

WAITING PERIOD

- 9 Months waiting period for Maternity conditions
- 12 Months waiting period for Inpatient Chronic and Pre –existing conditions

EXCLUSIONS

The following exclusions will apply

1. Cash reimbursement claims
2. Addictive conditions/disorders and alcohol, drug and solvent abuse
3. Birth defects and congenital conditions
4. Bone marrow transplants
5. Contamination
6. Cosmetic Surgery
7. Criminal Activity
8. Experimental drugs and treatments
9. Foetal Surgery
10. Health hydros and sauna baths
11. Family Planning and Infertility Treatment
12. Vitamins, Tonics, minerals and other food supplements
13. Professional sports and willful exposure to needless danger
14. Psychiatric, psycho-geriatric or mental illnesses or conditions
15. Routine and periodic health examinations and vaccinations
16. Self-inflicted injuries
17. Surgical or medical appliances or equipment
18. Travel and companion costs
19. Treatment prior to date of entry
20. Treatment that is not covered under the Benefit Schedule
21. Treatment of any person who is not covered by us
22. Treatment by a relative
23. War Risk
24. Treatment related to Obesity
25. Laser treatment
26. Robotic Surgery
27. Refractive Eye Surgery Expenses recoverable under any other insurance
28. Treatment out of the Provider Network

Refer to the Policy document for complete list of exclusions and all other details

CONTACT US

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