



# The New India Assurance Co. Ltd.

(A subsidiary of General Insurance Corporation of India)  
Regd. & Head Office : New India Assurance Building, 87, Mahatma Gandhi Rd. Fort, Bombay - 400 001.

Form No. PD/BA/Policy/90

Issuing Office Stamp

दि. न्यू इंडिया इश्योरन्स क. लिमिटेड  
The New India Assurance Co. Ltd.  
306 नारायण पेथ, विठ्ठल मंदिर के सामने, लक्ष्मी रोड,  
307 Narayan Peth, Vitthal Mandir ke samane, Lakshmi Road,  
Pune 411 030. टेली - 899 030.  
Branch No. 153102 शाखा क. १५३१०२ ☎ 4451648 Fax 4453021

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## BHAVISHYA AROGYA

1.1 WHEREAS the Insured named in the Schedule hereto has applied to The New India Assurance Company Ltd. (hereinafter called the "Company") by a written proposal form dated as stated in the Schedule, warranting the truth of the statement contained therein by a declaration, which is the basis of this contract and is deemed to be incorporated herein and has paid the first annual instalment premium deposit and agreed to pay each year within the time limit prescribed, remaining similar annual installment premium deposits upto the selected age of retirement, hereinafter called the "Policy Retirement Age" or has paid the entire deposit premium in one single payment as set forth in the Schedule hereto.

1.2 NOW THIS POLICY WITNESSETH that subject to the terms, conditions, exclusions and definitions contained herein or endorsed or otherwise expressed hereon the Company undertakes that if during the balance period of life time of the Insured commencing from the "Policy Retirement Age" as herein defined and as stated in the Schedule hereto, the Insured shall whilst anywhere in India incur medical / surgical expenses upon the advice of a duly qualified Physician / Medical specialist duly qualified surgeon / medical practitioner (hereinafter called Medical Practitioner) at (i) any nursing home/hospital herein defined (hereinafter called Hospital) as an inpatient or (ii) under domiciliary hospitalization benefits as hereinafter defined in connection with illness/disease or bodily injury through accident the company will pay to the Insured the amount of such expenses as are actually and necessarily incurred in respect thereof by or on behalf of such Insured but not exceeding the amount for any one illness and the amount during the life time of the Insured commencing from the Policy Retirement Age' as stated in the Schedule.

### DEFINITIONS

#### 2.1 HOSPITAL/NURSING HOME

Shall be deemed to mean any institution in India established for indoor care and treatment of sickness and injuries and which has been registered either as a Hospital or Nursing Home with the local authorities and is under the supervision of a registered and qualified doctor.

2.1.1 The term "Hospital" shall not include an establishment which is a place of rest, a place for the aged, a place for drug addicts, a place of alcoholics, a hotel or a similar place.

In case Hospital/Nursing Home is not registered with the local authority, the minimum requirements to be complied with will be as under :

- 1) it should have at least 10 inpatient beds.
- 2) fully equipped nursing staff in its employment round the clock.
- 3) fully equipped operation theatre of its own.
- 4) fully qualified Doctor should be in charge round the clock.

#### 2.2 DOMICILIARY HOSPITALIZATION BENEFIT

Means medical treatment for a period exceeding three days for such Illness/Disease/Injury which in the normal course should require care and treatment at a Hospital/Nursing Home but actually taken whilst confined at home in India under any of the following circumstances viz.

- 2.2.1 The condition of the patient is such that he/she cannot be removed to the Hospital/Nursing Home or
- 2.2.2 The patient cannot be removed to Hospital/Nursing Home for lack of accommodation therein or
- 2.2.3 The patient prefers to be confined at home for the treatment with the approval of the attending medical practitioner.

Subject however that domiciliary hospitalisation benefits shall not cover expenses incurred for treatment for any of the following diseases :

1. Asthama
2. Bronchitis
3. Diarrhoea and all type of Dysenteries including Gastroenteritis
4. Diabetes Mellitus and Insipidus
5. Epilepsy
6. Hypertension
7. Influenza, Cough and Cold
8. All Bacterial or Bacteriostatic Disorders

**Note :** When treatment such as Dialysis, Chemotherapy, Radiotherapy etc. is taken in the Hospital/ Nursing Home and the Insured is discharged on the same day, the treatment will be considered to be taken under Hospitalisation Benefit Section.

### 3.0 ANY ONE ILLNESS

Any One Illness will be deemed to mean continuous period of illness and it includes relapse within 45 days from the date of last consultation with the Doctor/Hospital/Nursing Home Occurrence of some illness after a lapse of 45 days as stated above will be considered as new illness.

### 3.1 MEDICAL PRACTITIONER

Means a person who holds a degree/diploma of a recognised institution and is registered by Medical Council of respective state of India.

### 3.2 QUALIFIED NURSE

Means a person who holds a certificate/diploma of a recognised Nursing Council and who is employed on recommendation of the attending Medical Practitioner.

### 4.0 POLICY RETIREMENT AGE

Means the age selected by the Insured at the time of signing proposal and specified in the Schedule for the purpose of commencement of benefits in the policy. The Policy Retirement Age cannot be advanced due to any cause during the pre-retirement period.

### 5.0 PRE-RETIREMENT PERIOD

Means the period commencing from the date of acceptance of the proposal and ending with the Policy Retirement Age specified in the Schedule during which the Insured shall be paying instalment/single premium deposit as applicable.

### EXCLUSIONS

The company shall not be liable to make any payment under the policy in respect of any expenses whatsoever incurred by the Insured in connection or in respect of

**6.1** Injury or disease directly or indirectly caused by or arising from or attributable to War, Invasion, Act of Foreign Enemy, War-like Operations (whether war be declared or not).

**6.2** Routine eye examination and cost of glasses and contact lenses.

**6.3** Dental treatment or surgery of any kind unless requiring hospitalisation.

**6.4** Convalescence, general debility, "Run-down" condition or rest cure, congenital external defects or anomalies, sterility, venereal disease, intentional self-injury, use of intoxicating drugs.

**6.5** Charges incurred at Hospital or Nursing Home primarily for diagnostic X-Ray or laboratory examinations or other diagnostic studies not consistent with or incidental to the diagnosis and treatment of the positive existence or presence of any ailment sickness or injury, for which confinement is required at Hospital, Nursing Home or at home under Domiciliary Hospitalisation as defined.

**6.6** Expenses on vitamins and tonics unless forming part of treatment for injury or disease as certified by the attending physician.

**6.7** Injury or disease directly or indirectly caused by or contributed to by nuclear weapons.

**6.8** Naturopathy Treatment.

### 7.0 PREMIUM DEPOSIT CLAUSE

The premiums due under this policy shall become payable on the instalment due dates and the date of payment of first instalment premium deposit shall signify the commencement of pre-retirement period, as herein defined, and each annual instalment premium deposit or single premium payment as the case may be upto the retirement age, as stated in the Schedule shall be paid on or before the due date.

No receipt for premium shall be valid except on the official form of the Company signed by a duly authorised official of the Company.

### 7.1 GRACE PERIOD

A grace period of 30 days will be allowed in regard to payment of annual instalment of premium deposit. If payment is delayed beyond the grace period additional premium will be charged at the rate of 1% per month or part thereof upto a maximum period of six months including grace period of 30 days. If premium instalments are not received within the maximum period of six months, the policy will automatically lapse and it will qualify for refund on demand at prescribed scale.

### 7.2 Commencement Of Risk

The risk is to commence from the date on which the last instalment premium is paid. In case the last instalment of premium is not paid on the due date maximum grace period allowable will six months without charging additional premium but the risk will commence only from the date of payment of the last instalment. After expiry

