

Policy Document

*Max New York Life- LifeLine Healthy Family
Health Insurance Plan
UIN-104N052U01*

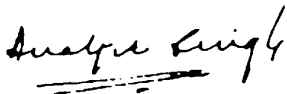
Max New York Life Insurance Company Limited

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 : 05-Aug-2010

THE SCHEDULE PAGE

POLICY - Max New York Life - Life Line - Healthy Family - Base Floater **TYPE OF POLICY** - Health Insurance-Non Linked-Non Participating

GENERAL OFFICE - MNYL Agency Distribution Lucknow 4

POLICY NO : 825265572		PROPOSAL NO : 825265572		
CLIENT ID : 1283871298		DATE OF PROPOSAL : 30-Jul-2010		
POLICY HOLDER / PROPOSER : MR. VINOD KHATTRI		GENDER: Male		
ADDRESS : RAJENDRA NAGAR STATION ROAD ORAI JALAUN 285001 UTTAR PRADESH		PAN NO. : AFDVHH2222		
DETAILS OF LIFE INSURED				
	NAME	RELATION WITH POLICYHOLDER	DATE OF BIRTH	WHETHER AGE ADMITTED Yes/No
1	MR. VINOD KHATTRI	Self	02-Sep-1970	YES
2	MRS. PRIYANKA KHATRI	Spouse	01-Jul-1971	YES
3	MR. VARUN KHATRI	Child	11-Jun-1995	YES
4	MR. ABHIJEET KHATRI	Child	02-Sep-1999	YES
EFFECTIVE DATE OF COVERAGE : 05-Aug-2010				
PREMIUM MODE : Annual				
NOMINEE (S) : MRS. PRIYANKA KHATRI		APPOINTEE (In case Nominee is a minor)		
PREMIUM METHOD : METHOD		BILLED DRAW DATE : 20-apr-2010		
AGENT'S DETAILS				
NAME : Mr.gurjral		CODE : 1234		
ADDRESS : B-11, Mg road, Sector-19 Gurgaun 825333 Haryana		MOBILE/ LANDLINE NUMBER : 9866345443, 011345657		

TYPE OF COVERAGES	MATURITY DATE	INSURED EVENT	UNIT / SCALE OF BENEFIT OPTED	PREMIUM (₹)	DUE DATES WHEN PREMIUM PAYABLE/ DATE WHEN LAST INSTALMENT OF PREMIUM DUE	MODAL FLAT EXTRA PREMIUM (₹)
Max New York Life - Life Line - Healthy Family - Base Floater	05-AUG-20	Hospitalisation and Surgery	100000	4224.7	5th of Aug Every Year; 05-Aug-2019	NA
Max New York Life - Life Line - Healthy Family - Base Floater DD	05-Aug-20	Critical Illness	400000	4685.3	5th of Aug Every Year; 05-Aug-2019	NA
Max New York Life - Life Line - Healthy Family - Spouse Floater	05-Aug-20	Hospitalisation and Surgery	100000	3741.6	5th of Aug Every Year; 05-Aug-2019	NA

Max New York Life - Life Line - Healthy Family - Spouse Floater DD	05-Aug-20	Critical Illness	200000	1913.71	5th of Aug Every Year; 05-Aug-2019	NA
Max New York Life - Life Line - Healthy Family - Child Floater	05-Aug-17	Hospitalisation and Surgery	100000	1448.76	5th of Aug Every Year; 05-Aug-2019	NA
Max New York Life - Life Line - Healthy Family - Child Floater	05-Aug-20	Hospitalisation and Surgery	100000	979.61	5th of Aug Every Year; 05-Aug-2019	NA
TOTAL SERVICE TAX FOR ALL COVERAGES : ₹1750.35						
TOTAL MODAL PREMIUM FOR ALL COVERAGES : ₹18744.03						

BENEFIT STRUCTURE FOR "FAMILY"

Benefits	Units/ Scale of benefit (in ₹)				
	1	2	3	4	5
1. Hospital Cash Benefit					
A. Daily Cash Benefit- per diem rate.	1000	2000	3000	4000	5000
B. ICU Cash Benefit - per diem rate.	2000	4000	6000	8000	10000
C. Post Hospitalisation Care - lump sum payment.	3000	6000	9000	12000	15000
2. Critical Illness Benefit (maximum benefit payable in the policy term)					
a) Policyholder	4,00,000	8,00,000	1,200,000	1,600,000	20,00,000
b) Spouse	2,00,000	4,00,000	6,00,000	8,00,000	10,00,000
3. Surgical Cash Benefit (maximum benefit payable in a policy year across all categories of surgeries, subject to limits against each category of surgery mentioned below)					
	2,00,000	4,00,000	6,00,000	8,00,000	10,00,000
Maximum benefit payable in a policy year against individual category of surgeries.	a) Minor surgery	5% of maximum surgical cash benefit payable in a policy year subject to a limit of ₹ 25,000.			
	b) Intermediate surgery	7.5% of maximum surgical cash benefit payable in a policy year subject to a limit of ₹ 40,000.			
	(c) Major surgery	17.5% of maximum surgical cash benefit payable in a policy year.			
	(d) Supra major surgery	50% of maximum surgical cash benefit payable in a policy year.			
	(e) Other category of surgery	Lower of actual hospital bill for carrying out the surgery, 2.5% of maximum benefit payable for surgical cash benefit in a policy year or ₹10,000.			

Please Note:

- (1) The maximum surgical cash benefit payable in a policy year will increase by 5% simple rate every policy year.
(2) In respect of "Other" category of surgeries, the "actual hospital bill for carrying out the surgery" shall mean surgeon's fee, operation theatre cost, medical consumables directly linked to the surgery and anaesthetist's costs.

BENEFIT STRUCTURE FOR "PARENTS"

Benefits	Units/ Scale of benefit (in ₹)				
	1	2	3	4	5
1. Hospital Cash Benefit					
A. Daily Cash Benefit-per diem rate.	1000	2000	3000	4000	5000
B. ICU Cash Benefit- per diem rate.	2000	4000	6000	8000	10000

C. Post Hospitalisation Care - lump sum payment.	3000	6000	9000	12000	15000
2. Critical Illness Benefit (maximum benefit payable for each parent in the entire policy term.	100,000	200,000	300,000	400,000	500,000
3. Surgical Cash Benefit (maximum benefit payable in a policy year across all categories of surgeries subject to limits against each category of surgery mentioned below).	100000	200000	300000	400000	500,000
Maximum benefit payable in a policy year against individual category of surgeries.	(a) Minor surgery	10% of maximum surgical cash benefit applicable for the policy year subject to maximum of ₹ 25,000.			
	(b) Intermediate surgery	15% of maximum surgical cash benefit applicable for the policy year subject to maximum of ₹40,000.			
	(c) Major surgery	35% of maximum surgical cash benefit applicable for the policy year.			
	(d) Supra major surgery	100% of maximum surgical cash benefit applicable for the policy year.			
	(e) Other category of surgery	Lower of actual hospital bill for carrying out the surgery, 5% of maximum surgical cash benefit payable in a policy year or ₹ 10,000.			

Please Note:

- (1) The maximum surgical cash benefit payable in a policy year will increase by 5% simple rate every policy year.
- (2) In respect of "Other" category of surgeries, the "actual hospital bill for carrying out the surgery" shall mean surgeon's fee, operation theatre cost, medical consumables directly linked to the surgery and anaesthetist's costs.

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) **"The Activities of Daily Living"** shall mean:

- Washing: the ability to wash in the bath or shower (including getting into and out of the bath or shower) or wash satisfactorily by other means;
- Dressing: the ability to put on, take off, secure and unfasten all garments and, as appropriate, any braces, artificial limbs or other surgical appliances;
- Transferring: the ability to move from a bed to an upright chair or wheelchair and vice versa;
- Mobility: the ability to move indoors from room to room on level surfaces;
- Toileting: the ability to use the lavatory or otherwise manage bowel and bladder functions so as to maintain a satisfactory level of personal hygiene;
- Feeding: the ability to feed one-self once food has been prepared and made available.

b) **"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.

c) **"Congenital disorder"** means any abnormality (internal or external) which was present at birth and may be diagnosed at any stage.

d) **"Critical Illnesses"** shall mean critical illnesses as are defined in Annexure A attached to this policy document.

e) **"Diagnosis"** shall mean the definitive diagnosis made by a Registered Medical Practitioner, based upon radiological, clinical, and histological or laboratory evidence acceptable to the company's appointed doctor. The company may call for examination of the life insured by an independent expert appointed by the company. The opinion of the independent expert shall be subject to the final opinion of the company's appointed doctor.

f) **"Effective Date"** means the date as specified in the schedule on which the risk under this policy commences.

g) **"Family"** means the policyholder, his/her spouse and the children of the policyholder and the spouse.

h) **"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 or has at least 10 in-patient beds, in a city, town or village having a population of less than 10,00,000 and which is not primarily a clinic, a place for rehabilitation of alcoholics or drug addicts, a rest or convalescent home or a sanatorium 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.

i) **"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.

j) **"Intensive Care Unit" or "ICU"** shall mean a special section, ward or wing of a Hospital which is under the constant supervision of an intensive care unit specialist, and which is specially equipped for the treatment of patients requiring intensive care 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.

k) **"Illness"** shall mean a physical condition marked by a pathological deviation from the normal health state.

l) **"Injury"** shall mean bodily injury caused solely and directly by an Accident.

m) **"Life insured"** means the person(s) who has been insured by the company under this policy.

n) **"Maturity Date"** means the date as shown in the schedule on which the policy terminates.

o) **"Medically Necessary"** shall mean a surgical procedure or a treatment prescribed by a registered medical practitioner which is:

- necessary to diagnose or treat injury or illness , and
- consistent with the symptoms, diagnosis and treatment of the injury or illness as per the current standards of generally accepted and proven medical practice on national basis, and
- not of an experimental nature, research , 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 or undertake surgery, if rendered out of hospital.

p) **"Network Hospital"** shall mean a hospital recognised by the company, a list of such hospitals is provided with this policy and displayed on the company's website and updated from time to time. .

q) **"Parents"** means living parents of the Policyholder.

r) **"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.

s) **"Policyholder"** means the person who owns the policy.

t) **"Policy"** means this **"Max New York Life- LifeLine Healthy Family"** 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 or life insured 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.

- u) **"Policy Anniversary"** means the anniversary of the effective date.
- v) **"Policy Year"** means a 12 calendar month period commencing with the effective date and every policy anniversary.
- w) **"Pre-existing condition"** shall mean a condition, prevailing at or prior to the effective date 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.
- x) **"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 policyholder or the spouse or lineal relative of the policyholder.
- y) **"Specialist"** means a Registered Medical Practitioner whose name appears in the Specialist Registry of the Medical Council of the country or institution with equivalent authority.
- z) **"Surgery" or "Surgical Procedure"** shall mean customary and medically necessary manual and /or operative procedure for treatment of illness or injury carried out during hospitalisation
- aa) **"Treatment"** shall mean an act of remediation of an illness or injury.

1.2 References to the masculine or the singular will be deemed to include references to the feminine and the plural, and vice versa.

1.3 Clause headings are for ease of reference only and have no interpretive value.

2. **GENERAL TERMS:**

- I. It shall be a material matter that in case the policyholder has a family, he must propose insurance on the lives of all his family members at the stage of proposal and in case the policyholder opts for insurance on the lives of his parents then insurance on the lives of both the living parents must be proposed at the stage of proposal. In case any information in respect of the lives to be insured is suppressed at the stage of proposal the same would entitle the company to call the policy in question and may even forfeit the premiums received.
- II. If subsequent to the issuance of this policy, the policyholder is married, he may propose insurance on the life of his spouse within a period of 1 year from the date of his marriage. If insurance on the life of the spouse has not been proposed within a period of 1 year as aforesaid, the spouse and the children born to the couple or the legally adopted children of the couple shall not be offered insurance by the

company. In case, policyholder marries a person who has children from previous marriage, he must propose insurance on his spouse and such children within a period of one year of the date of his marriage. The insurance on the life of the spouse and the children would be subject to receipt of evidence of insurability.

- III. As and when the policyholder is blessed with a child, he may propose on the life of the child at any time within a period of 90 days from the date of birth of the child in which case the proposal for insurance on the life of the child shall be effected by the company without any underwriting. In case the policyholder proposes on the life of the child after the expiry of 90 days from the date of birth of the child but before the expiry of 1 year from the date of his birth, the company may at its sole discretion provide insurance on the life of the child subject to receipt of evidence of insurability. However, after the expiry of 1 year from the date of birth of the child, the policyholder shall forfeit his right to propose insurance on the life of the child and on the lives of any of his future children.
- IV. In case the company declines insurance for any reason on the life of policyholder's spouse, then insurance on the life of children shall be subject to underwriting.
- V. In case policyholder legally adopts a child, he may propose insurance on the life of the adopted child only after a period of 1 year from the date of adoption. The company may at its sole discretion provide insurance on the life of the child subject to underwriting.
- VI. The insurance on the life of any child including an adopted child shall automatically terminate upon the policy anniversary after the child attains the age of 22 years.
- VII. A child born to a mother who is age below 45 years shall be insured for surgeries undertaken for correction of congenital disorders and defects till such time the child attains the age of 22 years subject to the condition that the child is born after the mother completes at least 1 year of continuous insurance under this policy preceding the date of birth of the child. All the children living at the stage of proposal, born to a mother of age 45 and above, not covered for atleast one year and legally adopted children shall not be insured for such surgeries undertaken for correction of congenital disorders and defects.
- VIII. The entry age for children is between 0 days (although insurance starts only at age 91 days) and 18 years and entry age for all others is between 18 years and 65 years.
- IX. Insurance in respect of members of family or the parents shall commence from the respective effective date(s) as are specified in the Schedule or in the endorsements issued from time to time.
- X. The policy term is fixed at 10 years.
- XI. The insurance in respect of lives insured other than children shall be up to maximum age of 75 years and in case of children shall be up to 22 years, subject to the terms of the policy.
- XII. In case of death of policyholder, the company may allow his/her spouse to be substituted and be treated as the policyholder. The substituted policyholder shall have a right to propose insurance on the life of his/ her spouse if he/she remarries and also on the lives of the future children from such marriage or from

the previous marriage but not on the lives of his/her parents. The company may at its sole discretion and subject to receipt of evidence of insurability provide insurance on such new members of the family. If the spouse does not agree to continue the policy as policyholder or if the spouse is not living, the insurance shall continue for the period in respect of which the premiums have been received and terminate thereafter.

- XIII. The scale of benefits as specified in the schedule is denominated as 'Units 1 to 5' and any one unit can be proposed for the family or the parents 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. The policyholder cannot propose for a different unit/ scale of benefit once the policy is effected.

3. BENEFITS (Subject to Section 3.4)

Hospital Cash Benefit : The following are the benefits payable on the happening of the insured event:

3.1.1

A. Daily Cash benefit

- I. If the life insured has been hospitalized for a medically necessary treatment or undergoes surgery for any illness or injury, for a continuous and consecutive period of at least 48 hours, the company shall pay daily cash benefit at the per diem rate and as per the unit/ scale of benefit as specified in the schedule for the said period of hospitalization. A period of hospitalization of more than 8 hours but less than 24 hours after the initial 48 hours of hospitalization will be counted for payment of full per diem rate. The daily 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 for 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 further requirement of a continuous and consecutive period of hospitalization of at least 48 hours.

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 48 hours or more and 24 hours in case of direct admission to ICU, 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 the schedule. For the period of hospitalization spent in the intensive care unit (ICU), the Daily cash benefit shall not be payable.

C. Post Hospitalisation Care Benefit

A post hospitalization care benefit at the lump sum rate as per the applicable unit/scale of benefit as specified in the schedule will be paid by the company for the period spent on recuperation during

hospitalization in respect of which the daily cash or ICU cash benefit is payable, provided the life insured was hospitalized for a continuous and consecutive period of 7 days or more and discharged alive from the hospital, on the advise of the registered medical practitioner. This benefit is not payable for any subsequent hospitalization of the life insured as described in Section 3.1 A (II).

3.1.2 The benefits payable under Sections 3.1.1 A, B and C above are further subject to the following:

- I. The benefits payable shall be reduced by 20% in case the life insured is hospitalized or undergoes surgery in a non-network hospital. However, the company may at its discretion pay full benefits as per the unit/scale of benefit as specified in the Schedule, in case of hospitalization of medically necessary treatment of a life threatening condition of cardiac illness and/or injury in a non-network hospital for a minimum and continuous period of 24 hours.
- II. The company shall pay in aggregate in respect of all the lives insured of a family, the Hospital Cash Benefit for a maximum of 100 days in a policy year and 500 days during the policy term.
- III. The company shall pay in aggregate in respect of the parents covered, the Hospital Cash Benefit for a maximum of 100 days in a policy year and 250 days during the term of the policy.
- IV. Subject to section 3.1.2 II and III above, the assigned unit /scale of benefit specify the maximum benefits payable under this policy for the family or the parents, as the case may be in a policy year or the term and can be claimed by one or all of the lives insured of the family or the parents. This is also known as "Floater Cover" which allows family members or parents to submit claims in aggregate up to the maximum limit under the assigned unit/scale of benefit. However family members cannot claim benefit against benefit assigned for the parents and vice versa.
- V. Any benefit applicable for a policy year and not availed of in that 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).
- VI. The policyholder/ life insured must file with the company or the third party administrator/ authorized service provider all the required claim documents within 60 days from the date of discharge from the hospital.
- VII. Notwithstanding anything to the contrary stated herein, no benefit under this policy will be payable in respect of the following:
- (a) Admission into a hospital for treatment of a pre-existing condition.
Any hospitalisation within a period of 90 days from the effective date except where such hospitalisation is for medically necessary treatment of an injury.
- (b) Any hospitalisation within a period of 60 days from the date of revival of the policy, except where such hospitalisation is for medically necessary treatment of an injury.
- (c) Admission into a hospital for routine examination, preventive medical check-up, vaccinations or any medical examination.
- (d) Admission into a hospital for treatment for any psychiatric, mental or nervous condition.
- (e)

- (f) 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.
- (g) Admission into a hospital for pregnancy and childbirth, pregnancy complications such as toxemia, or hyperemesis gravidarum, abortion, contraceptive measures and fertility tests.
- (h) Admission into a hospital for treatment of infertility or of a sexually transmitted disease.
- (i) Admission into a hospital for cosmetic or plastic surgery except where such surgery is medically necessary for treatment of an injury.
- (j) Admission into a hospital for a sex change operation.
- (k) Admission into a hospital purely for convalescent care, rest care, hospice care, rehabilitation or similar such treatment.
- (l) Admission into a hospital where treatment and /or surgical procedure is not undertaken or carried out by a registered medical practitioner.

3.2 Critical Illness benefit (Subject to Section 3.4) :

3.2.1 The following benefits are payable on the happening of any of the following events as confirmed by a registered medical practitioner, including a relevant specialist acceptable to the company (the cost of which shall be borne by the policyholder) and provided the life insured has survived for at least 28 (Twenty eight) days after the happening of the insured event, the company will pay the benefit as shown below subject to the maximum critical illness benefit payable under this policy in the policy term as specified in the schedule and further subject to maximum aggregate payment not exceeding ₹ 20 lakhs under critical illness benefit attached to this policy and all other policies issued by the company on the life of the life insured, such as Smart Steps Plus, SMART Assure, LifeLine Wellness, LifeLine Wellness Plus.

a) On the diagnosis of any of the critical illnesses as defined at Serial number 1 to 7 under Group I and at Serial number 8 to 19 under Group II and at Serial number 23 to 33 under Group III of **Annexure A**.

b) On the actual undergoing of the surgery in respect of any of the critical illnesses as defined at Serial number 20 to 22 under Group II and at Serial number 34 to 38 under Group III of **Annexure A**.

The list of critical illnesses is divided into following three groups, which also show the respective benefits payable under each category:

i) **Group I :** In respect of critical illnesses covered under Group I of **Annexure A**, 25% of the maximum critical illness benefit as specified in the schedule is payable.

ii) **Group II :** In respect of critical illnesses covered under Group II of **Annexure A**, 50% of the maximum critical illness benefit as specified in the schedule is payable.

iii) **Group III:** In case of critical illnesses covered under Group III of **Annexure A**, 100% of the maximum critical illness benefit as specified in the schedule is payable.

In respect of certain types of critical illnesses covered under Group I, II and III and mentioned in **Annexure**

A-I, the benefits payable are further restricted to a maximum limit as specified in the said annexure.

3.2.2 The payment of critical illness benefit is further subject to the following:

- I. If a critical illness is diagnosed or surgery in respect of any critical illness is undertaken within a period of 180 days from the effective date, no benefit with respect to such critical illness under this policy shall be payable.
- II. Subject to section 3.2.2 (I) above, if a critical illness is diagnosed or surgery in respect of any critical illness is undertaken within a period of 90 days from the date of revival of the policy, no benefit with respect to such critical illness under this policy shall be payable.
- III. Once a claim is paid with respect to a critical illness, no further claim(s) will be entertained in future in respect of the insured member for the occurrence of the same critical illness.
- IV. The maximum benefit payable in the policy term shall be as specified in the schedule.
- V. Critical Illness benefit is not extended to children.

3.3. Surgical Cash Benefit (Subject to Section 3.4) :

3.3.1 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 payment of surgical cash benefit shall be further subject to the following:

- I. The surgeries are divided into five categories, namely Minor, Intermediate, Major, Supramajor and Other surgeries. "Other" category of surgeries covers those surgeries, which are not covered under the first four categories of surgeries. Please refer to Annexure B to the policy for a comprehensive list of all surgeries covered.
- II. Exclusions to 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 surgical cash 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	CLW suturing, Chalazion excision,

	out on an out patient basis in an OPD / Hospital Casualty / Doctor's clinic or performed at any place other than a hospital.	Yag Laser capsulotomy, PDT laser treatment, superficial FB removals, FNAC or Tru Cut Needle Biopsy Suturing of a Contused Lacerated Wound under local anaesthesia.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 patency 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.

- III. The maximum surgical cash benefit payable in a policy year is as specified in the schedule.
- IV. In case the life insured undergoes more than one surgery, under administration of the same dose of anesthesia, then 100% of the benefit payable under individual category of surgeries as specified in the schedule shall be payable for the surgery of the highest severity, 50% of the benefit payable for the applicable surgery for the second highest severe surgery, 30% of the benefit payable in respect of applicable surgery for third highest severe surgery and no surgical cash benefit shall be payable for the fourth highest severe surgery and thereafter.
- V. The company shall pay during the policy term maximum surgical cash benefit equal to 200% of surgical cash benefit payable in a policy year in respect of all lives insured of a family or the parents.
- VI. No surgical cash benefit is payable for any surgery specified in **List I of Annexure B** to the policy if the surgery is carried out within a

period of 90 days from the effective date and 60 days from the date of revival except where the surgery is carried out for treatment of an injury.

- VII. Notwithstanding what is mentioned in VI (above), no surgical cash benefit is payable for any surgery specified in **List II of Annexure B** if the surgery is carried out
- a) within a period of 24 months from the effective date, except where the surgery is carried out for medically necessary treatment of an injury.
- b) subject to section VII (a) above, during a period of 9 months from the date of revival of the policy except where the surgery is carried out for medically necessary treatment of an injury.
- VIII. 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.
- IX. The unit/scale of benefit assigned are the maximum surgical cash benefits payable under this policy for the family or the parent, as the case may be in a policy year or the policy term which can be claimed by one or all of the lives insured of the family or the parents. This is also known as "Floater Cover" which allows family members or the parents to submit claims in aggregate up to the maximum limits. However family members cannot claim benefit against benefit assigned for the parents and vice versa.

3.4 **GENERAL EXCLUSIONS TO ALL OR ANY BENEFIT PAYABLE UNDER THIS POLICY**

- A. Notwithstanding anything to the contrary stated herein, no benefit under this policy shall 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. Any 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. An organ transplant procedure where life insured is himself the donor.
- VI. Life insured being under the influence of drugs, alcohol, narcotics or psychotropic substance, not prescribed by a registered medical practitioner.
- VII. War (declared or undeclared), invasion, civil war, riots, revolution or any warlike operations.
- VIII. Participation by the life insured in a criminal or unlawful act.

- IX. 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.
- X. 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.
- XI. 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.
- XII. 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.
- XIII. Admission in a hospital outside India.
- XIV. Failure to seek or follow medical advice.
- XV. Any congenital condition other than those congenital conditions covered in the policy.
- XVI. 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.
- XVII. Admission into a hospital for pregnancy and childbirth, pregnancy complications such as toxemia, or hyperemesis gravidarum, abortion, contraceptive measures and fertility tests.
- XVIII. Admission into a hospital for treatment for any psychiatric, mental or nervous condition
- XIX. Admission into a hospital for treatment of infertility or of a sexually transmitted disease.
- XX. Admission into a hospital for cosmetic or plastic surgery except where such surgery is medically necessary for treatment of an injury.
- XXI. Admission into a hospital for a sex change operation.
- XXII. Admission into a hospital purely for convalescent care, rest care, hospice care, rehabilitation or similar such treatment.
- XXIII. Admission into a hospital where treatment and /or surgical procedure is not undertaken or carried out by a registered medical practitioner.

4. PREMIUM

- 4.1 The premium as specified in the schedule is payable on or before the due dates. Premiums as applicable shall be payable in respect of new lives insured. The premiums are guaranteed for five years from the effective date(s) of the insurance in respect of each life. The company reserves the right to revise the premium rates thereafter based upon an 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. The revision if any to premium rates would be intimated to policyholder at least thirty days prior to making the revision effective.
- 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 The Company shall, at the stage of proposal, charge in addition to premium a one time policy administration fee of ₹ 1500.00 (Rupees Fifteen hundred only).

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 on occurrence of any insured event during the period of lapse even though the policy may be subsequently revived.

7. REVIVAL OF POLICY

The policyholder may, within 180 days from the due date of the payment of premium (period of revival) apply in writing to revive the policy. The company may at its sole discretion and upon receipt of written request from the policyholder together with an evidence of insurability acceptable to the company (cost of which shall be borne by the policyholder) revive the policy on such terms and conditions as may be applicable at the time of revival. All overdue premiums must be paid together with interest at such rates as may be determined by the company. The revival of the policy shall take effect only after it 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 INSURANCE

- A. The policy shall terminate on:
 - I. the maturity date;
 - II. the expiry of the period of revival;
- B. Insurance in respect of individual lives to be insured shall terminate on the death of a life insured.

9. RENEWABILITY BEYOND POLICY TERM

In case all the due premiums have been received by the company, the policy shall be renewed beyond the policy term for such further term as the company may determine unless the policyholder makes a written request to the company, stating his intention not to seek renewal of the insurance beyond the policy term. In case company does not receive any such written request 30 days prior to the expiry of the term, the policy shall be deemed to have been renewed subject to receipt of due premium and subject further to the following:

- I. Receipt of all the due premiums under this policy.
- II. insurance will not be renewed in respect of a person whose maximum age at maturity exceeds 75 years;
- III. however all members previously insured and must be insured on renewal;
- IV. the company shall not seek any further evidence of insurability from the lives insured under this policy;
- V. unavailed benefits shall not be allowed to be carried forward;
- VI. premiums are subject to revision as per procedure described in section 4.1;
- VII. unit/ scale of benefit as earlier applicable cannot be changed;
- VIII. hospital cash and surgical cash benefit limits shall apply afresh;
- IX. critical illness benefits already claimed shall be adjusted while determining benefit entitlement for the renewed term.
- X. no new waiting period in respect of any benefit shall apply; .
- XI. In case the LifeLine- Healthy Family Plan has been discontinued by the company, the company may offer an alternative plan then available.

10. MISSTATEMENT OF AGE AND GENDER

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

(i) 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

(ii) 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.

11. 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 and medical 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 or the diagnosis of critical illness.

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.

12. 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

13. FULL DISCLOSURE & INCONTESTABILITY

This policy has been issued on the representation of the lives insured that they have made full disclosures of all relevant facts and circumstances. Any concealment, non-disclosure, misrepresentation or fraud by any life insured 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."

14. NOMINATION

In case the policyholder has taken a policy on his/her own life, the person named by the policyholder in the proposal form as the nominee/s, shall be the person to whom the benefit is payable in case of death of the life insured after discharge from the hospital and before making the claim or in case of death of life insured during the period of hospitalization. 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.

15. DISPUTE REDRESSAL CELL

1. All consumer grievances may be first addressed to Our Customer Helpdesk at DLF Square Building, 3rd floor, Jacaranda Marg, DLF City Phase -II, 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**.
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.

16. 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 : ₹200



Raman Garg
Authorized Signatory

ANNEXURE- A

List of Critical illnesses (Please refer to Section 3.2)

Group I

1. Alzheimer's disease

Alzheimer's disease is a progressive degenerative illness of the brain, characterised by diffuse atrophy throughout the cerebral cortex with distinctive histopathological changes.

Deterioration or loss of intellectual capacity, as confirmed by clinical evaluation and imaging tests, arising from Alzheimer's disease, resulting in progressive significant reduction in mental and social functioning requiring the continuous supervision of the life insured. The diagnosis must be supported by the clinical confirmation of a Neurologist and supported by the company's Appointed Doctor.

The following conditions are however not covered :

- non-organic diseases such as neurosis and psychiatric illnesses;
- alcohol related brain damage; and
- any other type of irreversible organic disorder / dementia.

2. Blindness

The total and irreversible loss of sight in both eyes as a result of illness or injury. The blindness must be confirmed by an Ophthalmologist acceptable to the company.

The blindness must not be able to be corrected by medical procedure.

3. Deafness

The total and irreversible loss of hearing in both ears as a result of illness or injury. The diagnosis must be supported by audiometric and sound-threshold tests provided and certified by an Ear, Nose, Throat (ENT) specialist.

"Total loss" means loss of at least 80 decibels in all frequencies of hearing in both the ears.

4. Loss of speech

The total and irrecoverable loss of the ability to speak as a result of injury or illness to the vocal cords. The inability to speak for a minimum continuous period of 12 months must be established. The diagnosis must be supported by medical evidence furnished by an Ear, Nose, Throat (ENT) specialist/ Otolaryngologist acceptable to the company.

All psychiatric related causes are however not covered.

5. Medullary cystic disease

A progressive hereditary disease of the kidneys characterised by the presence of cysts in the medulla, tubular atrophy and interstitial fibrosis with the clinical manifestations of anaemia, polyuria and renal loss of sodium, progressing to chronic renal failure. The diagnosis must be supported by renal biopsy.

6. Motor neurone disease

The Motor neurone disease characterised by progressive degeneration of corticospinal tracts and anterior horn cells or bulbar efferent

neurones which include spinal muscular atrophy, progressive bulbar palsy, amyotrophic lateral sclerosis and primary lateral sclerosis. The diagnosis must be confirmed by a Neurologist acceptable to the company as progressive and resulting in permanent clinical impairment of motor functions.

The condition must result in the inability of the life insured to perform at least 3 of the 6 Activities of daily living (either with or without the use of mechanical equipment, special devices or other aids and adaptations in use for disabled persons) for a continuous period of at least 6 months.

7. Muscular dystrophy

A group of hereditary degenerative diseases of muscle characterised by weakness and atrophy of muscle. The diagnosis of muscular dystrophy must be unequivocal and made by a Neurologist acceptable to the company, with confirmation of the combination of at least 3 of the following 4 conditions:

- family history of the effected individuals ;
- clinical presentation including absence of sensory disturbance, normal cerebrospinal fluid and mild tendon reflex reduction;
- characteristic electromyogram and
- clinical suspicion confirmed by muscle biopsy.

The condition must result in the inability of the life insured to perform at least 3 of the 6 activities of daily living (either with or without the use of mechanical equipment, special devices or other aids and adaptations in use for disabled persons) for a continuous period of at least 6 months.

Group II

8. Benign brain tumour

A benign tumour in the brain where all of the following conditions are met:

- it is life threatening;
- it has caused damage to the brain;
- it has undergone surgical removal or, if inoperable, has caused a permanent neurological deficit such as (but not restricted to) characteristic symptoms of increased intracranial pressure such as papilloedema, mental seizures and sensory impairment;
- its presence must be confirmed by a Neurologist or Neurosurgeon acceptable to the company and supported by findings on Magnetic Resonance Imaging (MRI), Computerised Tomography, or other reliable imaging technique.

The following are however not covered:

- cysts;
- granulomas;
- vascular malformations;
- haematoma;

- tumours of the pituitary gland or spinal cord; and tumours of acoustic nerve(acoustic neuroma)

9. **Cardiomyopathy**

The unequivocal diagnosis by a Cardiologist acceptable to the company, of Cardiomyopathy causing impaired ventricular function, suspected by ECG abnormalities and confirmed by cardiac echo of variable aetiology and resulting in permanent physical impairments to the degree of at least Class IV of the New York Association (NYHA) classification of cardiac impairment.

The NYHA classification of cardiac impairment (Source: "Current Medical Diagnosis and Treatment - 39th Edition"):

- Class I: No limitation of physical activity. Ordinary physical activity does not cause undue fatigue, dyspnoea, or anginal pain.
- Class II: Slight limitation of physical activity. Ordinary physical activity results in symptoms.
- Class III: Marked limitation of physical activity. Comfortable at rest, but less than ordinary activity causes symptoms.
- Class IV: Unable to engage in any physical activity without discomfort. Symptoms may be present even at rest.

Cardiomyopathy related to alcohol abuse is however not covered.

10. **End-stage lung disease**

Final or end-stage of lung disease, causing chronic respiratory failure, as demonstrated by all of the following:

- FEV1 test results consistently less than 1 litre;
- requiring permanent supplementary oxygen therapy for hypoxemia;
- arterial blood gas analyses with partial oxygen pressures of 55mmHg or less (PaO₂ < 55mmHg); and
- Dyspnoea at rest.

The diagnosis must be confirmed by a Pulmonologist acceptable to the company.

11. **Multiple Sclerosis**

The definite occurrence of multiple sclerosis. The diagnosis must be supported by all of the following:

- investigations which unequivocally confirm the diagnosis to be multiple sclerosis;
- there must be current clinical impairment of motor or sensory function, which must have persisted for a continuous period of at least 6 months, and
- well documented clinical history of exacerbations and remissions of said symptoms or neurological defects

Other causes of neurological damage such as SLE and HIV are however not covered.

12. **Heart attack**

The first occurrence of heart attack or myocardial infarction which means death of heart muscle, due to

inadequate blood supply, which results in all of the following condition of acute myocardial infarction:

- typical clinical symptoms (for example, characteristic chest pain);
- new characteristic electrocardiographic changes;
- the characteristic rise of cardiac enzymes or Troponins recorded at the following levels or higher:

- Troponin T > 1.0 ng/ml
- AccuTnl > 0.5 ng/ml or equivalent threshold with other Troponin I methods; and

- the evidence must show a definite acute myocardial infarction.

The following conditions are however not covered:

- angina; and
- other acute coronary syndromes e.g., myocyte necrosis.

The diagnosis must be confirmed by a Cardiologist acceptable to the company.

13. **Multiple trunk avulsions of the brachial plexus**

The complete and permanent loss of use and sensory functions of an upper extremity caused by avulsion of two or more nerve roots of the brachial plexus caused by an injury. Complete injury of two or more nerve roots should be confirmed by electrodiagnostic study supported by an opinion of a Neurologist acceptable to the company..

14. **Necrotising fasciitis**

The occurrence of necrotising fasciitis with all of the following features present:

- the usual clinical criteria of necrotising fasciitis are met;
- the bacterium identified is a known cause of necrotising fasciitis;
- there is wide-spread destruction of muscle and other soft tissue that results in a total and permanent loss of function of the affected body part; and
- major surgery to debride the necrotic tissue has been performed.

A definitive diagnosis of necrotising fasciitis must be confirmed by a Specialist acceptable to the company. Frostbite is however not covered.

15. **Paralysis / paraplegia**

The complete and permanent loss of the use of two or more limbs, as a result of injury, or illness of the brain or spinal cord. To establish permanence, the paralysis must normally have persisted for at least 6 months from the date of trauma or illness resulting in the life insured being unable to perform his / her usual occupation.

The condition must be confirmed by a Neurologist acceptable to the company.

16. **Parkinson's disease**

The unequivocal diagnosis of progressive, degenerative idiopathic Parkinson's disease by a Neurologist acceptable to the company.

The diagnosis must be supported by all of the following conditions:

- the disease cannot be controlled with medication;
- signs of progressive impairment; and
- inability of the life insured to perform at least 3 of the 6 activities of daily living (either with or without the use of mechanical equipment, special devices or other aids and adaptations in use for disabled persons) for a continuous period of at least 6 months.
- Drug-induced or toxic causes of Parkinsonism are however not covered.

17. **Poliomyelitis**

The occurrence of Poliomyelitis where the following conditions are met:

- poliovirus is identified as the cause and is proved by stool analysis; and
- paralysis of the limb muscles or respiratory muscles must be present and persist for at least 3 months.

18. **Primary pulmonary hypertension**

Primary pulmonary hypertension with substantial right ventricular enlargement confirmed by investigations including cardiac catheterisation, resulting in permanent irreversible physical impairment of at least Class IV of the New York Heart Association (NYHA) classification of cardiac impairment and resulting in the life insured being unable to perform his / her usual occupation.

The NYHA classification of cardiac impairment (Source: "Current Medical Diagnosis and Treatment - 39th Edition")

- Class I: No limitation of physical activity. Ordinary physical activity does not cause undue fatigue, dyspnoea, or anginal pain.
- Class II: Slight limitation of physical activity. Ordinary physical activity results in symptoms.
- Class III: Marked limitation of physical activity. Comfortable at rest, but less than ordinary activity causes symptoms.
- Class IV: Unable to engage in any physical activity without discomfort. Symptoms may be present even at rest.

19. **Systemic lupus erythematosus**

A multi-system, multifactorial, autoimmune disorder characterised by the development of auto- antibodies directed against various self-antigens. In respect of this policy, systemic lupus erythematosus will be restricted to those forms of systemic lupus erythematosus which involve the kidneys (Class III to Class V lupus nephritis, established by renal biopsy, and in accordance with the WHO classification). The final diagnosis must be confirmed by a registered medical practitioner specialising in Rheumatology and Immunology acceptable to the company, Other forms, discoid lupus, and those forms with only haematological and joint involvement are however not covered:
WHO lupus classification:

- Class I: Minimal change - Negative, normal urine.
- Class II: Mesangial - Moderate proteinuria, active sediment.
- Class III: Focal Segmental - Proteinuria, active sediment.
- Class IV: Diffuse - Acute nephritis with active sediment and / or nephritic syndrome.
- Class V: Membranous - Nephrotic Syndrome or severe proteinuria.

20. **Angioplasty and other invasive treatment for coronary artery disease**

The actual undergoing, for the first time, of Coronary Artery Balloon Angioplasty, atherectomy, laser treatment or the insertion of a stent to correct a narrowing of minimum 60% stenosis, of one or more major coronary arteries, as shown by angiographic evidence. The revascularization must be considered medically necessary by a cardiologist acceptable to the company.

Coronary arteries herein refer to left main stem, left anterior descending, circumflex and right coronary artery.

Intra-arterial investigative procedures and diagnostic angiography are however not covered.

Medical evidence shall include all of the following: (in addition to other standard requirements for a claim), Coronary Angiography Report - Pre and post angioplasty or other invasive treatment, as defined above and discharge card of the hospital where the procedure was done.

21. **Heart valve surgery**

The actual undergoing of open-heart surgery to replace or repair heart valve abnormalities. The diagnosis of heart valve abnormality must be evidenced by echocardiogram and supported by cardiac catheterization, if done, and the procedure must be considered medically necessary by a Cardiologist acceptable to the company.

22. **Major burns**

Third degree (full thickness of the skin) burns covering at least 20% of the surface of the life insured's body. The condition should be confirmed by a registered medical practitioner acceptable to the company.

Group -III

23. **Apallic syndrome**

Universal necrosis of the brain cortex with the brainstem remaining intact. The diagnosis must be confirmed by a Neurologist acceptable to the company and the condition must be documented for at least one month.

24. **Aplastic anaemia**

Chronic persistent bone marrow failure, which results in anaemia, neutropenia and thrombocytopenia, requiring treatment with at least one of the following :

- regular blood product transfusion;
- marrow stimulating agents;
- immunosuppressive agents; or
- bone marrow transplantation.

The diagnosis using relevant laboratory investigations, including bone-marrow biopsy and suggested line of treatment must be confirmed by a haematologist acceptable to the company. Any two of the following three values should be present:

- absolute neutrophil count of 500 per cubic millimetre or less;
- absolute reticulocyte count of 20,000 per cubic millimetre or less; or
- platelet count of 20,000 per cubic millimetre or less.

25. **Cancer**

A malignant tumour characterized by the uncontrolled growth and spread of malignant cells and the invasion of tissue. The diagnosis must be histologically confirmed. The term cancer includes leukemia but the following cancers are however not covered:

- all tumours which are histologically described as pre-malignant, non-invasive or carcinoma in situ;
- all forms of lymphoma in the presence of any Human Immunodeficiency Virus;
- Kaposi's sarcoma in the presence of any Human Immunodeficiency Virus;
- any skin cancer other than invasive malignant melanoma;
- all tumours of the prostate unless histologically classified as having a Gleason score greater than 6 or having progressed to at least clinical TNM classification T2N0M0; and

T1N0M0 Papillary micro-carcinoma of the thyroid less than 1cm in diameter

26. **Coma**

A state of unconsciousness with no reaction or response to external stimuli or internal needs. This diagnosis must be supported by evidence of all of the following:

- no response to external stimuli continuously for at least 96 hours;
- life support measures are necessary to sustain life; and
- brain damage resulting in permanent neurological deficit, which must be assessed at least 30 days after the onset of the coma.

A confirmation by a neurologist acceptable to the company is required.

Coma resulting directly from self-inflicted injury, alcohol or drug abuse is however not covered.

27. **Kidney failure**

End-stage renal failure presenting as chronic irreversible failure of both kidneys to function, as a result of which either regular renal dialysis or renal transplant is undertaken. Evidence of end-stage kidney illness must be provided and the medical necessity of the dialysis or transplantation must be confirmed by a registered medical practitioner acceptable to the company.

28. **End-stage liver disease**

End-stage liver disease or cirrhosis means chronic end-stage liver failure that causes at least one of the following:

- uncontrollable ascites;

- permanent jaundice;
- oesophageal or gastric varices; or
- hepatic encephalopathy.

Liver disease secondary to alcohol or drug abuse is however not covered.

29. **Loss of independent existence**

The loss of independent existence due to illness, trauma or injury, lasting for a minimum period of 6 months and resulting in a permanent inability to perform at least three (3) of the 6 activities of daily living (either with or without the use of mechanical equipment, special devices or other aids and adaptations in use for disabled persons). For the purpose of this policy, the word "permanent" used here shall mean beyond the hope of recovery with current medical knowledge and technology. The condition must be confirmed by a registered medical practitioner acceptable to the company.

30. **Major head trauma**

An injury to head resulting in permanent neurological deficit to be assessed no sooner than six weeks from the date of the Accident. This diagnosis must be confirmed by a Neurologist acceptable to the company and be supported by unequivocal findings on Magnetic Resonance Imaging, Computerised Tomography, or other reliable imaging techniques. The head injury must be caused solely and directly by an Accident independently of all other causes.

The head injury must result in the inability to perform at least three (3) of the 6 activities of daily living (either with or without the use of mechanical equipment, special devices or other aids and adaptations in use for disabled persons). For the purpose of this policy, the word "permanent" shall mean beyond the hope of recovery with current medical knowledge and technology.

However the spinal cord injury and head injury due to any other cause are not covered

31. **Stroke**

A cerebrovascular accident or incident producing neurological sequelae of a permanent nature, having lasted not less than 6 (six) months. Infarction of brain tissue, haemorrhage and embolisation from an extra-cranial source are covered. The diagnosis must be based on changes seen in a CT scan or MRI and certified by a Neurologist acceptable to the company. Cerebral symptoms due to transient ischaemic attacks, any reversible ischaemic neurological deficit, vertebrobasilar ischaemia, cerebral symptoms due to migraine, cerebral injury resulting from trauma or hypoxia and vascular illness affecting the eye or optic nerve or vestibular functions are however not covered.

32. **Terminal illness**

Diagnosis of a condition which, in the opinion of a registered medical practitioner or a specialist acceptable to the company, is highly likely to lead to death within 12 months of such diagnosis. The life insured must no longer be receiving active treatment other than for pain relief.

Diagnosis of a terminal illness caused due to AIDS is however not covered.

33. **Total and permanent disability**

Total and irreversible disability caused due to and as a result of an injury or illness.

The life insured must be totally incapable of being employed or engaged in any work or any occupation whatsoever for remuneration or profit. The total and permanent disability must have lasted without interruption for at least six consecutive months and must, in the opinion of a registered medical practitioner acceptable to the company, be deemed permanent.

This condition shall however not be covered on and from the policy anniversary following the life insured's 65th birthday.

34. **Loss of limbs**

The loss by severance of two or more limbs at or above the wrist or ankle.

Loss of limbs resulting directly or indirectly from self-inflicted injury, alcohol or drug abuse, is however not covered.

35. **Coronary artery bypass surgery**

The undergoing of open-heart surgery on the advice of a Cardiologist to correct narrowing or blockage of one or more coronary arteries with bypass grafts.

Angiographic evidence to support the necessity of the surgery will be required.

Balloon angioplasty, laser or any catheter-based procedures are however not covered

36. **Major organ transplant**

The receipt of a transplant of:

- Human bone marrow using haematopoietic stem cells preceded by total bone marrow ablation; or
- One of the following human organs: heart, lung, liver, kidney, pancreas, that resulted from irreversible end-stage failure of the relevant organ.

Other stem-cell transplants are however not covered.

37. **Brain surgery**

The actual undergoing of surgery to the brain, under general anesthesia, during which a craniotomy is performed. Burr-hole surgery and brain surgery as a result of an Accident is however not covered. The procedure must be considered medically necessary by a specialist acceptable to the company and the benefit shall be paid only once the corrective surgery has been carried out.

38. **Surgery of aorta**

The actual undergoing of surgery (including key-hole type) for an illness or an injury of the aorta needing excision and surgical replacement of the diseased part of the aorta with a graft.

The term "aorta" means the thoracic and abdominal aorta but not its branches.

Stent-grafting is however not covered.

ANNEXURE A- I

a) Benefit under Critical illnesses specified under 1, 3,4,5,6,7 of Group I and 9, 11,13,14,16,17,18,19 of Group II and 24 of Group III shall be payable as per Section 3.2.1 subject to a maximum amount of ₹ 10,00,000 across all policies issued on the given life insured

b) Benefit under Critical illness specified under 20 of Group II shall be payable as per Section 3.2.1 subject to a maximum amount of ₹ 5,00,000 across all policies issued on the given life insured

ANNEXURE B

List of Surgeries : please refer to section 3.3 and the schedule for the benefits.

List I:

Serial Number	Category	Surgery	Biological system / organs
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

Annexure C : List of surgical procedures under Congenital Surgical correction benefit (Please refer to section 2(g))

SI no	Category	Procedure	Additional Exclusions
1	MAJOR	Club foot / Talipes Equino Varus needing surgical repair with corrective osteotomy	Exclusions: Physiotherapy and corrective splinting
2	SUPRA MAJOR	ASD, VSD and Triology / Tetralogy Of Fallot, Transposition of great Vessels - Open Heart surgery for repair of these Congenital Heart Defects	Exclusions: Closed heart mesh repairs of small ASDs and VSDs
3	SUPRA MAJOR	Intermediate and High Imperforate anus with or without fistula - Surgical repair needing a temporary colostomy	Exclusions: Low imperforate anus
4	MAJOR	Cleft lip with cleft palate or only cleft Palate - surgical reconstruction and single or multiple stage repair	Exclusions: Mild cleft lip repair for cosmetic purpose
5	MAJOR	Major Oomphalocoel repair with Abd wall reconstruction using Mesh	Congenital Umbilical hernia excluded
6	SUPRA MAJOR	Roux-en-Y anastomosis for Biliary atresia	Surgery for cholestasis or biliary obstruction other than atresia
7	SUPRA MAJOR	Repair of Oesophageal atresia with or without tracheo-oesophageal fistula	None
8	SUPRA MAJOR	Long segment Hirschprung's Disease - Pull through operation with resection of affected segment of gut with colostomy	Short segment Hirschprungs treated by per rectum alone and Acquired Megacolon
9	MAJOR	Spina Bifida Manifesta with or without a meningocoel or meningomyelocoele - repairwith dural reconstruction and spinal stabilisation.	Spina bifida occulta
10	MINOR	Mobilisation and Orchiopexy for Unilateral or Bilateral Undescended Abdominal testis	Retractile testis and testis found in Inguinal canal with or without accompanying congenital hernia or hydrocoel
11	SUPRA MAJOR	Polycystic kidneys requiring renal transplant for end stage renal disease	None
12	MAJOR	Congenital Hydronephrosis due to PUJ obstruction - surgical repair with ureteroplasty or urectic reimplantation	Hydronephrosis due to any other reason like Posterior urethral valves or calculus not payable

ANNEXURE D: List of Ombudsman

Office of the Ombudsman	NAME OF THE OMBUDSMAN AND Contact Details	Areas of Jurisdiction
AHMEDABAD	Shri B.C. Bose	
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
BHOPAL	Shri R.P. Dubey	
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
BHUBANESWAR	Shri M.N. Patnaik	
62, Forest Park,BHUBANESWAR - 751 009	(O) 0674-2535220, 2533798 Fax:0674-2531607 Email : ioobbsr@dataone.in	Orissa
CHANDIGARH	Shri K.M. Chadha	
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
CHENNAI	Shri K. Sridhar	
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)
DELHI	Shri R. Beri	
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
GUWAHATI	Shri S.K. Kar	
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
HYDERABAD	Shri P.A. Chowdary	
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
KOCHI	Smt. P.N. Santhakumari	
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
KOLKATA	Shri K. Rangabhashyam	
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
LUCKNOW	Shri K.S.K. Khare	
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
MUMBAI	Shri R.K. Vashishtha	
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