions, Obliteration of Cavity	Ears
146	INTERMEDIATE	Mastoidectomy	Ears
147	SUPRA MAJOR	Pancreatectomy	Endocrine
148	MAJOR	Pancreas, Tumour, Triple Bypass	Endocrine
149	MAJOR	Thyroidectomy-Total	Endocrine
150	INTERMEDIATE	Thyroglossal Duct Cyst/Fistula, Excision	Endocrine
151	INTERMEDIATE	Thyroidectomy-Hemi	Endocrine
152	SUPRA MAJOR	Orbit, Various Lesions, Reconstruction including Orbital Shift and Soft Tissue (craniofacial approach)	Eyes
153	MAJOR	Eyelids, Various Lesions, Multiple Plastic Lid Procedures	Eyes
154	MAJOR	Eyelids, Various Lesions, Reconstruction using Full Thickness Flap	Eyes

155	MAJOR	Orbit, Tumour, Exenteration/Flap Reconstruction	Eyes
156	MAJOR	Enucleation Of Eyeball	Eyes
157	INTERMEDIATE	Cataract Surgery (Phaco + IOL Implantation)	Eyes
158	INTERMEDIATE	Cornea, Epikeratophakia, Operation	Eyes
159	INTERMEDIATE	Cornea, Various Lesions, Transplantation (Superficial/Lamellar/Full Thickness)	Eyes
160	INTERMEDIATE	Evisceration Of Eyeball	Eyes
161	INTERMEDIATE	Eye, Exophthalmos Due To Thyrotoxicosis, Retractor Recessions (Bilateral)	Eyes
162	INTERMEDIATE	Eye, Exophthalmos due to Thyrotoxicosis, Retractor Recessions (unilateral)	Eyes
163	INTERMEDIATE	Eye, Glaucoma, Cyclodiathermy/Cyclocryotherapy	Eyes
164	INTERMEDIATE	Eye, Glaucoma, Filtering And Allied Operations	Eyes
165	INTERMEDIATE	Eye, Perforating Wound (With Incarceration/Prolapse Of Uveal Tissue/Lens/Vitreous), Repair	Eyes
166	INTERMEDIATE	Eyelids, Full Thickness Laceration, Repair	Eyes
167	INTERMEDIATE	Iris, Tumor, Excision	Eyes
168	INTERMEDIATE	Keratoplasty	Eyes
169	INTERMEDIATE	Lacrimal Gland (Lacrimal Sac), Various Lesions, Excision	Eyes
170	INTERMEDIATE	Orbit, Various Lesions, Anterior Orbitotomy, Decompression (Unilateral),Lateral Orbitotomy	Eyes
171	INTERMEDIATE	Ptosis Correction Surgery(If Not Cosmetic)	Eyes
172	INTERMEDIATE	Scleral Buckling( Retinal Detachment Surgery)	Eyes
173	INTERMEDIATE	Squint Correction(If Not Cosmetic Or Congenital)	Eyes
174	INTERMEDIATE	Surgical Iridectomy ( Not As A Part Of Cataract Surgery )	Eyes
175	INTERMEDIATE	Vitrectomy ( For Retinal Detachment With Pvr)	Eyes
176	INTERMEDIATE	Vitrectomy( For Proliferative Diabetes / Other Retinopathies)	Eyes
177	MINOR	Dacrocystorhinostomy	Eyes
178	MINOR	Conjunctiva, Limbic Tumour, Removal	Eyes
179	MINOR	Cornea, Laceration, Conjunctival Graft over Cornea	Eyes
180	MINOR	Cornea, Laceration, Conjunctival Peritomy/Repair by Conjunctival Flap	Eyes
181	MAJOR	Vagina, Fistula, Repair (complicated)	Female Genital
182	MAJOR	Vulva, Malignant Condition, Vulvectomy (Simple) Without Use Of Laser	Female Genital
183	INTERMEDIATE	Vagina, Cystocele, Repair	Female Genital
184	INTERMEDIATE	Vagina, Enterocele, Repair/Vaginal Vault Suspension (Abdominal)	Female Genital
185	INTERMEDIATE	Vagina, Fistula, Repair (Simple)	Female Genital
186	INTERMEDIATE	Vagina, Prolapse, Colporrhaphy with Amputation of Cervix (Manchester)	Female Genital
187	INTERMEDIATE	Vagina, Prolapse, Obliteration	Female Genital
188	SUPRA MAJOR	Radical Abdominal Hysterectomy Modified Radical Hysterectomy Wertheims Operation	Female Reproductive
189	MAJOR	Hysterectomy - Lap	Female Reproductive
190	MAJOR	Hysterectomy -Vaginal	Female Reproductive
191	MAJOR	Hysterectomy-Abdominal	Female Reproductive
192	MAJOR	Lap Assisted Vaginal Hysterectomy	Female Reproductive
193	MAJOR	Ovarian Cyst / Tumour - Lap	Female Reproductive
194	MAJOR	Ovarian Cyst / Tumour - Open	Female Reproductive
195	INTERMEDIATE	Uterus, Ruptured, Repair (Complicated)	Female Reproductive
196	INTERMEDIATE	Myomectomy - Lap	Female Reproductive
197	INTERMEDIATE	Myomectomy - Open	Female Reproductive
198	INTERMEDIATE	Uterus, Perforation, Repair	Female Reproductive

199	INTERMEDIATE	Uterus, Retroversion, Ventrosuspension	Female Reproductive
200	INTERMEDIATE	Uterus, Ruptured, Repair (Simple)	Female Reproductive
201	MINOR	Dilatation & Curettage, Diagnostic Or Therapeutic ( Other Than Abortion Related )	Female Reproductive
202	SUPRA MAJOR	Esophagus, Tumour, Allison/Ivor-Lewis Operation	Gastro-intestinal tract
203	SUPRA MAJOR	Esophagus, Tumour, Total Esophagectomy	Gastro-intestinal tract
204	SUPRA MAJOR	Esophagus, Varices, Esophageal/Transection with Splenectomy	Gastro-intestinal tract
205	SUPRA MAJOR	Esophagus, Varices, Gastro-Esophageal Devascularisation with Esophageal Transection	Gastro-intestinal tract
206	SUPRA MAJOR	Right Hemicolectomy Ileocolic Right Radical Colectomy	Gastro-intestinal tract
207	SUPRA MAJOR	Intestinal Resection And Anastomosis	Gastro-intestinal tract
208	MAJOR	Duodenum, Trauma, Bypass Operation	Gastro-intestinal tract
209	MAJOR	Esophagus, Tumour, Bypass with Stomach/Intestine	Gastro-intestinal tract
210	MAJOR	Gastrectomy	Gastro-intestinal tract
211	MAJOR	Hernioplasty With Mesh	Gastro-intestinal tract
212	MAJOR	Rectum, Various Lesions, Hartmann's Procedure	Gastro-intestinal tract
213	MAJOR	Splenectomy	Gastro-intestinal tract
214	MAJOR	Total Colectomy	Gastro-intestinal tract
215	MAJOR	Intestine, Intussusception, Laparotomy And Reduction	Gastro-intestinal tract
216	MAJOR	Rectum, Hirschsprung'S Disease, Recto Sigmoidectomy	Gastro-intestinal tract
217	INTERMEDIATE	Abdominal Cavity, Ruptured Viscus, Simple Repair	Gastro-intestinal tract
218	INTERMEDIATE	Appendicectomy Lap	Gastro-intestinal tract
219	INTERMEDIATE	Appendicectomy Open	Gastro-intestinal tract
220	INTERMEDIATE	Esophagus, Various Lesions, Cervical Esophagostomy	Gastro-intestinal tract
221	INTERMEDIATE	Herniorraphy	Gastro-intestinal tract
222	INTERMEDIATE	Small Bowel, Ileostomy Stenosis, Revision	Gastro-intestinal tract
223	INTERMEDIATE	Small Bowel, Various Lesions, Enterostomy	Gastro-intestinal tract
224	INTERMEDIATE	Small Bowel, Vitello-Intestinal Fistula, Excision	Gastro-intestinal tract
225	INTERMEDIATE	Stomach, Pyloric Stenosis, Pyloroplasty	Gastro-intestinal tract
226	MINOR	Intestine, Intussusception, Reduction by Fluid	Gastro-intestinal tract
227	MINOR	Upper And Lower Gi Scopies For Therapeutic Indications / Purposes	Gastro-intestinal tract
228	SUPRA MAJOR	Soft Tissue, Tumor (malignant), Major Resection and Reconstruction (microsurgical)	General
229	MAJOR	Retro-Peritoneum, Tumour, Removal	General
230	INTERMEDIATE	Excision Of Pilonidal Sinus	Ano-rectal
231	MINOR	Hand, Foreign Body (deep), Removal with Mobilisation of Neurovascular Bundle	General
232	MINOR	Incision & Drainage Of Abscess Under General Anaesthesia	General
233	MINOR	Removal of Lipoma under General Anaesthesia	General
234	MINOR	Removal of Lymph Nodes under General Anaesthesia	General
235	SUPRA MAJOR	Head, Various Lesions, Craniofacial Resection	Head and Neck
236	SUPRA MAJOR	Head, Various Lesions, Craniofacial Resection and Reconstruction	Head and Neck
237	SUPRA MAJOR	Head-Face, Trauma, Craniofacial Approach Reduction and Fixation with Bone Graft	Head and Neck
238	SUPRA MAJOR	Head-Face, Tumor, Craniofacial Resection with Reconstruction	Head and Neck
239	SUPRA MAJOR	Head-Face, Various Lesions, Major Corrective Surgery	Head and Neck
240	SUPRA MAJOR	Pharynx, Various Lesions, Pharyngotomy (lateral) with Excision of Tongue and Reconstruction	Head and Neck
241	SUPRA MAJOR	Radical Neck Dissection	Head and Neck
242	SUPRA MAJOR	Skull, Craniostenosis (multiple sutures), Operation	Head and Neck
243	SUPRA MAJOR	Skull, Craniostenosis (single sutures), Operation	Head and Neck

244	MAJOR	Larynx and Trachea, Various Lesions, Major Plastic Operation	Head and Neck
245	MAJOR	Larynx, Fractures, Operation	Head and Neck
246	MAJOR	Larynx, Laryngofissure, External Operation	Head and Neck
247	MAJOR	Microlaryngeal Surgeries	Head and Neck
248	MAJOR	Parapharyngeal Space, Tumour, Excision	Head and Neck
249	MAJOR	Skull, Osteomyelitis, Craniectomy	Head and Neck
250	INTERMEDIATE	Pharynx, Various Lesions, Partial Pharyngectomy With Primary Closure	Head and Neck
251	INTERMEDIATE	Pharynx, Various Lesions, Pharyngotomy (Lateral) With Excision Of Tongue	Head and Neck
252	MINOR	Larynx, Various Lesions, Direct Examination with Removal of Tumour	Head and Neck
253	MINOR	Pharynx, Cysts/Vallecular, Removal	Head and Neck
254	SUPRA MAJOR	Heart, Proximal Aortic Aneurysm, Aortic Root Replacement with Coronary Artery Reimplantation	Heart
255	SUPRA MAJOR	Heart, Various Lesions, Heart Transplantation	Heart
256	SUPRA MAJOR	Heart, Ventricular Aneurysm, Resection Without Coronary Artery Bypass	Heart
257	SUPRA MAJOR	Ischaemic Heart Disease-Coronary Artery By-Pass Graft (Inclusive Of Cag)	Heart
258	SUPRA MAJOR	Ischaemic Heart Disease-Percutaneous Transluminal Coronary Angioplasty (Inclusive Of Cag)	Heart
259	SUPRA MAJOR	Permanent Pacemaker Implantation	Heart
260	MAJOR	Heart, Coronary Disease, Coronary Arteriography (Selective)	Heart
261	MAJOR	Heart, Pericardial Disease, Pericardiectomy	Heart
262	MAJOR	Valve Replacement	Heart
263	MAJOR	Valvuloplasty	Heart
264	INTERMEDIATE	Ischaemic Heart Disease-Coronary Angiogram ( CAG )	Heart
265	SUPRA MAJOR	Liver, Trauma/Tumour, Liver Transplant	Liver and Gall Bladder
266	MAJOR	Bile Duct Various Lesions, Hepatico-Jejunostomy	Liver and Gall Bladder
267	MAJOR	Bile Duct, Various Lesions, Transduodenal Sphincteroplasty/Sphincterotomy	Liver and Gall Bladder
268	INTERMEDIATE	Cholecystectomy (Laparoscopic)	Liver and Gall Bladder
269	INTERMEDIATE	Cholecystectomy (Open)	Liver and Gall Bladder
270	SUPRA MAJOR	Lymphatics (Upper Limb), Lymphangioma, Excision	Lymphatics
271	SUPRA MAJOR	Lymphatics, Lymphoedema, Lympho - Venous Anastomoses (microsurgery)	Lymphatics
272	MAJOR	Endolymphatic Sac, Various Lesions, Transmastoid Decompression	Lymphatics
273	MAJOR	Endolymphatic Sac, Various Lesions, Transmastoid Shunt Procedure	Lymphatics
274	MAJOR	Penis, Trauma, Reconstruction (2nd Stage)	Male genital
275	MAJOR	Penis, Various Lesions, Insertion of Penile Prosthesis	Male genital
276	INTERMEDIATE	Penis, Trauma, Repair Of Avulsions	Male genital
277	INTERMEDIATE	Penis, Tumour, Amputation (Total)	Male genital
278	MINOR	Medically Necessary Circumcision	Male genital
279	SUPRA MAJOR	Radical Prostatectomy Prostatovesiculectomy Radical Prostatectomy By Any Approach	Male reproductive
280	MAJOR	Microsurgical Exploration Of Various Lesions Of Vas Deferens Other Than Fertility Related	Male reproductive
281	MAJOR		Male reproductive



		Testis, Tumour, Retroperitoneal Lymph Node Dissection Following Orchidectomy	
282	MAJOR	Transurethral Resection Of Prostate (TURP)	Male reproductive
283	INTERMEDIATE	Vas Deferens, Various Lesions, Varicocelelectomy (Microsurgical) Other Than Reconstruction after Vasectomy	Male reproductive
284	INTERMEDIATE	Surgery for Hydrocele / Varicocele	Male reproductive
285	MINOR	Operation For Torsion Of Testis	Male reproductive
286	SUPRA MAJOR	Ca Tongue,Wide Excision with Buccal Mucosal grafting - Floor Of Mouth	Mouth and salivary glands
287	SUPRA MAJOR	Mouth, Intra-Oral Tumour, Radical Excision With Resection Of Mandible And Lymph Nodes	Mouth and salivary glands
288	SUPRA MAJOR	Mouth, Malignant Tumor, Wide Excision and Major Reconstruction	Mouth and salivary glands
289	SUPRA MAJOR	Mouth, Various Lesions, Pharyngotomy (lateral) with Excision of Tongue and Reconstruction	Mouth and salivary glands
290	SUPRA MAJOR	Radical Glossectomy	Mouth and salivary glands
291	MAJOR	Mandible, Various Lesions, Insertion of Transmandibular Implant/ Subperiosteal Implant	Mouth and salivary glands
292	INTERMEDIATE	Mandible, Alveolar Defect/Deformity, Complex Alveoloplasty	Mouth and salivary glands
293	INTERMEDIATE	Mandible, Various Lesions, Alveoloplasty with Epithelial Graft	Mouth and salivary glands
294	INTERMEDIATE	Mandible, Various Lesions, Insertion of Endosseous Implants (one stage-complex/two stages-simple)	Mouth and salivary glands
295	INTERMEDIATE	Mandible, Various Lesions, Insertion of Endosseous Implants (two stages-complex)	Mouth and salivary glands
296	INTERMEDIATE	Mouth, Various Lesions, Pharyngotomy (Lateral) With Excision Of Tongue	Mouth and salivary glands
297	INTERMEDIATE	Parotid, Trauma, Repair/ Reimplantation	Mouth and salivary glands
298	INTERMEDIATE	Parotidectomy	Mouth and salivary glands
299	MINOR	Mandible, Alveolar Defect/Deformity, Simple Alveoloplasty	Mouth and salivary glands
300	MINOR	Mandible, Various Lesions, Insertion of Endosseous Implants (one stage-simple)	Mouth and salivary glands
301	MAJOR	Tendon-Extensor (Upper Limb), Adhesion, Tenolysis (multiple)	Muscular
302	MAJOR	Tendon-Flexor (Upper Limb), Adhesion, Tenolysis (multiple)	Muscular
303	INTERMEDIATE	Soft Tissue (Lower Limb), Contracture, Major Release	Muscular
304	INTERMEDIATE	Soft Tissue (Lower Limb), Contracture, Minor Release	Muscular
305	INTERMEDIATE	Tendon (Peroneal), Subluxation, Reconstruction	Muscular
306	INTERMEDIATE	Tendon (Upper Limb), Bowstringing/Entrapment, Pulley Reconstruction	Muscular
307	INTERMEDIATE	Tendon (Upper Limb), Various Lesions, Tendon Transfer (single)	Muscular
308	INTERMEDIATE	Tendon Sheath (Upper Limb), De Quervain's (bilateral), Release	Muscular
309	INTERMEDIATE	Tendon Sheath (Upper Limb), De Quervain's (unilateral), Release	Muscular
310	INTERMEDIATE	Tendon Sheath (Upper Limb), Tenosynovitis (multiple), Drainage	Muscular
311	INTERMEDIATE	Tendon-Extensor (Upper Limb), Adhesion, Tenolysis (single)	Muscular
312	INTERMEDIATE	Tendon-Extensor (Upper Limb), Injury, Repair (multiple)	Muscular
313	INTERMEDIATE	Tendon-Flexor (Lower Limb), Disruption, Repair (multiple)	Muscular
314	INTERMEDIATE	Tendon-Flexor (Upper Limb), Injury, Repair (multiple)	Muscular
315	MINOR	Tendon-Extensor (Upper Limb), Injury, Repair (single)	Muscular
316	MINOR	Tendon-Flexor (Lower Limb), Disruption, Repair (single)	Muscular
317	MINOR	Upper Limb, Ischaemia, Fasciotomy	Muscular

318	SUPRA MAJOR	Nerve Repair With Grafting To Prevent Handicap Due To Muscle Paralysis	Nerves
319	MAJOR	Operations For Brachial Plexus	Nerves
320	INTERMEDIATE	Nerve (Upper Limb), Defect, Graft (single) using microsurgical techniques	Nerves
321	INTERMEDIATE	Nerve (Upper Limb), Entrapment Syndrome (others), Decompression (bilateral)	Nerves
322	INTERMEDIATE	Nerve (Upper Limb), Entrapment Syndrome (others), Decompression (unilateral)	Nerves
323	INTERMEDIATE	Nerve (Upper Limb), Entrapment Syndrome (others), Decompression with Nerve Transposition/Endoneurolysis	Nerves
324	INTERMEDIATE	Nerve (Upper Limb), Guyon's Tunnel Syndrome, Release (bilateral with Endoneurolysis)	Nerves
325	INTERMEDIATE	Nerve (Upper Limb), Guyon's Tunnel Syndrome, Release (unilateral)	Nerves
326	INTERMEDIATE	Nerve-Facial, Paralysis, Free Fascia and Nerve Graft (microsurgical - Stage 1)	Nerves
327	INTERMEDIATE	Nerve-Facial, Paralysis, Free Fascia and Nerve Graft (microsurgical - Stage 2)	Nerves
328	INTERMEDIATE	Nerve-Facial, Paralysis, Free Fascia Graft	Nerves
329	MINOR	Nerve-Digital, Injury, Microsurgical Repair (single)	Nerves
330	INTERMEDIATE	Caldwell Luc Surgery / FESS	Nose and Sinuses
331	INTERMEDIATE	Inferior Turbinectomy	Nose and Sinuses
332	INTERMEDIATE	Nose, Various Lesions, Rhinoplasty (augmentation excluding cost of implants)	Nose and Sinuses
333	INTERMEDIATE	Nose, Various Lesions, Rhinoplasty (correction of bony vault only)	Nose and Sinuses
334	INTERMEDIATE	Septoplasty	Nose and Sinuses
335	SUPRA MAJOR	Finger, Trauma, Replantation (multiple)	Plastic Surgery
336	SUPRA MAJOR	Finger, Trauma, Replantation (single)	Plastic Surgery
337	SUPRA MAJOR	Finger, Trauma, Replantation/Transplantation (single)	Plastic Surgery
338	SUPRA MAJOR	Finger, Various Lesions, Free Pulp Transfer	Plastic Surgery
339	SUPRA MAJOR	Hand, Amputated Digit(s), Toe to Hand Transfer	Plastic Surgery
340	SUPRA MAJOR	Hand, Complex Injuries, Microsurgical Repair/Reconstruction	Plastic Surgery
341	SUPRA MAJOR	Joints (Upper Limb), Various Lesions, Vascularised Joint Transfer	Plastic Surgery
342	SUPRA MAJOR	Lower Limb, Traumatic Amputation, Major Replantation	Plastic Surgery
343	SUPRA MAJOR	Maxilla, Bilateral Complete Alveolar Cleft, Bone Graft and Closure of Naso Buccal Fistula	Plastic Surgery
344	SUPRA MAJOR	Musculoskeletal System, Various Lesions, Free Composite Tissue Graft	Plastic Surgery
345	SUPRA MAJOR	Tendon-Flexor (Upper Limb), Defect, Grafting (multiple)	Plastic Surgery
346	SUPRA MAJOR	Thumb, Various Lesions, Microsurgical Reconstruction	Plastic Surgery
347	SUPRA MAJOR	Thumb, Various Lesions, Pollicisation	Plastic Surgery
348	SUPRA MAJOR	Upper Limb, Trauma, Major Replantation	Plastic Surgery
349	SUPRA MAJOR	Upper Limb, Various Lesions, Free Muscle Transfer	Plastic Surgery
350	MAJOR	Amputation ,Disarticulations And Reimplantation Of Hand	Plastic Surgery
351	MAJOR	Finger, Ring Constriction (multiple), Correction	Plastic Surgery
352	MAJOR	Finger, Various Lesions, Synovectomy with Soft Tissue Reconstruction	Plastic Surgery
353	MAJOR	Hand, Complex Injuries, Debridement with Repair/Reconstruction	Plastic Surgery
354	MAJOR	Hand, Deformities, Major Reconstructive Procedures	Plastic Surgery
355	MAJOR	Hand, Deformity, Intrinsic Muscle Release/Transfer/Extensor Relocation	Plastic Surgery
356	MAJOR	Lower Limb, Crush Injuries (Extensive), Debridement With Repair Of Bone And Soft Tissues	Plastic Surgery

357	MAJOR	Nail Bed, Deformity/Defect Reconstruction	Plastic Surgery
358	MAJOR	Skin and Subcutaneous Tissue, Defect (deep), Direct Flap (cross arm/ radial fore arm/ abdominal/ similar)	Plastic Surgery
359	MAJOR	Skin and Subcutaneous Tissue, Defect (deep), Direct Flap Repair (cross leg)	Plastic Surgery
360	MAJOR	Skin and Subcutaneous Tissue, Defect, Free Grafts (Split Skin Graft more than 10%)	Plastic Surgery
361	MAJOR	Skin and Subcutaneous Tissue, Defect, Single Staged Local Flap (complicated/ large)	Plastic Surgery
362	MAJOR	Skin and Subcutaneous Tissue, Defect, Staged Local Flap to Multiple Digits (cross finger/thenar/ flap/ rotation flap)	Plastic Surgery
363	MAJOR	Skin, Defect, Neurovascular Island Flap	Plastic Surgery
364	MAJOR	Tendon-Flexor (Upper Limb), Defect, Grafting (single)	Plastic Surgery
365	MAJOR	Upper Limb, Deformity, Bony and Soft Tissue Reconstruction	Plastic Surgery
366	MAJOR	Upper Limb, Nerve Injuries/Ischaemia, Tendon Transfer (multiple)	Plastic Surgery
367	INTERMEDIATE	Muscle (Quadriceps)/Tendon (Lower Limb), Disruption, Repair	Plastic Surgery
368	INTERMEDIATE	Skin and Subcutaneous Tissue (ear/nose/eyelid), Laceration, Full Thickness Repair	Plastic Surgery
369	INTERMEDIATE	Skin and Subcutaneous Tissue, Defect (deep), Dermofat/ Fascia Graft (including transplant/muscle flap)	Plastic Surgery
370	INTERMEDIATE	Skin and Subcutaneous Tissue, Defect (deep), Free Graft (Split Skin Graft - Extensive/Inlay Graft using a mould)	Plastic Surgery
371	INTERMEDIATE	Skin and Subcutaneous Tissue, Defect (multiple digits), Free Full Thickness Graft	Plastic Surgery
372	INTERMEDIATE	Skin and Subcutaneous Tissue, Tumour (malignant), Excision and Reconstruction	Plastic Surgery
373	INTERMEDIATE	Skin, Defect, Distant Skin Flaps	Plastic Surgery
374	MINOR	Skin and Subcutaneous Tissue, Defect (deep), Free Flaps	Plastic Surgery
375	SUPRA MAJOR	Lung Transplant Or Combined Heart-Lung Transplant	Respiratory
376	MAJOR	Bronchus, Various Lesions, Bronchoplastic Procedure	Respiratory
377	MAJOR	Trachea, Tracheo-Esophageal Fistula, Ligation And Division	Respiratory
378	MAJOR	Trachea, Various Lesions, Trachea Reconstruction	Respiratory
379	INTERMEDIATE	Bronchus, Foreign Body, Removal Via Bronchotomy	Respiratory
380	INTERMEDIATE	Lung, Various Lesions, Pneumonectomy/Lobectomy/Segmental Resection/Repeat/Multiple Resection	Respiratory
381	INTERMEDIATE	Foreign Body Removal From Oesophagus/Trachea/Bronchus By Endoscopy	Respiratory / GIT
382	SUPRA MAJOR	Major Burns > 50% Body Surface Involved	Skin
383	INTERMEDIATE	Skin and Subcutaneous Tissue, Laceration (deep)/Multiple Lacerations, Repair	Skin
384	INTERMEDIATE	Skin, Burns (more than 10%), Excision of Scar Tissue	Skin
385	MINOR	Burns Of More Than 10% But Less Than 20% Of Body Surface	Skin
386	MINOR	Skin, Burns (2% to 10%), Excision of Scar Tissue	Skin
387	SUPRA MAJOR	Tonsils, Tumour, Resection with Reconstruction	Tonsils and Adenoids
388	MINOR	Adenoidectomy	Tonsils and Adenoids
389	MINOR	Adenotonsillectomy	Tonsils and Adenoids
390	MINOR	Tonsillectomy	Tonsils and Adenoids
391	INTERMEDIATE	Per Cutaneous Nephro Lithotripsy Renal And Gall Bladder (PCNL)	Urinary / Hepatobiliary
392	SUPRA MAJOR	Bladder, Tumour, Anterior Exenteration (Female)	Urinary System
393	SUPRA MAJOR	Bladder, Various Lesions, Enlargement Cystoplasty with Bowel	Urinary System
394	SUPRA MAJOR	Bladder, Various Lesions, Total Cystectomy	Urinary System
395	SUPRA MAJOR	Kidney, Renal Failure, Transplant	Urinary System
396	SUPRA MAJOR	Radical Nephrectomy	Urinary System

397	SUPRA MAJOR	Ureter, Previous Diversion, Revision	Urinary System
398	MAJOR	Bladder, Fistula, Closure/Correction	Urinary System
399	MAJOR	Bladder, Various Lesions, Enlargement Cystoplasty	Urinary System
400	MAJOR	Nephrectomy	Urinary System
401	MAJOR	Ureter, Various Lesions, Intestinal Conduit	Urinary System
402	MAJOR	Ureter, Various Lesions, Reduction Ureteroplasty	Urinary System
403	MAJOR	Ureter, Various Lesions, Replacement By Bowel	Urinary System
404	MAJOR	Urethra, Various Lesions, Posterior/Transpubic Urethroplasty	Urinary System
405	INTERMEDIATE	Bladder, Incontinence, Correction	Urinary System
406	INTERMEDIATE	Lithotripsy / Basketting for urinary tract calculus	Urinary System
407	INTERMEDIATE	Kidney, Cyst, Excision	Urinary System
408	INTERMEDIATE	Kidney, Injury, Repair	Urinary System
409	INTERMEDIATE	Kidney, Nephroptosis, Nephropexy	Urinary System
410	INTERMEDIATE	Kidney, Pelvi-Ureteric Junction Obstruction, Pyeloplasty/Ureterocalycostomy	Urinary System
411	INTERMEDIATE	Kidney, Pyonephrosis, Nephrostomy/Pyelostomy	Urinary System
412	INTERMEDIATE	Kidney, Pyonephrosis/Perinephric Abscess, Drainage	Urinary System
413	INTERMEDIATE	Kidney, Various Lesions, Biopsy (open)	Urinary System
414	INTERMEDIATE	Ureter, Various Lesions, Reimplantation/Repair	Urinary System
415	INTERMEDIATE	Urethra, Fistula, Closure	Urinary System
416	INTERMEDIATE	Urethra, Various Lesions, Urethropexy	Urinary System
417	MINOR	Urinary Tract Scopies ,Urethroscopy/Cystoscopy Under Local Anaesthesia or General Anaesthesia	Urinary System

**List II:**

Serial Number	Category	Surgery
1	Minor	Dilatation & Curettage, Diagnostic Or Therapeutic ( Other Than Abortion Related )
2	Intermediate	Surgery for Hydrocele / Varicocele
3	Minor	Adenoidectomy, Tonsillectomy, Adenotonsillectomy
4	Intermediate or Major	Hemi or Total Thyroidectomy for benign conditions
5	Major	Transurethral Resection Of Prostate for benign conditions (TURP )
6	Intermediate	Caldwell Luc Surgery / FESS
7	Intermediate	Cataract Surgery (Phaco + IOL Implantation)
8	Intermediate	Cholecystectomy (Open and laparoscopic)
9	Minor, Intermediate or Major	Surgery for High fistula-in-ano or Fistulotomy for Low Fistula-in-ano or Excision of pilonidal sinus or Fissurectomy
10	Minor	Haemorrhoidectomy
11	Major	Hysterectomy for benign disorders (Menorrhagia, Fibromyoma, DUB, Prolapse)
12	Major	Laminectomy or Discectomy of Intervertebral Disc
13	Intermediate	Lithotripsy / Basketting for urinary tract calculus
14	Minor	Removal of Lipoma under General Anaesthesia
15	Intermediate	Septoplasty for chronic sinusitis / Deviated Nasal Septum
16	Intermediate or Major	Surgery for hernia repair (Herniorrhaphy / Hernioplasty)
17	Supramajor	Total Knee Replacement

**APPENDIX B: List of Ombudsman**

Office of the Ombudsman	NAME OF THE OMBUDSMAN AND Contact Details	Areas of Jurisdiction
<b>AHMEDABAD</b>	<b>Shri B.C. Bose</b>	
2nd Flr., Ambica House,Nr. C.U. Shah College, 5, Navyug Colony, 2, Ashram Road, AHMEDABAD - 380 014	(O) 079-27546150, 27546139 Fax:079-27546142 E-mail: insombahd@rediffmail.com	Gujarat, UT of Dadra & Nagar Haveli, Daman and Diu
<b>BHOPAL</b>	<b>Shri R.P. Dubey</b>	
1st Floor, 117, Zone-II, (Above D.M. Motors Pvt. Ltd.), Maharana Pratap Nagar, BHOPAL - 462 011	(O) 0755-2769200, 2769202, 2769201, Fax:0755-2769203 E-mail: bimalokpalbhopal@airtelbroadband.in	Madhya Pradesh & Chhattisgarh
<b>BHUBANESWAR</b>	<b>Shri M.N. Patnaik</b>	
62, Forest Park,BHUBANESWAR - 751 009	(O) 0674-2535220, 2533798 Fax:0674-2531607 Email : ioobbsr@dataone.in	Orissa
<b>CHANDIGARH</b>	<b>Shri K.M. Chadha</b>	
S.C.O. No. 101,102 & 103,2nd Floor, Batra Building,Sector 17-D,CHANDIGARH - 160 017	(O) 0172-2706196, 2705861 EPBX: 0172-2706468 Fax: 0172-2708274 E-mail : ombchd@yahoo.co.in	Punjab, Haryana, Himachal Pradesh, Jammu & Kashmir, UT of Chandigarh
<b>CHENNAI</b>	<b>Shri K. Sridhar</b>	
Fatima Akhtar Court, 4th Flr., 453(old 312 ),Anna Salai, Teynampet,CHENNAI -600 018	(O) 044-24333678, 24333668 Fax: 044-24333664 E-mail : insombud@md4.vsnl.net.in	Tamil Nadu, UT-Pondicherry Town and Karaikal (which are part of UT of Pondicherry)
<b>DELHI</b>	<b>Shri R. Beri</b>	
2/2 A, 1st Floor, Universal Insurance Bldg., Asaf Ali Road,NEW DELHI - 110 002	(O) 011-23239611,23237539, 23237532 Fax: 011-23230858 E-mail : iobdelraj@rediffmail.com	Delhi & Rajashtan
<b>GUWAHATI</b>	<b>Shri S.K. Kar</b>	
Aquarius,Bhaskar Nagar, R.G. Baruah Rd.,GUWAHATI - 781 021	(O) 0361-2413525EPBX: 0361-2415430 Fax: 0361-2414051 E-mail : omb_ghy@sify.com	Assam, Meghalaya, Manipur, Mizoram,Arunachal Pradesh, Nagaland and Tripura
<b>HYDERABAD</b>	<b>Shri P.A. Chowdary</b>	
6-2-46, 1st Floor,Moin Court, Lane Opp.Saleem Function Palace, A. C. Guards, Lakdi-Ka-pool, HYDERABAD - 500 004.	(o) 040-23325325, 23312122, 65504123, Fax:040-23376599, E-mail : hyd2_insombud@sancharnet.in	Andhra Pradesh, Karnataka and UT of Yanam -a part of the UT of Pondicherry
<b>KOCHI</b>	<b>Smt. P.N. Santhakumari</b>	
2nd Flr., CC 27/ 2603, Pulinat Building, Opp. Cochin Shipyard, M.G. Road, ERNAKULAM - 682 015	(O) 0484-2358734, 2359338, 2358759, Fax:0484-2359336 E-mail: ombudsmankochi@yahoo.co.in	Kerala, UT of (a) Lakshadweep, (b) Mahe - a part of UT of Pondicherry
<b>KOLKATA</b>	<b>Shri K. Rangabhashyam</b>	
North British Bldg.29, N. S. Road, 3rd Flr., KOLKATA -700 001.	(O) 033-22134869, 22134867, 22134866, Fax: 033-22134868, E-mail : iombkol@vsnl.net	West Bengal, Bihar, Jharkhand and UT of Andeman & Nicobar Islands, Sikkim
<b>LUCKNOW</b>	<b>Shri K.S.K. Khare</b>	
Jeevan Bhawan, Phase 2, 6th Floor, Nawal Kishore Rd., Hazartganj, LUCKNOW - 226 001	(O) 0522-2201188, 2231330, 2231331 Fax:0522-2231310, E-mail: ioblko@sancharnet.in	Uttar Pradesh and Uttaranchal
<b>MUMBAI</b>	<b>Shri R.K. Vashishtha</b>	
3rd Flr., Jeevan Seva Annexe, S.V. Road, Santa Cruz (W), MUMBAI - 400 054	(O) 022-26106928, 26106360, EPBX: 022-6106889, Fax: 022-26106052 Email: ombudsman@vsnl.net	Maharashtra, Goa