

## Vibe

### Policy Wordings

#### a. **PREAMBLE:**

This Policy is a contract of insurance between ICICI Lombard General Insurance Company Limited and the Proposer/Policyholder named in the Policy Schedule. On receipt of the Proposal form (which, along with any statements, reports, or documents referred to therein, forms part of and is the basis of this Policy), and the premium as specified in the Policy Schedule, We agree to provide insurance benefit(s)/cover(s) stated in the Policy Schedule and provide applicable benefits upon the occurrence of a covered event, subject to proof to Our satisfaction, and the terms, conditions and exclusions of the Policy.

#### b. **DEFINITIONS:**

For the purposes of this Policy, the following terms shall have the meaning set forth wherever appearing/specified in this Policy or related Optional Covers: Unless the context otherwise requires: references to any statute, enactment, or regulation shall include any amendments, re-enactments, or modifications thereto from time to time; words in the singular shall include the plural and vice versa; and references to any gender shall include all genders.

#### i. **Standard Definitions**

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

**"Any one Illness"** means continuous period of Illness, and it includes a relapse within 45 days from the date of last consultation with the Hospital/Nursing Home where treatment may have been taken.

**"Ayush Treatment"** refers to the medical and / or hospitalization treatments given under 'Ayurveda, Yoga and Naturopathy, Unani, Siddha and Homeopathy systems.

IRDA Reg. No. 115  
Mailing Address:  
601 & 602, 6th Floor, Interface 16,  
New Linking Road, Malad (West)  
Mumbai - 400 064

**ICICI Lombard General Insurance Company Limited**  
CIN: L67200MH2000PLC129408  
Registered Office Address:  
ICICI Lombard House, 414, P Balu Marg,  
Off Veer Savarkar Road, Nr Siddhi Vinayak Temple,  
Prabhadevi, Mumbai 400 025

UIN: ICIHLP27061V012627  
Toll free no: 1800 2666  
Alternate no : 86552 22666 (chargeable)  
E-mail: customersupport@icicilombard.com  
Website : [www.icicilombard.com](http://www.icicilombard.com)

**“Associated Medical Expenses”** means certain Medical Expenses (including surcharges or taxes) which shall include Room Rent, Qualified Nurse charges, operation theatre charges, fees of Medical Practitioner within the same Hospital where You have been admitted. These do not include the cost of pharmacy, consumables, implants, medical devices, or diagnostics.

**“Break in Policy”** means the period of gap that occurs at the end of the existing policy term/installment premium due date, when the premium due for renewal on a given policy or installment premium due is not paid on or before the premium renewal date or grace period.

**"Cashless facility"** means a facility extended by the Insurer to the Insured where, the payments of the costs of treatment undergone by the Insured in accordance with the Policy terms and conditions are directly made to the network provider by the Insurer to the extent pre-authorization approved.

**"Condition Precedent"** shall mean a Policy term or condition upon which the Insurer's liability under the Policy is conditional upon.

**"Congenital Anomaly"** refers to a condition(s) which is present since birth, and which is abnormal with reference to form, structure or position.

- a. **Internal Congenital Anomaly** - Congenital Anomaly which is not in the visible and accessible parts of the body is called Internal Congenital Anomaly.
- b. **External Congenital Anomaly** - Congenital Anomaly which is in the visible and accessible parts of the body is called External Congenital Anomaly.

**"Co-Payment"** shall mean a cost sharing requirement under a health Insurance policy that provides that the policy holder/insured will bear a specified percentage of the admissible claims amount. A co-payment does not reduce the Sum Insured

**"Green Flag bonus"** means any increase or addition in the Sum Insured granted by the Insurer without an associated increase in the premium.

**"Day care Centre"** means any institution established for day care treatment of Illness and / or injuries or a medical setup within a hospital and which has been registered with the local authorities, wherever applicable, and is under the supervision of a registered and qualified medical practitioner and must comply with all minimum criteria as under:

- i. Has qualified nursing staff under its employment
- ii. Has qualified medical practitioner/s in charge;

**ICICI Lombard General Insurance Company Limited**

**IRDA Reg. No. 115**

**Mailing Address:**

601 & 602, 6th Floor, Interface 16,  
New Linking Road, Malad (West)  
Mumbai - 400 064

**CIN: L67200MH2000PLC129408**

**Registered Office Address:**

ICICI Lombard House, 414, P Balu Marg,  
Off Veer Savarkar Road, Nr Siddhi Vinayak Temple,  
Prabhadevi, Mumbai 400 025

**UIN: ICIHLIP27061V012627**

**Toll free no:** 1800 2666

**Alternate no :** 86552 22666 (chargeable)

**E-mail:** customersupport@icicilombard.com

**Website :** [www.icicilombard.com](http://www.icicilombard.com)

- iii. Has a fully equipped operation theatre of its own where surgical procedures are carried out
- iv. Maintains daily records of patients and will make these accessible to the Insurance Company's authorized personnel.

**"AYUSH Day Care Centre"** means and includes Community Health Centre (CHC), Primary Health Centre (PHC), Dispensary, Clinic, Polyclinic or any such health center which is registered with the local authorities, wherever applicable and having facilities for carrying out treatment procedures and medical or surgical/para-surgical interventions or both under the supervision of registered AYUSH Medical Practitioner (s) on day care basis without inpatient services and must comply with all the following criterion:

- i. Having qualified registered AYUSH Medical Practitioner(s) in charge;
- ii. Having dedicated AYUSH therapy sections as required and/or has equipped operation theatre where surgical procedures are to be carried out;
- iii. Maintaining daily records of the patients and making them accessible to the insurance company's authorized representative.

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

- a. Undertaken under general or local anesthesia in a hospital/day care center in less than 24 hours because of technological advancement, and b. Which would have otherwise required a hospitalization of more than 24 hours.

Treatment normally taken on an out-patient basis is not included in the scope of this definition.

**"Deductible"** means a cost-sharing requirement under a health insurance Policy that provides, that the Insurer will not be liable for a specified rupee amount in case of indemnity policies and for a specified number of days/hours in case of hospital cash policies which will apply before any benefits are payable by the Insurer. A deductible does not reduce the Sum Insured.

**"Dental Treatment:"** Dental treatment means a treatment related to teeth or structures supporting teeth including examinations, fillings (where appropriate), crowns, extractions and surgery.

**"Disclosure to information norm"** means the Policy shall be void and all premium paid hereon shall be forfeited to the Company, in the event of misrepresentation, mis-description or non-disclosure of any material fact.

**"Domiciliary hospitalization"** means medical treatment for an Illness/Disease/Injury which in the normal course would require care and treatment at a hospital but is actually taken while confined at home under any of the following circumstances:

- i. The condition of the patient is such that he/she is not in a condition to be removed to a hospital, or

IRDA Reg. No. 115

Mailing Address:

601 & 602, 6th Floor, Interface 16,  
New Linking Road, Malad (West)  
Mumbai - 400 064

**ICICI Lombard General Insurance Company Limited**

CIN: L67200MH2000PLC129408

Registered Office Address:

ICICI Lombard House, 414, P Balu Marg,  
Off Veer Savarkar Road, Nr Siddhi Vinayak Temple,  
Prabhadevi, Mumbai 400 025

UIN: ICILIP27061V012627

Toll free no: 1800 2666

Alternate no : 86552 22666 (chargeable)

E-mail: customersupport@icicilombard.com

Website : [www.icicilombard.com](http://www.icicilombard.com)

- ii. The patient takes treatment at home on account of non-availability of room in a hospital.

**"Emergency care"** means management for an Illness or Injury which results in symptoms which occur suddenly and unexpectedly, and requires immediate care by a medical practitioner to prevent death or serious long term impairment of the Insured person's health.

**"Grace Period"** means the specified period of time, immediately following the premium due date during which premium payment can be made to renew or continue a policy in force without loss of continuity benefits pertaining to waiting periods and coverage of pre-existing diseases. Coverage need not be available during the period for which no premium is received. The grace period for payment of the premium for all types of insurance policies shall be: fifteen days where premium payment mode is monthly and thirty days in all other cases. Provided the insurers shall offer coverage during the grace period, if the premium is paid in instalments during the policy period.

**"Hospital"** A hospital means any institution established for in-patient care and day care treatment of Illness and/ or injuries and which has been registered as a hospital with the local authorities under the Clinical Establishments (Registration and Regulation) Act, 2010 or under the enactments specified under the Schedule of Section 56(1) of the said Act or complies with all minimum criteria as under:

- i. Has qualified nursing staff under its employment round the clock;
- ii. Has at least 10 in-patient beds in towns having a population of less than 10,00,000 and at least 15 in-patient beds in all other places;
- iii. Has qualified medical practitioner(s) in charge round the clock;
- iv. Has a fully equipped operation theatre of its own where surgical procedures are carried out;
- v. Maintains daily records of patients and makes these accessible to the insurance company's authorized personnel.

Hospital includes Ayush Hospital

**“AYUSH Hospital”** An AYUSH Hospital is a healthcare facility wherein medical/surgical/para-surgical treatment procedures and interventions are carried out by AYUSH Medical Practitioner(s) comprising of any of the following:

- a. Central or State Government AYUSH Hospital; or

**IRDA Reg. No. 115**

**Mailing Address:**

601 & 602, 6th Floor, Interface 16,  
New Linking Road, Malad (West)  
Mumbai - 400 064

**ICICI Lombard General Insurance Company Limited**

**CIN: L67200MH2000PLC129408**

**Registered Office Address:**

ICICI Lombard House, 414, P Balu Marg,  
Off Veer Savarkar Road, Nr Siddhi Vinayak Temple,  
Prabhadevi, Mumbai 400 025

**UIN: ICIHLIP27061V012627**

**Toll free no:** 1800 2666

**Alternate no :** 86552 22666 (chargeable)

**E-mail:** customersupport@icicilombard.com

**Website :** [www.icicilombard.com](http://www.icicilombard.com)

- b. Teaching hospital attached to AYUSH College recognized by the Central Government/Central Council of Indian Medicine/Central Council for Homeopathy; or
- c. AYUSH Hospital, standalone or co-located with in-patient healthcare facility of any recognized system of medicine, registered with the local authorities, wherever applicable, and is under the supervision of a qualified registered AYUSH Medical Practitioner and must comply with all the following criterion:
  - i. Having at least 5 in-patient beds;
  - ii. Having qualified AYUSH Medical Practitioner in charge round the clock;
  - iii. Having dedicated AYUSH therapy sections as required and/or has equipped iv. operation theatre where surgical procedures are to be carried out;
  - v. Maintaining daily records of the patients and making them accessible to the insurance company's authorized representative.

**"Hospitalization"** Hospitalization" " means admission in a Hospital for a minimum period of 24 consecutive "in-patient care" hours unless the Optional Cover – 2- Hour quick fix is opted and specified in the Policy

**"Illness"** means a sickness or a disease or pathological condition leading to the impairment of normal physiological function and requires medical treatment.

- a. **Acute condition** - Acute condition is a disease, Illness or Injury that is likely to respond quickly to treatment which aims to return the person to his or her state of health immediately before suffering the disease/ Illness/ Injury which leads to full recovery.
- b. **Chronic condition** - A chronic condition is defined as a disease, Illness, or Injury that has one or more of the following characteristics:
  - 1. it needs ongoing or long-term monitoring through consultations, examinations, check-ups, and / or tests;
  - 2. it needs ongoing or long-term control or relief of symptoms;
  - 3. it requires rehabilitation for the patient or for the patient to be specially trained to cope with it;

**IRDA Reg. No. 115**

**Mailing Address:**

601 & 602, 6th Floor, Interface 16,  
New Linking Road, Malad (West)  
Mumbai - 400 064

**ICICI Lombard General Insurance Company Limited**

**CIN: L67200MH2000PLC129408**

**Registered Office Address:**

ICICI Lombard House, 414, P Balu Marg,  
Off Veer Savarkar Road, Nr Siddhi Vinayak Temple,  
Prabhadevi, Mumbai 400 025

**UIN: ICIHLIP27061V012627**

**Toll free no:** 1800 2666

**Alternate no :** 86552 22666 (chargeable)

**E-mail:** customersupport@icicilombard.com

**Website :** [www.icicilombard.com](http://www.icicilombard.com)

4. it continues indefinitely;
5. it recurs or is likely to recur

**"Injury"** means accidental physical bodily harm excluding Illness or disease solely and directly caused by external, violent, visible and evident means which is verified and certified by a Medical Practitioner.

**"Inpatient care"** means treatment for which the Insured person has to stay in a hospital for more than 24 hours for a covered event.

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

**"ICU (Intensive Care Unit) Charges"** means the amount charged by a Hospital towards ICU expenses which shall include the expenses for ICU bed, general medical support services provided to any ICU patient including monitoring devices, critical care nursing and intensivist charges.

**"Maternity expense"** means

- a. Medical treatment expenses traceable to childbirth (including complicated deliveries and caesarean sections incurred during hospitalization).
- b. Expenses towards lawful medical termination of pregnancy during the Policy period.

**"Medical Practitioner"** is a person who holds a valid registration from the Medical Council of any State or Medical Council of India or Council for Indian Medicine or for Homeopathy set up by the Government of India or a State Government and is thereby entitled to practice medicine within its jurisdiction and is acting within the scope and jurisdiction of license. The term Medical Practitioner includes a physician, specialist and surgeon, provided that this person is not a member of the Insured/ Insured Person's family who includes Father, Mother, Father-in-law, Mother-in-law, Son, Daughter, Son-in-law, Daughter-in-law, Brother or Sister.

**"Medical expenses"** means those expenses that an Insured Person has necessarily and actually incurred for medical treatment on account of Illness or Accident on the advice of a Medical Practitioner, as long as these are no more than would have been payable if the Insured Person had not been Insured and no more than other hospitals or doctors in the same locality would have charged for the same medical treatment.

IRDA Reg. No. 115

Mailing Address:

601 & 602, 6th Floor, Interface 16,  
New Linking Road, Malad (West)  
Mumbai - 400 064

**ICICI Lombard General Insurance Company Limited**

CIN: L67200MH2000PLC129408

Registered Office Address:

ICICI Lombard House, 414, P Balu Marg,  
Off Veer Savarkar Road, Nr Siddhi Vinayak Temple,  
Prabhadevi, Mumbai 400 025

UIN: ICILIP27061V012627

Toll free no: 1800 2666

Alternate no : 86552 22666 (chargeable)

E-mail: customersupport@icicilombard.com

Website : [www.icicilombard.com](http://www.icicilombard.com)

**"Medically Necessary treatment"** means any treatment, tests, medication, or stay in hospital or part of a stay in hospital which:

- i. Is required for the medical management of the Illness or Injury suffered by the Insured;
- ii. Must not exceed the level of care necessary to provide safe, adequate and appropriate medical care in scope, duration, or intensity;
- iii. Must have been prescribed by a medical practitioner,
- iv. Must conform to the professional standards widely accepted in international medical practice or by the medical community in India.

**"Medical Advice"** means any consultation or advice from a Medical Practitioner including the issue of any prescription or follow up prescription.

**"Migration"**. means a facility provided to policyholders (including all members under family cover and group policies), to transfer the credits gained for pre-existing diseases and specific waiting periods from one health insurance policy to another with the same insurer.

**"Network Provider"** means hospitals or health care providers enlisted by an Insurer, TPA or jointly by an insurer and TPA to provide medical services to an Insured by a cashless facility.

**"Newborn Baby"** means baby born during the Policy Period and is aged up to 90 days.

**"Non- Network Provider"** means any hospital, day care center or other provider that is not part of the network.

**"Notification of claim"** means the process of intimating a claim to the Insurer or TPA through any of the recognized modes of communication.

**"OPD treatment"** means the one in which the Insured visits a clinic / hospital or associated facility like a consultation room for diagnosis and treatment based on the advice of a Medical Practitioner. The Insured is not admitted as a day care or in-patient.

**"Portability"** means a facility provided to the health insurance policyholders (including all members under family cover), to transfer the credits gained for, pre-existing diseases and specific waiting periods from one insurer to another insurer.

IRDA Reg. No. 115

Mailing Address:

601 & 602, 6th Floor, Interface 16,  
New Linking Road, Malad (West)  
Mumbai - 400 064

**ICICI Lombard General Insurance Company Limited**

CIN: L67200MH2000PLC129408

Registered Office Address:

ICICI Lombard House, 414, P Balu Marg,  
Off Veer Savarkar Road, Nr Siddhi Vinayak Temple,  
Prabhadevi, Mumbai 400 025

UIN: ICIHLIP27061V012627

Toll free no: 1800 2666

Alternate no : 86552 22666 (chargeable)

E-mail: customersupport@icicilombard.com

Website : [www.icicilombard.com](http://www.icicilombard.com)

**"Post-hospitalization Medical Expenses"** means Medical Expenses incurred during predefined number of days immediately after the Insured Person is discharged from the hospital provided that:

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

**"Pre-Existing Disease" (PED)** means any condition, ailment, injury or disease:

- i. That is/are diagnosed by a physician not more than 36 months prior to the date of commencement of the policy issued by the insurer; or
- ii. For which medical advice or treatment was recommended by, or received from, a physician, not more than 36 months prior to the date of commencement of the policy.

**"Pre-hospitalization Medical Expenses"** means medical expenses incurred during predefined number of days preceding the hospitalization of the Insured Person provided that:

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

**"Qualified Nurse"** means a person who holds a valid registration from the Nursing Council of India or the Nursing Council of any state in India.

**"Renewal"** means the terms on which the contract of insurance can be renewed as per regulatory prescriptions with a provision of grace period for treating the renewal continuous for the purpose of gaining credit for pre-existing diseases, time-bound exclusions and for all waiting periods.

**"Reasonable and Customary charges"** means the charges for services or supplies, which are the standard charges for the specific provider and consistent with the prevailing charges in the geographical area for identical or similar services, taking into account the nature of the Illness / Injury involved.

**"Room rent"** means the amount charged by a hospital towards room and boarding expenses and shall include associated medical expenses.

IRDA Reg. No. 115

Mailing Address:

601 & 602, 6th Floor, Interface 16,  
New Linking Road, Malad (West)  
Mumbai - 400 064

**ICICI Lombard General Insurance Company Limited**

CIN: L67200MH2000PLC129408

Registered Office Address:

ICICI Lombard House, 414, P Balu Marg,  
Off Veer Savarkar Road, Nr Siddhi Vinayak Temple,  
Prabhadevi, Mumbai 400 025

UIN: ICIHLIP27061V012627

Toll free no: 1800 2666

Alternate no : 86552 22666 (chargeable)

E-mail: customersupport@icicilombard.com

Website : [www.icicilombard.com](http://www.icicilombard.com)

**“Specific Waiting Period/Specific Disease/Procedure Waiting Period”** means a period up to 24 months from the commencement of a health insurance policy during which period specified diseases/treatments (except due to an accident) are not covered. On completion of the period, diseases/treatments shall be covered provided the policy has been continuously renewed without any break.

**"Subrogation"** means the right of the insurer to assume the rights of the Insured person to recover expenses paid out under the Policy that may be recovered from any other source.

**"Surgery" or Surgical Procedure"** means manual and / or operative procedure (s) required for treatment of an Illness or Injury, correction of deformities and defects, diagnosis and cure of diseases, relief of suffering or prolongation of life, performed in a hospital or day care center by a medical practitioner.

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

ii. **Specific definitions (Definitions other than those mentioned under b (i) above)**

**“Accidental Emergency”** means a traumatic bodily injury which, if not immediately diagnosed and treated, could reasonably be expected to seriously jeopardize a person’s health or result in loss of life.

**“Admission”** means Your admission in a Hospital as an inpatient for the purpose of medical treatment of an Injury and/or Illness.

**“Base Sum Insured”** means the sum insured opted by you at the time of policy inception or renewal.

**"Company"** means ICICI Lombard General Insurance Company Limited.

**“Contribution”** is essentially the right of an insurer to call upon other insurers, liable to the same Insured, to share the cost of an indemnity claim on a ratable proportion of Sum Insured. This clause shall not apply to any Benefit offered on fixed benefit basis.

**“Claim”** means a demand made by Insured/Policyholders or on Insured/Policyholders behalf for payment of Medical Expenses or any other expenses or benefits, as covered under the Policy.

IRDA Reg. No. 115

Mailing Address:

601 & 602, 6th Floor, Interface 16,  
New Linking Road, Malad (West)  
Mumbai - 400 064

**ICICI Lombard General Insurance Company Limited**

CIN: L67200MH2000PLC129408

Registered Office Address:

ICICI Lombard House, 414, P Balu Marg,  
Off Veer Savarkar Road, Nr Siddhi Vinayak Temple,  
Prabhadevi, Mumbai 400 025

UIN: ICILIP27061V012627

Toll free no: 1800 2666

Alternate no : 86552 22666 (chargeable)

E-mail: [customersupport@icicilombard.com](mailto:customersupport@icicilombard.com)

Website : [www.icicilombard.com](http://www.icicilombard.com)

**"Dependent Child"** means a child (natural or legally adopted), who is unmarried, aged between 91 days and 18 years, financially dependent on the Insured and does not have his / her independent sources of income.

**"Disease"** means an alteration in the state of the body or of some of its organs, interrupting or disturbing the performance of the functions, and causing or threatening pain and weakness or physical or mental disorder and certified by a Medical Practitioner.

**"Diagnostic Tests"** Investigations, such as X-Ray or blood tests, to find the cause of your symptoms and medical condition.

**"Family Floater Policy"** means a Policy in terms of which, two or more persons of a Family are named in the Schedule as Insured Persons.

**"Immediate Family"** means spouse, dependent children, brother(s), sister(s) and dependent parent(s) of the Insured.

**"Insured" / "Insured Person"** means the individual(s) whose name(s) is/are specifically appearing as such in the Policy Schedule and is/are hereinafter referred as "You"/ "Your"/ "Yours"/ "Yourself"

**"Maximum Limit of Indemnity"** means the sum total of Annual Sum Insured, Sum Insured accrued as Green Flag Bonus (if accrued), ReVibe Benefit (If applicable) and Sum Insured Protector (if opted and available by the Insured),

**"Period of Insurance"** means the period as specifically appearing in the Policy Schedule and commencing from the Policy Period Start Date of the first Policy taken by You from Us and then, running concurrent to Your Current Policy subject to Your continuous renewal of such Policy with Us.

**"Policy"** means Proposal Form, Policy wordings, the Policy Schedule, the Customer Information Sheet and any applicable endorsements or extensions attaching to or forming part there of which collectively constitutes as an entire contract of insurance between Us and you.

**"Policy period"** means the period commencing from the Policy Period Start Date, Time and ending at the Policy Period End Date, Time of the Policy and as specifically appearing in the Policy Schedule.

**"Policy Year"** means a period of twelve months beginning from the Policy Period Start Date and ending on the last day of such a twelve-month period. For the purpose of subsequent years, "Policy Year" shall mean a period of twelve months beginning from the end of the previous Policy Year and lapsing on the last day of such twelve-month period, till the Policy Period End Date, as specified in the Policy Schedule

**ICICI Lombard General Insurance Company Limited**

**IRDA Reg. No. 115**

**Mailing Address:**

601 & 602, 6th Floor, Interface 16,  
New Linking Road, Malad (West)  
Mumbai - 400 064

**CIN: L67200MH2000PLC129408**

**Registered Office Address:**

ICICI Lombard House, 414, P Balu Marg,  
Off Veer Savarkar Road, Nr Siddhi Vinayak Temple,  
Prabhadevi, Mumbai 400 025

**UIN: ICIHLIP27061V012627**

**Toll free no:** 1800 2666

**Alternate no :** 86552 22666 (chargeable)

**E-mail:** customersupport@icicilombard.com

**Website :** [www.icicilombard.com](http://www.icicilombard.com)

**“Single Private Room”** means an air-conditioned room in a hospital where a single patient is accommodated, and which has an attached toilet (lavatory and bath). Such room type shall be the most basic and the most economical of all accommodations available as a Single room in that Hospital.

**“Service provider”** means any person, organization, institution, or company that has been empaneled with Us to provide services specified under the Benefits (including add-ons) to The Insured person. These shall also include all healthcare providers empaneled to form a part of a network other than hospitals.

**"Sum Insured" or "Annual Sum Insured"** means and denotes the maximum amount of cover available to You during each Policy Year of the Policy Period, as stated in the Policy Schedule or any revisions thereof based on Claim settled under the Policy.

**"Third Party Administrator (TPA)"** means any organization or institution that is licensed by the IRDA as a TPA and is engaged by the Company for a fee or remuneration for providing Policy and claims facilitation services to the Insured/ Insured Person as well as to the Company for an insurable event.

**“Twin Sharing Room”** means an air conditioned Hospital room where at least two patients are accommodated at the same time. Such room shall be the most basic and the most economical of all accommodations available as twin sharing rooms in that Hospital.

**“You/Your/ Yours/ Yourself”** means the person(s) that are named as Insured Person(s) in the Policy Schedule. For the purposes of this definition, the term “You” shall collectively refer to all such Insured Persons.

**We/ Our/ Ours/ Us/Insurer** means the ICICI Lombard General Insurance Company Limited c.

### Benefits covered under the Policy

The coverage mentioned below differs between the various plan offerings and the wordings of only the relevant covers opted by the Policyholder and as mentioned in the Policy schedule will be applicable.

The Company hereby agrees subject to the terms, conditions and exclusions herein contained or otherwise expressed, for the period and to the extent of the Sum Insured as specified in the Schedule to this Policy. The Policy covers Reasonable and Customary Charges incurred towards medical treatment

**IRDA Reg. No. 115**

**Mailing Address:**

601 & 602, 6th Floor, Interface 16,  
New Linking Road, Malad (West)  
Mumbai - 400 064

#### ICICI Lombard General Insurance Company Limited

**CIN: L67200MH2000PLC129408**

**Registered Office Address:**

ICICI Lombard House, 414, P Balu Marg,  
Off Veer Savarkar Road, Nr Siddhi Vinayak Temple,  
Prabhadevi, Mumbai 400 025

**UIN: ICIHLIP27061V012627**

**Toll free no:** 1800 2666

**Alternate no :** 86552 22666 (chargeable)

**E-mail:** customersupport@icicilombard.com

**Website :** [www.icicilombard.com](http://www.icicilombard.com)

taken during the Policy Period for an Illness, Accident or condition described below if this is contracted or sustained by an Insured Person during the Policy Period and subject always to the Sum Insured, Green Flag bonus, ReVibe Benefit (if applicable) and Tenure Glow Up (if opted & applicable) any subsidiary limit specified thereunder the terms, conditions, limitations and exclusions mentioned in the Policy and eligibility as per the insurance plan opted by Insured and as stated in the Schedule.

**i. Basic cover:**

We offer the following Basic Covers under the Policy:

**1. In-patient Treatment:**

We will cover the Medical Expenses incurred in respect of the Insured Person's Hospitalization:

- i. Room Rent up to a Single Private AC room in all the plans except twin sharing room for Rookie and Value Plan;
- ii. Intensive Care Unit Charges;
- iii. Qualified Nurse charges;
- iv. Medical Practitioner's fees;
- v. Anesthesia, blood, oxygen, operation theatre charges, medicines, drugs and consumables (other than those specified in the list of excluded expenses (non-medical) in Annexure II).
- vi. Surgical appliances and prosthetic devices recommended in writing by the attending Medical Practitioner and used intra-operatively during a Surgical Procedure.
- vii. Cost of investigative tests or prescribed diagnostic procedures directly related to the Injury/Illness for which the Insured person is Hospitalized.

This benefit is subject to the following:

- i. Room category eligibility will as per the plan opted.
- ii. If the Insured Person is admitted to a room with a Room Rent or category higher than that applicable for your plan, then Associated Medical Expenses shall be payable on a pro-rata basis. However, pro-rate deductions shall not apply to ICU Charges or where the Hospital does not follow differential billing or where expenses are not charged based on the room category.
- iii. This benefit does not include expenses associated with the use of automation machines for peritoneal dialysis.

**IRDA Reg. No. 115**

**Mailing Address:**

601 & 602, 6th Floor, Interface 16,  
New Linking Road, Malad (West)  
Mumbai - 400 064

**ICICI Lombard General Insurance Company Limited**

**CIN: L67200MH2000PLC129408**

**Registered Office Address:**

ICICI Lombard House, 414, P Balu Marg,  
Off Veer Savarkar Road, Nr Siddhi Vinayak Temple,  
Prabhadevi, Mumbai 400 025

**UIN: ICIHLIP27061V012627**

**Toll free no:** 1800 2666

**Alternate no :** 86552 22666 (chargeable)

**E-mail:** customersupport@icicilombard.com

**Website :** [www.icicilombard.com](http://www.icicilombard.com)

- iv. **Only the treatment and procedures mentioned in cover 3 – “Technological Advancements and Treatments” are covered in this benefit**

## 2. Day Care Procedures/Treatment

We will cover the Medical Expenses incurred in respect of the Insured Person’s Day Care Treatment at a Day Care Centre, subject to the following:

- i. We will not cover any Out Patient Treatment or diagnostic services under this Benefit. If the Insured person is admitted to a room with a Room Rent or category higher than that specified in the Policy Schedule, then Associated Medical Expenses shall be payable on a pro-rata basis.
- ii. However, pro-rate deductions shall not apply to ICU Charges or where the Hospital does not follow differential billing or where expenses are not charged based on the room category.
- iii. This benefit does not include expenses associated with the use of automation machines for peritoneal dialysis.

- iv. **Only the treatment and procedures mentioned in cover 3 – “Technological Advancements and Treatments” are covered in this benefit**

## 3. Technological Advancements and Treatments

We will cover the Medical Expenses incurred in respect of the Insured Person’s Hospitalization for the following Technological Advancements and Treatments:

| Sr. No | Treatment/Procedure                                                                                  |
|--------|------------------------------------------------------------------------------------------------------|
| 1      | Uterine Artery Embolization and HIFU (High intensity focused ultrasound)                             |
| 2      | Immunotherapy- Monoclonal Antibody to be given as injection                                          |
| 3      | Vaporisation of the prostate (Green laser treatment or holmium laser treatment)                      |
| 4      | Stem cell therapy: Hematopoietic stem cells for bone marrow transplant for haematological conditions |

IRDA Reg. No. 115

Mailing Address:

601 & 602, 6th Floor, Interface 16,  
New Linking Road, Malad (West)  
Mumbai - 400 064

### ICICI Lombard General Insurance Company Limited

CIN: L67200MH2000PLC129408

Registered Office Address:

ICICI Lombard House, 414, P Balu Marg,  
Off Veer Savarkar Road, Nr Siddhi Vinayak Temple,  
Prabhadevi, Mumbai 400 025

UIN: ICIHLIP27061V012627

Toll free no: 1800 2666

Alternate no : 86552 22666 (chargeable)

E-mail: customersupport@icicilombard.com

Website : [www.icicilombard.com](http://www.icicilombard.com)

|    |                                           |
|----|-------------------------------------------|
| 5  | Balloon Sinuplasty                        |
| 6  | Oral Chemotherapy                         |
| 7  | Robotic surgeries                         |
| 8  | Stereotactic radio Surgeries              |
| 9  | Deep Brain stimulation                    |
| 10 | Intra Vitreal injections                  |
| 11 | Bronchical Thermoplasty                   |
| 12 | IONM - (Intra Operative Neuro Monitoring) |

#### **4. Pre-Hospitalization Medical Expenses**

We will cover the Pre-Hospitalization Medical Expenses incurred immediately before the Insured person's admission to hospital provided that We have accepted the claim under Basic Cover – Inpatient Treatment or Basic Cover – Day Care Procedures/Treatment or Basic Cover – In-Patient AYUSH Hospitalization. This benefit does not cover any expenses incurred prior to the Policy Period Start Date with Us or on nursing care at home.

Days limit:

- i. For Rookie & Value Plan: 60 days prior to the date of admission to the hospital
- ii. For All Other Plans: 90 days prior to the date of admission to the hospital

#### **5. Post Hospitalization Medical Expenses**

We will cover the Post-Hospitalization Medical Expenses incurred immediately following the Insured person's discharge from Hospital provided that We have accepted the claim under Basic Cover – Inpatient Treatment or Basic Cover – Day Care Procedures/Treatment or Basic Cover – In-Patient AYUSH Hospitalization. We may consider including Post-Hospitalization Medical Expenses incurred on Physiotherapy if it is Medically Necessary Treatment and prescribed by the treating medical practitioner.

**IRDA Reg. No. 115**

**Mailing Address:**

601 & 602, 6th Floor, Interface 16,  
New Linking Road, Malad (West)  
Mumbai - 400 064

**ICICI Lombard General Insurance Company Limited**

**CIN: L67200MH2000PLC129408**

**Registered Office Address:**

ICICI Lombard House, 414, P Balu Marg,  
Off Veer Savarkar Road, Nr Siddhi Vinayak Temple,  
Prabhadevi, Mumbai 400 025

**UIN: ICIHLIP27061V012627**

**Toll free no:** 1800 2666

**Alternate no :** 86552 22666 (chargeable)

**E-mail:** customersupport@icicilombard.com

**Website :** [www.icicilombard.com](http://www.icicilombard.com)

Days limit:

- i. For Rookie & Value Plan: Upto 90 days from date of discharge from hospital
- ii. For All Other Plans: Upto 180 days from date of discharge from hospital

#### **6. In Patient AYUSH Hospitalization**

We will cover the Medical Expenses incurred in respect of the Insured person's Hospitalization for the AYUSH Treatment at a Government Recognized AYUSH Hospital or AYUSH Day Care Centre.

#### **7. ReVibe Benefit**

We will reset up to 100% of the Base Sum Insured for once in a Policy Year for any covered illness for Rookie and Value plan, and for unlimited times for all other plans, due to the insufficiency of the Sum Insured (including any accrued Green Flag Bonus) caused by the payment of previous claim(s) in that Policy Year, subject to the following conditions:

- i. The ReVibe Benefit will not be triggered for the first claim made during the Policy Year.
- ii. The Reset Benefit will not be available for an Illness /Injury or related complications or any relapse or re-admission within 15 days in respect of which a claim has been paid in that Policy Year for the same Insured Person
- iii. In each claim, the reset benefit will be provided only upto 100 % of base sum insured.
- iv. The total amount of ReVibe Benefit will not exceed the Sum Insured for that Policy Year as specified in the Policy Schedule.
- v. The ReVibe Benefit will be applied only if the claim is made and admissible under "Inpatient Treatment" or "Daycare Treatment" or "Inpatient AYUSH Hospitalization" cover.
- vi. For Individual Policies, the amount will be available on individual basis and for Family Floater Policies, the amount will be available on floater basis.
- vii. Any unutilized ReVibe Benefit will not be carried forward to any subsequent Policy Years.

#### **8. Domestic Road Ambulance:**

We will cover the Medical Expenses only on reimbursement basis incurred on road ambulance services that are offered by a Service Provider, for transporting the Insured Person in case of an Illness or Injury, subject to the following conditions:

**IRDA Reg. No. 115**

**Mailing Address:**

601 & 602, 6th Floor, Interface 16,  
New Linking Road, Malad (West)  
Mumbai - 400 064

#### **ICICI Lombard General Insurance Company Limited**

**CIN: L67200MH2000PLC129408**

**Registered Office Address:**

ICICI Lombard House, 414, P Balu Marg,  
Off Veer Savarkar Road, Nr Siddhi Vinayak Temple,  
Prabhadevi, Mumbai 400 025

**UIN: ICIHLIP27061V012627**

**Toll free no:** 1800 2666

**Alternate no :** 86552 22666 (chargeable)

**E-mail:** customersupport@icicilombard.com

**Website :** [www.icicilombard.com](http://www.icicilombard.com)

We have accepted Your claim under “Basic Cover - Inpatient Treatment or Basic Cover - Day Care Procedures/Treatment” for the same Illness or Injury for which road ambulance services were availed.

This benefit only covers the following cost of transportation:

- i. From the location of the Illness/Injury to the nearest Hospital that can provide Medically Necessary Treatment and has emergency facilities for the provision of Emergency Care.
- ii. From the current Hospital to the nearest Hospital that can provide Medically Necessary Treatment and has emergency facilities for the provision of Emergency Care, if the same cannot satisfactorily be provided at a Hospital where the Insured person is situated, and only if that transportation has been prescribed in writing by a Medical Practitioner and is for Medically Necessary Treatment.
- iii. From a Hospital to the nearest diagnostic centre during Hospitalization, for advanced diagnostic treatment not available in the existing Hospital.
- iv. The Service Provider shall be a registered provider with the relevant road traffic authority.

## 9. Green Flag bonus

We shall provide a Green Flag Bonus for each Policy Year, calculated on the Base Sum Insured at inception, or in case of renewal, on the expiring or renewed Sum Insured, whichever is lower, subject to the maximum limit specified for the Plan.

| Plan Name | Green Flag Bonus               |
|-----------|--------------------------------|
| Rookie    | 20% per policy year (max 100%) |
| BasicFit  | 20% per policy year (max 100%) |
| Upgrade   | 20% per policy year (max 100%) |
| Flex      | 50% per policy year (max 300%) |
| GOAT      | 50% per policy year (max 300%) |
| Value     | 20% per policy year (max 100%) |

**IRDA Reg. No. 115**

**Mailing Address:**

601 & 602, 6th Floor, Interface 16,  
New Linking Road, Malad (West)  
Mumbai - 400 064

### ICICI Lombard General Insurance Company Limited

**CIN: L67200MH2000PLC129408**

**Registered Office Address:**

ICICI Lombard House, 414, P Balu Marg,  
Off Veer Savarkar Road, Nr Siddhi Vinayak Temple,  
Prabhadevi, Mumbai 400 025

**UIN: ICIHLIP27061V012627**

**Toll free no:** 1800 2666

**Alternate no :** 86552 22666 (chargeable)

**E-mail:** customersupport@icicilombard.com

**Website :** [www.icicilombard.com](http://www.icicilombard.com)

The same will be credited to the Sum Insured for the next Policy Year without any increase in premium provided that the Policy is continuously renewed with Us and subject to the following conditions:

- i. The maximum Green Flag Bonus that can be accumulated in Your policy shall be as applicable for your plan and as specified in Your Policy Schedule/ CIS.
- ii. In case of multi-year policies, the Green flag bonus will be accumulated & carry forwarded for each Policy year of the Policy Period. The Green Flag Bonus will be provided in each policy year on the base sum insured opted at the time of inception / renewal irrespective the base sum insured is utilized of next policy year(s) by opting optional cover Tenure Glow up (Multi Year Policies Only). The Sum insured for each Policy year in the Policy Period is same.
- iii. The Green Flag Bonus will accumulate on floater basis for a Family Floater Policy and on individual basis for an Individual Policy. In a Family Floater Policy, the accrued Green Flag Bonus will accrue to You only if You were covered in the previous Policy Year(s) and continue to be covered in the renewal (except for spouse in case you have opted for optional cover 5 – Spouse Care).
- iv. Green Flag Bonus can only be utilized when the Base Sum Insured is completely exhausted.
- v. If individual Policies with accumulated Green Flag Bonus are renewed as a Family Floater Policy, then the lowest Green Flag Bonus of all individual Policies and not the Green Flag Bonus under each individual policy will be carried forward to the Family Floater Policy.
- vi. If a Family Floater Policy is renewed as individual Policies, the Green Flag Bonus shall be apportioned to each renewed Policy in proportion to their respective Sum Insured, as per the illustration below:

| Annual Floater Sum Insured | Accumulated Green Flag Bonus (after 5 years) | Family Floater Policy split to Individual Policies (7.5 Lacs each)-> | Revised Annual Sum Insured of each Individual Policy | Revised Accumulated Green Flag Bonus of each Individual Policy |
|----------------------------|----------------------------------------------|----------------------------------------------------------------------|------------------------------------------------------|----------------------------------------------------------------|
| 15 Lac                     | 15 Lac                                       |                                                                      | 7.5 Lac                                              | 7.5 Lac                                                        |

| Annual Floater Sum Insured | Accumulated Green Flag Bonus (after 5 years) | Family Floater Policy split to Individual Policies (12.5 Lacs each) | Revised Annual Sum Insured of each Individual Policy | Revised Accumulated Green Flag Bonus of each Individual Policy |
|----------------------------|----------------------------------------------|---------------------------------------------------------------------|------------------------------------------------------|----------------------------------------------------------------|
| 25 Lac                     | 62.5 Lac                                     | 12.5 Lac                                                            | 12.5 Lac                                             | 31.25 Lac                                                      |

IRDA Reg. No. 115

Mailing Address:

601 & 602, 6th Floor, Interface 16,  
New Linking Road, Malad (West)  
Mumbai - 400 064

**ICICI Lombard General Insurance Company Limited**

CIN: L67200MH2000PLC129408

Registered Office Address:

ICICI Lombard House, 414, P Balu Marg,  
Off Veer Savarkar Road, Nr Siddhi Vinayak Temple,  
Prabhadevi, Mumbai 400 025

UIN: ICILHIP27061V012627

Toll free no: 1800 2666

Alternate no : 86552 22666 (chargeable)

E-mail: customersupport@icicilombard.com

Website : [www.icicilombard.com](http://www.icicilombard.com)

vii.

If the Sum Insured is reduced at the time of renewal, the Green Flag Bonus shall also be reduced in the same proportion:

| Annual Sum Insured | Accumulated Green Flag Bonus (after 5 years) | Annual Sum Insured reduced to Rs. 7 Lacs | Revised Annual Sum Insured | Revised Accumulated Green Flag Bonus |
|--------------------|----------------------------------------------|------------------------------------------|----------------------------|--------------------------------------|
| 10 Lac             | 10 Lac                                       |                                          | 7 Lac                      | 7 Lac                                |

| Annual Sum Insured | Accumulated Green Flag Bonus (after 5 years) | Annual Sum Insured reduced to Rs. 25 Lacs | Revised Annual Sum Insured | Revised Accumulated Green Flag Bonus |
|--------------------|----------------------------------------------|-------------------------------------------|----------------------------|--------------------------------------|
| 50 Lac             | 125 Lac                                      |                                           | 25 Lac                     | 62.5 Lac                             |

viii. If the Sum Insured is increased at the time of renewal, the Green Flag Bonus shall be calculated based on the Sum Insured under the expiring Policy:

| Annual Sum Insured | Accumulated Green Flag Bonus (after 5 years) | Annual Sum Insured increased to Rs. 10 Lacs | Revised Annual Sum Insured | Revised Accumulated Green Flag Bonus |
|--------------------|----------------------------------------------|---------------------------------------------|----------------------------|--------------------------------------|
| 7 Lac              | 7 Lac                                        |                                             | 10 Lac                     | 7 Lac                                |

| Annual Sum Insured | Accumulated Green Flag Bonus (after 5 years) | Annual Sum Insured increased to Rs. 50 Lacs | Revised Annual Sum Insured | Revised Accumulated Green Flag Bonus |
|--------------------|----------------------------------------------|---------------------------------------------|----------------------------|--------------------------------------|
| 25 Lac             | 62.5 Lac                                     |                                             | 50 Lac                     | i.5 Lac                              |

IRDA Reg. No. 115

Mailing Address:

601 & 602, 6th Floor, Interface 16,  
New Linking Road, Malad (West)  
Mumbai - 400 064

**ICICI Lombard General Insurance Company Limited**

CIN: L67200MH2000PLC129408

Registered Office Address:

ICICI Lombard House, 414, P Balu Marg,  
Off Veer Savarkar Road, Nr Siddhi Vinayak Temple,  
Prabhadevi, Mumbai 400 025

UIN: ICIHLIP27061V012627

Toll free no: 1800 2666

Alternate no : 86552 22666 (chargeable)

E-mail: customersupport@icicilombard.com

Website : [www.icicilombard.com](http://www.icicilombard.com)

Green Flag Bonus shall be provided irrespective of claim status in the policy. However, if accumulated Green Flag Bonus is utilized as claims, then the balance Green Flag bonus shall be carry forwarded to subsequent policy years. Illustration is given below for the Flex and GOAT plan and the same concept is applicable for all the plans as per the bonus mentioned in the table above.

|                          |                              |                                          |
|--------------------------|------------------------------|------------------------------------------|
| 1st year of policy       | Base SI                      | 25L                                      |
|                          | GFB earned for previous year | 0                                        |
|                          | GFB carry forwarded          | 0                                        |
|                          | Total GFB                    | 0                                        |
| 2nd year of policy       | Base SI                      | 25L                                      |
|                          | GFB earned for previous year | 12.5L                                    |
|                          | GFB carry forwarded          | 0                                        |
|                          | Total GFB                    | 12.5L                                    |
| 3rd year of policy       | Base SI                      | 25L                                      |
|                          | GFB earned for previous year | 12.5L                                    |
|                          | GFB carry forwarded          | 12.5L                                    |
|                          | Total GFB                    | 25L                                      |
| Claim in 3rd policy year | Claim amount                 | 35L                                      |
|                          | Paid amount                  | 35L<br>(25L from Base SI & 10L from GFB) |
| 4th Policy year          | Base SI                      | 25L                                      |
|                          | GFB earned for previous year | 12.5L                                    |

**IRDA Reg. No. 115**

**Mailing Address:**

601 & 602, 6th Floor, Interface 16,  
New Linking Road, Malad (West)  
Mumbai - 400 064

**ICICI Lombard General Insurance Company Limited**

**CIN: L67200MH2000PLC129408**

**Registered Office Address:**

ICICI Lombard House, 414, P Balu Marg,  
Off Veer Savarkar Road, Nr Siddhi Vinayak Temple,  
Prabhadevi, Mumbai 400 025

**UIN: ICIHLIP27061V012627**

**Toll free no:** 1800 2666

**Alternate no :** 86552 22666 (chargeable)

**E-mail:** customersupport@icicilombard.com

**Website :** [www.icicilombard.com](http://www.icicilombard.com)

|  |                     |             |
|--|---------------------|-------------|
|  | GFB carry forwarded | 25L-10L=15L |
|  | Total GFB           | 27.5L       |

#### 10. Tele Consultation(s)

We will arrange Tele Consultations for You which involve consultation with a qualified Medical Practitioner or health care professional for routine health issues provided through audio, video, online portal, chat or mobile application, subject to the following conditions:

The Tele Consultation(s) can be availed only through Our mobile application only.

The Tele Consultation will be available 24 hours a day and 365 days a year.

There shall be no limit on the count of Tele-Consultations that can be availed in a Policy Year.

The Medical Practitioner may, on a case-to-case basis, suggest, recommend, or prescribe over-the counter medication based on the information provided. We, or the Medical Practitioner/healthcare professional, may refer You to another specialist or general physician outside empaneled networks source, if required and You shall bear cost of such consultation.

It is agreed and understood that

- (1) You have obtained the services under this Cover on own discretion, and risk;
- (2) The services under this Cover shall not be construed as medical advice nor a substitute for physical consultation with an independent Medical Practitioner or healthcare professional;
- (3) You must seek assistance from a qualified Medical Practitioner/healthcare professional when interpreting and applying any recommendations under this Cover; and
- (4) We shall not be held responsible for any loss, damage, or adverse outcome arising out of or in connection with any opinion, advice, prescription, or any actual or alleged errors, omissions, or representations made by the Medical Practitioner or healthcare professional delivering the services under this Cover.
- (5) The service will not be provided on reimbursement basis.

**IRDA Reg. No. 115**

**Mailing Address:**

601 & 602, 6th Floor, Interface 16,  
New Linking Road, Malad (West)  
Mumbai - 400 064

#### **ICICI Lombard General Insurance Company Limited**

**CIN: L67200MH2000PLC129408**

**Registered Office Address:**

ICICI Lombard House, 414, P Balu Marg,  
Off Veer Savarkar Road, Nr Siddhi Vinayak Temple,  
Prabhadevi, Mumbai 400 025

**UIN: ICIHLIP27061V012627**

**Toll free no:** 1800 2666

**Alternate no :** 86552 22666 (chargeable)

**E-mail:** customersupport@icicilombard.com

**Website :** [www.icicilombard.com](http://www.icicilombard.com)

Any utilization of/enrolment for services/benefits under this cover shall be constituted as “claim” for the purpose of Cancellation refund under this Policy

### 11. GetFit

We provide this benefit to promote and incentivize, health and Fitness. If you download and register on ILTakeCare mobile app and complete recording of 5,000 steps on this app, we will provide You redeemable vouchers/Cashless service for Gym membership (physical) and Access to the other physical fitness activities, subject to availability within the network- Aerobics, Pilates, Calisthenics, Yoga, Zumba, other approved physical fitness activities offered through network centers as may be available from time to time. Through our mobile app for remaining period of Policy year. This gym membership shall be available to the Adult members (i.e. aged 18 years & above) in the Policy.

For Gym membership an initial waiting period of 30 days shall be applicable.

Such gym services shall be offered through an empanelled Provider with network fitness centre and shall be subject to the availability of network at Your location.

The Insured person will be required to follow the process, rules, criteria, enrolment requirements and operational guidelines as may be specified by the respective network provider for availing the above services.

Utilization of the services shall be subject to successful verification, availability of slots, and compliance with the terms of the network provider’s service framework.

Any utilization of/enrolment for services/benefits under this cover shall be constituted as “claim” for the purpose of Cancellation refund under this Policy.

### 12. Aura Points:

We will provide credit Points for maintaining claim free months during the Policy Year. These Points may be redeemed against specified health and wellness services through Our authorized network providers on cashless basis only, through our mobile app ILTake Care, subject to the following conditions:

Earning of Points

a. You will earn Points for every claim-free month during the Policy Year.

#### ICICI Lombard General Insurance Company Limited

IRDA Reg. No. 115

Mailing Address:

601 & 602, 6th Floor, Interface 16,  
New Linking Road, Malad (West)  
Mumbai - 400 064

CIN: L67200MH2000PLC129408

Registered Office Address:

ICICI Lombard House, 414, P Balu Marg,  
Off Veer Savarkar Road, Nr Siddhi Vinayak Temple,  
Prabhadevi, Mumbai 400 025

UIN: ICILIP27061V012627

Toll free no: 1800 2666

Alternate no : 86552 22666 (chargeable)

E-mail: customersupport@icicilombard.com

Website : [www.icicilombard.com](http://www.icicilombard.com)

- b. Points shall be awarded only for those months in which no claim has been made under the Policy.
- c. In the event a claim is made during the Policy Year, no further Points shall be credited for the remaining duration of that Policy Year.
- d. Points accumulated prior to the claim shall remain available for redemption in accordance with this benefit.
- e. Earning of Points shall be re-commence in the next Policy Year, provided the Policy is renewed with Us without any break.

#### Points Structure

Points shall be credited monthly as per the Sum Insured applicable to You as stated in the Policy Schedule:

- a. 500 Points per claim-free month shall be awarded for plans: Rookie, BasicFit & Upgrade
- b. 750 Points per claim-free month shall be awarded for plans: Flex & GOAT

This cover is not available under “Value” plan.

#### Redemption of Points

The accumulated Points may be utilized against health and wellness services through Our authorized network providers, on cashless basis only, subject to specific sub-limits and service availability, as detailed below. All redemption options and provider/network for each of those will be as shown on our mobile app ILTakeCare as per availability. The service will not be provided on reimbursement basis You can choose any option

- A. Dental Expenses-Medical expenses incurred on dental consultation and non-aesthetic dental procedures maximum up to 3,000 points per policy year. Any dental procedure carried out for cosmetic reason, tooth jewelry, scaling procedure without periodontitis shall not be covered.
- B. Vision expenses-
  - 1. Face to face Ophthalmic consultation and procedures including routine eye check-up.
  - 2. Expenses of spectacles under this cover if medically prescribed by a Medical Practitioner. Such spectacles must be bought from the provider available in the network of our empaneled Service provider only.

**IRDA Reg. No. 115**

**Mailing Address:**

601 & 602, 6th Floor, Interface 16,  
New Linking Road, Malad (West)  
Mumbai - 400 064

**ICICI Lombard General Insurance Company Limited**

**CIN: L67200MH2000PLC129408**

**Registered Office Address:**

ICICI Lombard House, 414, P Balu Marg,  
Off Veer Savarkar Road, Nr Siddhi Vinayak Temple,  
Prabhadevi, Mumbai 400 025

**UIN: ICIHLIP27061V012627**

**Toll free no:** 1800 2666

**Alternate no :** 86552 22666 (chargeable)

**E-mail:** customersupport@icicilombard.com

**Website :** [www.icicilombard.com](http://www.icicilombard.com)

3. Expenses for sunglasses, tinted/coloured lenses, any kind of contact lenses, lasik surgery expenses shall not be covered under this benefit.

3. Coverage under this section shall be maximum up to 3,000 points per policy year

C. Physical Consultations (OPD) within Our Network

D. Diagnostics

E. Pharmacy

F. Membership in Sports Club which includes following activities:

- Redeemable only when a minimum of 2,500 Points are accumulated. Post that this redemption option will be available.
- The availability of this redemption option is subject to availability of Network- through our service provider. The available options will be as shown on our mobile app ILTake Care.

| <b>Sports Engagement activities</b> |
|-------------------------------------|
| 1. Badminton                        |
| 2. Padel                            |
| 3. Pickleball                       |
| 4. Cricket                          |
| 5. Box Cricket                      |
| 6. Football (Turfs & Natural Grass) |
| 7. Basketball                       |
| 8. Tennis                           |
| 9. Table Tennis                     |
| 10. Swimming                        |
| 11. Rock Climbing                   |

**IRDA Reg. No. 115**

**Mailing Address:**

601 & 602, 6th Floor, Interface 16,  
New Linking Road, Malad (West)  
Mumbai - 400 064

**ICICI Lombard General Insurance Company Limited**

**CIN: L67200MH2000PLC129408**

**Registered Office Address:**

ICICI Lombard House, 414, P Balu Marg,  
Off Veer Savarkar Road, Nr Siddhi Vinayak Temple,  
Prabhadevi, Mumbai 400 025

**UIN: ICIHLIP27061V012627**

**Toll free no:** 1800 2666

**Alternate no :** 86552 22666 (chargeable)

**E-mail:** customersupport@icicilombard.com

**Website :** [www.icicilombard.com](http://www.icicilombard.com)

All redemptions shall be made only through Our authorized network providers on cashless basis or redeemable voucher through our mobile App ILTake Care.

#### Accumulation and Carry-Forward of Points

- a. A maximum of 12,000 Points may be accumulated at any given time.
- b. Once the limit of 12,000 Points is reached, no further Points shall be credited unless You redeem Points and the balance falls below the maximum permissible limit. No points shall be credited for previous months where the point addition was not provided due to accumulation limit.
- c. Carry-forward of unused Points to subsequent Policy years shall be permitted only within the maximum accumulation limit and provided the Policy is renewed with Us without any break.

#### General Conditions:

It is agreed and understood that:

- i. The Points provided under this benefit do not constitute monetary value and cannot be exchanged for cash.
- ii. Access to services shall be subject to availability of authorized network providers at the Insured Person's location.
- iii. You will comply with all operational guidelines, eligibility requirements, booking procedures, and verification processes as may be specified by Our network providers.
- iv. We will not be liable for any deficiency in service, advice, recommendation, or outcome arising out of or in connection with the services rendered by the network provider under this benefit.
- v. Any utilization of/enrolment for services/benefits under this cover shall be constituted as "claim" for the purpose of Cancellation refund under this Policy
- vi. The service will not be provided on reimbursement basis

#### 13. Mind & Mood Recover:

We shall provide You with access to psychological counselling sessions through Our network providers, with an option for video consultations wherever network services are not available. These services are intended to support mental wellbeing and are offered from **Day 1** of the Policy, subject to the limits specified below:

- i. You shall be eligible for individual mental health psychological counselling sessions through Our empaneled network counsellors.
- ii. Places where network providers are not available, You may avail the sessions through video consultation. The benefit is available from Day 1 of the Policy.
- iii. The per-session limit is INR 1,000, irrespective of mode (physical or video).

**IRDA Reg. No. 115**

**Mailing Address:**

601 & 602, 6th Floor, Interface 16,  
New Linking Road, Malad (West)  
Mumbai - 400 064

**ICICI Lombard General Insurance Company Limited**

**CIN: L67200MH2000PLC129408**

**Registered Office Address:**

ICICI Lombard House, 414, P Balu Marg,  
Off Veer Savarkar Road, Nr Siddhi Vinayak Temple,  
Prabhadevi, Mumbai 400 025

**UIN: ICILIP27061V012627**

**Toll free no:** 1800 2666

**Alternate no :** 86552 22666 (chargeable)

**E-mail:** customersupport@icicilombard.com

**Website :** [www.icicilombard.com](http://www.icicilombard.com)

- iv. Any utilization of/enrolment for services/benefits under this cover shall be constituted as “claim” for the purpose of Cancellation refund under this Policy.

| Plan name       | Number of Mental Health Sessions | Limit per Session     |
|-----------------|----------------------------------|-----------------------|
| <b>Rookie</b>   | 3 sessions per Policy Year       | INR 1,000 per session |
| <b>BasicFit</b> | 5 sessions per Policy Year       | INR 1,000 per session |
| <b>Upgrade</b>  | 6 sessions per Policy Year       | INR 1,000 per session |
| <b>Flex</b>     | 8 sessions per Policy Year       | INR 1,000 per session |
| <b>GOAT</b>     | 10 sessions per Policy Year      | INR 1,000 per session |
| <b>Value</b>    | 3 sessions per Policy Year       | INR 1,000 per session |

- v. It is agreed and understood that
- You have obtained the services on Your own discretion, and risk;
  - The services under this cover shall not be construed as medical advice nor a substitute for physical consultation with an independent Medical Practitioner or healthcare professional;
  - You must seek assistance from a qualified Medical Practitioner/healthcare professional when interpreting and applying any recommendations under this cover; and
  - We shall not be held responsible for any loss, damage, or adverse outcome arising out of or in connection with any opinion, advice, prescription, or any actual or alleged errors, omissions, or representations made by the Medical Practitioner or healthcare professional delivering the services under this cover.
  - The service will not be provided on reimbursement basis.

## ii. Add ons/ Optional Covers

The Covers listed below shall be available to You only if the additional premium has been received by Us (except Optional Cover Voluntary Deductible) and the Optional Cover is specified to be in force for You in the Policy Schedule.

Covers under this Section are subject to the terms, conditions, waiting periods and exclusions of this Policy and in accordance with the applicable Plan as specified in the Policy.

**IRDA Reg. No. 115**

**Mailing Address:**

601 & 602, 6th Floor, Interface 16,  
New Linking Road, Malad (West)  
Mumbai - 400 064

### ICICI Lombard General Insurance Company Limited

**CIN: L67200MH2000PLC129408**

**Registered Office Address:**

ICICI Lombard House, 414, P Balu Marg,  
Off Veer Savarkar Road, Nr Siddhi Vinayak Temple,  
Prabhadevi, Mumbai 400 025

**UIN: ICIHLIP27061V012627**

**Toll free no:** 1800 2666

**Alternate no :** 86552 22666 (chargeable)

**E-mail:** customersupport@icicilombard.com

**Website :** [www.icicilombard.com](http://www.icicilombard.com)

The ReVibe Benefit/Pre Hospitalisation medical expenses/ Post hospitalization medical expenses will not be applicable for this Section. Claims under this Section will not impact the Annual Sum Insured (except Optional cover 2. Claim Protector) or Green Flag bonus

### 1. Smart Returns

We will provide a renewal discount under this Optional Cover if the Policy remains claim free for five Policy Years, whether consecutive or nonconsecutive in respect of In-Patient Treatment, Day Care Treatment, Modern Treatment or AYUSH. Upon fulfilment of this condition, You shall be eligible at the next renewal for a discount equivalent to the Base Premium of the Policy Year in which this Optional Cover was first opted, subject to the following:

This Optional Cover must be opted and renewed continuously without any break to retain eligibility.

The claim free requirement applies only to covered benefits under In Patient Treatment, Day Care Treatment, Modern Treatment and AYUSH.

The discount shall apply only to the renewal premium and cannot be encashed, transferred or carried forward.

If You discontinue this Optional Cover, eligibility shall reset, and upon re selection You shall be required to complete five new claim free Policy Years, commencing from such re-selection.

For the purpose of determining the applicable discount, the term Base Premium shall refer to the annual premium charged in the Policy Year in which this Optional Cover was first opted by You, excluding all applicable taxes, cesses, loadings, or additional premium for Optional Covers.

The renewal discount equivalent to the Base Premium shall be granted after completion of **each block of five claim-free Policy Years**, either consecutive or non-consecutive provided this Optional Cover is maintained without interruption throughout such block.

#### Illustration

| Block of Claim-Free Policy Years        | Discount Eligibility | Applied At         |
|-----------------------------------------|----------------------|--------------------|
| First 5 claim-free years                | Eligible             | Renewal of Year 6  |
| Claim in 6 year                         | Not Eligible         | NA                 |
| Next 5 claim-free years (7 to 11 years) | Eligible             | Renewal in Year 12 |

IRDA Reg. No. 115

Mailing Address:

601 & 602, 6th Floor, Interface 16,  
New Linking Road, Malad (West)  
Mumbai - 400 064

#### ICICI Lombard General Insurance Company Limited

CIN: L67200MH2000PLC129408

Registered Office Address:

ICICI Lombard House, 414, P Balu Marg,  
Off Veer Savarkar Road, Nr Siddhi Vinayak Temple,  
Prabhadevi, Mumbai 400 025

UIN: ICIHLIP27061V012627

Toll free no: 1800 2666

Alternate no : 86552 22666 (chargeable)

E-mail: customersupport@icicilombard.com

Website : [www.icicilombard.com](http://www.icicilombard.com)

|                               |          |                                 |
|-------------------------------|----------|---------------------------------|
| Every subsequent 5-year block | Eligible | At renewal following each block |
|-------------------------------|----------|---------------------------------|

Optional Cover “Smart Returns” and “Voluntary Deductible” cannot be opted together.

## 2. Claim Protector

If a claim has been accepted under the “Inpatient Treatment” or “Daycare Procedure/Treatments” Cover, the items which are included in the List I- Items for which coverage is not available in the Policy of Annexure II, which are non – payable, to the particular claim, will become payable.

- i. The maximum claim pay out under this add on/Optional Cover shall be limited to Sum Insured under the Policy.
- ii. Any Sum Insured accrued under Green Flag bonus /ReVibe benefit will not be available for Claim Protector Cover.

## 3. Health Check-up

We will provide a Health Check-Up to any Insured Person aged 18 years and above, anytime during the Policy Period, through pre-designed health packages (specified below) offered by Our Network Providers/Service Provider, subject to the following:

- i. This Optional Cover is available only once per Policy Year per Insured Person covered as an Adult during first time issuance as mentioned in the policy schedule. Any unutilized Health Check-up benefits will not be carried forward to the next Policy Year. It is Your responsibility to utilize the benefit within the Policy Period, and We will not issue any reminders or notifications.
- ii. This Optional Cover is up to 0.5% of Sum Insured or Rs. 5,000, whichever is lower.
- iii. These pre-designed health packages are based on eligibility as per the Sum Insured. We may modify these packages from time to time without prior notice; however, You will not be permitted to modify them.
- iv. This Optional Cover can be obtained only on cashless basis and can be availed through our mobile app or by calling Our Toll-free number: 1800 2666.
- v. We will assign the Network Provider/Service Provider once We receive Your request.
- vi. It is agreed and understood that
  - (1) You have obtained the services under this Optional Cover on Your own discretion, and risk;
  - (2) the services under this Optional Cover shall not be construed as medical advice nor a substitute for physical consultation with an independent Medical Practitioner or healthcare professional;
  - (3) You must seek assistance from a qualified Medical Practitioner/healthcare professional when interpreting and applying any recommendations under this Optional Cover; and

**IRDA Reg. No. 115**

**Mailing Address:**

601 & 602, 6th Floor, Interface 16,  
New Linking Road, Malad (West)  
Mumbai - 400 064

### ICICI Lombard General Insurance Company Limited

**CIN: L67200MH2000PLC129408**

**Registered Office Address:**

ICICI Lombard House, 414, P Balu Marg,  
Off Veer Savarkar Road, Nr Siddhi Vinayak Temple,  
Prabhadevi, Mumbai 400 025

**UIN: ICIHLIP27061V012627**

**Toll free no:** 1800 2666

**Alternate no :** 86552 22666 (chargeable)

**E-mail:** customersupport@icicilombard.com

**Website :** [www.icicilombard.com](http://www.icicilombard.com)

- (4) We shall not be held responsible for any loss, damage, or adverse outcome arising out of or in connection with any opinion, advice, prescription, or any actual or alleged errors, omissions, or representations made by the Medical Practitioner or healthcare professional delivering the services under this Optional Cover.
- vii. In-case of long term policies (2 year or 3 years), the Adult Insured Person(s) are eligible for Health Check-up once per policy year
- viii. This optional cover is applicable for all sum insured.
- ix. The service will not be provided on reimbursement basis

List of health check-up packages shall be as under:

| No. of Members | Sum Insured | Health Check - up Packages                                                                                                                                                                                                      |
|----------------|-------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1              | 7 Lakhs     | CBC, ESR, BSF, HbA1c, Lipid Profile, Liver Function Test, Kidney Function Test, , Iron Studies, Thyroid Profile Total, Vitamin B12, Vitamin D 25 Hydroxy, Electrolytes, Hscrp.                                                  |
|                | >=10 Lakhs  | CBC, ESR, BSF, HbA1c, Lipid Profile, Liver Function Test, Kidney Function Test, , Iron Studies, Thyroid Profile Total, Vitamin B12, Vitamin D 25 Hydroxy, Electrolytes, Hscrp, C Reactive Protein, PSA (males), Ca125(females). |
| 2              | 7Lakhs      | CBC, ESR, HbA1c, BSF, Lipid Profile, Liver Function Test, Kidney Function Test, Iron Studies, Thyroid Profile Total, Vitamin B12, Vitamin D 25 Hydroxy                                                                          |
|                | >=10 Lakhs  | CBC, ESR, BSF, HbA1c, Lipid Profile, Liver Function Test, Kidney Function Test, , Iron Studies, Thyroid Profile Total, Vitamin B12, Vitamin D 25 Hydroxy, Electrolytes, Hscrp                                                   |

#### 4. Tenure Glow Up

We will permit You to utilize the aggregate Base Sum Insured of all years under a multi-year Policy at any time during a Policy Period, subject to the following:

**IRDA Reg. No. 115**

**Mailing Address:**

601 & 602, 6th Floor, Interface 16,  
New Linking Road, Malad (West)  
Mumbai - 400 064

#### **ICICI Lombard General Insurance Company Limited**

**CIN: L67200MH2000PLC129408**

**Registered Office Address:**

ICICI Lombard House, 414, P Balu Marg,  
Off Veer Savarkar Road, Nr Siddhi Vinayak Temple,  
Prabhadevi, Mumbai 400 025

**UIN: ICIHLIP27061V012627**

**Toll free no:** 1800 2666

**Alternate no :** 86552 22666 (chargeable)

**E-mail:** customersupport@icicilombard.com

**Website :** [www.icicilombard.com](http://www.icicilombard.com)

- i. The Base Sum Insured of all Policy Years may be accessed multiple times in a Policy Period, provided the total utilization does not exceed the aggregate Base Sum Insured for the full tenure.
- ii. If the Base Sum Insured of future Policy Years is utilized in advance, the remaining Sum Insured for the balance years shall stand reduced accordingly.
- iii. You can utilize this Sum insured for inpatient claims (including day Care). This Benefit will be subject to all applicable limits, sub limits, co-payments, deductibles as per the Policy. All other terms and conditions, exclusions as applicable for in-patient care coverage shall apply for this benefit as well
- iv. The order of utilization of this cover for claims is Base sum insured of the Policy year – Green Flag Bonus accumulated in the Policy year - ReVibe Benefit – Thrill Shield (if opted and applicable) - Tenure GlowUp
- v. For avoidance of doubt, in case the sum insured of the subsequent policy year(s) is utilized, you will be eligible for the re vibe benefit from the second claim of subsequent policy year(s). The utilization of the sum insured of the next policy year will not be considered as first claim of that policy year. Policy Year means a period of twelve months beginning from the Policy Period Start Date and ending on the last day of such a twelve-month period. For the purpose of subsequent years, “Policy Year” shall mean a period of twelve months beginning from the end of the previous Policy Year and lapsing on the last day of such twelve-month period, till the Policy Period End Date, as specified in the Policy Schedule.
- vi. GreenFlag bonus, ReVibe benefit will remain applicable as per respective Terms and conditions If a claim is paid utilizing the sum insured per this optional cover and thereafter if policy is cancelled, no refund shall be provided for unexpired policy years as well.
- vii. Example: You have a policy with Base SI 10L for 5year tenure, with Tenure Glow Up opted.  
In 2<sup>nd</sup> policy year, a claim for Rs 25Lakh triggers. For payment of this claim, 10Lakh SI of 2<sup>nd</sup> year will be utilized, followed by 2 lakh of Green Flag Bonus accumulated in 2<sup>nd</sup> year, remaining 13 Lakh will be paid utilizing the Base SI of upcoming policy years (i.e. 3<sup>rd</sup>, 4<sup>th</sup> & 5<sup>th</sup> Policy year)  
Post this claim payment, Base SI available for remaining policy period will be 17Lakh (10Lakh SI for each upcoming year\*3 (remaining policy years) minus 13Lakh)

## 5. Spouse Care

We will provide continuity of accrued bonus and waiting periods (including specific waiting periods and pre-existing disease waiting periods) to the spouse of the Insured Person under this Cover, if the Spouse member is added after the inception of policy. Following conditions will apply:

- i. Intimation of addition of spouse in policy must be made within 6 months from the date of marriage.

### ICICI Lombard General Insurance Company Limited

IRDA Reg. No. 115

Mailing Address:

601 & 602, 6th Floor, Interface 16,  
New Linking Road, Malad (West)  
Mumbai - 400 064

CIN: L67200MH2000PLC129408

Registered Office Address:

ICICI Lombard House, 414, P Balu Marg,  
Off Veer Savarkar Road, Nr Siddhi Vinayak Temple,  
Prabhadevi, Mumbai 400 025

UIN: ICILHLP27061V012627

Toll free no: 1800 2666

Alternate no : 86552 22666 (chargeable)

E-mail: customersupport@icicilombard.com

Website : [www.icicilombard.com](http://www.icicilombard.com)

- ii. The continuity benefit will not be applicable with respect to the waiting period for maternity & new born baby cover. Continuity shall apply in respect of accrued bonus and initial, Specific and Pre-Existing disease waiting periods. However, waiting period as applicable for maternity coverage and Newborn baby cover shall apply from the date of inception of eligible female member in this policy.
- iii. The addition of spouse member is subject to underwriting. Only if the spouse member is approved for addition, continuity benefits will apply.
- iv. This Cover shall be opted from the inception of the Individual Policy and may be availed only until the spouse is included under the Policy.

This Cover shall be available only for Upgrade, Flex and GOAT plan.

- vi. This add-on shall be available only if "self" is insured.
- vii. Upon addition of the spouse to the Policy, this Optional Cover shall automatically terminate

#### **6. Network Advantage**

We will provide a 10% discount on the renewal premium, including the premium payable for the first Policy Year, subject to the following conditions:

- i. You shall avail treatment under In-patient Treatment, Day Care Procedures/Treatment, In patient AYUSH Hospitalization only through Our Network Provider as listed on Our website or mobile application to be eligible for the discount.
- ii. A Co-payment of 20% shall apply to every claim if You avail treatment from a Non-Network Provider.

#### **7. 2 - Hour QuickFix:**

We will cover the Medical Expenses incurred in respect of Your Hospitalization for 2 hours or more (and minimum 24 hours for AYUSH Treatment in an AYUSH Hospital), for the following:

- a. Room Rent up to an eligible room category as per plan opted.
- b. Intensive Care Unit (ICU) Charges.
- c. Qualified Nurse charges.
- d. Medical Practitioner's fees.
- e. Anesthesia, blood, oxygen, operation theatre charges, medicines, drugs and consumables, other than those listed as non-medical expenses in Annexure II.

**IRDA Reg. No. 115**

**Mailing Address:**

601 & 602, 6th Floor, Interface 16,  
New Linking Road, Malad (West)  
Mumbai - 400 064

#### **ICICI Lombard General Insurance Company Limited**

**CIN: L67200MH2000PLC129408**

**Registered Office Address:**

ICICI Lombard House, 414, P Balu Marg,  
Off Veer Savarkar Road, Nr Siddhi Vinayak Temple,  
Prabhadevi, Mumbai 400 025

**UIN: ICILIP27061V012627**

**Toll free no:** 1800 2666

**Alternate no :** 86552 22666 (chargeable)

**E-mail:** customersupport@icicilombard.com

**Website :** [www.icicilombard.com](http://www.icicilombard.com)

- f. Surgical appliances and prosthetic devices recommended in writing by the attending Medical Practitioner and used intra-operatively during a Surgical Procedure.
- g. Cost of investigative tests or prescribed diagnostic procedures directly related to the Injury/Illness for which You are Hospitalized.

This benefit is subject to the following:

- a. If You are admitted to a room with a Room Rent or category higher than that specified in the Policy Schedule, then Associated Medical Expenses shall be payable on a pro-rata basis. Pro-rata deductions shall not apply to ICU charges, or where the Hospital does not follow differential billing, or where expenses are not charged based on Room Rent.
- b. This benefit does not include expenses relating to:
  - Use of automation machines for peritoneal dialysis, and
  - Hospitalization where there is no active line of treatment and only diagnostic or investigative procedures are performed (such as MRI, CT Scan, Endoscopy, Colonoscopy, etc.).
- c. Treatments or procedures covered under this add-on and those covered under Day Care Procedures/Treatment are considered separate.
- d. If this add-on is opted by You, treatments such as IV Fluid Therapy for Severe Dehydration, Platelet Transfusions, Iron Infusions, Ligament Sprain & Immobilization, etc., shall be covered in addition to those covered under In-patient Hospitalization. These treatments are indicative only.

## 8. Room Modifier

We will provide You the option to modify the Room Rent eligibility as opted and specified in the Policy Schedule from the following:

To modify the Room Rent eligibility to any room category without restriction, for Policies with BasicFit, Upgrade, Flex, GOAT plan; or downgrade to twin sharing room.

This benefit is subject to the following:

- This Optional Cover shall be available for selection only for BasicFit, Upgrade, Flex, GOAT plan
- If this cover is applicable in Your policy, and if You are admitted to a room with a Room category higher than that specified in the Policy

**IRDA Reg. No. 115**

**Mailing Address:**

601 & 602, 6th Floor, Interface 16,  
New Linking Road, Malad (West)  
Mumbai - 400 064

### ICICI Lombard General Insurance Company Limited

**CIN: L67200MH2000PLC129408**

**Registered Office Address:**

ICICI Lombard House, 414, P Balu Marg,  
Off Veer Savarkar Road, Nr Siddhi Vinayak Temple,  
Prabhadevi, Mumbai 400 025

**UIN: ICIHLIP27061V012627**

**Toll free no:** 1800 2666

**Alternate no :** 86552 22666 (chargeable)

**E-mail:** customersupport@icicilombard.com

**Website :** [www.icicilombard.com](http://www.icicilombard.com)

Schedule against this optional cover, the Associated Medical Expenses shall be payable on a pro rata basis. However, pro rata deductions shall not apply to ICU charges, or where the Hospital does not follow differential billing, or where expenses are not charged based on the room category.

## **9. Maternity Benefit**

We will cover the Maternity Expenses incurred during Hospitalization, up to ₹50,000 for Policies with Rookie, BasicFit, Upgrade plan, and up to ₹1,00,000 for Policies with Flex and GOAT plan, including expenses relating to medically recommended lawful termination of pregnancy in life threatening circumstances on the advice of a Medical Practitioner, subject to the following conditions:

- i. This Optional Cover may be opted either at inception or at renewal, and may also be opted by an individual female Insured Person aged 18 years or above, irrespective of New born Baby Cover
- ii. This Optional Cover shall be available up to a maximum limit of ₹50,000 and ₹1,00,000 as per plan opted. The benefit shall be limited to a maximum of three deliveries or terminations during the lifetime of a female Insured Person
- iii. Pre-natal expenses (from conception until delivery) and post-natal expenses (up to 30 days from delivery) shall be covered within the above limit, provided such expenses are incurred on an in-patient basis.
- iv. A waiting period of 24 months shall apply, commencing from the date of inception of coverage of the concerned female Insured Person, as specified in the Policy Schedule.
- v. Expenses incurred for the management of ectopic pregnancy are excluded under this Optional Cover; however, such claims may be payable under the Basic Cover – In Patient Treatment, as applicable.
- vi. This Optional Cover shall not be available outside the geographical boundaries of India.
- vii. Spouse Care continuity shall not apply to the maternity waiting period under this Optional Cover. viii. The cover is not available in Value plan.

## **10. New Born Baby Cover**

We will cover the Medical Expenses incurred towards the Hospitalization and vaccinations of the Newborn Baby, subject to the following conditions:

- i. This combined Optional Cover shall be available only if You have opted for the Maternity Benefit and We have accepted a claim under the Maternity Benefit.
- ii. We will cover the Medical Expenses for Hospitalization of the Newborn Baby for a minimum of 24 consecutive hours and up to 90 days, up to a maximum limit of twice the Maternity Sum Insured or ₹2,00,000, whichever is lower.

### **ICICI Lombard General Insurance Company Limited**

**IRDA Reg. No. 115**

**Mailing Address:**

601 & 602, 6th Floor, Interface 16,  
New Linking Road, Malad (West)  
Mumbai - 400 064

**CIN: L67200MH2000PLC129408**

**Registered Office Address:**

ICICI Lombard House, 414, P Balu Marg,  
Off Veer Savarkar Road, Nr Siddhi Vinayak Temple,  
Prabhadevi, Mumbai 400 025

**UIN: ICILIP27061V012627**

**Toll free no:** 1800 2666

**Alternate no :** 86552 22666 (chargeable)

**E-mail:** customersupport@icicilombard.com

**Website :** [www.icicilombard.com](http://www.icicilombard.com)

- iii. We will cover the vaccination expenses of the Newborn Baby up to ₹10,000 until the child reaches 1 year of age.
- iv. A waiting period of 24 months shall apply from the date of inception of coverage of the female Insured Person.
- v. This Optional Cover cannot be opted by an individual male Insured Person.
- vi. The cover is not available in Value plan.

#### **11. Maternity Waiting Period Reduction Option**

We will reduce the waiting period applicable under the Optional Cover – Maternity Benefit and New Born Baby Cover from 24 months to 12 months, subject to the following conditions:

- i. This Optional Cover may be availed only at Policy inception, and only if Maternity Benefit optional cover is opted
  - a. If only Maternity Cover is opted, such reduction in waiting period will be applicable for Maternity cover only
  - b. If both Maternity and New Born Baby are opted, such reduction in waiting period will be applicable for both these optional covers
- ii. The reduction in waiting period shall only be as per the limit of coverage under maternity and New Born baby cover as applicable at the time of policy inception
- iii. This Optional Cover must be continued for a minimum of two consecutive Policy Years.
- iv. All terms and conditions applicable to the Optional Cover – Maternity Benefit, Newborn Baby Cover shall apply to this Optional Cover.
- v. The cover is not available in Value plan.

#### **12. Thrill Shield**

We will provide additional coverage equal to Base sum insured for Medical Expenses incurred for In-patient Treatment arising out of Accidental Injuries sustained while participating in a defined list of Adventure Sports, subject to the following conditions:

- i. Coverage shall apply only to the Adventure Sports specifically listed under this Optional Cover.
- ii. Participation in such activities must be non-professional, non-competitive, and undertaken solely for recreational purposes.
- iii. No benefit shall be payable if You are participating in the activity illegally, under the influence of alcohol or intoxicants, or in a manner deemed unsafe or in violation of safety norms.
- iv. The claim amount assessed above would be deducted from the following amounts in the following progressive order:
  - a. Base Sum Insured
  - b. Green flag bonus (if accrued and available)
  - c. ReVibe benefit (if applicable)
  - d. Thrill Shield

**IRDA Reg. No. 115**

**Mailing Address:**

601 & 602, 6th Floor, Interface 16,  
New Linking Road, Malad (West)  
Mumbai - 400 064

#### **ICICI Lombard General Insurance Company Limited**

**CIN: L67200MH2000PLC129408**

**Registered Office Address:**

ICICI Lombard House, 414, P Balu Marg,  
Off Veer Savarkar Road, Nr Siddhi Vinayak Temple,  
Prabhadevi, Mumbai 400 025

**UIN: ICIHLIP27061V012627**

**Toll free no:** 1800 2666

**Alternate no :** 86552 22666 (chargeable)

**E-mail:** customersupport@icicilombard.com

**Website :** [www.icicilombard.com](http://www.icicilombard.com)

- e. Tenure Glow up (if opted)
- v. The cover is not available in Value plan.

| Sr. No. | Adventure Sport (Covered Activity) |
|---------|------------------------------------|
| 1       | Adventure racing                   |
| 2       | Archery                            |

| Sr. No. | Adventure Sport (Covered Activity)                       |
|---------|----------------------------------------------------------|
| 3       | Bicycle touring                                          |
| 4       | Back-water rafting                                       |
| 5       | Boxing                                                   |
| 6       | Bungee jumping                                           |
| 7       | Climbing / Trekking / Walking over 2,000 meters altitude |
| 8       | Cross-channel swimming                                   |
| 9       | Cycle racing                                             |
| 10      | Fencing                                                  |
| 11      | Field hockey                                             |
| 12      | Flying as a pilot                                        |
| 13      | Gliding                                                  |
| 14      | Gymnastics                                               |
| 15      | High diving (above 5 meters)                             |
| 16      | Horse racing                                             |

**IRDA Reg. No. 115**

**Mailing Address:**

601 & 602, 6th Floor, Interface 16,  
New Linking Road, Malad (West)  
Mumbai - 400 064

**ICICI Lombard General Insurance Company Limited**

**CIN: L67200MH2000PLC129408**

**Registered Office Address:**

ICICI Lombard House, 414, P Balu Marg,  
Off Veer Savarkar Road, Nr Siddhi Vinayak Temple,  
Prabhadevi, Mumbai 400 025

**UIN: ICIHLIP27061V012627**

**Toll free no:** 1800 2666

**Alternate no :** 86552 22666 (chargeable)

**E-mail:** customersupport@icicilombard.com

**Website :** [www.icicilombard.com](http://www.icicilombard.com)

|    |                            |
|----|----------------------------|
| 17 | Horse riding and jumping   |
| 18 | Hot air ballooning         |
| 19 | Hunting / Shooting         |
| 20 | Ice hockey / Street hockey |
| 21 | Ice skating                |
| 22 | Jet skiing                 |
| 23 | Judo                       |
| 24 | Karate                     |
| 25 | Kayaking                   |
| 26 | Marathon running           |
| 27 | Martial arts               |

| Sr. No. | Adventure Sport (Covered Activity) |
|---------|------------------------------------|
| 28      | Motorcycle racing (all types)      |
| 29      | Motor rallying                     |
| 30      | Mountain biking                    |
| 31      | Mountaineering / Rock climbing     |
| 32      | Parachuting                        |
| 33      | Paragliding / Parapenting          |
| 34      | Parasailing                        |
| 35      | Parkour / Parours / Free running   |

**IRDA Reg. No. 115**

**Mailing Address:**

601 & 602, 6th Floor, Interface 16,  
 New Linking Road, Malad (West)  
 Mumbai - 400 064

**ICICI Lombard General Insurance Company Limited**

**CIN: L67200MH2000PLC129408**

**Registered Office Address:**

ICICI Lombard House, 414, P Balu Marg,  
 Off Veer Savarkar Road, Nr Siddhi Vinayak Temple,  
 Prabhadevi, Mumbai 400 025

**UIN: ICIHLIP27061V012627**

**Toll free no:** 1800 2666

**Alternate no :** 86552 22666 (chargeable)

**E-mail:** customersupport@icicilombard.com

**Website :** [www.icicilombard.com](http://www.icicilombard.com)

|         |                                            |
|---------|--------------------------------------------|
| 36      | Polo                                       |
| 37      | Powerlifting                               |
| 38      | Rifle range shooting                       |
| 39      | Rugby                                      |
| 40      | Safari tours                               |
| 41      | Scuba diving                               |
| 42      | Skateboarding                              |
| 43      | Skydiving                                  |
| 44      | Snorkeling                                 |
| 45      | Snowboarding                               |
| 46      | Speed trials / Time trials                 |
| 47      | Surfing                                    |
| 48      | Team sports played in competitive contests |
| 49      | Tombstoning / Cliff diving                 |
| 50      | Triathlon                                  |
| 51      | Weight lifting                             |
| 52      | Wrestling                                  |
| Sr. No. | Adventure Sport (Covered Activity)         |
| 53      | Yachting                                   |
| 54      | Zip-lining                                 |
| 55      | Zorbing / Hydro-zorbing                    |

**IRDA Reg. No. 115**

**Mailing Address:**

601 & 602, 6th Floor, Interface 16,  
 New Linking Road, Malad (West)  
 Mumbai - 400 064

**ICICI Lombard General Insurance Company Limited**

**CIN: L67200MH2000PLC129408**

**Registered Office Address:**

ICICI Lombard House, 414, P Balu Marg,  
 Off Veer Savarkar Road, Nr Siddhi Vinayak Temple,  
 Prabhadevi, Mumbai 400 025

**UIN: ICIHLIP27061V012627**

**Toll free no:** 1800 2666

**Alternate no :** 86552 22666 (chargeable)

**E-mail:** customersupport@icicilombard.com

**Website :** [www.icicilombard.com](http://www.icicilombard.com)

### 13. Personal Accident

This cover is available only for adult members We will pay you or your nominee / legal heir a specified percentage of the Sum Insured, as stated in the Policy Schedule and subject to a maximum limit of Rs. 50 Lakhs, upon the occurrence of any of the following events:

- a. Accidental Death On occurrence of Your death due to an Injury sustained during the Policy Period or within 12 calendar months from the date of occurrence of such Injury, we shall pay 100% of the Sum Insured under this benefit.
- b. Permanent Total Disablement On the occurrence of any of the Permanent Total Disability specified below, arising from an Injury sustained during the Policy Period or within 12 calendar months from the date of such Injury, We shall pay the corresponding percentage of the Sum Insured as specified against each type of disablement:

| Sr. No | Insured Events                                                                                                                                                                                                                                                                                       | Amount payable = % of the Sum Insured specified in the policy schedule |
|--------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------|
| I      | Total and irrecoverable loss of sight of both the eyes or the actual loss by physical separation of two entire hands or feet, or one entire hand and one entire foot, or the total and irrecoverable loss of sight of one eye and loss by physical separation of one entire hand or one entire foot. | 100%                                                                   |
| II     | Total and irrecoverable loss                                                                                                                                                                                                                                                                         | 100%                                                                   |
|        | (a) use of two hands or two feet                                                                                                                                                                                                                                                                     |                                                                        |
|        | (b) one hand and one foot                                                                                                                                                                                                                                                                            |                                                                        |
|        | (c)sight of one eye and use of one hand or one foot                                                                                                                                                                                                                                                  |                                                                        |
| III    | Total and irrecoverable loss of sight of one eye or the actual loss by physical separation of one entire hand or one entire foot                                                                                                                                                                     | 50%                                                                    |
| IV     | Total and irrecoverable loss of use of one entire hand or one entire foot without physical separation                                                                                                                                                                                                | 50%                                                                    |
| V      | Paraplegia or Quadriplegia or Hemiplegia                                                                                                                                                                                                                                                             | 100%                                                                   |

**IRDA Reg. No. 115**

**Mailing Address:**

601 & 602, 6th Floor, Interface 16,  
New Linking Road, Malad (West)  
Mumbai - 400 064

#### ICICI Lombard General Insurance Company Limited

**CIN: L67200MH2000PLC129408**

**Registered Office Address:**

ICICI Lombard House, 414, P Balu Marg,  
Off Veer Savarkar Road, Nr Siddhi Vinayak Temple,  
Prabhadevi, Mumbai 400 025

**UIN: ICIHLIP27061V012627**

**Toll free no:** 1800 2666

**Alternate no :** 86552 22666 (chargeable)

**E-mail:** customersupport@icicilombard.com

**Website :** [www.icicilombard.com](http://www.icicilombard.com)

NOTE: For the purpose of Sr. No. I to IV in the table above, physical separation of a hand or foot shall mean separation of the hand at or above the wrist, and of the foot at or above the ankle. For the purpose of this Benefit only:

- (I) “Hemiplegia” means complete and irrecoverable paralysis of the arm, leg, and trunk on the same side of the body;
- (II) “Paraplegia” means complete and irrecoverable paralysis of the whole of the lower half of the body (below waist) including both the legs;
- (III) “Quadriplegia” means complete and irrecoverable paralysis of all four limbs.

d. Permanent Partial Disablement On the occurrence of any of the Permanent Partial Disability specified below, arising from an Injury sustained during the Policy Period or within 12 calendar months from the date of such Injury, We shall pay the corresponding percentage of the Sum Insured as specified against each type of disablement:

| Sr.No | Insured Events                                                 | Amount payable = % of the Sun Insured specified in the policy schedule |
|-------|----------------------------------------------------------------|------------------------------------------------------------------------|
| I     | Total and irrecoverable loss of hearing in: -                  |                                                                        |
|       | a) Both ears                                                   | 75%                                                                    |
|       | b) One ear                                                     | 30%                                                                    |
| II    | Loss of toes                                                   |                                                                        |
|       | a) All                                                         | 20%                                                                    |
|       | b) Both phalanges of great toes bilateral                      | 5%                                                                     |
|       | c) Both phalanges of one great toe                             | 2%                                                                     |
|       | d) Both phalanges of other than great than great toes for each | 1%                                                                     |
| III   | III Loss of four fingers and thumb of one hand                 | 40%                                                                    |
| IV    | Loss of four fingers of one hand                               | 35%                                                                    |
| V     | Loss of thumb                                                  |                                                                        |

**IRDA Reg. No. 115**

**Mailing Address:**

601 & 602, 6th Floor, Interface 16,  
New Linking Road, Malad (West)  
Mumbai - 400 064

**ICICI Lombard General Insurance Company Limited**

**CIN: L67200MH2000PLC129408**

**Registered Office Address:**

ICICI Lombard House, 414, P Balu Marg,  
Off Veer Savarkar Road, Nr Siddhi Vinayak Temple,  
Prabhadevi, Mumbai 400 025

**UIN: ICIHLIP27061V012627**

**Toll free no:** 1800 2666

**Alternate no :** 86552 22666 (chargeable)

**E-mail:** customersupport@icicilombard.com

**Website :** [www.icicilombard.com](http://www.icicilombard.com)

|      |                           |     |
|------|---------------------------|-----|
|      | a) Both phalanges         | 25% |
|      | b) One phalanx            | 10% |
| VI   | Loss of index finger      |     |
|      | a) Three phalanges        | 10% |
|      | b) Two phalanges          | 8%  |
|      | c) One phalanx            | 4%  |
| VII  | Loss of middle finger     |     |
|      | a) Three phalanges        | 6%  |
|      | b) Two phalanges          | 4%  |
|      | c) One phalanx            | 2%  |
| VIII | Loss of ring finger       |     |
|      | a) Three phalanges        | 5%  |
|      | b) Two phalanges          | 3%  |
|      | c) One phalanx            | 2%  |
| IX   | Loss of little finger     |     |
|      | a) Three phalanges        | 4%  |
|      | b) Two phalanges          | 3%  |
|      | c) One phalanx            | 2%  |
| X    | Loss of metacarpus        |     |
|      | a) First or second        | 3%  |
|      | b) Third, fourth or fifth | 2%  |

**IRDA Reg. No. 115**

**Mailing Address:**

601 & 602, 6th Floor, Interface 16,  
 New Linking Road, Malad (West)  
 Mumbai - 400 064

**ICICI Lombard General Insurance Company Limited**

**CIN: L67200MH2000PLC129408**

**Registered Office Address:**

ICICI Lombard House, 414, P Balu Marg,  
 Off Veer Savarkar Road, Nr Siddhi Vinayak Temple,  
 Prabhadevi, Mumbai 400 025

**UIN: ICIHLIP27061V012627**

**Toll free no:** 1800 2666

**Alternate no :** 86552 22666 (chargeable)

**E-mail:** customersupport@icicilombard.com

**Website :** [www.icicilombard.com](http://www.icicilombard.com)

|    |                                                                                  |                                                                                                                                                                                                                      |
|----|----------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| XI | Permanent partial disablement not otherwise provided for under serial no. I to X | Such % of the Sum Insured as determined in accordance with the medical assessment carried out by the Company's Network Hospital that the %age under Insured event Sr. No. XI shall not exceed 50% of the Sum Insured |
|----|----------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

#### 14. Voluntary Deductible

We will provide a discount on the premium payable under the Policy if You opt for the Voluntary Deductible, and You shall be liable to bear the Deductible amount specified in the Policy Schedule. Following conditions shall apply:

- This Optional Cover, if opted, shall apply to all Basic Covers (excluding Aura Points, Teleconsultation, GetFit, Mind & Mood Recover), and optional cover i.e 2-hour QuickFix (if opted) Thrill Shield (if opted) and Tenure Glow Up (if opted)
- The Deductible shall apply on an aggregate basis, meaning You shall bear all admissible Hospitalization expenses under the above-mentioned covers to the Deductible amount before We make any payment under the Policy.
- The Deductible shall apply on an individual basis under an Individual Policy and on a floater basis under a Family Floater Policy.
- Once opted and specified in the Policy Schedule, the Voluntary Deductible cannot be modified during the Policy Term. Any change may be made only at Renewal, subject to Our underwriting approval.
- Optional Cover “Smart Returns” and “Voluntary Deductible” cannot be opted together.

#### 15. Condition Management (Only Cashless Basis):

This is an inbuilt cover in Value Plan and is applicable for Insured Persons having any of the following listed conditions.

This Chronic Disease Management Program can be availed from our Service Provider on cashless basis:

- Asthma
- Blood Pressure
- BMI
- Cholesterol
- Diabetes

We shall provide You the following services:

- Assistance in tracking health through Our Service Providers.
- Assistance in availing a dietician and nutritional counseling.

**IRDA Reg. No. 115**

**Mailing Address:**

601 & 602, 6th Floor, Interface 16,  
New Linking Road, Malad (West)  
Mumbai - 400 064

#### **ICICI Lombard General Insurance Company Limited**

**CIN: L67200MH2000PLC129408**

**Registered Office Address:**

ICICI Lombard House, 414, P Balu Marg,  
Off Veer Savarkar Road, Nr Siddhi Vinayak Temple,  
Prabhadevi, Mumbai 400 025

**UIN: ICIHLIP27061V012627**

**Toll free no:** 1800 2666

**Alternate no :** 86552 22666 (chargeable)

**E-mail:** customersupport@icicilombard.com

**Website :** [www.icicilombard.com](http://www.icicilombard.com)

- iii. 2 pre-defined diagnostic health check-ups for the Illness specified above, with a gap of 6 months between each. The health check-ups are in addition to cover under the Optional Cover - Health Check-up, if opted and specified in the Policy Schedule.
- iv. Assistance in availing counselling for lifestyle modifications, such as quitting tobacco/alcohol etc.

This benefit is subject to the following condition:

- 1. This Optional Cover is available only to Insured Persons of age 18 years and above.
- 2. You can opt for this Optional Cover at renewals subject to the Your declaration and Our acceptance of any of Illness specified above.
- 3. The health check-ups under this Optional Cover can be availed only through Our mobile app or by calling at our toll free number: 1800 2666.
- 4. The Service Provider shall be assigned by Us once We receive Your request to avail a health checkup under this Optional Cover.
- 5. Utilization of this health check-up will not impact the Sum Insured.
- 6. We reserve the right to modify, add, or restrict any Network Providers/Service Providers at our sole discretion. You are advised to check the updated list of Network Providers and Service Providers on Our website.
- 7. We may introduce other Illnesses under this Optional Cover.
- 8. It is agreed and understood that:
  - i. You have obtained the services under this Optional Cover on Your own discretion, and risk;
  - ii. the services under this Optional Cover shall not be construed as medical advice nor a substitute for physical consultation with an independent Medical Practitioner or healthcare professional;
  - iii. You must seek assistance from a qualified Medical Practitioner/healthcare professional when interpreting and applying any recommendations under this Optional Cover; and
  - iv. We shall not be held responsible for any loss, damage, or adverse outcome arising out of or in connection with any opinion, advice, prescription, or any actual or alleged errors, omissions, or representations made by the Medical Practitioner or healthcare professional delivering the services under this Optional Cover

#### **d. EXCLUSIONS:**

##### **i. Standard Exclusions**

##### **1. Pre-Existing Diseases - Code- Excl01**

- a. Expenses related to the treatment of a pre-existing Disease (PED) and its direct complications shall be excluded until the expiry of 36 months

**IRDA Reg. No. 115**

**Mailing Address:**

601 & 602, 6th Floor, Interface 16,  
New Linking Road, Malad (West)  
Mumbai - 400 064

#### **ICICI Lombard General Insurance Company Limited**

**CIN: L67200MH2000PLC129408**

**Registered Office Address:**

ICICI Lombard House, 414, P Balu Marg,  
Off Veer Savarkar Road, Nr Siddhi Vinayak Temple,  
Prabhadevi, Mumbai 400 025

**UIN: ICIHLIP27061V012627**

**Toll free no:** 1800 2666

**Alternate no :** 86552 22666 (chargeable)

**E-mail:** customersupport@icicilombard.com

**Website :** [www.icicilombard.com](http://www.icicilombard.com)

- (depending on plan opted) of continuous coverage after the date of inception of the first policy with insurer as selected by the Insurer
- b. In case of enhancement of sum insured the exclusion shall apply afresh to the extent of sum insured increase.
  - c. If the Insured Person is continuously covered without any break as defined under the portability / migration norms of the relevant regulatory prescriptions, then waiting period for the same would be reduced to the extent of prior coverage.
  - d. Coverage under the policy after the expiry of 36 months (depending on plan opted) for any pre-existing disease is subject to the same being declared at the time of application and accepted by Insurer.

## **2. Specified Disease/Procedure Waiting Period/Specific Waiting Period- Code- Excl02**

- a. Expenses related to the treatment of the listed Conditions, surgeries/treatments shall be excluded until the expiry of 24months (depending on plan opted) of continuous coverage after the date of inception of the first policy with us. This exclusion shall not be applicable for claims arising due to an accident.
- b. In case of enhancement of sum insured the exclusion shall apply afresh to the extent of sum insured increase.
- c. If any of the specified disease/procedure falls under the waiting period specified for pre-Existing diseases, then the longer of the two waiting periods shall apply.
- d. The waiting period for listed conditions shall apply even if contracted after the policy or declared and accepted without a specific exclusion.
- e. If the Insured Person is continuously covered without any break as defined under the applicable norms on portability, then waiting period for the same would be reduced to the extent of prior coverage.
- f. List of specific diseases/procedures:
  - 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

**IRDA Reg. No. 115**

**Mailing Address:**

601 & 602, 6th Floor, Interface 16,  
New Linking Road, Malad (West)  
Mumbai - 400 064

### **ICICI Lombard General Insurance Company Limited**

**CIN: L67200MH2000PLC129408**

**Registered Office Address:**

ICICI Lombard House, 414, P Balu Marg,  
Off Veer Savarkar Road, Nr Siddhi Vinayak Temple,  
Prabhadevi, Mumbai 400 025

**UIN: ICIHLIP27061V012627**

**Toll free no:** 1800 2666

**Alternate no :** 86552 22666 (chargeable)

**E-mail:** customersupport@icicilombard.com

**Website :** [www.icicilombard.com](http://www.icicilombard.com)

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

### 3. 90-day Waiting Period

- a. Expenses related to the treatment of the below mentioned illness within 90 days from the first policy commencement date shall be excluded unless they are pre-existing and disclosed at the time of underwriting
  - i. Hypertension
  - ii. Diabetes
  - iii. Cardiac Conditions
- b. This exclusion shall not, however, apply if the Insured Person has continuous coverage for more than twelve months.
- c. The within referred waiting period is made applicable to the enhanced Sum Insured in the event of granting higher sum insured subsequently.

### 4. 30-day waiting period- Code- Excl03

- a. Expenses related to the treatment of any illness within 30 days from the first policy commencement date shall be excluded except claims arising due to an accident, provided the same are covered.
- b. This exclusion shall not, however, apply if the Insured Person has Continuous Coverage for more than twelve months.

**IRDA Reg. No. 115**

**Mailing Address:**

601 & 602, 6th Floor, Interface 16,  
New Linking Road, Malad (West)  
Mumbai - 400 064

#### **ICICI Lombard General Insurance Company Limited**

**CIN: L67200MH2000PLC129408**

**Registered Office Address:**

ICICI Lombard House, 414, P Balu Marg,  
Off Veer Savarkar Road, Nr Siddhi Vinayak Temple,  
Prabhadevi, Mumbai 400 025

**UIN: ICIHLIP27061V012627**

**Toll free no:** 1800 2666

**Alternate no :** 86552 22666 (chargeable)

**E-mail:** customersupport@icicilombard.com

**Website :** [www.icicilombard.com](http://www.icicilombard.com)

- c. The within referred waiting period is made applicable to the enhanced sum insured in the event of granting higher sum insured subsequently.

#### **5. Investigation & Evaluation- Code- Excl04**

- a. Expenses related to any admission primarily for diagnostics and evaluation purposes only are excluded.
- b. Any diagnostic expenses which are not related or not incidental to the current diagnosis and treatment are excluded.

#### **6. Rest Cure, rehabilitation and respite care- Code- Excl05**

- a. Expenses related to any admission primarily for enforced bed rest and not for receiving treatment. This also includes:
  - i. Custodial care either at home or in a nursing facility for personal care such as help with activities of daily living such as bathing, dressing, moving around either by skilled nurses or assistant or non-skilled persons.
  - ii. Any services for people who are terminally ill to address physical, social, emotional and spiritual needs.

#### **7. Obesity/ Weight Control: Code- Excl06**

Expenses related to the surgical treatment of obesity that does not fulfil all the below conditions:

- 1. Surgery to be conducted is upon the advice of the Doctor
- 2. The surgery/Procedure conducted should be supported by clinical protocols
- 3. The member has to be 18 years of age or older and
- 4. Body Mass Index (BMI);
  - a. greater than or equal to 40 or
  - b. greater than or equal to 35 in conjunction with any of the following severe co-morbidities following failure of less invasive methods of weight loss:
    - i. Obesity-related cardiomyopathy
    - ii. Coronary heart disease
    - iii. Severe Sleep Apnea
    - iv. Uncontrolled Type2 Diabetes

#### **8. Change-of-Gender treatments: Code- Excl07**

Expenses related to any treatment, including surgical management, to change characteristics of the body to those of the opposite sex.

**IRDA Reg. No. 115**

**Mailing Address:**

601 & 602, 6th Floor, Interface 16,  
New Linking Road, Malad (West)  
Mumbai - 400 064

#### **ICICI Lombard General Insurance Company Limited**

**CIN: L67200MH2000PLC129408**

**Registered Office Address:**

ICICI Lombard House, 414, P Balu Marg,  
Off Veer Savarkar Road, Nr Siddhi Vinayak Temple,  
Prabhadevi, Mumbai 400 025

**UIN: ICIHLIP27061V012627**

**Toll free no:** 1800 2666

**Alternate no :** 86552 22666 (chargeable)

**E-mail:** customersupport@icicilombard.com

**Website :** [www.icicilombard.com](http://www.icicilombard.com)

**9. Cosmetic or plastic Surgery: Code- Excl08**

Expenses for cosmetic or plastic surgery or any treatment to change appearance unless for reconstruction following an Accident, Burn(s) or Cancer or as part of medically necessary treatment to remove a direct and immediate health risk to the insured. For this to be considered a medical necessity, it must be certified by the attending Medical Practitioner.

**10. Breach of law: Code- Excl10**

Expenses for treatment directly arising from or consequent upon any Insured Person committing or attempting to commit a breach of law with criminal intent.

**11. Excluded providers: Code- Excl 11**

Expenses incurred towards treatment in any hospital or by any Medical Practitioner or any other provider specifically excluded by the Insurer and disclosed in its website / notified to the policyholders are not admissible. However, in case of life threatening situations or following an accident, expenses up to the stage of stabilization are payable but not the complete claim. (The list of excluded providers/delisted hospitals is available on our website [www.icicilombard.com](http://www.icicilombard.com) and is timely updated.)

**12. Treatment for, Alcoholism, drug or substance abuse or any addictive condition and consequences thereof. Code- Excl 12****13. Treatments received in health hydros, nature cure clinics, spas or similar establishments or private beds registered as a nursing home attached to such establishments or where admission is arranged wholly or partly for domestic reasons. Code- Excl13****14. Dietary supplements and substances that can be purchased without prescription, including but not limited to Vitamins, minerals and organic substances unless prescribed by a medical practitioner as part of hospitalization claim or day care procedure. Code- Excl14****15. Refractive Error: Code- Excl15**

Expenses related to the treatment for correction of eye sight due to refractive error less than 7.5 dioptries.

**16. Unproven Treatments: Code- Excl 16**

Expenses related to any unproven treatment, services and supplies for or in connection with any treatment. Unproven treatments are treatments, procedures or supplies that lack significant medical documentation to support their effectiveness.

**ICICI Lombard General Insurance Company Limited****IRDA Reg. No. 115****Mailing Address:**

601 & 602, 6th Floor, Interface 16,  
New Linking Road, Malad (West)  
Mumbai - 400 064

**CIN: L67200MH2000PLC129408****Registered Office Address:**

ICICI Lombard House, 414, P Balu Marg,  
Off Veer Savarkar Road, Nr Siddhi Vinayak Temple,  
Prabhadevi, Mumbai 400 025

**UIN: ICIHLIP27061V012627****Toll free no:** 1800 2666**Alternate no :** 86552 22666 (chargeable)**E-mail:** [customersupport@icicilombard.com](mailto:customersupport@icicilombard.com)**Website :** [www.icicilombard.com](http://www.icicilombard.com)

**17. Sterility and Infertility: Code- Excl 17**

Expenses related to sterility and infertility. This includes:

- a. Any type of contraception, sterilization
- b. Assisted Reproduction services including artificial insemination and advanced reproductive technologies such as IVF, ZIFT, GIFT, ICSI c. Gestational Surrogacy
- d. Reversal of sterilization

**18. Maternity: Code Excl18**

- i. Medical treatment expenses traceable to childbirth (including complicated deliveries and caesarean sections incurred during hospitalization) except ectopic pregnancy;
- ii. Expenses towards miscarriage (unless due to an accident) and lawful medical termination of pregnancy during the policy period.

**ii. Specific Exclusions (Exclusions other than those specified under e. i. above)**

- 19.** War (whether declared or not) and war like occurrence or invasion, acts of foreign enemies, hostilities, civil war, rebellion, revolutions, insurrections, mutiny, military or usurped power, seizure, capture, arrest, restraints and detainment of all kinds.
- 20.** Nuclear, chemical or biological attack or weapons, contributed to, caused by, resulting from or from any other cause or event contributing concurrently or in any other sequence to the loss, claim or expense. For the purpose of this exclusion:
  - a. Nuclear attack or weapons means the use of any nuclear weapon or device or waste or combustion of nuclear fuel or the emission, discharge, dispersal, release or escape of fissile/ fusion material emitting a level of radioactivity capable of causing any Illness, incapacitating disablement or death.
  - b. Chemical attack or weapons means the emission, discharge, dispersal, release or escape of any solid, liquid or gaseous chemical compound which, when suitably distributed, is capable of causing any Illness, incapacitating disablement or death.
  - c. Biological attack or weapons means the emission, discharge, dispersal, release or escape of any pathogenic (disease producing) microorganisms and/or biologically produced toxins (including genetically modified organisms and chemically synthesized toxins) which are capable of causing any Illness, incapacitating disablement or death.
- 21.** Any expenses incurred on Out Patient treatment. This exclusion will not be applicable in case of cover “Aura Points” per the scope as defined in the terms and conditions of this cover.

**IRDA Reg. No. 115**

**Mailing Address:**

601 & 602, 6th Floor, Interface 16,  
New Linking Road, Malad (West)  
Mumbai - 400 064

**ICICI Lombard General Insurance Company Limited**

**CIN: L67200MH2000PLC129408**

**Registered Office Address:**

ICICI Lombard House, 414, P Balu Marg,  
Off Veer Savarkar Road, Nr Siddhi Vinayak Temple,  
Prabhadevi, Mumbai 400 025

**UIN: ICICILIP27061V012627**

**Toll free no:** 1800 2666

**Alternate no :** 86552 22666 (chargeable)

**E-mail:** customersupport@icicilombard.com

**Website :** [www.icicilombard.com](http://www.icicilombard.com)

22. Any expenses incurred on prosthesis, corrective devices, external durable medical equipment of any kind, like wheelchairs, crutches, instruments used in treatment of sleep apnoea syndrome or cost of cochlear implant(s) unless necessitated by an Accident or required intra-operatively.
23. Treatment, procedures and preventive, diagnostic, restorative, cosmetic services related to disease, disorder and conditions related to natural teeth and gingiva except if required by an Insured Person while Hospitalized due to an Accident. This exclusion will not be applicable in case of cover “Aura Points” per the scope as defined in the terms and conditions of this cover.
24. Treatment taken outside the geographical limits of India.
25. Personal comfort, cosmetics, convenience and hygiene related items and services
26. Acupressure, acupuncture, magnetic and other therapies
27. Circumcision unless necessary for treatment of an Illness or necessitated due to an Accident.
28. Expenses for venereal disease or any sexually transmitted disease except HIV.
29. Screening, counselling or Treatment relating to external birth defects and external congenital Illnesses or defects or anomalies
30. Intentional self-injury (whether arising from an attempt to commit suicide or otherwise)
31. Any ailment/ illness/ injury/ condition or treatment or service that is specifically excluded in the Policy Schedule under Special Conditions.

iii. **GENERAL Terms and CONDITIONS:**

i. **Standard General Terms and clauses**

1. **Disclosure of Information:**

IRDA Reg. No. 115

Mailing Address:

601 & 602, 6th Floor, Interface 16,  
New Linking Road, Malad (West)  
Mumbai - 400 064

**ICICI Lombard General Insurance Company Limited**

CIN: L67200MH2000PLC129408

Registered Office Address:

ICICI Lombard House, 414, P Balu Marg,  
Off Veer Savarkar Road, Nr Siddhi Vinayak Temple,  
Prabhadevi, Mumbai 400 025

UIN: ICIHLIP27061V012627

Toll free no: 1800 2666

Alternate no : 86552 22666 (chargeable)

E-mail: customersupport@icicilombard.com

Website : [www.icicilombard.com](http://www.icicilombard.com)

The policy shall be Void and all premium paid thereon shall be forfeited to the Company in the event of misrepresentation, mis-description or nondisclosure of any material fact by the policyholder. (Explanation: "Material facts" for the purpose of this policy shall mean all relevant information sought by the company in the proposal form and other connected documents to enable it to take informed decision in the context of underwriting the risk)

**2. Condition Precedent to Admission of Liability:**

The terms and conditions of the policy must be fulfilled by the insured person for the Company to make any payment for claim(s) arising under the policy.

**3. Fraud:**

If any claim made by the insured person, is in any respect fraudulent, or if any false statement, or declaration is made or used in support thereof, or if any fraudulent means or devices are used by the insured person or anyone acting on his/her behalf to obtain any benefit under this policy, all benefits under this policy and the premium paid shall be forfeited.

Any amount already paid against claims made under this policy but which are found fraudulent later shall be repaid by all recipient(s)/policyholder(s), who has made that particular claim, who shall be jointly and severally liable for such repayment to the insurer.

For the purpose of this clause, the expression "fraud" means any of the following acts committed by the insured person or by his agent or the hospital/doctor/any other party acting on behalf of the insured person, with intent to deceive the insurer or to induce the insurer to issue an insurance policy:

- a) the suggestion, as a fact of that which is not true and which the insured person does not believe to be true;
- b) the active concealment of a fact by the insured person having knowledge or belief of the fact; c) any other act fitted to deceive; and
- d) any such act or omission as the law specially declares to be fraudulent

The Company shall not repudiate the claim and / or forfeit the policy benefits on the ground of Fraud, if the insured person / beneficiary can prove that the misstatement was true to the best of his knowledge and there was no deliberate intention to suppress the fact or that such misstatement of or suppression of material fact are within the knowledge of the insurer.

**IRDA Reg. No. 115**

**Mailing Address:**

601 & 602, 6th Floor, Interface 16,  
New Linking Road, Malad (West)  
Mumbai - 400 064

**ICICI Lombard General Insurance Company Limited**

**CIN: L67200MH2000PLC129408**

**Registered Office Address:**

ICICI Lombard House, 414, P Balu Marg,  
Off Veer Savarkar Road, Nr Siddhi Vinayak Temple,  
Prabhadevi, Mumbai 400 025

**UIN: ICIHLIP27061V012627**

**Toll free no:** 1800 2666

**Alternate no :** 86552 22666 (chargeable)

**E-mail:** customersupport@icicilombard.com

**Website :** [www.icicilombard.com](http://www.icicilombard.com)

4. **Multiple policies** In case of multiple policies taken by an insured person during a period from one or more insurers to indemnify treatment costs, the insured person shall have the right to require a settlement of his/her claim in terms of any of his/her policies. In all such cases the insurer chosen by the insured person shall be treated as the primary Insurer and shall be obliged to settle the claim as long as the claim is within the limits of and according to the terms of the chosen policy.

5. **Free Look Period:**

Every insured of new individual health insurance policies, except for those policies with tenure of less than a year, shall be provided a free look period of 30 days beginning from the date of receipt of policy document, whether received electronically or otherwise, to review the terms and conditions of such policy. If the insured cancels the policy within free look period then the insured shall be entitled to a refund of the premium paid subject only to a deduction of a proportionate risk premium for the period of cover and the expenses, if any, incurred by the insurer on medical examination of the Insured Person and stamp duty charges.

6. **Cancellation:**

- a) The policyholder may cancel this policy by giving 7 days' written notice and in such an event, the Company shall refund premium for the unexpired policy period as detailed below.
- i. Refund proportionate premium for unexpired policy period, if the term of policy up to one year and there is no claim (s) made during the policy period.
  - ii. Refund premium for the unexpired policy period, in respect of policies with term more than 1 year and risk coverage for such policy years has not commenced. This shall not apply if a claim is paid using the Sum insured under the optional benefit "Tenure Glow Up".

Note: Above mentioned refund clause shall not be applicable for policies with free look period; Premium refund for cancellations during the free look period will be provided as per the Free look clause.

- b) Notwithstanding anything contained herein or otherwise, no refunds of premium shall be made in respect of Cancellation where, any claim has been admitted or has been lodged or any benefit has been availed by the insured person under the policy.
- c) The Company may cancel the policy at any time on grounds of established fraud/mis-representation/ non-disclosure of material facts by the insured person by giving 7 days' written notice. There would be no refund of premium on cancellation on grounds of established fraud.

IRDA Reg. No. 115

**Mailing Address:**

601 & 602, 6th Floor, Interface 16,  
New Linking Road, Malad (West)  
Mumbai - 400 064

**ICICI Lombard General Insurance Company Limited**

CIN: L67200MH2000PLC129408

**Registered Office Address:**

ICICI Lombard House, 414, P Balu Marg,  
Off Veer Savarkar Road, Nr Siddhi Vinayak Temple,  
Prabhadevi, Mumbai 400 025

UIN: ICILIP27061V012627

Toll free no: 1800 2666

Alternate no : 86552 22666 (chargeable)

E-mail: customersupport@icicilombard.com

Website : [www.icicilombard.com](http://www.icicilombard.com)

- d) If any of benefit or services are utilized under covers: teleconsultation, Mind & Mood Recover, GetFit, Aura Points then the same shall be considered as “claims” for the purpose of cancellation and accordingly no premium shall be refunded for that Policy year

#### **7. Renewal of Policy:**

The Policy shall ordinarily be renewable, except on grounds of established fraud, non-disclosure of material facts, or misrepresentation by You, provided the Policy is not withdrawn and also subject to moratorium conditions:

- i. Renewal shall not be denied on the ground that You had made a claim(s) in the preceding Policy Years.
- ii. Requisite premium shall be received by Us before the end of the Policy Period / grace period.
- iii. At the end of the Policy Period, the Policy shall terminate and can be renewed within the Grace Period of 30 days to maintain continuity of benefits without Break in Policy. Coverage is not available during the Grace Period.
- iv. For individual products, the loadings on renewal premium shall be at portfolio and not based upon any individual Policy claim experience. However, discount in premium may be provided by us to You for good claims experience.
- v. You shall notify Us in writing of any material change in the risk in relation to the declaration made in the proposal form or medical examination report at each renewal and We may adjust the scope of cover and/or premium, if necessary, accordingly.
- vi. We will not carry out any fresh underwriting at renewal stage where there is no increase in the Sum Insured. Provided that where there is an improvement in the risk profile, the company may endeavor to recognize that for removal of loadings at the point of renewal.

#### **8. Premium payment in instalments:**

If the insured person has opted for Payment of Premium on an installment basis i.e. Annually, Half Yearly, Quarterly or Monthly, as mentioned in Your Policy Schedule/certificate of insurance, the following Conditions shall apply (notwithstanding any terms contrary elsewhere in the Policy)

- i. The grace period for payment of the premium for all types of insurance policies shall be: fifteen days where premium payment mode is monthly and thirty days in all other cases. Provided the insurers shall offer coverage during the grace period, if the premium is paid in instalments during the policy period.
- ii. The insured person will get the accrued continuity benefit in respect of the ‘Waiting Periods’, ‘Specific Waiting Periods’ in the event of payment of premium within the stipulated grace Period
- iii. No interest will be charged If the installment premium is not paid on due date. iv. In case of installment premium due not received within the grace Period, the Policy will get cancelled.
- v. In the event of a claim, all subsequent premium instalments shall immediately become due and payable

**IRDA Reg. No. 115**

**Mailing Address:**

601 & 602, 6th Floor, Interface 16,  
New Linking Road, Malad (West)  
Mumbai - 400 064

#### **ICICI Lombard General Insurance Company Limited**

**CIN: L67200MH2000PLC129408**

**Registered Office Address:**

ICICI Lombard House, 414, P Balu Marg,  
Off Veer Savarkar Road, Nr Siddhi Vinayak Temple,  
Prabhadevi, Mumbai 400 025

**UIN: ICIHLIP27061V012627**

**Toll free no:** 1800 2666

**Alternate no :** 86552 22666 (chargeable)

**E-mail:** customersupport@icicilombard.com

**Website :** [www.icicilombard.com](http://www.icicilombard.com)

- vi. The company has the right to recover and deduct all the pending installments from the claim amount due under the policy.

### **9. Portability**

- a) The insured has the choice to port his / her policies from one Insurer to another. An Insured desirous of porting his/her policy to another insurer shall apply to such insurer to port the entire policy along with all the members of the family, if any, at least 30 days before, but not earlier than 60 days from the due date for renewal.
- b) The insured is entitled to transfer the credits gained to the extent of the sum insured and the benefits available in the previous policy, subject to the underwriting policy of the Company
- c) The Company shall decide and communicate on the proposal upon receipt of information from Existing insurer within prescribed timelines
- d) This benefit is not applicable for enhanced sum insured.

### **10. Migration**

In case of migration of this policy with the Company, the insured can transfer the credits gained to the extent of the Sum Insured and benefits available in the previous policy to the migrated policy. The Company may underwrite the proposal in case of migration, if the insured is not continuously covered for 36 months.

### **11. Withdrawal of Policy**

- i. In the likelihood of this product being withdrawn in future, the Company will intimate the insured person about the same 90 days prior to withdrawal of the policy.
- ii. Insured Person will have the option to migrate to similar health insurance product available with the Company at the time of renewal with all the accrued continuity benefits such as Green Flag bonus, waiver of waiting period as per regulatory prescriptions, provided the policy has been maintained without a break."

### **12. Moratorium Period**

After completion of five continuous years of coverage (including portability and migration) in health insurance policy, no policy and claim shall be contestable by the insurer on grounds of non-disclosure, misrepresentation, except on grounds of established fraud. This period of five continuous years is called as moratorium period. The moratorium would be applicable for the sums insured of the first policy. Wherever, the

**IRDA Reg. No. 115**

**Mailing Address:**

601 & 602, 6th Floor, Interface 16,  
New Linking Road, Malad (West)  
Mumbai - 400 064

#### **ICICI Lombard General Insurance Company Limited**

**CIN: L67200MH2000PLC129408**

**Registered Office Address:**

ICICI Lombard House, 414, P Balu Marg,  
Off Veer Savarkar Road, Nr Siddhi Vinayak Temple,  
Prabhadevi, Mumbai 400 025

**UIN: ICILIP27061V012627**

**Toll free no:** 1800 2666

**Alternate no :** 86552 22666 (chargeable)

**E-mail:** customersupport@icicilombard.com

**Website :** [www.icicilombard.com](http://www.icicilombard.com)

sum insured is enhanced, completion of five continuous years would be applicable from the date of enhancement of sums insured only on the enhanced limits.

- 13. Possibility of Revision of Terms of the Policy Including the Premium Rates** The Company may revise or modify the terms of the policy including the premium rates.

**14. Nomination**

The policyholder is required at the inception of the policy to make a nomination for the purpose of payment of claims under the policy in the event of death of the policyholder. Any change of nomination shall be communicated to the company in writing and such change shall be effective only when an endorsement on the policy is made. In the event of death of the policyholder, the Company will pay the nominee {as named in the Policy Schedule/Policy Certificate/Endorsement (if any)} and in case there is no subsisting nominee, to the legal heirs or legal representatives of the policyholder whose discharge shall be treated as full and final discharge of its liability under the policy.

**15. Grievance Redressal Procedure:**

In case of any grievance the insured person may contact the Company through

Website: [www.icicilombard.com](http://www.icicilombard.com)

Toll free number: 1800 2666

Email: [customersupport@icicilombard.com](mailto:customersupport@icicilombard.com)

Address- ICICI Lombard General Insurance Co. Ltd. Ground floor- Interface 11, Sixth floor- Interface 16, Office no 601 & 602, New linking Road, Malad (West), Mumbai – 400064

There is an interactive voice response (IVR) facility for senior citizens' grievance redressal for easy and faster resolution

Insured person may also approach the grievance cell at any of the company's branches with the details of grievance. For branch details, please visit <https://www.icicilombard.com/docs/default-source/policy-wordings-product-brochure/final-gro-mapping.pdf>.

If Insured person is not satisfied with the redressal of grievance, insured person may contact the grievance officer at the details provided in the below link: <https://www.icicilombard.com/grievanceredressal.com>

**ICICI Lombard General Insurance Company Limited**

**IRDA Reg. No. 115**

**Mailing Address:**

601 & 602, 6th Floor, Interface 16,  
New Linking Road, Malad (West)  
Mumbai - 400 064

**CIN: L67200MH2000PLC129408**

**Registered Office Address:**

ICICI Lombard House, 414, P Balu Marg,  
Off Veer Savarkar Road, Nr Siddhi Vinayak Temple,  
Prabhadevi, Mumbai 400 025

**UIN: ICIHLIP27061V012627**

**Toll free no:** 1800 2666

**Alternate no :** 86552 22666 (chargeable)

**E-mail:** [customersupport@icicilombard.com](mailto:customersupport@icicilombard.com)

**Website :** [www.icicilombard.com](http://www.icicilombard.com)

If Insured person is not satisfied with the redressal of grievance, the insured person may also approach Insurance Regulatory and Development Authority (IRDA) through the Bima Bharosa Portal - <https://bimabharosa.irdai.gov.in/> or IRDA Grievance Call Centre(IGCC) at their toll free no. 1800 4254 732 / 155255

Insured may also approach Insurance Ombudsman, subject to vested jurisdiction, for the redressal of grievance. Details of Insurance Ombudsman offices are available at IRDA website: [www.irdaindia.org](http://www.irdaindia.org), or on the Company's website at [www.icicilombard.com](http://www.icicilombard.com) or on <https://www.cioins.co.in/Ombudsman>

### **LIST OF INSURANCE OMBUDSMEN**

The contact details of the **Insurance Ombudsman** offices are mentioned as an Annexure I to this policy. These details can also be found at <http://www.cioins.co.in/ombudsman.html>.

### **16. Complete Discharge**

Any payment to the policyholder, insured person or his/ her nominees or his/ her legal representative or assignee or to the Hospital, as the case may be, for any benefit under the policy shall be a valid discharge towards payment of claim by the Company to the extent of that amount for the particular claim.

**a. Specific terms and clauses (terms and other clauses other than those mentioned under f.i above)**

### **17. Records to be Maintained**

The Insured Person shall keep an accurate record containing all relevant medical records and shall allow the Company or its representatives to inspect such records. The Proposer or Insured Person shall furnish such information as the Company may require for settlement of any claim under the Policy, within reasonable time limit and within the time limit specified in the Policy.

**IRDA Reg. No. 115**

**Mailing Address:**

601 & 602, 6th Floor, Interface 16,  
New Linking Road, Malad (West)  
Mumbai - 400 064

#### **ICICI Lombard General Insurance Company Limited**

**CIN: L67200MH2000PLC129408**

**Registered Office Address:**

ICICI Lombard House, 414, P Balu Marg,  
Off Veer Savarkar Road, Nr Siddhi Vinayak Temple,  
Prabhadevi, Mumbai 400 025

**UIN: ICIHLIP27061V012627**

**Toll free no:** 1800 2666

**Alternate no :** 86552 22666 (chargeable)

**E-mail:** customersupport@icicilombard.com

**Website :** [www.icicilombard.com](http://www.icicilombard.com)

## **18. Notice & Communication**

Any notice, direction, instruction or any other communication related to the Policy should be made in writing. Such communication shall be sent to the address of the Company or through any other electronic modes specified in the Policy Schedule. The Company shall communicate to the Insured at the address or through any other electronic mode mentioned in the schedule.

## **19. Territorial Limit**

All medical treatment and services for the purpose of this insurance will have to be taken in India only.

## **20. Automatic change in Coverage under the policy**

The coverage for the Insured Person(s) shall automatically terminate:

### **a. In the case of his/ her (Insured Person) demise.**

However, the cover shall continue for the remaining Insured Persons till the end of Policy Period. The other Insured Persons may also apply to renew the Policy. In case, the other Insured Person is minor, the Policy shall be renewed only through any one of his/her natural guardian or guardian appointed by court. All relevant particulars in respect of such person (including his/her relationship with the Insured Person) must be submitted to the company along with the application. Provided no claim has been made, and termination takes place on account of death of the Insured Person, pro-rata refund of premium of the deceased Insured Person for the balance period of the Policy will be effective.

### **b. Upon exhaustion of Sum Insured and any other additional sum insured (if any), for the Policy Year. However, the Policy is subject to Renewal on the due date as per the applicable terms and conditions.**

## **21. Territorial Jurisdiction**

All disputes or differences under or in relation to the interpretation of the terms, conditions, validity, construct, limitations and/or exclusions contained in the Policy shall be determined by the Indian court and according to Indian law.

## **22. Arbitration**

If any dispute or difference shall arise as to the quantum to be paid by the Policy, (liability being otherwise admitted) such difference shall independently of all other questions, be referred to the decision of a sole arbitrator to be appointed in writing by the parties here to or if they cannot agree upon a single arbitrator within thirty days of any party invoking arbitration, the same shall be referred to a panel of three arbitrators, comprising two arbitrators, one to be appointed by each of the parties to the dispute/difference and the third arbitrator to be

**IRDA Reg. No. 115**

**Mailing Address:**

601 & 602, 6th Floor, Interface 16,  
New Linking Road, Malad (West)  
Mumbai - 400 064

### **ICICI Lombard General Insurance Company Limited**

**CIN: L67200MH2000PLC129408**

**Registered Office Address:**

ICICI Lombard House, 414, P Balu Marg,  
Off Veer Savarkar Road, Nr Siddhi Vinayak Temple,  
Prabhadevi, Mumbai 400 025

**UIN: ICILHIP27061V012627**

**Toll free no:** 1800 2666

**Alternate no :** 86552 22666 (chargeable)

**E-mail:** customersupport@icicilombard.com

**Website :** [www.icicilombard.com](http://www.icicilombard.com)

appointed by such two arbitrators and arbitration shall be conducted under and in accordance with the provisions of the Arbitration and Conciliation Act 1996, as amended by Arbitration and Conciliation (Amendment) Act, 2015 (No. 3 of 2016).

It is clearly agreed and understood that no difference or dispute shall be preferable to arbitration as herein before provided, if the Company has disputed or not accepted liability under or in respect of the policy, iii. It is hereby expressly stipulated and declared that it shall be a condition precedent to any right of action or suit upon the policy that award by such arbitrator/arbitrators of the amount of expenses shall be first obtained.

### **23. Policy Alignment**

- a) Policy Alignment option will be available in cases wherein insured(s) with two separate health indemnity policies with Us, having different policy end dates but want to align the Policy Start Dates. We can align the policies by extending the coverage of one Policy till the end date of the other Policy.
- b) Such policies will be charged with premium on pro rata basis though the Sum Insured under the Policy shall remain constant.

### **24. Endorsements (Changes in Policy)**

- a) This policy constitutes the complete contract of insurance. This Policy cannot be modified by anyone (including an insurance agent or broker) except the company. Any change made by the company shall be evidenced by a written endorsement signed and stamped.
- b) Any change in plan, add-ons/Optional Covers opted may happen only during Renewal subject to underwriting.
- c) The proposer may be changed only at the time of Renewal. The new proposer must be the legal heir/immediate family member. Such change would be subject to acceptance by the Company and payment of premium (if any). The renewed Policy shall be treated as having been renewed without break.
- d) The proposer may be changed during the Policy Period only in case of his/her demise or him/her moving out of India.
- e) Mid-term endorsement of addition of member in the Policy shall only be allowed for newly wedded spouse by marriage and new born baby with relevant documentation

### **25. Change of Sum Insured**

Sum insured can be changed (increased/ decreased) only at the time of Renewal or at any time, subject to underwriting by the Company. For any increase in Sum Insured, the waiting period shall start afresh only for the enhanced portion of the Sum Insured

**IRDA Reg. No. 115**

**Mailing Address:**

601 & 602, 6th Floor, Interface 16,  
New Linking Road, Malad (West)  
Mumbai - 400 064

#### **ICICI Lombard General Insurance Company Limited**

**CIN: L67200MH2000PLC129408**

**Registered Office Address:**

ICICI Lombard House, 414, P Balu Marg,  
Off Veer Savarkar Road, Nr Siddhi Vinayak Temple,  
Prabhadevi, Mumbai 400 025

**UIN: ICIHLIP27061V012627**

**Toll free no:** 1800 2666

**Alternate no :** 86552 22666 (chargeable)

**E-mail:** customersupport@icicilombard.com

**Website :** [www.icicilombard.com](http://www.icicilombard.com)

## 26. Non Payables

The non-payable items applicable in the policy are mentioned as Annexure II. The list may be updated as per the direction of Authority, for updated list please visit Our website: [www.icicilombard.com](http://www.icicilombard.com)

## 27. Zone Based premium

For the purpose of premium computation, the country has been divided into 4 zones.

| Zone   | State/District                                                                                                                                                                                                                                                                                                                                                                                                                                  |
|--------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Zone A | Delhi, Mumbai (including Thane district, Navi Mumbai) , Gurugram district, Karnal district, Sonipat district, Rohtak district, Bhiwani district, Chakri Dadri district, Mahendragarh district, Daman & Diu, Dadra Nagar, Ahmedabad, Surat, Noida City, Ghaziabad district, Hapur district, Meerut district, Muzaffarnagar district, Shamali district                                                                                            |
| Zone B | Pune, Kolkata, Telangana (incl. Hyderabad), Madhya Pradesh, Goa, Gujarat (excl. Ahmedabad and Surat), Bangalore, Chennai, Andhra Pradesh, Chattisgarh, Pondicherry, Uttarakand                                                                                                                                                                                                                                                                  |
| Zone C | Rest of India (Punjab, Rajasthan (excl. NCR region), Chandigarh, Himachal Pradesh, Jammu & Kashmir, Ladakh, Lakshadweep, Kerala, Tamil Nadu (excl. Chennai, Pondicherry), Odisha, Arunachal Pradesh, Assam, Manipur, Meghalaya, Mizoram, Nagaland, Tripura, Sikkim, Andaman & Nicobar, Rest of Karnataka, West Bengal (excl. Kolkata), Bihar, Jharkhand, Maharashtra (excl. Mumbai and Pune), UP (excl. NCR Region), Haryana (excl. NCR region) |
| Zone D | Rest of NCR (Alwar district, Bagpat district, Bharatpur district, Bulandshahr district, Faridabad district, Gautam Buddha Nagar district excl. Noida, Jhajjar district, Jind district, Nuh district, Panipat district, Rewari district, Mewat district, Palwal district)                                                                                                                                                                        |

The premium will depend on Your city of residence and pin code. Please inform Us immediately in case of any change in the same. Not doing so may impact Your claim admissibility. There shall be no zone-based Co-Payment applicable.

## iv. Other Terms and Conditions

### Referral Credits

This shall be applicable only for policies issued directly with Us, without any intermediary.

**IRDA Reg. No. 115**

**Mailing Address:**

601 & 602, 6th Floor, Interface 16,  
New Linking Road, Malad (West)  
Mumbai - 400 064

### **ICICI Lombard General Insurance Company Limited**

**CIN: L67200MH2000PLC129408**

**Registered Office Address:**

ICICI Lombard House, 414, P Balu Marg,  
Off Veer Savarkar Road, Nr Siddhi Vinayak Temple,  
Prabhadevi, Mumbai 400 025

**UIN: ICIHLIP27061V012627**

**Toll free no:** 1800 2666

**Alternate no :** 86552 22666 (chargeable)

**E-mail:** customersupport@icicilombard.com

**Website :** [www.icicilombard.com](http://www.icicilombard.com)

- i. If a new VIBE policy is issued by another Insured using the referral code of an existing VIBE policy, then such existing Policyholder shall receive a one-time Referral credit of INR 500 in their policy after the free look period (30 days) of such new VIBE policy is completed
- ii. In case such new policy is cancelled within Free look period, no referral credits will be given
- iii. This Credit may be utilized only towards renewal premium payment of the Policy and shall not be withdrawn, transferred, or encashed.
- iv. Such new VIBE policy issued using referral code of existing VIBE policy shall also be provided one-time discount of INR 500 on the policy premium This Credit:
  - a. May be used only towards renewal premium payment, and
  - b. Shall be limited to a maximum of five (5) successful referrals per Policy Year.

#### General Conditions

- i. Referral Credits shall be non-transferable, non-encashable, and may be utilized exclusively for renewal premium payments of the referring Policy.
- ii. Credits shall lapse if the Policy is not renewed within the applicable renewal period.

The validation and acceptance of any referral shall be entirely at the discretion of the Company, and the Company's decision shall be final and binding.

#### **Claim Administration**

The fulfilment of the terms and conditions of this Policy (including payment of premium by the due dates mentioned in the Policy Schedule) insofar as they relate to anything to be done or complied with by each of You shall be conditions precedent to admission of Our liability. You are requested to go through our list of de-listed/excluded providers which is available on our website- [www.icicilombard.com](http://www.icicilombard.com). As the list is dynamic, please refer to the latest list.

The claim pay-out would be adjudicated in following sequence:

- i. If a room accommodation has been opted for where the room rent or category is higher than the eligible limit as applicable for the Insured Person, then the associated medical expenses payable shall be pro-rated as per applicable limits.
- ii. Associated medical expenses means those expenses as listed below which vary in accordance with the room rent or room category or ICU Charges in a Hospital:

---

#### **ICICI Lombard General Insurance Company Limited**

**IRDA Reg. No. 115**

**Mailing Address:**

601 & 602, 6th Floor, Interface 16,  
New Linking Road, Malad (West)  
Mumbai - 400 064

**CIN: L67200MH2000PLC129408**

**Registered Office Address:**

ICICI Lombard House, 414, P Balu Marg,  
Off Veer Savarkar Road, Nr Siddhi Vinayak Temple,  
Prabhadevi, Mumbai 400 025

**UIN: ICIHLIP27061V012627**

**Toll free no:** 1800 2666

**Alternate no :** 86552 22666 (chargeable)

**E-mail:** [customersupport@icicilombard.com](mailto:customersupport@icicilombard.com)

**Website :** [www.icicilombard.com](http://www.icicilombard.com)

- a. Room, boarding, nursing and operation theatre expenses as charged by the Hospital where the Insured Person availed treatment
- b. Fees charged by surgeon, anesthetist, Medical Practitioner
- c. Investigation expenses
- iii. The voluntary deductible (if opted) shall be applied to aggregate of all claims that are either paid or payable (not excluded) under this policy. Our liability to make payment shall commence only once the aggregate amount of all claims payable or paid exceed the voluntary deductible. Voluntary Co-payment shall not be applied incase voluntary deductible has been opted for.
- iv. Voluntary Co-payment shall be applicable on the amount payable by Us and our liability to make payment shall then be arrived at.
- v. The claim amount assessed above would be deducted from the following amounts in the following progressive order:
  1. Base Sum Insured
  2. Green Flag bonus (if accrued and available)
  3. ReVibe Benefit (if applicable)

Further, upon the discovery or happening of any Illness or Injury that may give rise to a Claim under this Policy, then as a condition precedent to the admission of Our liability, You shall undertake the following

### **Claims Procedure**

#### **(A) For Cashless Settlement**

Cashless treatment is only available at a Network Provider (List of Network Providers is available at our website). In order to avail of cashless treatment, the following procedure must be followed by You:

##### **Pre-authorization**

1. Prior to taking treatment and/or incurring Medical Expenses at a Network Provider, You must contact the Company or Our in house claim processing team accompanied with full particulars namely, Policy Number, Your name, Your relationship with Proposer, nature of Illness or Injury, name and address of the Medical Practitioner/ Hospital and any other information that may be relevant to the Illness/ Injury/ Hospitalisation. You must request pre-authorization at least 48 hours before a planned Hospitalisation and in case of an emergency situation, within 24 hours of Hospitalisation. To avail of Cashless Hospitalisation facility, you are required to produce the health card, as

**IRDA Reg. No. 115**

**Mailing Address:**

601 & 602, 6th Floor, Interface 16,  
New Linking Road, Malad (West)  
Mumbai - 400 064

#### **ICICI Lombard General Insurance Company Limited**

**CIN: L67200MH2000PLC129408**

**Registered Office Address:**

ICICI Lombard House, 414, P Balu Marg,  
Off Veer Savarkar Road, Nr Siddhi Vinayak Temple,  
Prabhadevi, Mumbai 400 025

**UIN: ICILHIP27061V012627**

**Toll free no:** 1800 2666

**Alternate no :** 86552 22666 (chargeable)

**E-mail:** customersupport@icicilombard.com

**Website :** [www.icicilombard.com](http://www.icicilombard.com)

provided to You with this Policy, subject to the terms and conditions for the usage of the said health card Or You can seek pre authorization by providing Your Policy number and ID proof to the hospital who can co-ordinate with Our claim team to provide cashless facility. We will consider Your request after having obtained accurate and complete information for the Illness or Injury for which cashless Hospitalisation facility is sought by You and We will confirm Your request in writing. If You notify pre authorization request for cashless facility through any of Our empanelled network hospitals along with complete set of documents & information, We will decide on request within 1 hours of the actual receipt of such pre authorization request

#### **(B) For Reimbursement Settlement**

- i. You shall give notice to Us or Our In house claim processing team by calling the toll free number 1800 2666 or emailing us at [customersupport@icicilombard.com](mailto:customersupport@icicilombard.com) as specified in the Policy provided to You and also in writing at Our address with particulars as below:
  - Policy number;
  - Your Name;
  - Your relationship with the Proposer;
  - Nature of Illness or Injury;
  - Name and address of the attending Medical Practitioner and the Hospital;
  - Any other information that may be relevant to the Illness/ Injury/ Hospitalisation
- ii. You must immediately consult a Medical Practitioner and follow the advice and treatment that he recommends.
- iii. You or someone claiming on Your behalf must promptly and in any event as soon as possible of Your discharge from a Hospital (for Post-Hospitalization Medical Expenses, as soon as possible from the completion of post-Hospitalization period) deliver to Us the documentation (written details of the quantum of any claim along with all original supporting documentation) as more particularly listed in claim documents section collected from the Hospital at the time of discharge along with the claim form. The claim will be processed within 15 days of receipt of claim along with claim form and documents. The claim will be processed within 15 days of receipt of claim along with claim form and documents.

However, in both the above cases i.e. g. Claim Administration I.1(A) & (B) You must take reasonable steps or measures to minimise the quantum of any Claim that may be covered under the Policy

If so requested by Us, You will have to undergo a medical examination from Our nominated Medical Practitioner, as and when We or Our In house claim processing team considers reasonable and necessary. The cost of such examination will be borne by Us.

#### **ICICI Lombard General Insurance Company Limited**

**IRDA Reg. No. 115**

**Mailing Address:**

601 & 602, 6th Floor, Interface 16,  
New Linking Road, Malad (West)  
Mumbai - 400 064

**CIN: L67200MH2000PLC129408**

**Registered Office Address:**

ICICI Lombard House, 414, P Balu Marg,  
Off Veer Savarkar Road, Nr Siddhi Vinayak Temple,  
Prabhadevi, Mumbai 400 025

**UIN: ICILIP27061V012627**

**Toll free no:** 1800 2666

**Alternate no :** 86552 22666 (chargeable)

**E-mail:** [customersupport@icicilombard.com](mailto:customersupport@icicilombard.com)

**Website :** [www.icicilombard.com](http://www.icicilombard.com)

### Claim falling in two Policy Periods

If the claim event falls within two Policy periods, the claims shall be paid taking into consideration the available Sum Insured in the two Policy Periods, including the Deductibles for each Policy Period. Such eligible claim amount to be payable to the Insured shall be reduced to the extent of premium to be received for the Renewal/due date of premium of health insurance Policy, if not received earlier.

## 2. Claim Documents

You shall be required to furnish the following documents for or in support of a reimbursement Claim:

- a) Duly completed Claim form signed by You and the Medical Practitioner. The claim form can be downloaded from Our website [www.icicilombard.com](http://www.icicilombard.com)
- b) Original bills, receipts and discharge certificate/card from the Hospital/Medical Practitioner
- c) Original bills from chemists supported by proper prescription.
- d) Original investigation test reports and payment receipts.
- e) Indoor case papers
- f) Medical Practitioner's referral letter advising Hospitalisation in non-Accident cases.
- g) Any other document as required by Us or Our In house claim processing team to investigate the Claim or Our obligation to make payment for it

The relevant documents to be sent to

ICICI Lombard Health Care, 1st, 4th (Half), 5th and 6th floors, Varun Towers- II, Opp. Hyderabad Public school, Begumpet, Hyderabad, District Hyderabad, Telangana Pin code -500016

### Annexure I

| Office Details | Jurisdiction of Office Union Territory, District) |
|----------------|---------------------------------------------------|
|----------------|---------------------------------------------------|

**IRDA Reg. No. 115**

**Mailing Address:**

601 & 602, 6th Floor, Interface 16,  
New Linking Road, Malad (West)  
Mumbai - 400 064

#### ICICI Lombard General Insurance Company Limited

**CIN: L67200MH2000PLC129408**

**Registered Office Address:**

ICICI Lombard House, 414, P Balu Marg,  
Off Veer Savarkar Road, Nr Siddhi Vinayak Temple,  
Prabhadevi, Mumbai 400 025

**UIN: ICIHLIP27061V012627**

**Toll free no:** 1800 2666

**Alternate no :** 86552 22666 (chargeable)

**E-mail:** customersupport@icicilombard.com

**Website :** [www.icicilombard.com](http://www.icicilombard.com)

|                                                                                                                                                                                                                                                                             |                                                     |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------|
| <b>AHMEDABAD</b><br>Office of the Insurance Ombudsman,<br>Jeevan Prakash Building, 6th floor,<br>Tilak Marg, Relief Road, Ahmedabad<br>– 380 001.<br>Tel.: 079 - 25501201/02/05/06<br>Email: bimalokpal.ahmedabad@cioins.co.in                                              | Gujarat,<br>Dadra & Nagar Haveli,<br>Daman and Diu. |
| <b>BENGALURU</b><br>Office of the Insurance Ombudsman,<br>Jeevan Soudha Building, PID No. 57-27-N-19<br>Ground Floor, 19/19, 24th Main Road,<br>JP Nagar, Ist Phase, Bengaluru – 560<br>078.<br>Tel.: 080 - 26652048 / 26652049<br>Email: bimalokpal.bengaluru@cioins.co.in | Karnataka.                                          |
| <b>BHOPAL</b><br>Insurance Ombudsman<br>Office of the Insurance Ombudsman,<br>1st floor, "Jeevan Shikha",<br>60-B, Hoshangabad Road, Opp. Gayatri Mandir, Bhopal<br>– 462 011.                                                                                              | Madhya Pradesh Chhattisgarh.                        |

**IRDA Reg. No. 115**
**Mailing Address:**

 601 & 602, 6th Floor, Interface 16,  
 New Linking Road, Malad (West)  
 Mumbai - 400 064

**ICICI Lombard General Insurance Company Limited**
**CIN: L67200MH2000PLC129408**
**Registered Office Address:**

 ICICI Lombard House, 414, P Balu Marg,  
 Off Veer Savarkar Road, Nr Siddhi Vinayak Temple,  
 Prabhadevi, Mumbai 400 025

**UIN: ICIHLIP27061V012627**
**Toll free no:** 1800 2666

**Alternate no :** 86552 22666 (chargeable)

**E-mail:** customersupport@icicilombard.com

**Website :** [www.icicilombard.com](http://www.icicilombard.com)

|                                                                                                                                                                                                                                                                            |                                                                                                                                                                |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Tel.: 0755 - 2769201 / 2769202<br>Email: bimalokpal.bhopal@cioins.co.in                                                                                                                                                                                                    |                                                                                                                                                                |
| <b>BHUBANESHWAR</b><br>Office of the Insurance Ombudsman,<br>62, Forest park,<br>Bhubaneswar – 751 009.<br>Tel.: 0674 - 2596461 /2596455<br>Fax: 0674 - 2596429<br>Email: bimalokpal.bhubaneswar@cioins.co.in                                                              | Orissa.                                                                                                                                                        |
| <b>CHANDIGARH</b><br>Mr. Atul Jerath<br>Insurance Ombudsman<br>Office of the Insurance Ombudsman,<br>Jeevan Deep Building SCO 20-27,<br>Ground Floor Sector- 17 A, Chandigarh<br>– 160 017.<br>Tel.: 0172 - 4646394 / 2706468<br>Email: bimalokpal.chandigarh@cioins.co.in | Punjab,<br>Haryana (excluding Gurugram, Faridabad, Sonapat and Bahadurgarh)<br>Himachal Pradesh, Union Territories of Jammu & Kashmir, Ladakh<br>& Chandigarh. |

**IRDA Reg. No. 115**
**Mailing Address:**

 601 & 602, 6th Floor, Interface 16,  
 New Linking Road, Malad (West)  
 Mumbai - 400 064

**ICICI Lombard General Insurance Company Limited**
**CIN: L67200MH2000PLC129408**
**Registered Office Address:**

 ICICI Lombard House, 414, P Balu Marg,  
 Off Veer Savarkar Road, Nr Siddhi Vinayak Temple,  
 Prabhadevi, Mumbai 400 025

**UIN: ICIHLIP27061V012627**
**Toll free no:** 1800 2666

**Alternate no :** 86552 22666 (chargeable)

**E-mail:** customersupport@icicilombard.com

**Website :** [www.icicilombard.com](http://www.icicilombard.com)

|                                                                                                                                                                                                                                      |                                                                                              |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------|
| <b>CHENNAI</b><br>Office of the Insurance Ombudsman,<br>Fatima Akhtar Court, 4th Floor, 453,<br>Anna Salai, Teynampet, CHENNAI<br>– 600 018.                                                                                         | Tamil Nadu,<br>Tamil Nadu<br>Puducherry Town and<br>Karaikal (which are part of Puducherry). |
| Tel.: 044 - 24333668 / 24335284<br>Fax: 044 - 24333664<br>Email: bimalokpal.chennai@cioins.co.in                                                                                                                                     |                                                                                              |
| <b>DELHI</b><br>Office of the Insurance Ombudsman,<br>2/2 A, Universal Insurance Building,<br>Asaf Ali Road,<br>New Delhi – 110 002.<br>Tel.: 011 - 23232481/23213504<br>Email: bimalokpal.delhi@cioins.co.in                        | Delhi &<br>Following Districts of Haryana - Gurugram, Faridabad, Sonapat &<br>Bahadurgarh.   |
| <b>GUWAHATI</b><br>Office of the Insurance Ombudsman,<br>Jeevan Nivesh, 5th Floor,<br>Nr. Panbazar over bridge, S.S. Road,<br>Guwahati – 781001(ASSAM).<br>Tel.: 0361 - 2632204 / 2602205<br>Email: bimalokpal.guwahati@cioins.co.in | Assam,<br>Meghalaya,<br>Manipur,<br>Mizoram,<br>Arunachal Pradesh,<br>Nagaland and Tripura.  |

**IRDA Reg. No. 115**
**Mailing Address:**

601 & 602, 6th Floor, Interface 16,  
New Linking Road, Malad (West)  
Mumbai - 400 064

**ICICI Lombard General Insurance Company Limited**
**CIN: L67200MH2000PLC129408**
**Registered Office Address:**

ICICI Lombard House, 414, P Balu Marg,  
Off Veer Savarkar Road, Nr Siddhi Vinayak Temple,  
Prabhadevi, Mumbai 400 025

**UIN: ICIHLIP27061V012627**
**Toll free no:** 1800 2666

**Alternate no :** 86552 22666 (chargeable)

**E-mail:** customersupport@icicilombard.com

**Website :** [www.icicilombard.com](http://www.icicilombard.com)

|                                                                                                                                                                                                                                                                                    |                                                                                   |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------|
| <b>HYDERABAD</b><br>Office of the Insurance Ombudsman,<br>6-2-46, 1st floor, "Moin Court",<br>Lane Opp. Saleem Function Palace,<br>A. C. Guards, Lakdi-Ka-Pool,<br>Hyderabad - 500 004. Tel.: 040 -<br>23312122<br>Fax: 040 - 23376599<br>Email: bimalokpal.hyderabad@cioins.co.in | Andhra Pradesh,<br>Telangana, Yanam and part of Union<br>Territory of Puducherry. |
| <b>JAIPUR</b><br>Office of the Insurance Ombudsman,<br>Jeevan Nidhi – II Bldg., Gr. Floor,<br>Bhawani Singh Marg, Jaipur - 302<br>005.<br>Tel.: 0141 - 2740363<br>Email: bimalokpal.jaipur@cioins.co.in                                                                            | Rajasthan.                                                                        |
| <b>KOCHI</b><br>Insurance Ombudsman<br>Office of the Insurance Ombudsman,<br>10th Floor, Jeevan Prakash, LIC Building, Opp<br>to Maharaja's College Ground, M.G. Road,<br>Kochi - 682 011.<br>Tel.: 0484 - 2358759<br>Email: bimalokpal.ernakulam@cioins.co.in                     | Kerala, Lakshadweep, Mahe- a part of Union Territory of Puducherry.               |

**IRDA Reg. No. 115**
**Mailing Address:**

 601 & 602, 6th Floor, Interface 16,  
 New Linking Road, Malad (West)  
 Mumbai - 400 064

**ICICI Lombard General Insurance Company Limited**
**CIN: L67200MH2000PLC129408**
**Registered Office Address:**

 ICICI Lombard House, 414, P Balu Marg,  
 Off Veer Savarkar Road, Nr Siddhi Vinayak Temple,  
 Prabhadevi, Mumbai 400 025

**UIN: ICIHLIP27061V012627**
**Toll free no:** 1800 2666

**Alternate no :** 86552 22666 (chargeable)

**E-mail:** customersupport@icicilombard.com

**Website :** [www.icicilombard.com](http://www.icicilombard.com)

|                                                                                                                                                                                                                                                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>KOLKATA</b><br>Office of the Insurance Ombudsman,<br>Hindustan Bldg. Annexe, 7th Floor, 4,<br>C.R. Avenue,<br>KOLKATA - 700 072.<br>Tel.: 033 - 22124339 / 22124340<br>Fax : 033 - 22124341<br>Email: bimalokpal.kolkata@cioins.co.in                | West Bengal,<br>Sikkim,<br>Andaman & Nicobar Islands.                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| <b>LUCKNOW</b><br>Office of the Insurance Ombudsman,<br>6th Floor, Jeevan Bhawan, Phase-II,<br>Nawal Kishore Road, Hazratganj, Lucknow<br>- 226 001.<br>Tel.: 0522 - 2231330 / 2231331<br>Fax: 0522 - 2231310<br>Email: bimalokpal.lucknow@cioins.co.in | Districts of Uttar Pradesh :<br>Lalitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad,<br>Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur,<br>Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich,<br>Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi,<br>Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang,<br>Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau,<br>Ghazipur, Chandauli, Ballia, Sidharathnagar. |
| <b>MUMBAI</b><br>Office of the Insurance Ombudsman,<br>3rd Floor, Jeevan Seva Annexe, S.<br>V. Road, Santacruz (W), Mumbai<br>- 400 054.<br>Tel.: 022 - 26106552 / 26106960<br>Fax: 022 - 26106052<br>Email: bimalokpal.mumbai@cioins.co.in             | Goa,<br>Mumbai Metropolitan Region excluding<br>Navi Mumbai & Thane.                                                                                                                                                                                                                                                                                                                                                                                                                            |

**IRDA Reg. No. 115**
**Mailing Address:**

 601 & 602, 6th Floor, Interface 16,  
 New Linking Road, Malad (West)  
 Mumbai - 400 064

**ICICI Lombard General Insurance Company Limited**
**CIN: L67200MH2000PLC129408**
**Registered Office Address:**

 ICICI Lombard House, 414, P Balu Marg,  
 Off Veer Savarkar Road, Nr Siddhi Vinayak Temple,  
 Prabhadevi, Mumbai 400 025

**UIN: ICIHLIP27061V012627**
**Toll free no:** 1800 2666

**Alternate no :** 86552 22666 (chargeable)

**E-mail:** customersupport@icicilombard.com

**Website :** [www.icicilombard.com](http://www.icicilombard.com)

|                                                                                                                                                                                                                                                    |                                                                                                                                                                                                                                                                                                                                                                                                                 |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>NOIDA</b><br>Office of the Insurance Ombudsman,<br>Bhagwan Sahai Palace<br>4th Floor, Main Road,<br>Naya Bans, Sector 15, Distt:<br>Gautam Buddh Nagar, U.P-<br>201301.<br>Tel.: 0120-2514252 / 2514253<br>Email: bimalokpal.noida@cioins.co.in | State of Uttarakhand and the following Districts of Uttar Pradesh:<br>Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah,<br>Kanooj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya,<br>Pilibhit, Etawah, Farrukhabad, Firozbad, Gautambodhanagar, Ghaziabad,<br>Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal,<br>Amroha, Hathras, Kanshiramnagar, Saharanpur. |
| <b>PATNA</b><br>Insurance Ombudsman<br>Office of the Insurance Ombudsman,<br>2nd Floor, Lalit Bhawan,                                                                                                                                              | Bihar,<br>Jharkhand.                                                                                                                                                                                                                                                                                                                                                                                            |
| Bailey Road,<br>Patna 800 001.<br>Tel.: 0612-2547068<br>Email: bimalokpal.patna@cioins.co.in                                                                                                                                                       |                                                                                                                                                                                                                                                                                                                                                                                                                 |

**IRDA Reg. No. 115**
**Mailing Address:**

 601 & 602, 6th Floor, Interface 16,  
 New Linking Road, Malad (West)  
 Mumbai - 400 064

**ICICI Lombard General Insurance Company Limited**
**CIN: L67200MH2000PLC129408**
**Registered Office Address:**

 ICICI Lombard House, 414, P Balu Marg,  
 Off Veer Savarkar Road, Nr Siddhi Vinayak Temple,  
 Prabhadevi, Mumbai 400 025

**UIN: ICIHLIP27061V012627**
**Toll free no:** 1800 2666

**Alternate no :** 86552 22666 (chargeable)

**E-mail:** customersupport@icicilombard.com

**Website :** [www.icicilombard.com](http://www.icicilombard.com)

|                                                                                                                                                                                                                                                   |                                                                                                                           |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------|
| <b>PUNE</b><br>Office of the Insurance Ombudsman,<br>Jeevan Darshan Bldg., 3rd Floor,<br>C.T.S. No.s. 195 to 198,<br>N.C. Kelkar Road, Narayan Peth, Pune<br>– 411 030.<br>Tel.: 020-41312555<br>Email: bimalokpal.pune@cioins.co.in              | Maharashtra,<br>Area of Navi Mumbai and Thane excluding<br>Mumbai Metropolitan Region.                                    |
| <b>THANE</b><br>Shri Umesh Sinha<br>Insurance Ombudsman<br>Office of the Insurance<br>Ombudsman,<br>2nd Floor, Jeevan Chintamani Building,<br>Vasant Rao Naik Mahamarg,<br>Thane (West)<br>Thane - 400604<br>Email: bimalokpal.thane@cioins.co.in | Area of Navi Mumbai, Thane District, Raigad District, Palghar District<br>and wards of Mumbai, M/East, M/West, N, S and T |

For updated list of ombudsman details kindly visit <https://www.cioins.co.in/Ombudsman>

## Annexure II

### List I- Items for which coverage is not available in the Policy

| S.No. | Item |
|-------|------|
|-------|------|

**IRDA Reg. No. 115**

**Mailing Address:**

601 & 602, 6th Floor, Interface 16,  
 New Linking Road, Malad (West)  
 Mumbai - 400 064

**ICICI Lombard General Insurance Company Limited**

**CIN: L67200MH2000PLC129408**

**Registered Office Address:**

ICICI Lombard House, 414, P Balu Marg,  
 Off Veer Savarkar Road, Nr Siddhi Vinayak Temple,  
 Prabhadevi, Mumbai 400 025

**UIN: ICIHLIP27061V012627**

**Toll free no:** 1800 2666

**Alternate no :** 86552 22666 (chargeable)

**E-mail:** customersupport@icicilombard.com

**Website :** [www.icicilombard.com](http://www.icicilombard.com)

|    |                                                               |
|----|---------------------------------------------------------------|
| 1  | BABY FOOD                                                     |
| 2  | BABY UTILITIES CHARGES                                        |
| 3  | BEAUTY SERVICES                                               |
| 4  | BELTS/ BRACES                                                 |
| 5  | BUDS                                                          |
| 6  | COLD PACK/HOT PACK                                            |
| 7  | CARRY BAGS                                                    |
| 8  | EMAIL / INTERNET CHARGES                                      |
| 9  | FOOD CHARGES (OTHER THAN PATIENT'S DIET PROVIDED BY HOSPITAL) |
| 10 | LEGGINGS                                                      |
| 11 | LAUNDRY CHARGES                                               |
| 12 | MINERAL WATER                                                 |
| 13 | SANITARY PAD                                                  |
| 14 | TELEPHONE CHARGES                                             |
| 15 | GUEST SERVICES                                                |
| 16 | CREPE BANDAGE                                                 |
| 17 | DIAPER OF ANY TYPE                                            |

**IRDA Reg. No. 115**
**Mailing Address:**

 601 & 602, 6th Floor, Interface 16,  
 New Linking Road, Malad (West)  
 Mumbai - 400 064

**ICICI Lombard General Insurance Company Limited**
**CIN: L67200MH2000PLC129408**
**Registered Office Address:**

 ICICI Lombard House, 414, P Balu Marg,  
 Off Veer Savarkar Road, Nr Siddhi Vinayak Temple,  
 Prabhadevi, Mumbai 400 025

**UIN: ICIHLIP27061V012627**
**Toll free no:** 1800 2666

**Alternate no :** 86552 22666 (chargeable)

**E-mail:** customersupport@icicilombard.com

**Website :** [www.icicilombard.com](http://www.icicilombard.com)

|    |                                                                        |
|----|------------------------------------------------------------------------|
| 18 | EYELET COLLAR                                                          |
| 19 | SLINGS                                                                 |
| 20 | BLOOD GROUPING AND CROSS MATCHING OF DONORS SAMPLES                    |
| 21 | SERVICE CHARGES WHERE NURSING CHARGE ALSO CHARGED                      |
| 22 | TELEVISION CHARGES                                                     |
| 23 | SURCHARGES                                                             |
| 24 | ATTENDANT CHARGES                                                      |
| 25 | EXTRA DIET OF PATIENT (OTHER THAN THAT WHICH FORMS PART OF BED CHARGE) |
| 26 | BIRTH CERTIFICATE                                                      |
| 27 | CERTIFICATE CHARGES                                                    |
| 28 | COURIER CHARGES                                                        |
| 29 | CONVEYANCE CHARGES                                                     |
| 30 | MEDICAL CERTIFICATE                                                    |
| 31 | MEDICAL RECORDS                                                        |
| 32 | PHOTOCOPIES CHARGES                                                    |
| 33 | MORTUARY CHARGES                                                       |
| 34 | WALKING AIDS CHARGES                                                   |

**IRDA Reg. No. 115**

**Mailing Address:**

601 & 602, 6th Floor, Interface 16,  
 New Linking Road, Malad (West)  
 Mumbai - 400 064

**ICICI Lombard General Insurance Company Limited**

**CIN: L67200MH2000PLC129408**

**Registered Office Address:**

ICICI Lombard House, 414, P Balu Marg,  
 Off Veer Savarkar Road, Nr Siddhi Vinayak Temple,  
 Prabhadevi, Mumbai 400 025

**UIN: ICIHLIP27061V012627**

**Toll free no:** 1800 2666

**Alternate no :** 86552 22666 (chargeable)

**E-mail:** customersupport@icicilombard.com

**Website :** [www.icicilombard.com](http://www.icicilombard.com)

|    |                                                  |
|----|--------------------------------------------------|
| 35 | OXYGEN CYLINDER (FOR USAGE OUTSIDE THE HOSPITAL) |
| 36 | SPACER                                           |
| 37 | SPIROMETRE                                       |
| 38 | NEBULIZER KIT                                    |
| 39 | STEAM INHALER                                    |
| 40 | ARMSLING                                         |
| 41 | THERMOMETER                                      |
| 42 | CERVICAL COLLAR                                  |
| 43 | SPLINT                                           |
| 44 | DIABETIC FOOT WEAR                               |
| 45 | KNEE BRACES (LONG/ SHORT/ HINGED)                |
| 46 | KNEE IMMOBILIZER/SHOULDER IMMOBILIZER            |
| 47 | LUMBO SACRAL BELT                                |
| 48 | NIMBUS BED OR WATER OR AIR BED CHARGES           |
| 49 | AMBULANCE COLLAR                                 |
| 50 | AMBULANCE EQUIPMENT                              |
| 51 | ABDOMINAL BINDER                                 |

**IRDA Reg. No. 115**

**Mailing Address:**

601 & 602, 6th Floor, Interface 16,  
 New Linking Road, Malad (West)  
 Mumbai - 400 064

**ICICI Lombard General Insurance Company Limited**

**CIN: L67200MH2000PLC129408**

**Registered Office Address:**

ICICI Lombard House, 414, P Balu Marg,  
 Off Veer Savarkar Road, Nr Siddhi Vinayak Temple,  
 Prabhadevi, Mumbai 400 025

**UIN: ICIHLIP27061V012627**

**Toll free no:** 1800 2666

**Alternate no :** 86552 22666 (chargeable)

**E-mail:** customersupport@icicilombard.com

**Website :** [www.icicilombard.com](http://www.icicilombard.com)

|    |                                                                                                      |
|----|------------------------------------------------------------------------------------------------------|
| 52 | PRIVATE NURSES CHARGES- SPECIAL NURSING CHARGES                                                      |
| 53 | SUGAR FREE Tablets                                                                                   |
| 54 | CREAMS POWDERS LOTIONS (Toiletries are not payable, only prescribed medical pharmaceuticals payable) |
| 55 | ECG ELECTRODES                                                                                       |
| 56 | GLOVES                                                                                               |
| 57 | NEBULISATION KIT                                                                                     |
| 58 | ANY KIT WITH NO DETAILS MENTIONED [DELIVERY KIT, ORTHOKIT, RECOVERY KIT, ETC]                        |
| 59 | KIDNEY TRAY                                                                                          |
| 60 | MASK                                                                                                 |
| 61 | OUNCE GLASS                                                                                          |
| 62 | OXYGEN MASK                                                                                          |
| 63 | PELVIC TRACTION BELT                                                                                 |
| 64 | PAN CAN                                                                                              |
| 65 | TROLLY COVER                                                                                         |
| 66 | UROMETER, URINE JUG                                                                                  |
| 67 | AMBULANCE                                                                                            |

**IRDA Reg. No. 115**

**Mailing Address:**

601 & 602, 6th Floor, Interface 16,  
 New Linking Road, Malad (West)  
 Mumbai - 400 064

**ICICI Lombard General Insurance Company Limited**

**CIN: L67200MH2000PLC129408**

**Registered Office Address:**

ICICI Lombard House, 414, P Balu Marg,  
 Off Veer Savarkar Road, Nr Siddhi Vinayak Temple,  
 Prabhadevi, Mumbai 400 025

**UIN: ICIHLIP27061V012627**

**Toll free no:** 1800 2666

**Alternate no :** 86552 22666 (chargeable)

**E-mail:** customersupport@icicilombard.com

**Website :** [www.icicilombard.com](http://www.icicilombard.com)

|    |                |
|----|----------------|
| 68 | VASOFIX SAFETY |
|----|----------------|

**List II- Items that are to be subsumed into Room Charges**

| S.No. | Item                                      |
|-------|-------------------------------------------|
| 1     | BABY CHARGES (UNLESS SPECIFIED/INDICATED) |
| 2     | HAND WASH                                 |
| 3     | SHOE COVER                                |
| 4     | CAPS                                      |
| 5     | CRADLE CHARGES                            |
| 6     | COMB                                      |
| 7     | EAU-DE-COLOGNE / ROOM FRESHNERS           |
| 8     | FOOT COVER                                |
| 9     | GOWN                                      |
| 10    | SLIPPERS                                  |
| 11    | TISSUE PAPER                              |
| 12    | TOOTH PASTE                               |
| 13    | TOOTH BRUSH                               |

**IRDA Reg. No. 115**

**Mailing Address:**

601 & 602, 6th Floor, Interface 16,  
New Linking Road, Malad (West)  
Mumbai - 400 064

**ICICI Lombard General Insurance Company Limited**

**CIN: L67200MH2000PLC129408**

**Registered Office Address:**

ICICI Lombard House, 414, P Balu Marg,  
Off Veer Savarkar Road, Nr Siddhi Vinayak Temple,  
Prabhadevi, Mumbai 400 025

**UIN: ICIHLIP27061V012627**

**Toll free no:** 1800 2666

**Alternate no :** 86552 22666 (chargeable)

**E-mail:** customersupport@icicilombard.com

**Website :** [www.icicilombard.com](http://www.icicilombard.com)

|    |                                                 |
|----|-------------------------------------------------|
| 14 | BED PAN                                         |
| 15 | FACE MASK                                       |
| 16 | FLEX I MASK                                     |
| 17 | HAND HOLDER                                     |
| 18 | SPUTUM CUP                                      |
| 19 | DISINFECTANT LOTIONS                            |
| 20 | LUXURY TAX                                      |
| 21 | HVAC                                            |
| 22 | HOUSE KEEPING CHARGES                           |
| 23 | AIR CONDITIONER CHARGES                         |
| 24 | IM IV INJECTION CHARGES                         |
| 25 | CLEAN SHEET                                     |
| 26 | BLANKETS/VARMER BLANKET                         |
| 27 | ADMISSION KIT                                   |
| 28 | DIABETIC CHART CHARGES                          |
| 29 | DOCUMENTATION CHARGES / ADMINISTRATIVE EXPENSES |
| 30 | DISCHARGE PROCEDURE CHARGES                     |

**IRDA Reg. No. 115**

**Mailing Address:**

601 & 602, 6th Floor, Interface 16,  
 New Linking Road, Malad (West)  
 Mumbai - 400 064

**ICICI Lombard General Insurance Company Limited**

**CIN: L67200MH2000PLC129408**

**Registered Office Address:**

ICICI Lombard House, 414, P Balu Marg,  
 Off Veer Savarkar Road, Nr Siddhi Vinayak Temple,  
 Prabhadevi, Mumbai 400 025

**UIN: ICIHLIP27061V012627**

**Toll free no:** 1800 2666

**Alternate no :** 86552 22666 (chargeable)

**E-mail:** customersupport@icicilombard.com

**Website :** [www.icicilombard.com](http://www.icicilombard.com)

|    |                                                     |
|----|-----------------------------------------------------|
| 31 | DAILY CHART CHARGES                                 |
| 32 | ENTRANCE PASS / VISITORS PASS CHARGES               |
| 33 | EXPENSES RELATED TO PRESCRIPTION ON DISCHARGE       |
| 34 | FILE OPENING CHARGES                                |
| 35 | INCIDENTAL EXPENSES / MISC. CHARGES (NOT EXPLAINED) |
| 36 | PATIENT IDENTIFICATION BAND / NAME TAG              |
| 37 | PULSEOXYMETER CHARGES                               |

**List III — Items that are to be subsumed into Procedure Charges**

| S.No. | Item                                               |
|-------|----------------------------------------------------|
| 1     | HAIR REMOVAL CREAM                                 |
| 2     | DISPOSABLES RAZORS CHARGES (for site preparations) |
| 3     | EYE PAD                                            |
| 4     | EYE SHEILD                                         |
| 5     | CAMERA COVER                                       |
| 6     | DVD, CD CHARGES                                    |
| 7     | GAUSE SOFT                                         |
| 8     | GAUZE                                              |

**IRDA Reg. No. 115**

**Mailing Address:**

601 & 602, 6th Floor, Interface 16,  
New Linking Road, Malad (West)  
Mumbai - 400 064

**ICICI Lombard General Insurance Company Limited**

**CIN: L67200MH2000PLC129408**

**Registered Office Address:**

ICICI Lombard House, 414, P Balu Marg,  
Off Veer Savarkar Road, Nr Siddhi Vinayak Temple,  
Prabhadevi, Mumbai 400 025

**UIN: ICIHLIP27061V012627**

**Toll free no:** 1800 2666

**Alternate no :** 86552 22666 (chargeable)

**E-mail:** customersupport@icicilombard.com

**Website :** [www.icicilombard.com](http://www.icicilombard.com)

|    |                                         |
|----|-----------------------------------------|
| 9  | WARD AND THEATRE BOOKING CHARGES        |
| 10 | ARTHROSCOPY AND ENDOSCOPY INSTRUMENTS   |
| 11 | MICROSCOPE COVER                        |
| 12 | SURGICAL BLADES, HARMONICSCALPEL,SHAVER |
| 13 | SURGICAL DRILL                          |
| 14 | EYE KIT                                 |
| 15 | EYE DRAPE                               |
| 16 | X-RAY FILM                              |
| 17 | BOYLES APPARATUS CHARGES                |
| 18 | COTTON                                  |
| 19 | COTTON BANDAGE                          |
| 20 | SURGICAL TAPE                           |
| 21 | APRON                                   |
| 22 | TORNIQUET                               |
| 23 | ORTHOBUNDLE, GYNAEC BUNDLE              |

#### List IV — Items that are to be subsumed into costs of treatment

| S.No. | Item |
|-------|------|
|-------|------|

**IRDA Reg. No. 115**

**Mailing Address:**

601 & 602, 6th Floor, Interface 16,  
 New Linking Road, Malad (West)  
 Mumbai - 400 064

**ICICI Lombard General Insurance Company Limited**

**CIN: L67200MH2000PLC129408**

**Registered Office Address:**

ICICI Lombard House, 414, P Balu Marg,  
 Off Veer Savarkar Road, Nr Siddhi Vinayak Temple,  
 Prabhadevi, Mumbai 400 025

**UIN: ICIHLIP27061V012627**

**Toll free no:** 1800 2666

**Alternate no :** 86552 22666 (chargeable)

**E-mail:** customersupport@icicilombard.com

**Website :** [www.icicilombard.com](http://www.icicilombard.com)

|    |                                                              |
|----|--------------------------------------------------------------|
| 1  | ADMISSION/REGISTRATION CHARGES                               |
| 2  | HOSPITALISATION FOR EVALUATION/ DIAGNOSTIC PURPOSE           |
| 3  | URINE CONTAINER                                              |
| 4  | BLOOD RESERVATION CHARGES AND ANTE NATAL BOOKING CHARGES     |
| 5  | BIPAP MACHINE                                                |
| 6  | CPAP/ CAPD EQUIPMENTS                                        |
| 7  | INFUSION PUMP— COST                                          |
| 8  | HYDROGEN PEROXIDE/SPIRITS DISINFECTANTS ETC                  |
| 9  | NUTRITION PLANNING CHARGES - DIETICIAN CHARGES- DIET CHARGES |
| 10 | HIV KIT                                                      |
| 11 | ANTISEPTIC MOUTHWASH                                         |
| 12 | LOZENGES                                                     |
| 13 | MOUTH PAINT                                                  |
| 14 | VACCINATION CHARGES                                          |
| 15 | ALCOHOL SWABES                                               |
| 16 | SCRUB SOLUTION/STERILLIUM                                    |
| 17 | GLUCOMETER & STRIPS                                          |

**IRDA Reg. No. 115**

**Mailing Address:**

601 & 602, 6th Floor, Interface 16,  
New Linking Road, Malad (West)  
Mumbai - 400 064

**ICICI Lombard General Insurance Company Limited**

**CIN: L67200MH2000PLC129408**

**Registered Office Address:**

ICICI Lombard House, 414, P Balu Marg,  
Off Veer Savarkar Road, Nr Siddhi Vinayak Temple,  
Prabhadevi, Mumbai 400 025

**UIN: ICIHLIP27061V012627**

**Toll free no:** 1800 2666

**Alternate no :** 86552 22666 (chargeable)

**E-mail:** customersupport@icicilombard.com

**Website :** [www.icicilombard.com](http://www.icicilombard.com)

|    |           |
|----|-----------|
| 18 | URINE BAG |
|----|-----------|

**IRDA Reg. No. 115**

**Mailing Address:**

601 & 602, 6th Floor, Interface 16,  
New Linking Road, Malad (West)  
Mumbai - 400 064

**ICICI Lombard General Insurance Company Limited**

**CIN: L67200MH2000PLC129408**

**Registered Office Address:**

ICICI Lombard House, 414, P Balu Marg,  
Off Veer Savarkar Road, Nr Siddhi Vinayak Temple,  
Prabhadevi, Mumbai 400 025

**UIN: ICIHLIP27061V012627**

**Toll free no:** 1800 2666

**Alternate no :** 86552 22666 (chargeable)

**E-mail:** customersupport@icicilombard.com

**Website :** [www.icicilombard.com](http://www.icicilombard.com)