

KEY INFORMATION SHEET

First 2-year exclusion (Specific waiting Period):

For medical diseases/conditions and treatments/procedures mentioned below, a waiting period of 2 years will be applicable. This will not be applicable only in cases where the procedure is required due to occurrence of cancer.

1. Any types of gastric or duodenal ulcers
2. Benign prostatic hypertrophy
3. All types of sinuses
4. Hemorrhoids
5. Dysfunctional uterine bleeding
6. Endometriosis
7. Stones in the urinary and biliary systems
8. Surgery on ears/ tonsils/adenoids/ paranasal sinuses
9. Cataracts,
10. Hernia of all types and Hydrocele
11. Fistulae in anus
12. Fissure in anus
13. Fibromyoma
14. Hysterectomy
15. Surgery for any skin ailment
16. Surgery on all internal or external tumours/ cysts/ nodules/polyps of any kind including breast lumps with exception of Malignancy
17. Dialysis required for Chronic Renal Failure.
18. Joint Replacement Surgeries unless necessitated by Accident happening after the Policy risk inception date.
19. Dilatation and curettage
20. Varicose Veins and Varicose Ulcers
21. Non-Infective Arthritis and other form arthritis
22. Gout and Rheumatism
23. Prolapse inter Vertebral Disc and Spinal Diseases including spondylitis / spondylosis unless arising from Accident

In case the above Illnesses are Pre-Existing Disease at the commencement of this Policy, then these Illnesses shall be covered after 24 months of continuous coverage, since Period of Insurance Start Date. This waiting period will be reduced by number of continuous preceding years of coverage of the insured person under previous health insurance policy in case of portability.

Important permanent exclusions

Unless covered by way of an appropriate Extension/optional covers, We shall not be liable to make any payment under this Policy in connection with or in respect of

- i. Any physical, medical or mental condition or treatment or service that is specifically excluded in the Policy Schedule under Special Conditions.
- ii. Cost of routine medical, eye and ear examinations, preventive health check-up, cost of spectacles, laser surgery for correction of refractory errors, contact lenses or hearing aids, dentures and artificial teeth.
- iii. Expenses incurred on all dental treatment unless necessitated due to Accident.
- iv. Intentional self-injury (whether arising from an attempt to commit suicide or otherwise) and Injury or Illness due to use, misuse or abuse of intoxicating drugs or alcohol.
- v. Any expense incurred on treatment of mental Illness, stress, psychiatric or psychological disorders.
- vi. Aesthetic treatment, cosmetic surgery and plastic surgery including any complications arising out of or attributable to these, unless necessitated due to Accident or as a part of any Illness.
- vii. Any treatment/ surgery for change of sex or treatment/ surgery/ complications/ Illness arising as a consequence thereof.
- viii. Any expense incurred on treatment arising from or traceable to fertility, infertility, sub fertility or assisted conception treatment

or sterilization or procedure, birth control procedures and hormone replacement therapy.

However, this exclusion do not apply to ectopic pregnancy proved by diagnostic means and is certified to be life threatening by the Medical Practitioner.

ix. Treatment relating to birth defects and external congenital illnesses or defects or anomalies.

x. All expenses arising out of any condition directly or indirectly caused to or associated with Acquired Immune Deficiency Syndrome (AIDS) whether or not arising out of HIV, Human T-Cell Lymphotropic Virus Type III (HTLV-III or IITLB-III) or Lymphadenopathy Associated Virus (LAV) or the Mutants Derivative or Variations Deficiency Syndrome or any Syndrome or condition of a similar kind.

For complete list of **permanent exclusions** refer policy wordings.