

Durable Medical Devices Rider

Terms and Conditions

Preamble: The Rider is granted by Us under Base Policy based on the information provided by the Proposer / Policyholder in their proposal, and is subject to the definitions, terms and conditions, exclusions, and endorsements of the Base policy. The accuracy and completeness of the information provided by the policyholder is crucial in determining the Rider's terms and conditions. The meanings assigned to the terms defined below apply to their usage throughout the Rider and as applicable.

Specific Definitions

SUB-LIMIT means a cost sharing requirement under a health insurance policy in which We would not be liable to pay any amount in excess of the pre-defined limit.

Base Policy- Health Retail policies of New India Assurance Co Ltd as listed below

1. New India Mediclaim Policy
2. New India Floater Mediclaim Policy
3. Young India Digi Health Policy
4. Yuva Bharat Health Policy
5. Arogya Sanjeevani Policy
6. New India Asha Kiran Policy
7. New India Premier Mediclaim Policy
8. Atmanirbhar Health Policy

Conditions

- i. This Rider can only be bought along with the Base Policy and cannot be bought in isolation or as a separate product.
- ii. The Rider is subject to the terms and conditions stated below and also the Policy terms, conditions, exclusions and applicable endorsements of the Base Policy.
- iii. This Rider is available for Base Policy having sum insured of Rs.5 lakhs and above.
- iv. The Rider will be issued for a period of 1, 2 & 3 year(s) period depending on the period of Base Policy.
- v. These Benefits are admissible only if the expenses are incurred in Hospital as inpatients in India.
- vi. Insured should not be suffering from PED of Critical / Chronic/Recurring illness except diabetes and hypertension.
- vii. The need for a Durable Medical Equipment has been prescribed by an authorized Medical Practitioner during Hospitalization or within 30 days' post discharge of the Insured Person from the Hospital. The purchase should have been made within 30 days of the medical recommendation.

List of Durable Medical devices:

1. Stockings/leggings in case of varicose veins and CABG.
2. Oxygen concentrator
3. Suction machine
4. Ventilator
5. CPAD
6. Infusion pump
7. airbed/waterbed
8. Spirometer
9. Pneumatic compression device

Coverage

Cover For Durable Medical Devices as listed below will be paid up to 10% of Sum Insured subject to maximum of Rs 1 Lakh.

Exclusions

All exclusions as mentioned in the Base Plan unless otherwise stated and covered in this Rider.