## Prospectus cum Sales Literature - 'GRAMEEN CARE' - Micro Insurance Product

- The Eligibility Criteria, Benefits mentioned in this Prospectus & Sales Literature form is part of the coverage provided under the Policy.
- In this document, words like "We", "Us" or "Our/Ours" represents the Insurer i.e., "Religare Health Insurance Company" and "You" or "Your/Yours" represents the "Proposer" or "Policyholder" or "Insured member".
- All Claims shall be payable subject to the terms, conditions, exclusions and wait periods of the Policy and subject to availability of the Sum Insured.
- Claim under Benefit I (Hospitalization Expenses) can be admissible only if treatment is taken in any of the Network Provider empanelled specifically for this product both on Cashless basis and Reimbursement basis.
- Any Claim paid or payable for Benefit I (Hospitalization Expenses) shall reduce the Sum Insured of Benefit I (Hospitalization Expenses) for the Cover Period and only the balance shall be available for all the future claims for the unexpired Cover Period.
- Admissibility of a Claim under Benefit 2.1.1 (In-patient Care) is a pre-condition to the admission of a Claim for Benefit 2.1.3 (Pre hospitalization Medical Expenses and Post-hospitalization Medical Expenses). The event giving rise to a Claim under Benefit 2.1.1 (In-patient Care) should occur within the Cover Period for the Claim to be accepted under Benefit 2.1.3 (Pre-hospitalization Medical Expenses and Post-hospitalization Medical Expenses).
- Claim documents as specified in Clause 5.5 is applicable to each and every claim.
- Any Claim made under Benefit I (Hospitalization Expenses) shall always be subject to Clause 5.6.(Claim Assessment)
- Scope of cover under the Benefit 2 Personal Accident is available only to Primary Insured Member and his/her Spouse. Coverage under Benefit 2 (Personal Accident) is available for Spouse only if Primary Insured Member is covered under Benefit 2 (Personal Accident)
- Option of Mid-term inclusion of a Member in the Policy will be only upon marriage or childbirth.
- Policyholder can opt either for Benefit I (Hospitalization Expenses) or Benefit 2 (Personal Accident) or both.
- Coverage under Benefit 2 (Personal Accident) is available on Individual basis.
- In case, any claim is paid for Primary Insured Member or his/her spouse under Benefit 2 (Personal Accident), coverage for that Insured Member under this benefit shall terminate for that Cover Period.

## I. Eligibility Criteria

Entry Age – Minimum	Adults (including Primary Insured Member): 18 years
7 0	Child: I day
Entry Age – Maximum	Primary Insured Member:70 years
	Adults (other than the Primary Insured Member): Lifelong
	Child: 24 years
Exit Age	Lifelong
Cover Type	When Group members along with their families are covered then it will be on floater basis (Maximum up to 5 Members), When Group members covered on individual basis without families, coverage is provided on individual basis only.
Eligible Relationship	<ul> <li>Insured Member should be a member of the group</li> <li>The eligibility criteria for dependents are that he/she should be a family member (legally married spouse, natural or legally adopted child (dependent), dependent parents, dependent parents -in-law) of the Primary Insured Member.</li> </ul>
Tenure of Policy	One year
Group Size	Minimum: 10 members
	Maximum: No limit
Pre-policy Issuance Medical Check-up	No

Note: You can add / delete Insured Members mid- way by paying/ refunding additional premium if member has joined/separated the group after the commencement/ before expiry of the Policy.

## 2. Key Benefits

#### I. Benefit I: Hospitalization Expenses

#### I. In-patient Care

We will indemnify the Insured Member up to the Sum Insured for the Medical Expenses necessarily incurred, incase Hospitalization is for a minimum period of 24 consecutive hours in a Network Provider.

#### 2. Day Care Treatment

We will indemnify for the Medical Expenses up to the Sum Insured if the Insured Member undergoes a Day Care Treatment as specified in Annexure -1 at a Network Provider that requires Hospitalization for less than 24 hours.

#### 3. Pre-hospitalization Medical Expenses & Post Hospitalization Medical Expenses

We will indemnify You up to the Sum Insured for:

- i. The Medical Expenses incurred by You for a period of I day immediately before Insured Member's Hospitalization; and
- ii. The Medical Expenses incurred by You for a maximum period of 5 days immediately after Insured Member's discharge from Network Provider.

Provided that the Medical Expenses relate to the Illness/Injury for which We have accepted the Insured Member's Claim and which falls within the Cover Period.

### 4. Maternity Expenses

- a) We will indemnify You up to the Sum Insured for the Medical Expenses incurred in respect of the Insured Member's Hospitalization for the delivery of the child, after the completion of the waiting period of 9 months. We shall also cover pre-natal and post-natal expenses under this Benefit.
- b) Claim in respect of only first two living children will be considered in respect of any one insured member covered under the policy or any renewal thereof.
- c) Congenital Diseases (internal & external) of new born child is covered under this Benefit.

#### 5. Reinstatement of Sum Insured

If, due to claims made, you ever run out of/exhaust your sum insured under any of Benefit 2.1.1, Benefit 2.1.2, Benefit 2.1.3 and Benefit 2.1.4, we will reinstate the entire sum insured for all Insured Members of a family once in the Cover Period.

This re-instated amount can be used for future claims only and not related to the Illness / Injury for which a claim has already been made during that Cover Period.

Reinstatement of Sum Insured is applicable only for any of Benefit 2.1.1, Benefit 2.1.2, Benefit 2.1.3 and Benefit 2.1.4.

During the Cover Period, the aggregate Claim amount payable under Benefit I (Hospitalization Expenses) subject to admissibility of the Claim shall not exceed the sum of:

- Sum Insured under Hospitalization Expenses
- Reinstatement of Sum Insured

Any unutilized Reinstated amount cannot be carried forward to any subsequent Cover Period.

**Note:** Reinstatement of Sum Insured' benefit can be taken either:

- at the inception of Policy or at the time of Renewal on payment of additional premium; or
- Can be availed once the sum insured is exhausted during the Cover Period (pro-rated premium will be charged based on the remaining cover period). This additional premium should be received by the company within 15 days of exhaustion of Sum Insured under Benefit 1 (Hospitalization Expenses) for any future claim to be payable.

#### 2. Benefit 2: Personal Accident

We will pay in the event of death or Permanent Total Disablement of the Primary Insured Member and/or his/her Spouse within twelve months from the date of occurrence of an Injury solely and directly due to an Accident occurring during the Cover Period.

## I. Accidental Death

We will pay an amount specified against this Benefit under Schedule of Benefits in case of death of the Primary Insured Member and/or his/her Spouse on account of any Accident / Injury, during the Cover Period or within twelve calendar months from the date of occurrence of such Accident / Injury which occurred during Cover Period.

#### 2. Permanent Total Disablement

If the Primary Insured Member and/or his/her Spouse suffers an Injury during the Cover Period, which directly results in any of the following Insured Events within twelve calendar months of the occurrence of the Injury, We will pay an amount specified against this Benefit under Schedule of Benefits:

Insured Events	Amount payable=% of the Benefit 2 (Personal Accident) Sum Insured
Total and irrecoverable loss of sight of both eyes, or speech or hearing of both ears or	
Actual loss by physical separation of two entire hands or two entire feet or one entire hand and one entire foot or	100%
Total and irrecoverable loss of sight of one eye and loss by physical separation of one entire hand or one entire foot	
Paraplegia or Quadriplegia or Hemiplegia	

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

#### Notes:

- 1) 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.
- 2) Total loss of functional use of a body part or organ has continued for at least 180 days from the onset of such disability and the Company is satisfied that there is no reasonable medical hope of improvement.

#### 3. Salient Features

#### I. Cashless Facility

With Cashless Facility, You no longer need to run around paying off hospital bills and then follow up for a reimbursement. All You now need to do is get admitted to any of Our Network Provider empanelled specifically for this product and concentrate only on Your recovery. Leave the bill payment arrangements to Us, except for any non-medical expenses as specified in Annexure – II that You incur at the Network Provider.

#### 2. Reimbursement

- i. It is agreed and understood that in all cases where intimation of a Claim has been provided under this provision, all the information and documentation as required shall be submitted (at the Insured Member's expense) to Us immediately and in any event within 30 days of Insured Member's discharge from Network Provider or completion of treatment or date of loss, whichever is later.
- ii. No claim can be made under this Policy, if the treatment is taken in Non-Network Provider.

#### 3. Free Look Period

- i. You may, within 15 days from the receipt of the Policy document, return the Policy stating reasons for Your objection, if You disagree with any of the Policy terms and conditions.
- ii. If no Claim has been made under the Policy, We will refund the premium received after deducting proportionate risk premium for the period on cover, expenses for medical examination and stamp duty charges. If only part of the risk has commenced, such proportionate risk premium shall be calculated as commensurate with the risk covered during such period. All rights under the Policy will immediately stand extinguished on the free look cancellation of the Policy.
- iii. Provision for free look period is not applicable and available at the time of renewal of the Policy

#### 4. Cancellation / Termination

- i. We may at any time, cancel this Policy on grounds of misrepresentation, mis-description or non-disclosure of any material particulars or any material information having been withheld or if a Claim is fraudulently made or any fraudulent means or devices are used by You or any one acting on Your behalf, We shall have no liability to make payment of any claims and the premium paid shall be forfeited ab initio to Us and no refund of premium shall be effected by us, by giving 15 days' notice in writing by Registered Post Acknowledgment Due/recorded delivery to Your last known address.
- i. You may also give 15 days' notice in writing, to Us, for the cancellation of this Policy, in which case We shall from the date of receipt of the notice, cancel the Policy and refund the premium for the unexpired period of this Policy at the short period scales as mentioned below, provided no claim has been made under the Policy.

Refund % to be applied on premium received

Cancellation date from Policy Period Start Date	Policy Tenure – I Year	
Up to 1 month	75.0%	
I month to 3 months	50.0%	
3 months to 6 months	25.0%	
6 months to 12 months	0.0%	

- iii. In case of Primary Insured Member demise,
  - i. Where the Policy covers only Primary Insured Member, this Policy shall stand null and void from the date and time of Primary Insured Member demise.
  - ii. Where the Policy covers other Insured Members, this Policy shall continue till the end of Cover Period. If the other Insured Members wish to continue with the same Policy, We will renew the Policy subject to the appointment of a Primary Insured Member provided that:
    - I. Written notice in this regard is given to Us before the Cover End Date; and
    - II. A person who satisfies Our eligibility criteria to become a Primary Insured Member. The criteria being:
      - (a) He / She should become a member of the Group against whom the Master policy is issued.
      - (b) He / She should satisfy the age limit criteria as mentioned in the product.
      - (c) In case of all the surviving members being aged above 70 years, criteria as per Clause 3.4 (iii) (ii) (ll) (b) need not be required to be met.
- iv. The Primary Insured Member may also give 15 days' notice in writing, to Us, for the cancellation of the Certificate of Insurance, in which case We shall

from the date of receipt of the notice, cancel the Certificate of Insurance and refund the premium for the unexpired Cover Period on pro-rata basis.

#### 5. Multiple Policies

In case You are covered under more than one indemnity insurance policies, with Us or with other insurers, You shall have the right to settle the claim with Us or any of the other insurers, provided that the claim amount payable is up to sum insured of such policy.

In case the claim amount under a single policy exceeds the Sum Insured, then You shall have the right to choose the companies with whom the claim is to be settled. Further, You shall have the right to choose the companies from whom he/she wants to claim the balance amount. You shall only be indemnified the hospitalization costs in accordance with terms & conditions of chosen Policy.

This clause shall not apply to any Benefit offered on a fixed benefit basis.

#### 6. Portability and Continuity

We will grant portability and continuity of benefits which were available to the Insured Members under a group insurance policy in the immediately preceding Cover period provided that:

- a. We shall be liable to provide continuity of only those benefits ( for e.g. Initial wait period, wait period for Maternity Expenses payable )which are applicable under the Policy;
- b. The Insured Members to whom continuity benefits will be provided under this Policy were covered under that group insurance policy;
- c. Insured Members covered under this Policy shall have the right to migrate from this Policy to an Individual Health insurance policy or a family floater policy offered by Us and the credit for wait periods, if any would be given in the opted Individual Health insurance policy or a family floater policy. Application for this Policy is made within 45 days before, but not earlier than 60 days from the expiry of that group insurance policy.
- d. The Insured Member can apply only at the time of renewal of the group Policy.

### 7. Pre-existing diseases are covered from the inception of Policy, subject to the exclusions as per Clause-6.

## 4. Grievance Redressal

We have developed proper procedures and effective mechanism to address Your complaints. We are committed to comply with the Regulations, standards which have been set forth in the Regulations, Circulars issued by the Authority (IRDAI) from time to time in this regard.

(a) If You / Insured Person has a grievance that You / Insured Person wishes Us to redress, You / Insured Person may contact Us with the details of the grievance through:

Website: www.religarehealthinsurance.com

Email: customerfirst@religarehealthinsurance.com

Contact No.: I 800-200-4488

Courier: Any of Our Branch Office or corporate office

You / Insured Person may also approach the grievance cell at any of Our branches with the details of your grievance during Our working hours from Monday to Friday.

To address any claim/grievance raised by Senior Citizens, We have developed the Customer Service channels in such a way that they identify the senior citizens based on their Policy number. Thereby, their claims and grievances are prioritized by Us through various fast track internal escalations by getting serviced through a lesser Turn-Around-Time (TAT).

(b) If You / Insured Person is not satisfied with Our redressal of the Your / Insured Person's grievance through one of the above methods, You / Insured Person may contact Our Head of Customer Service at:

Head - Customer Services,

Religare Health Insurance Company Limited,

Vipul Tech Square, Tower C, 3rd Floor,

Golf Course Road, Sec-43,

Gurgaon-122009 (Haryana)

(c) You / Insured Member may approach the nearest Insurance Ombudsman for resolution of the grievance. Details of Insurance Ombudsman offices are available at IRDAI website: www.irdaindia.org, or on the Company's website at www.religarehealthinsurance.com

# 5. Claims Management

We directly process the claims and they are managed in-house.

We take pride in offering hassle-free clearance and speedy settlements.

## I. Claim Intimation:

In case of claim, You / Insured Member should immediately notify Us about the Claim by calling at the toll free number as specified in the Policy or in writing and provide the following details:

- i. Policy Number;
- ii. Name of Primary Insured Member;

- iii. Name of the Insured Member in whose relation the Claims is being made;
- iv. Nature of Illness or Injury or contingency for which Claim has been made and the Benefit under which the Claim is being made;
- v. Date and place of Injury or Death and/or Date of admission to Network Provider or proposed date of admission to Network Provider for planned Hospitalization;
- vi. Name and address of the attending Medical Practitioner and Hospital;
- vii. Any other information, documentation or details requested by Us.

The notification should be given to Us:

- i. At least 24 hours before the commencement of planned Hospitalization; or
- ii. Within 24 hours of admission to a Network Provider if the Hospitalization is required in an Emergency and Health card will need to be produced and authenticated within 24 hours of admission and no pre-authorization is required

#### 2. Claim Process

- i. Any claim under this Policy shall be settled either on Cashless or Reimbursement basis, as per the Benefit.
- ii. In case you cannot avail Cashless facility payment for the treatment will have to be made by You at the Network Provider, following which a Claim for reimbursement may be made to Us which will be considered by Us.
- iii. Please send the duly signed claim form and all the information/documents mentioned therein to Us.
- iv. Please refer to claim form for complete documentation.
- v. If there is any deficiency in the documents/information submitted by You, We will process the claim and communicate the decision to You.
- vi. On receipt of the complete set of claim documents, We will reimburse the amount, along with a settlement statement in Your name.

#### 3. Cashless

The Cashless Facility is available only at Our Network Provider as mentioned in Annexure III (List of Network Provider). All You have to do is present the Religare Health Card along with a valid photo identification document at Our Network Provider and avail the cashless service. The updated list of Our Network Provider is available on our website www.religarehealthinsurance.com or call at Our call centre.

You need to request for the cashless facility in a prescribed format.

#### 4. Re-imbursement

- i. It is agreed and understood that in all cases where intimation of a Claim has been provided under this provision, all the information and documentation as required shall be submitted (at the Insured Member's expense) to Us immediately and in any event within 30 days of Insured Member's discharge from Network Provider or completion of treatment or date of loss, whichever is later.
- $ii. \quad \mbox{No claim can be made under this Policy, if the treatment is taken in Non-Network Provider.} \\$

#### 5. List of Documents to be submitted

- a) You or Insured Member (or Nominee or legal heir if the Insured Member is deceased) shall (at his expense) provide the documents specified below and any additional information or documents as specified below under which the claim is being made to Us immediately and in any event within 30 days of the occurrence of the Injury / Illness or loss or treatment.
  - i. Duly completed and signed Claim form, in original;
  - ii. Copy of Health Card;
  - iii. Medical Practitioner's referral letter advising Hospitalization;
  - iv. Medical Practitioner's prescription advising drugs / diagnostic tests / consultation;
  - v. Original bills, receipts and discharge card from the Hospital / Medical Practitioner;
  - vi. Original bills from pharmacy / chemists;
  - vii. Original pathological / diagnostic test reports and payment receipts;
  - viii. Indoor case papers;
  - ix. Any other document as required by Us

# b) Additional documents to be submitted for any Claim under Accidental Death

- i. Medical reports giving the details of the Accident, nature of Injury and the details of treatment provided, Admission and Death Summary, Accident Report
- ii. Original Death Certificate
- iii. Post Mortem Report (if applicable), Inquest Panchnama Report issued by the Police (if applicable), F.I.R (First Information Report)(if applicable)
- iv. Legal Heir Certificate or Succession Certificate (if no nomination has been made)
- v. Investigation Reports (Lab tests, X-Ray, MRI, etc.), Medical Bills and Cash receipts

- vi. Chemical Analysis Report (if available), Newspaper cutting (if available)
- vii. Bank details of the claimant seeking compensation

#### c) Additional documents to be submitted for any Claim under Permanent Total Disablement

- i. Disability Certificate issued by CMO (Chief Medical Officer) as appointed by the Hospital Authorities
- ii. Accident Report, Copy of F.I.R (First Information Report)
- iii. Details of treatment taken by the patient/injured after accident, Medical Bills and Cash receipts, Investigation Reports (Lab tests, X-Ray, MRI, etc.)
- iv. Admission/Discharge summary
- v. A newspaper cutting about accident (if available)
- vi. Bank details of the claimant seeking compensation.

**Note:** All invoices and bills should be in Insured Member's name or as per the documents mentioned in the respective Benefits.

However, claims filed even beyond the timelines mentioned above should be considered if there are valid reasons for any delay.

## 6. Claim Assessment

All claims made under this Policy shall be assessed by Us.

The claim amount assessed would be deducted from the following amounts in the following progressive order:

- i. Sum Insured:
- ii. Reinstatement of Sum Insured (if applicable).

#### 7. Duties of the Claimant

It is agreed and understood that as a Condition Precedent for a claim to be considered under the Policy:

- i. You shall check the updated list of Network Provider before availing Cashless Facility.
- ii. All reasonable steps and measures must be taken to avoid or minimize the quantum of any claim that may be made under this Policy.
- iii. Intimation of the claim, notification of claim and submission or provision of all information and documentation shall be made promptly and in any event in accordance with the procedures and within the timeframes specified under Claims Management section.
- iv. You will, at Our request, submit Yourself for a medical examination by Our nominated Medical Practitioner as often as We consider reasonable and necessary. The cost of such examination will be borne by Us.
- v. Our Medical Practitioner and representatives shall be given access and co-operation to inspect Your medical and Hospitalization records and to investigate the facts and examine You.
- vi. We shall be provided with complete documentation and information which We have requested to establish its liability for the claim, its circumstances and its quantum.

#### 8. Payment Terms

- i. This Policy covers treatment taken entirely within India. All payments under this Policy shall be made in Indian Rupees and within India.
- ii. For cashless claims, the payment shall be made to the Network Provider whose discharge would be complete and final.
- iii. If You or Insured Member suffers a relapse within 45 days of the date of discharge from the Network Provider for which a claim has been made, then such relapse shall be deemed to be part of the same claim.
- iv. For the Reimbursement Claims, We will pay You. In the event of Your death, We will pay the Nominee and in case of no Nominee to Your legal heirs whose discharge shall be treated as full and final discharge of its liability under the Policy.
- v. On payment of renewal premium, You shall give written notice to the company of any disease, physical defect or infirmity or change in occupation or profession.
- vii. We shall have no liability to make payment of a claim under the Policy in respect of an Insured Member during the Cover Period, once the Sum of Sum Insured and Reinstatement of Sum Insured (if applicable) for that Insured Member is exhausted.
- viii. We shall settle any claim within 30 days of receipt of all the necessary documents/ information as required for settlement of such claim and sought by Us. We shall provide You an offer of settlement of claim and upon acceptance of such offer by You, We shall make payment within 7 days from the date of receipt of such acceptance. However, if a claim warrants an investigation in the opinion of the Company, then the Company shall settle the claim within 45 days from the date of receipt of last necessary document. In case there is delay in the payment beyond the stipulated timelines, We shall pay additional amount as interest from the date of receipt of last necessary document to the date of payment of claim at a rate which is 2% above the bank rate prevalent at the beginning of the financial year in which the claim is reviewed by it. For the purpose of this clause, 'bank rate' shall mean the existing bank rate as notified by Reserve Bank of India, unless the extent regulation requires payment based on some other prescribed interest rate.

#### 6. Exclusions

#### I. Waiting Periods:

### a) 30-Day waiting period (applicable only for Benefit I (Hospitalization Expenses))

Medical Expenses incurred for treatment of any Illness during the first 30 days of Cover Start Date except those Medical Expenses incurred as a result of an Injury taking place within the Cover Period.

## b) Maternity wait period (applicable only for Benefit 2.1.4- Maternity Expenses of Benefit 1 (Hospitalization Expenses))

Claims will not be admissible for any expenses incurred for diagnosis / treatment related to any Maternity Expenses until 9 months since the inception of the first Policy with Us.

- c) The above Waiting Periods shall not apply for subsequent renewals provided that there is no break in insurance cover for that Insured Member and that the Policy has been renewed with Us for that Insured Member within the Grace Period.
- d) The Waiting Periods as defined in Clauses 6.1 (a) and 6.1 (b) shall be applicable individually for each Insured Member and Claims shall be assessed accordingly.

#### 2. General Exclusions

Any claim in respect of any Insured Member for, arising out of or directly or indirectly due to any of the following shall not be admissible unless expressly stated to the contrary elsewhere in this document:

- i. Any condition or treatment as specified in List of Non-Medical Items (Annexure II).
- ii. Treatment taken from anyone who is not a Medical Practitioner or from a Medical Practitioner who is practicing outside the discipline for which he is licensed or any kind of self-medication.
- iii. Treatment of mental illness or psychological disorders.
- iv. 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.
- v. Any Illness or Injury directly or indirectly resulting or arising from or occurring during commission of any breach of any law by the Insured Member with any criminal intent.
- vi. Act of self-destruction or self-inflicted Injury, attempted suicide or suicide while sane or insane or Illness or Injury attributable to consumption, use, misuse or abuse of intoxicating drugs and alcohol or hallucinogens.
- $vii. \ \ \, \text{Any charges incurred to procure any medical certificate, treatment or Illness related documents pertaining to any period of Hospitalization or Illness.} \\$
- viii. Any claim related to Hazardous Activities.
- ix. 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:
  - I 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.
  - Il 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.
  - III Biological attack or weapons means the emission, discharge, dispersal, release or escape of any pathogenic (disease producing) micro organisms and/or biologically produced toxins (including genetically modified organisms and chemically synthesized toxins) which are capable of causing any Illness, incapacitating disablement or death.

In addition to the foregoing, any loss, claim or expense of whatsoever nature directly or indirectly arising out of, contributed to, caused by, resulting from, or in connection with any action taken in controlling, preventing, suppressing, minimizing or in any way relating to the above shall also be excluded.

#### 3. Additional Exclusions applicable to Benefit-I - Hospitalization Expenses

Any claim in respect of any Insured Member for, arising out of or directly or indirectly due to any of the following shall not be admissible unless expressly stated to the contrary elsewhere in this document:

- i. Any treatment arising from or traceable to any fertility, sterilization, birth control procedures, contraceptive supplies or services including complications arising due to supplying services or Assisted Reproductive Technology.
- ii. Any condition directly or indirectly caused by or associated with any sexually transmitted disease, including Genital Warts, Syphilis, Gonorrhoea, Genital Herpes, Chlamydia, Pubic Lice and Trichomoniasis, Acquired Immuno Deficiency Syndrome (AIDS) whether or not arising out of HIV, Human T-Cell Lymphotropic Virus Type III (HTLV–III or IITLB-III) or Lymphadinopathy Associated Virus (LAV) or the mutants derivative or Variations Deficiency Syndrome or any Syndrome or condition of a similar kind.
- iii. Any condition that do not require hospitalization such as Outpatient Diagnostic, Medical and Surgical procedures or treatments unless necessary for treatment of a disease covered under Day Care procedures or Inpatient hospitalization.
- iv. We shall not admit any Claim in relation to the Alternative Treatment.
- v. Charges incurred in connection with cost of routine eye and ear examinations, spectacles and contact lens, hearing aids, laser surgery for correction of refractory errors, dentures, artificial teeth and all other similar external appliances and / or devices whether for diagnosis or treatment except those necessitated due to an Injury or disease which requires hospitalization for treatment and mentioned in Annexure-I (List

of Day Care Procedures).

- vi. Any diagnosis or treatment of an Illness or Injury which does not require Hospitalization.
- vii. Unproven/Experimental or investigational treatments which are not consistent with or incidental to the diagnosis and treatment of the positive existence or presence of any Illness for which confinement is required at a Hospital. Any Illness or treatment which is a result or a consequence of undergoing such experimental or unproven treatment.
- viii. Expenses incurred on High Intensity Focused Ultra Sound, Balloon Sinuplasty, Enhanced External Counter Pulsation Therapy and related therapies. Deep Brain Simulation, Hyperbaric Oxygen Therapy, Robotic Surgery, Holmium Laser Enucleation of Prostate, KTP Laser surgeries, Femto laser surgeries.
- ix. Any expenses incurred on prosthesis, corrective devices, external durable medical / Non-medical equipment of any kind, like wheelchairs, walkers, belts, collars, caps, splints, braces, stockings of any kind, diabetic footwear, glucometer/thermometer, crutches, ambulatory devices, instruments used in treatment of sleep apnea syndrome (C.P.A.P.) or continuous ambulatory peritoneal dialysis (C.A.P.D.) and oxygen concentrator for asthmatic condition, cost of cochlear implants and related surgery.
- x. Any treatment related to sleep disorder or sleep apnea syndrome, general debility convalescence, cure, rest cure, Run-down condition, health hydros, nature cure clinics, sanatorium treatment, Rehabilitation measures, private duty nursing, respite care, long-term nursing care, custodial care or any treatment in an establishment that is not a Hospital.
- xi. Treatment of any external Congenital Anomalies or Illness or defects or anomalies or treatment relating to external birth defects. However, Congenital Diseases (internal & external) of new born child shall be covered during the currency of the policy only.
- xii. Any Dental treatment, Aesthetic treatment, cosmetic surgery or plastic surgery or related treatment of any description, including any complication arising from these treatments, other than as may be necessitated due to an Injury or disease which requires hospitalization for treatment and mentioned in the Annexure-I (List of Day Care Procedures).
- xiii. Any treatment/surgery for change of sex or gender reassignments including any complication arising from these treatments.
- xiv. Circumcision unless necessary for treatment of an Illness or as may be necessitated due to an Accident.
- xv. All preventive care, vaccination, including inoculation and immunizations (except in case of post-bite treatment).
- xvi. Expenses on vitamins and tonics etc. unless forming part of treatment for injury or disease as certified by the attending Physician.
- xvii. All expenses related to donor treatment, including surgery to remove organs from the donor, in case of transplant surgery.
- xviii. Non-allopathictreatment.
- xix. Any OPD Treatment.
- xx. Treatment received outside India.
- xxi. Charges incurred at Hospital primarily for diagnostic, X-ray or laboratory examinations not consistent with or incidental to the diagnosis and treatment of the positive existence or presence of any Illness or Injury, for which In-patient Care/ Day Care Treatment is required.
- xxii. Stem cell implantation, harvesting, storage or any kind of treatment using stem cells.
- xxiii. Personal comfort and convenience items or services including but not limited to T.V. (wherever specifically charged separately), charges for access to telephone and telephone calls (wherever specifically charged separately), foodstuffs (except patient's diet), cosmetics, hygiene articles, body or baby care products and bath additive, barber or beauty service, guest service as well as similar incidental services and supplies.
- xxiv. Expenses related to any kind of RMO charges, service charge, surcharge, night charges levied by the Hospital under whatever head.
- xxv. Alopecia, wigs and/or toupee and all hair or hair fall treatment and products

## 4. Additional Exclusions applicable to Benefit-2 - Personal Accident

Any claim in respect of Primary Insured Member and/or his/her Spouse for, arising out of or directly or indirectly due to any of the following shall not be admissible unless expressly stated to the contrary elsewhere in this document:

- i. Any pre-existing injury or disability;
- ii. An Insured Member operating or learning to operate any aircraft, or performing duties as a member of the crew on any aircraft or Scheduled Airline or any airline personal;
- iii. An Insured Member flying in an aircraft other than as a fare paying passenger in a Scheduled Airline;
- iv. Sexually transmitted conditions, mental or nervous conditions, insanity, disorder or depression;
- v. Participation in actual or attempted felony, riot, civil commotion or criminal misdemeanor;
- vi. A complication of infection with Human Immune Deficiency Virus (HIV) or any variance including Acquired Immune Deficiency Syndrome (AIDS) and AIDS Related Complex (ARC) or venereal disease;
- vii. Training for or participating in professional sport of any kind;
- viii. The Primary Insured Member and/or his/her Spouse serving in any branch of the military, navy, air force or any branch of armed forces or any paramilitary forces;
- ix. Primary Insured Member and/or his/her Spouse working in or with mines or tunneling or explosives or involving electrical installation with high tension supply or conveyance testing or oil rigs or ship crew services or as jockeys or circus personnel or aerial photography or engaged in any

Hazardous Activities;

- x. Impairment of the Primary Insured Member's or his/her Spouse intellectual faculties by abuse of stimulants or depressants or by the illegal use of any solid, liquid or gaseous substance;
- xi. Resulting due to any disease or infection except where such condition arises directly as a consequence of an accident during the Cover period;
- xii. Persons whilst working with in activities like racing on wheels or horseback, winter sports, canoeing involving white water rapids, any bodily contact sport;
- xiii. Bacterial infections (except pyogenic infection which occurs through an Accidental cut or wound);
- xiv. Treatments rendered by a Doctor who shares the same residence as an Insured Member or who is a member of an Insured Member's family;
- xv. As a result of any curative treatments or interventions that the Insured Member has carried out or have carried out on the Insured Member's body.

## 5. Exclusions applicable to Benefit-I.4-Maternity Expenses

i. Expenses incurred in connection with the voluntary medical termination of pregnancy during the first 12 weeks from the date of conception shall not be admissible under this Benefit except induced by accident or other medical emergency to save the life of mother

#### 7. Renewal Terms

- (i) The Coverage will automatically terminate on the Cover End Date. All renewal applications and requisite premium shall be given to Us on or before the Cover End Date provided, the policy is in force and in any event before the expiry of the Grace Period. You shall give Us a written notice along with the renewal application of any material changes to the risk insured under the Policy. If no such written notice is received by Us along with the renewal application, it shall be deemed that there is no material change to the risk.
  - For the purpose of this provision, Grace Period means a period of 30 days immediately following the Cover End Date during which a payment can be made to renew this Policy without loss of continuity benefits. Coverage is not available for the period for which premium is not received by Us and We shall not be liable for any Claims incurred during such period. This Clause is applicable at member level.
- (ii) We will ordinarily not refuse to renew the Policy except on grounds of fraud, moral hazard, misrepresentation or non-cooperation by the insured.
- (iii) This product may be withdrawn / modified by Us after due approval from the IRDAI. In case this product is withdrawn / modified by Us, this Policy can be renewed under the then prevailing Health Insurance Product or its nearest substitute approved product. We shall duly intimate You at least three months prior to the date of such modification / withdrawal of this product and the options available to You at the time of Renewal of this Policy.
- (iv) We may revise the premium payable under the Policy provided that revisions to the renewal premium are in accordance with the IRDAI rules and regulations as applicable from time to time. Change in rates will be applicable only post approval by the Authority and be effective from the date of launch of the revised Product and shall be applied only prospectively thereafter for new policies and at the date of renewal for renewals.
- (v) Renewal shall be offered lifelong. You shall be given an option to port this policy into any other of Our individual health insurance product and credit shall be given for number of years of continuous coverage under this policy for the standard waiting periods.
- (vi) No loading based on individual claim experience shall be applicable on renewal premium payable, but renewal premium can be changed based on the experience of the group.

# **Schedule of Benefits**

Benefits	Payout basis	Description
I Benefit I : Hospitalization Expenses		₹50,000 (Sum Insured)
I.I In-Patient Care	Indemnity	Up to Sum Insured
I.2 Day Care Treatment	Indemnity	Up to Sum Insured (As per Annexure – I)
I.3 Pre-hospitalization Medical Expenses and Post-hospitalization Medical Expenses	Indemnity	Up to Sum Insured; - I day for 'Pre-hospitalization Medical Expenses' - Up to 5 days for 'Post-hospitalization Medical Expenses'
I.4 Maternity Expenses	Indemnity	Up to Sum Insured
1.5 Reinstatement of Sum Insured	Indemnity	Up to Sum Insured
Benefit 2 : Personal Accident     (Only applicable for Primary Insured Member and spouse)		₹25,000 to Rs. I Lac (in multiples of ₹1000)
2.1 Accidental Death	Fixed Benefit	100% of Benefit 2(Personal Accident) Sum Insured
2.2 Permanent Total Disablement	Fixed Benefit	100% of Benefit 2(Personal Accident) Sum Insured

# **Schedule of Discounts**

S.No.	Direction	Discount
I	Direct Sourcing Discount	I5% of Premium

# Contact details for Claims & Policy Servicing

Correspondence address	Religare Health Insurance Company Limited Vipul Tech Square, Tower C, 3rd Floor, Golf Course Road, Sec-43, Gurugram - 122009 (Haryana)
Contact no.	1800-200-4488
Fax no.	1800-200-6677
E-mail ID for Claims	claims@religare.com
E-mail ID for Policy servicing	customerfirst@religarehealthinsurance.com
Website	www.religarehealthinsurance.com

# Annexure - I : List of Day Care Procedures / Surgeries

Category	Procedure / Surgery Name	Category	Procedure / Surgery Name
Dental	Apisectomy including LA	Endoscopic procedures	Esophageal Sclerotheraphy for varies subseqent sitting
Dental	Cyst under LA (Large)	Endoscopic procedures	Upper GI endoscopy
Dental	Cyst under LA (Small)	Endoscopic procedures	Upper GI endoscopy with biopsy
Dental	Flap operation per Tooth	Hysteroscopic	Ablation of Endometrium
Dental	Fracture wiring including LA	Hysteroscopic	Polypectomy
Dental	Gingivectomy per Tooth	Ophthalmology	Abscess Drainage of Lid
Dental	Flap operation involving I-3 teeth	Ophthalmology	Cataract - Unilateral
Dental	Flap operation involving 4-6 teeth	Ophthalmology	Cataract + Pterygium
Dental	Flap operation involving 7-11 teeth	Ophthalmology	Corneal Grafting
Dental	Gingivectomy involving I-3 teeth	Ophthalmology	Cyclocryotherapy
Dental	Gingivectomy involving 4-6 teeth	Ophthalmology	Cyst
Dental	Gingivectomy involving 7-11 teeth	Ophthalmology	Pterigium + Conjunctival Autograft
Ear	Ear lobe repair – single	Ophthalmology	Exentration
Ear	Excision of Pinna for Growth (Squamous/Basal/Injuries) Skin & Cartilage	Ophthalmology	Ectropion Correction
Ear	Excision of Pinna for Growth (Squamous/Basal/ Injuries) Skin Only	Ophthalmology	Intraocular Foreign Body Removal
Throat	Retro pharyngeal abscess - Drainage	Ophthalmology	Limbal Dermoid Removal
General Surgery	Corn - Large - Excision	Ophthalmology	Pterygium (Day care)
General Surgery	Dermoid Cyst - Large - Excision	Ophthalmology	Ptosis
General Surgery	Dermoid Cyst - Large - Excision	Ophthalmology	Small Tumour of Lid - Excision
General Surgery	Dorsal Slit and Reduction of Paraphimosis	Ophthalmology	Iridectomy
General Surgery	Drainage of large Abscess		Acid and alkali burns
		Ophthalmology Ophthalmology	Cataract with IOL by Phoco emulsification tech. unilateral
General Surgery	Epidymal Cyst	Ophthalmology	,
General Surgery	Excision of Small Growth from Tongue	Ophthalmology	Cataract with IOL with Phoco emulsification Bilateral
General Surgery	Excision of Large Swelling in Hand	Ophthalmology	Cauterisation of ulcer/subconjuctival injection - both eye
General Surgery	Excision of Small Swelling in Hand	Ophthalmology	Cauterisation of ulcer/subconjuctival injection - One eye
General Surgery	Ganglion - Small - Excision	Ophthalmology	Chalazion - both eye
General Surgery	Growth - Excision	Ophthalmology	Chalazion - one eye
General Surgery	Nodular Cyst	Ophthalmology	Conjuntival Melanoma
General Surgery	Lipoma	Ophthalmology	Dacryocystectomy (to be removed duplicated)
General Surgery	Sebaceous Cyst - Excision	Ophthalmology	Dacryocystectomy (DCY)
General Surgery	Dressing under GA	Ophthalmology	DCR ( Dacryocystorhinostomy)
General Surgery	Excision of Corns	Ophthalmology	Entropion correction
General Surgery	Excision of Molluscumcontagiosum	Ophthalmology	Epicantuhus correction
General Surgery	Excision of Sebaceous Cysts	Ophthalmology	Epiliation
General Surgery	Excision of Superficial Liipoma	Ophthalmology	Laser for retinopathy
General Surgery	Excision of Superficial Neurofibroma	Ophthalmology	Laser inter ferometry
General Surgery	Phimosis Under LA	Ophthalmology	Lid tear
General Surgery	Urtheral Dilatation	Orthopaedic	Dislocation - Elbow
General Surgery	Vasectomy	Orthopaedic	Dislocation - Shoulder
General Surgery	Heamodialysis	Orthopaedic	Drainage of Abscess Cold
Gynaecology	Bartholin abscess I & D	Orthopaedic	Hip Spica
Gynaecology	Bartholin cyst removal	Orthopaedic	Shoulder Jacket
Gynaecology	Cyst - Labial	Orthopaedic	Trigger Thumb
Gynaecology	Cyst -Vaginal Enucleation	Orthopaedic	Wound Debridiment
Gynaecology	D&C (Dilatation & curretage)	Orthopaedic	Application of Skeletal Tractions
Gynaecology	Electro Cauterisation Cryo Surgery	Orthopaedic	Application of Skin Traction
Gynaecology	Fractional Curretage	Orthopaedic	Aspiration & Intra Articular Injections
Gynaecology	Haemato Colpo/Excision - Vaginal Septum	Urology	Reduction of Paraphimosis
Gynaecology	Perineal Tear Repair	Oncology	Chemotherapy - Per sitting
Gynaecology	Vaginal Tear Repair	Oncology	Radiotherapy - Per sitting
Gynaecology	D&C (Dilatation & Curretage) upto 12 wks	Oncology	Chemotherapy - per siting plus cost of injections subject to
Gynaecology	D&C (Dilatation & Curretage) upto 8 wks		approval for Insurance administrator
Gynaecology	Insertion of IUD Device	Other command	
Endoscopic procedures	Ablation of Endometriotic Spot	Other commonly used procedures	Upto 30% burns first dressing
Endoscopic procedures	Cyst Aspiration	'	11. 2007
Fundoscobic bilocedaties	Char y shii arion	Other commonly	Upto 30% burns subsequent dressing

# Annexure II - List of Expenses Excluded ("Non-medical") in Hospital Indemnity Policy

Sr. No.	List of expenses excluded ("Non-medical")in hospital indemnity policy	Sr. No.	List of expenses excluded ("Non-medical")in hospital indemnity policy	
	TOILETRIES/COSMETICS/PERSONAL COMFORT OR CONVENIENCE ITEMS		TOILETRIES/COSMETICS/PERSONAL COMFORT OR CONVENIENCE ITEMS	
I	Hair removal cream	55	Hand holder	
2	Baby charges (unless specified/indicated)	56	Hansaplast/Adhesive bandages	
3	Baby food	57	Lactogen/Infant food	
4	Baby utilites charges	58	Slings	
5	Baby set	ltems spec	ifically excluded in the policies	
6	Baby bottles	59	Weight control programs/supplies/services	
7	Brush	60	Cost of spectacles/contact lenses/hearing aids, etc.	
8	Cosytowel	61	Dental treatment expenses that do not require hospitalisation	
9	Hand wash	62	Hormone replacement therapy	
10	Moisturizer paste brush	63	Home visit charges	
П	Powder	64	Infertility/subfertility/assisted conception procedure	
12	Razor	65	Obesity (including morbid obesity) treatment	
13	Shoe cover	66	Psychiatric & psychosomatic disorders	
14	Beauty services	67	Corrective surgery for refractive error	
15	,			
	Belts/braces	68	Treatment of sexually transmitted diseases	
16	Buds	69	Donor screening charges	
17	Barber charges	70	Admission/registration charges	
18	Caps	71	Hospitalisation for evaluation/diagnostic purpose	
19	Cold pack/Hot pack	72	Expenses for investigation/treatment irrelevant to the disease for	
20	Carry bags		which admitted or diagnosed	
21	Cradle charges	73	Any expenses when the patient is diagnosed with retro virus + or	
22	Comb		suffering from/HIV/AIDS etc is detected/directly or indirectly	
23	Disposables razors charges (for site preparations)	74	Stem cell implantation/surgery and storage	
24	Eau-de-cologne/Room fresheners			
		Items which	which form part of hospital services where separate consumables are not p	
25	Eye pad			
25 26	Eye pad Eye shield	but the se		
26	Eyeshield	but the se	rvice is	
26 27	Eyeshield Email/Internet charges	but the se	Ward and Theatre booking charges	
26 27 28	Eye shield Email/Internet charges Food charges (other than patient's diet provided by Hospital)	75 76	Ward and Theatre booking charges Arthroscopy & Endoscopy instruments Microscope cover	
26 27 28 29	Eye shield Email/Internet charges Food charges (other than patient's diet provided by Hospital) Foot cover	75 76 77	Ward and Theatre booking charges Arthroscopy & Endoscopy instruments	
26 27 28 29 30	Eye shield Email/Internet charges Food charges (other than patient's diet provided by Hospital) Foot cover Gown	75 76 77 78	Ward and Theatre booking charges Arthroscopy & Endoscopy instruments Microscope cover Surgical blades, Harmonic scalpel, shaver Surgical drill	
26 27 28 29 30 31	Eye shield Email/Internet charges Food charges (other than patient's diet provided by Hospital) Foot cover Gown Leggings	75 76 77 78 79 80	Ward and Theatre booking charges Arthroscopy & Endoscopy instruments Microscope cover Surgical blades, Harmonic scalpel, shaver Surgical drill Eye kit	
26 27 28 29 30 31 32 33	Eye shield Email/Internet charges Food charges (other than patient's diet provided by Hospital) Foot cover Gown Leggings Laundry charges Mineral water	75 76 77 78 79 80 81	Ward and Theatre booking charges Arthroscopy & Endoscopy instruments Microscope cover Surgical blades, Harmonic scalpel, shaver Surgical drill Eye kit Eye drape	
26 27 28 29 30 31 32 33 34	Eye shield Email/Internet charges Food charges (other than patient's diet provided by Hospital) Foot cover Gown Leggings Laundry charges Mineral water Oil charges	75 76 77 78 79 80 81	Ward and Theatre booking charges Arthroscopy & Endoscopy instruments Microscope cover Surgical blades, Harmonic scalpel, shaver Surgical drill Eye kit Eye drape X-ray film	
26 27 28 29 30 31 32 33 34 35	Eyeshield Email/Internet charges Food charges (other than patient's diet provided by Hospital) Foot cover Gown Leggings Laundry charges Mineral water Oil charges Sanitary pad	75 76 77 78 79 80 81 82 83	Ward and Theatre booking charges Arthroscopy & Endoscopy instruments Microscope cover Surgical blades, Harmonic scalpel, shaver Surgical drill Eye kit Eye drape X-ray film Sputum cup	
26 27 28 29 30 31 32 33 34 35 36	Eye shield Email/Internet charges Food charges (other than patient's diet provided by Hospital) Foot cover Gown Leggings Laundry charges Mineral water Oil charges Sanitary pad Slippers	75 76 77 78 79 80 81 82 83	Ward and Theatre booking charges Arthroscopy & Endoscopy instruments Microscope cover Surgical blades, Harmonic scalpel, shaver Surgical drill Eye kit Eye drape X-ray film Sputum cup Boyles apparatus charges	
26 27 28 29 30 31 32 33 34 35 36 37	Eye shield Email/Internet charges Food charges (other than patient's diet provided by Hospital) Foot cover Gown Leggings Laundry charges Mineral water Oil charges Sanitary pad Slippers Telephone charges	5 but the set 5	Ward and Theatre booking charges Arthroscopy & Endoscopy instruments Microscope cover Surgical blades, Harmonic scalpel, shaver Surgical drill Eye kit Eye drape X-ray film Sputum cup Boyles apparatus charges Blood grouping and cross matching of donors samples	
26 27 28 29 30 31 32 33 34 35 36 37	Eye shield Email/Internet charges Food charges (other than patient's diet provided by Hospital) Foot cover Gown Leggings Laundry charges Mineral water Oil charges Sanitary pad Slippers Telephone charges Tissue paper	but the set  75  76  77  78  79  80  81  82  83  84  85  86	Ward and Theatre booking charges Arthroscopy & Endoscopy instruments Microscope cover Surgical blades, Harmonic scalpel, shaver Surgical drill Eye kit Eye drape X-ray film Sputum cup Boyles apparatus charges Blood grouping and cross matching of donors samples Savlon	
26 27 28 29 30 31 32 33 34 35 36 37 38	Eye shield Email/Internet charges Food charges (other than patient's diet provided by Hospital) Foot cover Gown Leggings Laundry charges Mineral water Oil charges Sanitary pad Slippers Telephone charges Tissue paper Tooth paste	but the set  75  76  77  78  79  80  81  82  83  84  85  86  87	Ward and Theatre booking charges Arthroscopy & Endoscopy instruments Microscope cover Surgical blades, Harmonic scalpel, shaver Surgical drill Eye kit Eye drape X-ray film Sputum cup Boyles apparatus charges Blood grouping and cross matching of donors samples Savlon Band aids, bandages, sterile injections, needles, syringes	
26 27 28 29 30 31 32 33 34 35 36 37 38 39	Eye shield Email/Internet charges Food charges (other than patient's diet provided by Hospital) Foot cover Gown Leggings Laundry charges Mineral water Oil charges Sanitary pad Slippers Telephone charges Tissue paper Tooth paste Tooth brush	but the set  75  76  77  78  79  80  81  82  83  84  85  86  87  88	Ward and Theatre booking charges  Arthroscopy & Endoscopy instruments  Microscope cover  Surgical blades, Harmonic scalpel, shaver  Surgical drill  Eye kit  Eye drape  X-ray film  Sputum cup  Boyles apparatus charges  Blood grouping and cross matching of donors samples  Savlon  Band aids, bandages, sterile injections, needles, syringes  Cotton	
26 27 28 29 30 31 32 33 34 35 36 37 38 39 40	Eye shield Email/Internet charges Food charges (other than patient's diet provided by Hospital) Foot cover Gown Leggings Laundry charges Mineral water Oil charges Sanitary pad Slippers Telephone charges Tissue paper Tooth paste Tooth brush Guest services	but the set  75  76  77  78  79  80  81  82  83  84  85  86  87  88  89	Ward and Theatre booking charges Arthroscopy & Endoscopy instruments Microscope cover Surgical blades, Harmonic scalpel, shaver Surgical drill Eye kit Eye drape X-ray film Sputum cup Boyles apparatus charges Blood grouping and cross matching of donors samples Savlon Band aids, bandages, sterile injections, needles, syringes Cotton Cotton bandage	
26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41	Eye shield Email/Internet charges Food charges (other than patient's diet provided by Hospital) Foot cover Gown Leggings Laundry charges Mineral water Oil charges Sanitary pad Slippers Telephone charges Tissue paper Tooth paste Tooth brush Guest services Bed Pan	but the set  75  76  77  78  79  80  81  82  83  84  85  86  87  88  89  90	Ward and Theatre booking charges Arthroscopy & Endoscopy instruments Microscope cover Surgical blades, Harmonic scalpel, shaver Surgical drill Eye kit Eye drape X-ray film Sputum cup Boyles apparatus charges Blood grouping and cross matching of donors samples Savlon Band aids, bandages, sterile injections, needles, syringes Cotton Cotton bandage Micropore/Surgical tape	
26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43	Eye shield Email/Internet charges Food charges (other than patient's diet provided by Hospital) Foot cover Gown Leggings Laundry charges Mineral water Oil charges Sanitary pad Slippers Telephone charges Tissue paper Tooth paste Tooth brush Guest services Bed Pan Bed under pad charges	but the set  75  76  77  78  79  80  81  82  83  84  85  86  87  88  89  90  91	Ward and Theatre booking charges Arthroscopy & Endoscopy instruments Microscope cover Surgical blades, Harmonic scalpel, shaver Surgical drill Eye kit Eye drape X-ray film Sputum cup Boyles apparatus charges Blood grouping and cross matching of donors samples Savlon Band aids, bandages, sterile injections, needles, syringes Cotton Cotton bandage Micropore/Surgical tape Blade	
26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43	Eye shield Email/Internet charges Food charges (other than patient's diet provided by Hospital) Foot cover Gown Leggings Laundry charges Mineral water Oil charges Sanitary pad Slippers Telephone charges Tissue paper Tooth paste Tooth brush Guest services Bed Pan Bed under pad charges Camera cover	but the set  75  76  77  78  79  80  81  82  83  84  85  86  87  88  89  90  91  92	Ward and Theatre booking charges Arthroscopy & Endoscopy instruments Microscope cover Surgical blades, Harmonic scalpel, shaver Surgical drill Eye kit Eye drape X-ray film Sputum cup Boyles apparatus charges Blood grouping and cross matching of donors samples Savlon Band aids, bandages, sterile injections, needles, syringes Cotton Cotton bandage Micropore/Surgical tape	
26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44	Eye shield Email/Internet charges Food charges (other than patient's diet provided by Hospital) Foot cover Gown Leggings Laundry charges Mineral water Oil charges Sanitary pad Slippers Telephone charges Tissue paper Tooth paste Tooth brush Guest services Bed Pan Bed under pad charges	but the set  75  76  77  78  79  80  81  82  83  84  85  86  87  88  89  90  91	Ward and Theatre booking charges Arthroscopy & Endoscopy instruments Microscope cover Surgical blades, Harmonic scalpel, shaver Surgical drill Eye kit Eye drape X-ray film Sputum cup Boyles apparatus charges Blood grouping and cross matching of donors samples Savlon Band aids, bandages, sterile injections, needles, syringes Cotton Cotton bandage Micropore/Surgical tape Blade	
26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45	Eye shield Email/Internet charges Food charges (other than patient's diet provided by Hospital) Foot cover Gown Leggings Laundry charges Mineral water Oil charges Sanitary pad Slippers Telephone charges Tissue paper Tooth paste Tooth brush Guest services Bed Pan Bed under pad charges Camera cover Cliniplast Crepe bandage	but the set  75  76  77  78  79  80  81  82  83  84  85  86  87  88  89  90  91  92	Ward and Theatre booking charges Arthroscopy & Endoscopy instruments Microscope cover Surgical blades, Harmonic scalpel, shaver Surgical drill Eye kit Eye drape X-ray film Sputum cup Boyles apparatus charges Blood grouping and cross matching of donors samples Savlon Band aids, bandages, sterile injections, needles, syringes Cotton Cotton bandage Micropore/Surgical tape Blade Apron	
26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44	Eye shield Email/Internet charges Food charges (other than patient's diet provided by Hospital) Foot cover Gown Leggings Laundry charges Mineral water Oil charges Sanitary pad Slippers Telephone charges Tissue paper Tooth paste Tooth brush Guest services Bed Pan Bed under pad charges Camera cover Cliniplast	but the set  75  76  77  78  79  80  81  82  83  84  85  86  87  88  89  90  91  92  93	Ward and Theatre booking charges  Arthroscopy & Endoscopy instruments  Microscope cover  Surgical blades, Harmonic scalpel, shaver  Surgical drill  Eye kit  Eye drape  X-ray film  Sputum cup  Boyles apparatus charges  Blood grouping and cross matching of donors samples  Savlon  Band aids, bandages, sterile injections, needles, syringes  Cotton  Cotton bandage  Micropore/Surgical tape  Blade  Apron  Torniquet	
26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45	Eye shield Email/Internet charges Food charges (other than patient's diet provided by Hospital) Foot cover Gown Leggings Laundry charges Mineral water Oil charges Sanitary pad Slippers Telephone charges Tissue paper Tooth paste Tooth brush Guest services Bed Pan Bed under pad charges Camera cover Cliniplast Crepe bandage	but the set  75  76  77  78  79  80  81  82  83  84  85  86  87  88  89  90  91  92  93  94  95	Ward and Theatre booking charges Arthroscopy & Endoscopy instruments Microscope cover Surgical blades, Harmonic scalpel, shaver Surgical drill Eye kit Eye drape X-ray film Sputum cup Boyles apparatus charges Blood grouping and cross matching of donors samples Savlon Band aids, bandages, sterile injections, needles, syringes Cotton Cotton bandage Micropore/Surgical tape Blade Apron Torniquet Orthobundle, Gynaec bundle	
26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47	Eye shield Email/Internet charges Food charges (other than patient's diet provided by Hospital) Foot cover Gown Leggings Laundry charges Mineral water Oil charges Sanitary pad Slippers Telephone charges Tissue paper Tooth paste Tooth brush Guest services Bed Pan Bed under pad charges Camera cover Cliniplast Crepe bandage Curapore	but the set  75  76  77  78  79  80  81  82  83  84  85  86  87  88  89  90  91  92  93  94  95	Ward and Theatre booking charges Arthroscopy & Endoscopy instruments Microscope cover Surgical blades, Harmonic scalpel, shaver Surgical drill Eye kit Eye drape X-ray film Sputum cup Boyles apparatus charges Blood grouping and cross matching of donors samples Savlon Band aids, bandages, sterile injections, needles, syringes Cotton Cotton bandage Micropore/Surgical tape Blade Apron Torniquet Orthobundle, Gynaec bundle Urine container	
26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48	Eye shield Email/Internet charges Food charges (other than patient's diet provided by Hospital) Foot cover Gown Leggings Laundry charges Mineral water Oil charges Sanitary pad Slippers Telephone charges Tissue paper Tooth paste Tooth brush Guest services Bed Pan Bed under pad charges Camera cover Cliniplast Crepe bandage Curapore Diaper of any type	but the set  75  76  77  78  79  80  81  82  83  84  85  86  87  88  89  90  91  92  93  94  95  Elements of	Ward and Theatre booking charges Arthroscopy & Endoscopy instruments Microscope cover Surgical blades, Harmonic scalpel, shaver Surgical drill Eye kit Eye drape X-ray film Sputum cup Boyles apparatus charges Blood grouping and cross matching of donors samples Savlon Band aids, bandages, sterile injections, needles, syringes Cotton Cotton bandage Micropore/Surgical tape Blade Apron Torniquet Orthobundle, Gynaec bundle Urine container of room charge	
26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49	Eye shield Email/Internet charges Food charges (other than patient's diet provided by Hospital) Foot cover Gown Leggings Laundry charges Mineral water Oil charges Sanitary pad Slippers Telephone charges Tissue paper Tooth paste Tooth brush Guest services Bed Pan Bed under pad charges Camera cover Cliniplast Crepe bandage Curapore Diaper of any type DVD, CD charges	but the set  75  76  77  78  79  80  81  82  83  84  85  86  87  88  89  90  91  92  93  94  95  Elements of	Ward and Theatre booking charges Arthroscopy & Endoscopy instruments Microscope cover Surgical blades, Harmonic scalpel, shaver Surgical drill Eye kit Eye drape X-ray film Sputum cup Boyles apparatus charges Blood grouping and cross matching of donors samples Savlon Band aids, bandages, sterile injections, needles, syringes Cotton Cotton bandage Micropore/Surgical tape Blade Apron Torniquet Orthobundle, Gynaec bundle Urine container of room charge Luxury tax	
26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50	Eye shield Email/Internet charges Food charges (other than patient's diet provided by Hospital) Foot cover Gown Leggings Laundry charges Mineral water Oil charges Sanitary pad Slippers Telephone charges Tissue paper Tooth paste Tooth brush Guest services Bed Pan Bed under pad charges Camera cover Cliniplast Crepe bandage Curapore Diaper of any type DVD, CD charges Eyelet collar	but the set  75  76  77  78  79  80  81  82  83  84  85  86  87  88  89  90  91  92  93  94  95  Elements of	Ward and Theatre booking charges Arthroscopy & Endoscopy instruments Microscope cover Surgical blades, Harmonic scalpel, shaver Surgical drill Eye kit Eye drape X-ray film Sputum cup Boyles apparatus charges Blood grouping and cross matching of donors samples Savlon Band aids, bandages, sterile injections, needles, syringes Cotton Cotton bandage Micropore/Surgical tape Blade Apron Torniquet Orthobundle, Gynaec bundle Urine container of room charge Luxury tax HVAC	
26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51	Eye shield Email/Internet charges Food charges (other than patient's diet provided by Hospital) Foot cover Gown Leggings Laundry charges Mineral water Oil charges Sanitary pad Slippers Telephone charges Tissue paper Tooth paste Tooth brush Guest services Bed Pan Bed under pad charges Camera cover Cliniplast Crepe bandage Curapore Diaper of any type DVD, CD charges Eyelet collar Face mask	but the set  75  76  77  78  79  80  81  82  83  84  85  86  87  88  89  90  91  92  93  94  95  Elements of	Ward and Theatre booking charges Arthroscopy & Endoscopy instruments Microscope cover Surgical blades, Harmonic scalpel, shaver Surgical drill Eye kit Eye drape X-ray film Sputum cup Boyles apparatus charges Blood grouping and cross matching of donors samples Savlon Band aids, bandages, sterile injections, needles, syringes Cotton Cotton bandage Micropore/Surgical tape Blade Apron Torniquet Orthobundle, Gynaec bundle Urine container of room charge Luxury tax HVAC House keeping charges	

Sr. No.	List of expenses excluded ("Non-medical")in hospital indemnity policy	Sr. No.	List of expenses excluded ("Non-medical")in hospital indemnity policy
102	Attendant charges	152	Ambulance collar
103	Im Iv Injection charges	153	Ambulance equipment
104	Clean sheet	154	Microsheild
105	Extra diet of patient (other than that which forms part of bed charge)	155	Abdominal binder
106	Blanket/Warmer blanket	Items paya	able if supported by a prescription
Administr	rative or Non-medical charges	156	Betadine\Hydrogen peroxide\Spirit\Disinfectants etc.
107	Admission kit	157	Private nurses charges- Special nursing charges
108	Birth certificate	158	Nutrition planning charges - Dietician charges - Diet charges
109	Blood reservation charges and Ante-natal booking charges	159	Sugar free tablets
110	Certificate charges	160	Creams, powders, lotions (toileteries are not payable, only prescribed
111	Courier charges	100	medical pharmaceuticals payable)
112	Conveyance charges	161	Digestion gels
113	Diabetic chart charges	162	Ecg electrodes
114	Documentation charges/Administrative expenses	163	Gloves
115	Discharge Procedure charges	164	HIV kit
116	Daily chart charges	165	Listerine/Antiseptic mouthwash
	,		<u>'</u>
117	Entrance pass/Visitors pass charges	166	Lozenges  Mouth point
	Expenses related to prescription on discharge	167	Mouth paint
119	File opening charges	168	Nebulisation kit
120	Incidental expenses/Misc. charges (not explained)	169	Novarapid
121	Medical certificate	170	Volini gel/Analgesic gel
122	Maintenance charges	171	Zytee gel
123	Medical records	172	Vaccination charges
124	Preparation charges	Part of ho	ospital's own costs and not payable
125	Photocopies charges	173	AHD
126	Patient identification band/Name tag	174	Alcohol swabes
127	Washing charges	175	Scrub solution/Sterillium others
128	Medicine box	176	Vaccine charges for baby
129	Mortuary charges	177	Aesthetic treatment/Surgery
130	Medico legal case charges (MLC charges)	178	TPA charges
External c	durable devices	179	Visco belt charges
131	Walking aids charges	180	Any kit with no details mentioned, Delivery kit, Orthokit, Recovery kit, etc
132	BIPAP machine	181	Examination gloves
133	Commode	182	Kidney tray
134	CPAP/CAPD equipments	183	Mask
135	Infusion pump - cost	184	Ounce glass
136	Oxygen cylinder (for usage outside the hospital)	185	Outstation consultant's/Surgeon's fees
137	Pulseoxymeter charges	186	Oxygen mask
138	Spacer	187	Paper gloves
139	Spirometre	188	Pelvic traction belt
140	SpO2 Probe	189	Referral doctor's fees
141	Nebulizer Kit	190	Accu check (glucometery/strips)
142	Steam Inhaler	191	Pan can
143	Arm sling	192	Sofnet
144	Thermometer	193	Trolley cover
145	Cervical collar	194	Urometer, Urine jug
146	Splint	195	Ambulance
147	Diabetic foot wear	196	Tegaderm/Vasofix safety
148	Knee braces (long/short/hinged)	196	Urine bag
149	Knee immobilizer/Shoulder immobilizer	197	Softovac
150	Lumbo sacral belt	198	Stockings Stockings
	LITTURE SACIAL DELL	1 199	1 SUDICKINGS

Note: Items mentioned under sub heading "Items payable if supported by a Prescription" will be payable only if supported by Medical Practitioner's prescription. All other items mentioned are excluded under this Policy.

# **Annexure - III: List of Network Provider**

S. No.	HOSPITAL NAME	ADDRESS	STATE	ZONE
l l	Guru Nanak Hospital	Sham Nagar, Near L.I.C.Office, Shyam Nagar Rajpura, Punjab-140401	Punjab	North
2	Simrita Nursing Home	68,Dalima Vihar, Rajpura Township, Rajpura, Punjab-140401	Punjab	North
	Avasthi Bone & Joint Clinic & Hospital	No.135,Green Park, Opp. Prince Hostel, Civil Lines, Ludhiana, Punjab-140401	Punjab	North
-	Bassi Nursing Home Pvt. Ltd.	No.970/B, Near Dhobhi Ghat, Rajpura Road, Civil Lines, Ludhiana, Punjab-140401	Punjab	North
5	Kapil Hospital	Near New Courts, Opp. Commissioners Office, Ind. Area, Near New Courts Jalandhar, Punjab-144001	Punjab	North
	Gursimran Hospital	Naloian Chowk, Dasuya Road, Hoshiarpur City, Hoshiarpur, Punjab-146001	Punjab	North
	Garg Mission Hospital	7, Dhillon Marg, Model Town, Patiala, Punjab-147001	Punjab	North
	Athena Hospital	Athena Hospital Complex, Falnir Road, Mangalore, Karnataka-575001	Karnataka	South
	Cheema Medical Complex	Phase-4, Near Telephone Exchange, S.A.S.Nagar, Mohali, Punjab-160059	Punjab	North
0	Indus Hospital	S.C.F.98-100, Phase 3B2, Mohali, Punjab-160059	Punjab	North
I	Thareja Nursing Home	No.1, Ram Khirteer Company Bagh Road, Alwar, Rajasthan-301001	Rajasthan	North
12	Dhami Eye Care Hospital	82-B, Kichlu Nagar, Ludhiana, Punjab-140401	Punjab	North
3	Sirish Hospital	B-XX,1140, Krishna Nagar, Ludhiana, Punjab-140401	Punjab	North
4	Chugh Eye Surgery Centre	L-637,Near Deep Hospital, Model Town, Ludhiana, Punjab-141002	Punjab	North
5	Dr Om Parkash Eye Institute Pvt.Ltd.	117-A,Mall Road, Near Novelty Omaxe, Mall Mandi, Amritsar, Punjab-143001	Punjab	North
16	Maharishi Dayanand Hospital & MRC	228-BC Road, Rehari Chugi, Rehari Mohalla, Jammu Jammu & Kashmir-180005	Jammu & Kashmir	North
7	Omega Hospitals Pvt. Ltd.	Mahaveera Circle, Kankanady, Mangalore, Karnataka-575002	Karnataka	South
18	Thind Eye Hospital	701-L,Mall Road, Model Town, Jalandhar, Punjab-144003	Punjab	North
19	Behgal Hospital	S.F.C.11, Phase - 5, S.A.S Nagar, Near PTL Chowk, Mohali, Punjab-160059	Punjab	North
20	Jeevan Jot Hospital	Peer Khanna Road, Khanna HO, Khanna, Ludhiana, Punjab-141401	Punjab	North
21	Indus Super Speciality Hospital	Opposite D.C.Office, Phase-1, S.A.S.Nagar, Mohali, Punjab-160055	Punjab	North
22	KMC Hospital	Attavar, Mangalore, Karnataka-575001	Karnataka	South
23	Jyoti Nursing Home Pvt. Ltd.	Road No.4, Opp. SBI Bank, Vishvakarma Ind. Area, Jaipur, Rajasthan-302013	Rajasthan	North
24	Mitra Hospital	Mitra Priya, Old Post Office Road, Udupi, Karnataka-576102	Karnataka	South
25	Kolhapur Cancer Centre Pvt. Ltd.	R.S. 238,Gokul Shirgaon, Opp. Mayur Petrol Pump, Karveer, Kolhapur, Maharashtra-416234	Maharashtra	West
26	Bansal Eye Hospital & Laser Centre	41, Khalsa Road, Bank Colony, Patiala, Punjab-147101	Punjab	North
27	Ohri Hospital G.T. Road,	Opp. Railway Workshop, Putlighar, Amritsar, Punjab-143001	Punjab	North
28	Med Card Multispeciality Hospital	Tarn Taran Road, Amritsar, Punjab-143022	Punjab	North
29	Harish Hospital Pvt. Ltd.	I, Raghu Commercial Complex, Near Jail Circle, Vijay Mandir Road, Alwar Rajasthan-301001	Rajasthan	North
30	Ramjanam Sulakshana Pandey Cancer Hospital	Kothal More, Gumla Road, Ranchi, Jharkhand-835303	Jharkhand	East
31	Sri Devi Nursing Home	Opp. Gandhi Park, Voderhobli, Kundapura, Udupi, Karnataka-576201	Karnataka	South
32	Sri Manjunatha Hospital	Main Road, Kundapura Taluk, Kundapura, Udupi, Karnataka-576201	Karnataka	South
33	Choudhary ENT Maternity and General Health Care	Near Old SBI, Katra Khazana, Amritsar, Punjab-143001	Punjab	North
34	Rana Hospital	688 F, Saheed Bhagat Singh Nagar, Pakhowal Road, Ludhiana, Punjab-141002	Punjab	North
35	Chinmayi Hospital	Church Road, Kundapura, Udupi, Karnataka-576201	Karnataka	South
36	Hitech Medicare Hospital	NH 66, Ambalpady, Udupi, Karnataka-576103	Karnataka	South
37	Shoor Hospital	I/S, Khazana Gate, Amritsar, Punjab-143001	Punjab	North
38	Kiran Nursing Home	Dashmesh Nagar, Ropar, Punjab-140001	Punjab	North
39	R R M Central Hospital	Street No. 03, Central Town, Hoshiarpur, Punjab-146001	Punjab	North
40	Joshi Hospital	Kapurthala Chowk, Jalandhar, Punjab-144001	Punjab	North
41	Hind Hospital	Bhai Bir Singh Gurudwara Road, Ahmedgarh, Sangrur, Punjab-148021	Punjab	North
42	Adarsha Hospital	Near Market Yard, NH 66, Kundapura Udupi Udupi Karnataka	South	576201
43	Shrinath Superspeciality Health Centre Pvt. Ltd.	3rd & 4th Floor, Joshi Hospital, Anuj Tower, Jalandhar, Punjab-144001	Punjab	North
14	Ambay Eye Care	917, Main Gill Road, ST No. 6, Dashmesh Nagar, Ludhiana, Punjab-141003	Punjab	North
15	Pawan Hospital Pvt Ltd	27 E, Govind Puri, New Ramgarh Mode, Amer Road, Jaipur, Rajasthan-302002	Rajasthan	North
16	Benaka Health Centre	Near Ernodi Bridge, Main Road, Ujire, Karnataka-574240	Karnataka	South
47	Jindal Eye Hospital	10/62,Chitrakoot Scheme, Opp. Chitrakoot Stadium, Vaishali Nagar, Jaipur Rajasthan-302021	Rajasthan	North
48	Pragathi Speciality Hospital	Main Road, Bolpur, Puttur, Karnataka-574201	Karnataka	South
49	Balaji Medicare Hospital	132-A,Basti Sheikh Road, Ashok Nagar, Jalandhar, Punjab-144002	Punjab	North
50	Mudhale Nursing Home & Kolhapur Endoscopy Centre	204K/30B, New Shahupuri, Behind Tourist Hotel, Kolhapur, Maharashtra-416001	Maharashtra	West
		Sykes Extension, Near Railway Phatak, Behind Kotak Mahindra Bank, Kolhapur,	Maharashtra	West

S. No.	HOSPITAL NAME	ADDRESS	STATE	ZONE
52	Walia Hospital	33-B, Near Malhar Road, Sarabha Nagar, Ludhiana, Punjab-141002	Punjab	North
53	Neelam Hospital & Maternity Home	15-16 E, Gobind Colony, Rajpura, Punjab-140401	Punjab	North
4	Dr. Shakeen Singh Eyes & Dental Hospital	391-Green Avenue, Kacheri Chowk, Amritsar, Punjab-143001	Punjab	North
5	Hariram Memorial Medical Centre	Kambla Cross Road, Near Kudroli Temple, Kadri, Mangalore, Karnataka-575003	Karnataka	South
6	Karan Hospital & Maternity Home	Heon Road, Near Bus Stand, Heo Road, Banga, Punjab-144505	Punjab	North
7	Sharma Eye Hospital & Laser Centre	Near Radha Soami Satsang Ghar, Zail Singh Nagar, Ropar, Punjab-140001	Punjab	North
58	Modi Nursing Home	Near Prabhat Chowk, Hoshiarpur, Punjab-146001	Punjab	North
59	Dr. Naresh Hospital & Heart Centre	Kacha College Road, Barnala, Punjab-148101	Punjab	North
60	Sareen Hospital	Sandhu Avenue, Near Auto Piston,Batala Road, Amritsar, Punjab-143001	Punjab	North
51	Aastha Hospital	Dutt Road, Moga, Punjab-142001	Punjab	North
62	Hi-Tech Hospital	4, Ambedkar Circle, Krishna Colony, Alwar, Rajasthan-301001	Rajasthan	North
63	Janaki Multispeciality Hospital	2018 E Ward, Rajarampuri 3rd Lane, Bus Route, Behind Janata Bazar, Kolhapur	Maharashtra	West
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64	Dr. Ramesh Super Speciality Eye & Laser Centre	65-A, Ferozepur Road, B.R.S Nagar, Ludhiana, Punjab-141012	Punjab	North
65	Apex Hospital	Batala Road, Near Rishab Auto, Amritsar, Punjab-143001	Punjab	North
66	Chethana Hospital	Near Shree Mahamaya Temple, Puttur, Karnataka-574201	Karnataka	South
67	Dr. Daljit Singh Eye Hospital	I-Radha Soami Road, Amritsar, Punjab-143001	Punjab	North
68	Dr. Punj Artemis Hospital	898/8, Circluar Road, Amritsar, Punjab-143001	Punjab	North
69	Pulse Hospital	Magbool Pura Chowk, Mehta Road, Near Alfa One Mall, Amritsar, Punjab-143001	Punjab	North
70	Oxford Hospital Pvt Ltd	305, Bhagwan Mahavir Marg,Near Nakodar Chowk, Lajpat Nagar, Jalandhar Punjab-144001	Punjab	North
7 I	Mangala Hospital	Vajra Hills, Kadri, Mangalore, Karnataka-575003	Karnataka	South
72	Ranjit Hospital G.T Road,	Putlighar, Amritsar, Punjab-143001	Punjab	North
73	Dr. N.R Acharya Memorial Hospital	N.H-66, Koteshwara Kundapura Taluk, Koteshwara, Udupi, Karnataka-576222	Karnataka	South
74	Chikitsa ENT Hospital	60, Pink Plaza, O/S Hall Gate, Amritsar, Punjab-143001	Punjab	North
75	Father Muller Hospital	Thumbe, Bantwal, Mangalore, Karnataka-574143	Karnataka	South
76	Dhaliwal Hospital	3-Batala Road, Amritsar, Punjab-143001	Punjab	North
77	Dr. Manpreet's Global Eye Hospital	SCF-36, Opp.Gurudwara Singh Sabha,Rajpura Road, S.S.T Nagar, Patiala, Punjab-147001	Punjab	North
78	Puttur City Hospital Pvt Ltd	Madhayabhag,APMC Road, Puttur Taluk, Puttur, Karnataka-574201	Karnataka	South
79	Kapoor Bone & Children Hospital	Pathankoat Bye Pass Chowk, Jalandhar, Punjab-144001	Punjab	North
80	Life Line Hospital	Guru Angad Nagar, Gali No.5, Chandigarh Road, Nawanshahr, Punjab-144514	Punjab	North
81		Giani Zail, Singh Nagar, Ropar, Rupnagar, Punjab-140001	Punjab	North
	Sangha Hospital		,	
82	Ashwini Hospital	Hosamajalu, Kowkrady Post, Nellyady, Puttur, Karnataka-574229	Karnataka	South
83	Bhardwaj Hospital	Link Road, Bagru, Sanganer, Jaipur, Rajasthan-303007	Rajasthan	North
84	Tyagi Eye Hospital	A-100, Prince Road, Ajmer Road, Bhan Nagar, Bhan Nagar, Jaipur, Rajasthan-302006	Rajasthan	North
85	Chomu Mahila And Eye Hospital Pvt Ltd	Pakka Bandha,Samod Moad, Ringus Road, Chomu, Jaipur-Rajasthan-303702	Rajasthan	North
86	Sethi Children Hospital	19, Vijay Mandir Road, Lajpat Nagar, Alwar, Rajasthan-301001	Rajasthan	North
87	Madhuri Hospital	30, Panchwati Sechm No.7, Alwar, Rajasthan-301001	Rajasthan	North
88	Saraswathi Nursing Home	15/A, Thyagaraj Road, Bantwal, Karnataka-574211	Karnataka	South
89	Tarini Cancer Hospital & Research Institute	E.I2, M.I.A., Near Lohiya Ka Tibara, Alwar, Rajasthan-301030	Rajasthan	North
90	Shri Krishna Hospital	Kakkinje, Belthangady, Karnataka-574228	Karnataka	South
91	Singla Nursing & Eye Hospital	Fauji Road, Near Railway Station Over Bridge, Kotkapura, Punjab-151204	Punjab	North
92	J.P.Eye Hospital 35,	Phase-7, Mohali, Punjab-160062	Punjab	North
93	Sachdeva Netralaya	3-B, Extention Gandhi Nagar, Jammu, Jammu & Kashmir-180004	Jammu & Kashmir	North
94	Rana Nursing Home	BDO Office Road, Sirhind, Punjab-140406	Punjab	North
95	Virk Hospital And Maternity Home	192, Hargobind Nagar, Phagwara, Punjab-144401	Punjab	North
96	Mahajan Eye Hospital & Maternity Home	III, Shaheed Udham Singh Nagar, Jalandhar, Punjab-144001	Punjab	North
97	Aastha Kidney And Superspeciality Hospial	B-20,1197/1, Civil Lines, Krishna Nagar, Ludhiana, Punjab-141001	Punjab	North
98	Sanjeevani Hospital	Garh Colony, Kotputli, Rajasthan-303   08	Rajasthan	North
99	Vedanta Hospital	Thela by Pass Choraha, Rajgarh, Alwar, Rajasthan-301408	Rajasthan	North
100	Kakkar Eye Hospital	35,Bank Colony, ITO Road Near Amar Hospital, Bank Colony, Patiala, Punjab-147001	Punjab	North
101	Sankara Eye Hospital	Vipul World, Village Bhanohar, Post Dhaka, Near Wadi Haveli, Ferozepur Road, Punjab-141101	Punjab	North
102	Ashwini Hospital	767 KH, 'E' Vishal Chamber, Near Venus Corner, Konda Lane, Laxmipuri, Kolhapur Maharashtra-416001	Maharashtra	West
103	North Star Super Specialty Hospital	2804/R/94, Opp IT Park, Near Vishcapandhari Road, Padamawati Nagar, Kolhapur Maharashtra-416012	Maharashtra	West
104	Ganesh Hospital	922/923, B' Azad Chowk, Ravivarpeth, Kolhapur, Maharashtra-416012	Maharashtra	West
105	Mahalaxmi Hospital	1932/A, 12th Lane, Rajarampuri, Kolhapur, Maharashtra-416008	Maharashtra	West

Kolhapur Institute Orthopaedic & Trauma	204 KH, Near CBS Stand, Behind Tourist Hotel, Shahupuri, Kolhapur, Maharashtra-416001	Maharashtra	West
K. du Nicosia - Lieure			
Kuju Nursing Home	Datma More Main Road, Kuju, Ramgarh, Jharkhand-825316	Jharkhand	East
Brindavan Hospital And Reseach Centre	Ranchi Road, Near State Bank of India Marar Branch, Marar, Ramgarh, Jharkhand-829117	Jharkhand	East
Ganga Hospital Akhilesh Park,	Near NH4 Kagal, Kolhapur, Maharashtra-416216	Maharashtra	West
Vinay Jyoti Hospital	S K Patil College Road, Kurundwad, Kolhapur, Maharashtra-416106	Maharashtra	West
Magdum Hospital	Akhilesh Park, Plot No-18,NH-4 Highway, Kagal, Kolhapur, Maharashtra-416216	Maharashtra	West
Chougale Neurology Centre & Nursing Home	1697/FF-05,A Ward, Kedar Plaza,Sakoli Cornor-Ramkalavesh Road, Kolhapur Maharashtra-416012	Maharashtra	West
Rukade Fracture Accident & Orthopedic Hospital	Plot No.110,Akhilesh Park, Kagal, Kolhapur, Maharashtra-416216	Maharashtra	West
Mahatma Gandhi Hospital	New Pargaon, Hatkangale, Kolhapur, Maharashtra-416137	Maharashtra	West
Amte Hospital	1877,'c', Laxmipuri, Kolhapur, Maharashtra-416002	Maharashtra	West
Hira Nursing Home	232/A,E-Ward, Near Telecom Bhavan,Tarabai Park, Chandawani Path, Kolhapur Maharashtra-416003	Maharashtra	West
Choudhari Hospital	Behind Hotel Shree Natraj, Near Kadage Mala, Jaysingpur-Dharangutti Road, Jaysingpur, Maharashtra-416101	Maharashtra	West
Shraddha Surgical Hospital	17/432/1/2, Near Panchawati Theatre, Ichalkaranji, Kolhapur, Maharashtra-416115	Maharashtra	West
Vijay Hospital And Medical Care Centre	659 E-Ward, Shahupuri 3rd Lane, Karveer, Kolhapur, Maharashtra, 416001	Maharashtra	West
Pristine Womens Hospital	995/2E Ward, Near Basant Bahar Talkies Aseembly Road, Kolhapur, Maharashtra-416001	Maharashtra	West
Shri Venkateshwara Hospital	946,'B' Ward Tembe Road, Near Savitribai Phule Hospital, Kolhapur, Maharashtra-416012	Maharashtra	West
Bharat Memorial Hospital	18/1, Near Gouri Nagar Main Road, Shyam Nagar, Indore, Madhya Pradesh-452001	Madhya Pradesh	West
Kanke General Hospital And Research Centre Pvt Ltd	At-Block Chowk Kanke, Po+PS-Kanke, Kanke, Ranchi, Jharkhand-834006	Jharkhand	East
Mahaveer Hospital	204/31/3, Opp.Govt Girls School,Indore Road, Depalpur, Indore, Madhya Pradesh-453115	Madhya Pradesh	West
Kukreja Nursing Home	232,A3B/2, Near Telephone Bhavan,Near Chandwani Hall, Kolhapur, Maharashtra-416003	Maharashtra	West
Asha Bal & Netra Rugnalaya Polyclinic	12/188,Bahgla Road, Near Rani Bag, Ichalkaranji, Maharashtra-416115	Maharashtra	West
Safalya Fertility And Medical Care Centre	9/26, Sangli Road, Ichalkaranji, Kolhapur, Maharashtra-416115	Maharashtra	West
Sushildatta Orthopedic Centre	Mahasatta Chook, Near Mahasatta Office, Sangli Road, Ichalkaranji Maharashtra-416115	Maharashtra	West
Patil Institute of Orthopaedic Sciences & Multispeciality Hospital	Near ST Stand Jaysingpur, Near Zele Pump Sangls, Kolhapur Highway, Jaysingpur Maharashtra-416101	Maharashtra	West
Mane Care Hospital	10th Lane Lakshmi Road, Behind ST Stand Javsingpur, Shirol, Jaysingpur Maharashtra-416101	Maharashtra	West
Yashwant Dharmarth Rugnalaya	Kodoli, Tal-Panhala, Kodoli, Kolhapur, Maharashtra-416114	Maharashtra	West
Galaxy Hospitals Ltd	Nivrutti Colony, Warananagar, Kolhapur, Maharashtra-416113	Maharashtra	West
Pragati Netra Rugnalaya	1982 E Ward, 9th Lane, Rajarampuri, Kolhapur, Maharashtra-416008	Maharashtra	West
Prashanti Hospital	124, Simrol Road, Mhow, Indore, Madhya Pradesh-453441	Madhya Pradesh	West
Shrinath Hospitals	13,Betma Road, Sagore Kuti Chouraha, Pithampur, Dhar, Madhya Pradesh-454774	Madhya Pradesh	West
Malwa Hospital & Research Centre Pvt Ltd	Agrawal Tower, Mhow Neenuch Road, Pithampur, DharMadhya Pradesh-454775	Madhya Pradesh	West
Preet Hospital	Fatehgarh Churian Road, Rattan Singh Chowk, Amritsar, Punjab-143001	Punjab	North
Chandan Hospital	No. 891, Phase 7, Dilawari Street, Putligarh, Amritsar, Punjab-143001	Punjab	North
Rippan Hospital	Ramdass Road,Gujjar Pura, Near Ajnala, Ajnala, Amritsar, Punjab-143102	Punjab	North
Dr. Karan Singh Memorial Ortho & Multispeciality Hospital	16-A, Doctor Avenue, Circular Road, Amritsar, Punjab-143001	Punjab	North
Dr Heena Nursing Home	Village Sur Singh, Tehsil Patti, Tarn-Taran, Punjab-143302	Punjab	North
Smt. Shanti Seth Hospital	3, Albert Road, Amritsar, Punjab-143001	Punjab	North
Sh Bawa Lal Dyal Hospital	Jammu Jalandhar Bye Pass, Raghunath Nagar, Pathankot, Punjab-145001	Punjab	North
Badrinath Hospital	Fatehgarh Churian Road, Amritsar, Punjab-143001	Punjab	North
Naveen Hospital	Lane No.5,Vijay Nagar, Batala Road, Amritsar, Punjab-143001	Punjab	North
Carewell Heart & Super Speciality Hospital	Model Town, GT Road, Amritsar, Punjab-143001	Punjab	North
Loona Nursing Home	Sito Road, Abohar, Punjab-152116	Punjab	North
Kumar Hospital	Main Bazar, Nurpur Bedi, Rupnagar, Punjab-140117	Punjab	North
	Khalra Road, Bhikhiwind, Patti Tarn Taran, Punjab-143303	Punjab	North
Dhawan Nursing Home  Bhatia Hospital	Neewan Bazzar, Bagh Jallianwala, Amritsar, Punjab-143006	Punjab	North
	Vinay Jyoti Hospital Magdum Hospital Chougale Neurology Centre & Nursing Home Rukade Fracture Accident & Orthopedic Hospital Mahatma Gandhi Hospital Amte Hospital Hira Nursing Home Choudhari Hospital Shraddha Surgical Hospital Vijay Hospital And Medical Care Centre Pristine Womens Hospital Shri Venkateshwara Hospital Kanke General Hospital And Research Centre Pvt Ltd Mahaveer Hospital Kukreja Nursing Home Asha Bal & Netra Rugnalaya Polyclinic Safalya Fertility And Medical Care Centre Sushildatta Orthopedic Centre Patil Institute of Orthopaedic Sciences &Multispeciality Hospital Mane Care Hospital Yashwant Dharmarth Rugnalaya Galaxy Hospitals Ltd Pragati Netra Rugnalaya Prashanti Hospital Shrinath Hospital & Research Centre Pvt Ltd Preet Hospital Chandan Hospital Rippan Hospital Dr. Karan Singh Memorial Ortho & Multispeciality Hospital Dr. Karan Singh Home Smt. Shanti Seth Hospital Badrinath Hospital Badrinath Hospital Naveen Hospital Naveen Hospital Carewell Heart & Super Speciality Hospital Loona Nursing Home	Vinay   hoti Hospital   S.K. Pattl. College Road, Kurundwad, Kolhapur, Phaharashtra-416.106   Magdum Hospital   Ashielsh Park, Pict No. 18, NH-41 Hjörwag, Kagal, Kolhapur, Paharashtra-416.216   Hospital   Roy IAF-50.54 wharf, Kadar Paza, Saloi Comore-Ramidalwesh Road, Kolhapur Maharashtra-416.012   Rukade Fracture Accident & Orthopedic Hospital   New Paragnon, Hatangale, Kolhapur, Maharashtra-416.013   Ratharashtra-416.012   Rot No. 110.Akhilesh Park, Kagal, Kolhapur, Maharashtra-416.013   Rot No. 110.Akhilesh Park, Kagal, Kolhapur, Maharashtra-416.015   Rot No. 110.Akhilesh Park, Kagal, Kolhapur, Maharashtra-416.015   Rot No. 110.Akhilesh Park, Kagal, Kolhapur, Maharashtra-416.015   Rot No. 110.Akhilesh Park, Kadage Mala, Jaysingpur-Dharanguti Road, Jaysingpur-	Very Jord Hopstal  Six Pattl College Road, Kurundwad, Kollapur, Mahamahtra, 416106 Migdum Hopstal  Adhilesh Park, Rot Nie 18-NH-14 Highway, Kegaji, Kollapur, Mahamahtra, 416106 Migdum Hopstal  Adhilesh Park, Rot Nie 18-NH-14 Highway, Kegaji, Kollapur, Mahamahtra, 416106 Mahamahtra, 416012 Mahamahtra, 416012 Mahamahtra, 416012 Mahamahtra, 416013 New Pargson, Hatbangsie, Kollapur, Mahamahtra, 416137 Mahamahtra, 416013 Mehamahtra, 416013 Mehamahtra, 416013 Mehamahtra, 416013 Mehamahtra, 416013 Mehamahtra, 416003 Mehamahtra,

S. No.	HOSPITAL NAME	ADDRESS	STATE	ZONE
152	Shergill Multispeciality Hospital	Opp. Canara Bank, Majitha Road, Amritsar, Punjab-143001	Punjab	North
153	Rahat Nursing Home	Near Veena Talkies, Main Road, Patratu, Jharkhand-829118	Jharkhand	East
54	K G T Hospital And Research Centre	NH-33,College Road, In Front of Reliance Petrol Pump, Ramgarh, Jharkhand-829122	Jharkhand	East
55	Prime Hospital	Gola Road, Kaitha, Ramgarh, Jharkhand-829122	Jharkhand	East
156	Matrika Sadan	NH-23,Murubanda, Near Petrol Pump Chotke Pona, Thana Rajrappa Project, Ramgarh, Jharkhand-825101	Jharkhand	Eas
157	Sai Janki Hospital	7 Gulab Bagh Colony, Near Dewaj Naka, Indore, Madhya Pradesh-452010	Madhya Pradesh	West
158	Adityaj Hospital	Sco 18,Phase-1, First Floor, SAS Nagar, Mohali, Punjab-160062	Punjab	North
159	Gomti Thapar Hospital	G.T Road, Opp. Dana Mandi, Moga, Punjab-142001	Punjab	North
160	Anil Baghi Hospital	Martyr Anil Baghi Road, Ferozepur, Punjab-152002	Punjab	North
161	Kamal Hospital	Amritsar Road, Tarn Taran, Punjab-143401	Punjab	North
162	Karan Hospital Multispeciality Centre	Plot No.6,Shiv Enclave, Machhiwale Road, Samrala, Punjab-141114	Punjab	North
163	Baath Eye Care Centre	78,Adarsh Nagar, Ferozepur Road, Zira, Punjab-142047	Punjab	North
164	Kalyani Hospital	A B College Road, Near Radha Swami Satsang Bhawan, Pathankot, Punjab-145001	Punjab	North
165	Neelkanth Hospital	Near Springdale School, Fatehgarh Churin Road Bye Pass, Amritsar, Punjab-143001	Punjab	North
166	Arora Nursing Home	Chowk Baba Than Ji, Samrala Road, Ludhiana, Punjab-141008	Punjab	North
167	Aastha Hospital	Faridkot Road, Mandi Guruharsahai, Ferozepur, Punjab-152022	Punjab	North
168	Longia Eye Hospital	#54, Guru Nanak Colony, Rajpura, Patiala, Punjab-140401	Punjab	North
169	Jeevan Eye & Maternity Hospital	33, G.T.B Market, Khanna, Punjab-141401	Punjab	North
170	Bharat Surgical & Maternity Centre	Guru Teg Bahadur Nagar, ST No.5 Handiaya Road, Barnala, Punjab-148101	Punjab	North
171	Deep Eye Care centre	481-R, Model Town, Ludhiana, Punjab-141002	Punjab	North
172	Nirmal Nursing Home	1273/B, Mirajkar Tikti, Mangalwar Peth, Kolhapur, Maharashtra-416002	Maharashtra	West
173	Amandeep Hospital	Dalhousie Road, Mamoon, Pathankot, Punjab-145001	Punjab	North
174	Sai Nursing Home	Main Road Patratu, PO-Patratu, Patratu, Ramgarh, Jharkhand-829118	Jharkhand	East
175	Geetai Nursing Home	S T Stand Road, Amravati, Maharashtra-444601	Maharashtra	West
176	Hi-Tech Multispeciality Hospital & Reseach Centre	Near Nanda Market, Rajapeth Squar, Amravati, Maharashtra-444606	Maharashtra	West
177	Mazimay Hospital	By Pass Chandur Railway, Amravati, Maharashtra-444904	Maharashtra	West
178	Milke Orthocare Hospital	Co Durge Hospital VMV Road, Vidhyut Nagar, Amravati, Maharashtra-444604	Maharashtra	West
179	Dr Vijay Agrawal Eye Hospital	Near Sahkar Bhavan, Morshi Road, Amravati, Maharashtra-44460 l	Maharashtra	West
180	Shree Netralaya	301, City Centre Complex, Amravati, Maharashtra-444603	Maharashtra	West
181	City Multispeciality Hospital & Critical Care Centre	Critical Care Centre, Kalyan Care Centre, Amravati, Maharashtra-444606	Maharashtra	West
182	Dr. Barabde Hospital And Critical Care	Dr. Barabde Hospital Camp Road, Near Holly Cross School, Amravati Maharashtra-444601	Maharashtra	West
183	Belokar Hospital	Vijay Colony, Rukhmini Nagar, Amravati, Maharashtra-444606	Maharashtra	West
184	Matruchhaya Hospital	Near Nanda Market, Rajapeth, Amravati, Maharashtra-444605	Maharashtra	West
185	Parashree Speciality Hospital	Khaparde Bagichha, Near Ushania Masjid, Amravati, Maharashtra-44460 l	Maharashtra	West
186	Samriti Seva Sadan	Near Mgm Medical College, Dimnalake Road, Jamshedpur, Jharkhand-831018	lharkhand	East
187	Yash Netralaya & Child Hospital	Vijay Colony, Rukhmini Nagar, Amravati, Maharashtra-444606	Maharashtra	West
188	Poly Eye Hospital	1560,Urban Estate Phase II, Local Point, Jamalpur, Ludhiana, Punjab-141010	Punjab	North
189	Ekta Hospital	Akot Road, Banosa-Daryapur, Daryapur, Amravati, Maharashtra-444803	Maharashtra	West
190	Godawari Hospital	Akot Road, Banosa-Daryapur, Daryapur, Amravati, Maharashtra-444803	Maharashtra	West
191	Pushpak Hospital	Gandhi Chowk, Banosa-Daryapur, Daryapur, Amravati, Maharashtra-444803	Maharashtra	West
192	GD Hospital	80 Feet Road, Ratanpuri, Ratlam, Madhya Pradesh-457001	Madhya Pradesh	West
193	Sanjeevani Hospital	126, Station Road, Ratlam, Madhya Pradesh-457001	Madhya Pradesh	West
194	Shah Hospital	124, Katju Nagar, Ratlam, Madhya Pradesh-457001	Madhya Pradesh	West
195	Malviya Hospital And Surgical Nursing Home	Omkar Colony, Dhamnod, Madhya Pradesh-45452	Madhya Pradesh	West
196	Shri Shankar Hospital	Near New Prakash Nagar, A B Road, Dhamnod, Madhya Pradesh-454552	Madhya Pradesh	West
197	Ritwik Hospital And Reseach Centre	Jawahar Marg, Sanawad, Sanwad, Madhya Pradesh-451111	Madhya Pradesh	West
198	Malwa Nursing Home	1774 Abdul Gaffur Road, Mhow, Madhya Pradesh-453441	Madhya Pradesh	West
199	Vijay Laxmi Nursing Home & Maternity Center	Laxmi Complex, Jaycees Chouraha, Jaunpur, Uttar Pradesh-222002	Uttar Pradesh	North
200	Tirthraj Hospital	17A,Subhash Nagar, Malgaon Road, Miraj, Sangli, Maharashtra-416410	Madhya Pradesh	West
201	Shri Gajanan Hospital	Near Bus Stand, Karanja Lad, Washim, Maharashtra-444105	Maharashtra	West
202	Mauli Hospital	Green Park Road, Godway Layout, Arni, Yavatmal, Maharashtra-445103	Maharashtra	West
203	Bhansali Multispeciality Hospital	Vakil Line, Paratwada, Achapur, Paratwada, Amrawati, Maharashtra-444805	Maharashtra	West
204	Rajoriya Eye Hospital	Pandhurna Chowk, Warun, Warud, Amrawati, Maharashtra-444906	Maharashtra	West
205	Shiv Clinic and Hospital Arni	Main Road, Opp. Bus Stand, Arni, Yavatmal, Maharashtra-445103	Maharashtra	West
206	Joshi ENT and Maternity Hospital	Near IDBI Ban, Opp. Mankeshwar Theatre, Islampur, Sangli, Maharashtra-415409	Maharashtra	West
207	Varad Hospital	More Colony, Opp.S.T Stand Tal-walwa, Islampur, Sangli, Maharashtra-415409	Maharashtra	West

S. No.	HOSPITAL NAME	ADDRESS	STATE	ZONE
208	Pawar Hospital	Behind ST Stand, Old Shiraia Naka Road, Ganesh Nagar, Islampur, Sangli Maharashtra-415409	Maharashtra	West
209	Pukhratan Hospital	14/3 Vikas Nagar, Neemuch, Madhya Pradesh-458441	Madhya Pradesh	West
210	Sishodiya Nursing Home	59 Jawahar Nagar, Dr. Ambedgar Marg, Neemuch, Madhya Pradesh-458441	Madhya Pradesh	West
211	Sushrut Hospital	A/P Tasgov, Sangali, Sangli, Maharashtra-416312	Maharashtra	West
212	Saste Hospital	Near Lonand Satara Road, Lonand, Satara, Maharashtra-415519	Maharashtra	West
213	Chaitanya Hospital	Near Grumpanchayat Office, Lonand, Satara, Maharashtra-415519	Maharashtra	West
214	SHREE GURUDEO HOSPITAL	Shiv ameri Chowk, Main Road, Arni, Yavatamal, Maharashtra-445103	Maharashtra	West
215	Sangole Eye Hospital	Bramhansabha Paratwada, Achalpur, Maharashtra-444806	Maharashtra	West
216	Rawat Orthopaedic Hospital	Opp. Cotton market, Achalpur Road, Paratwada, Amravati, Maharashtra-444805	Maharashtra	West
217	Alka Surgical Hospital	Behind Lonand Nagar Panchayat, Tal khandala, Lonand, Satara, Maharashtra-415521	Maharashtra	West
218	Mhaske hospital	Opp. Ionand Shirval Naka, Khandala, Lonand, Satara, Maharashtra-415521	Maharashtra	West
219	Jayanant Mulanche Hospital	Jadhav aali, Lonand, Satara, Maharashtra-415519	Maharashtra	West
220	Prakash Memorial Clinic	Near Ganesh Bhaji Mandai, Islampur, Walwa, Sangli, Maharashtra-415409	Maharashtra	West
221	Swanand Netralaya	Near Sidheshwar Mandir, Opp. Rajmane Medical, Siddheshwar, Tasgaon Maharashtra-416312	Maharashtra	West
222	BHARATI HOSPITAL SANGALI	Sangli Miraj Road, Wanlesswadi Sangali, Sangli, Maharashtra-416414	Maharashtra	West
223	Deshmukhsatre Charitable Hospital	Islampur Infront of Shivparvatital, Tel Walwa, Sangli, Maharashtra-415409	Maharashtra	West
224	KAMLA HOSPITAL	NEAR JESISS CROSSING, OPP. SIDDHARTH UPAWAN, Jaunpur, Uttar Pradesh-222002	Uttar Pradesh	North

S. No.	HOSPITAL NAME	ADDRESS	STATE	ZONE
225	Sunita Hospital	Sri Krishnapuram Naiganu, Jaunpur, Uttar Pradesh-222001	Uttar Pradesh	North
226	Tanya Hospital And Reseach Centre	Machhali Shahar Parav, Idgah Ke Samne, Jaunpur, Uttar Pradesh-22200 I	Uttar Pradesh	North
227	Shree Aum Mutli Speciality Hospital	Ashiana Complex Treth Morh, Bari Brahmana Jammu, Samba, Jammu, Jammu & Kashmir-181133	Jammu & Kashmir	North
228	Centre for Eye Sight	228, BC Road, Rehari Chungi, Near Maharishi Dayanand Hospital, Near Maharishi Dayanand Hospital, Jammu, Jammu & Kashmir-180005	Jammu & Kashmir	North
229	Care N Cure Nursing Home	78/8/ New Bye Pass Road, Near Railway Station Trikuta Nagar, Near Railway Station Trikuta Nagar, Jammu, Jammu & Kashmir-180012	Jammu & Kashmir	North
230	S H S Memorial Hospital	32 Rehari Chungi Road , Near Khalagidar Gurudwara, Near Khalagidar Gurudwara, Jammu, Jammu & Kashmir-180005	Jammu & Kashmir	North
231	Sudan Heart Care Centre	Rohi Morh, Satwari R.S Pura Road, Satwari R.S Pura Road, Jammu, Jammu & Kashmir-181101	Jammu & Kashmir	North
232	72 BPM Healthcare	73, Stadium Lane By Pass, Channi Himmat, Behind Jammu Darbar, Jammu Jammu & Kashmir-180015	Jammu & Kashmir	North
233	KLMS Rotary Eye And ENT Hospital	Housine Colony Udhampur, Housine Colony Udhampur, Housine Colony, Udhampur, Jammu & Kashmir-182101	Jammu & Kashmir	North
234	Sood Eye Care	67/6, Trikuta Nagar, Jammu, Jammu & Kashmir-180012	Jammu & Kashmir	North
235	Triveni Nursing Home	8 CC Gandhi Nagar, Gandhi Nagar, Jammu, Jammu & Kashmir-180004	Jammu & Kashmir	North
236	Gupta Hospital And Research Centre	Managed By Chuni Lal Memorial Trust, National Highway Kalibari, Kathua, Jammu, Jammu & Kashmir-184101	Jammu & Kashmir	North
237	Kalindi Nursing Home	Opp. Govt Qtrs, Subash Nagar, Jammu, Jammu & Kashmir-180005	Jammu & Kashmir	North
238	Nephro Care Dialysis Centre	228 BC Road, Rehari, Jammu, Jammu & Kashmir-180001	Jammu & Kashmir	North
239	Choudhary Hospital	Near Kameshwar Mandir, Grif Road, Akhnoor, Jammu & Kashmir-181201	Jammu & Kashmir	North
240	Meridian Nursing Home & Hospital Pvt. Ltd.	Ledhupur Power House, Varanasi, Uttar Pradesh-221007	Uttar Pradesh	North
241	GURUMAULI SPECIALITY HOSPITAL TIWASA	GAJANAN VYAPAR SANKUL, PETROL PUMP CHOWK, TIWASA, Amravati Maharashtra-444903	Maharashtra	West
242	VIVEKANAND HOSPITAL & RESEARCH CENTRE	452 AVAS VIKASH COLONY, MIRZAPUR, UTTAR PRADESH-23 100 I	Uttar Pradesh	North
243	SHWETA HOSPITAL AND TRAUMA CENTER	WARD NO-16, NEAR CANARA BANK, AKHADA MOHAL, BY PASS ROAD ROBERTSGANJ, UTTAR PRADESH-231216	Uttar Pradesh	North
244	NAVJEEVAN HOSPITAL	KAILAHAT CHUMAR MIRZAPUR, NEAR ALLAHABAD BANK, MIRZAPUR UTTAR PRADESH-23 I 305	Uttar Pradesh	North
245	KIRTIPOLY HOSPITAL PVT LTD	PIPARI ROAD, ROBERTGANJ, SONEBHAD, UTTAR PRADESH-231216	Uttar Pradesh	North
246	SUYASH HOSPITAL	NEW PLOT KACHERI ROAD, NEAR AMALNER RAILWAY STATION, AMALNER JALGAON, Maharashtra-42540 I	Maharashtra	West
247	SAISEVA HOSPITAL	INFRONT OF NEW COURT, NEW PLOT, AMALNER, JALGAON Maharashtra, West-425401	Maharashtra	West
248	SHREE GANESH EYE HOPITAL	KACHERI ROAD, NEAR AXIS BANK, AMALNER, JALGAON, Maharashtra-425401	Maharashtra	West
249	SHRI NRUSINHA HOSPITAL PVT LTD	NEAR GANPATI MANDIR, MAIN ROAD, CHOPDA, JALGAON Maharashtra-425107	Maharashtra	West
250	MALATI MULTISPECIALITY HOSPITAL	PLOT NO-3, NARMADA NAGAR, CHOPDA, JALGAON, Maharashtra-425107	Maharashtra	West
251	MEWAR HOSPITAL PVT LTD	GALI NO-4, SHYAM COLONY, UDAIPUR ROAD, BANSWARA, RAJASTHAN-32700 I	Rajasthan	North
252	ANANAD BALRUGNALYA	SUDIP COMPLEX, AMALNER, JALGAON, Maharashtra-425401	Maharashtra	West
253	LADDHA HOSPITAL	BEHIND NEW BUS STAND, SINAHI COLONY, BANSWARA, RAJASTHAN-327001	Rajasthan	North
254	NIRMAY ACCIDENT HOSPITAL	VIVEKANAND NAGAR, BHADGAON ROAD, AT/PO-PACHORA, JALGAON Maharashtra-424201	Maharashtra	West
255	VEDANT HOSPITAL	OPP. ULHAS CINEMA, V P ROAD, DESHMUKH WADI, PACHORA, JALGAON Maharashtra-424201	Maharashtra	West
256	SUSHRUT HOSPITAL	06 MAHESH NAGAR, NEAR BUS STAND, SHIRPUR, Maharashtra-425405	Maharashtra	West
257	NAVJEEVAN ACCIDENT HOSPITAL	MAHARAJA COMPLEX, MAIN ROAD, SHIRPUR, DHULE, Maharashtra-425405	Maharashtra	West
258	HARICHHAYA HOSPITAL	CHAMPA BAUG SAKRI ROAD, DHULE, Maharashtra-42400 I	Maharashtra	West
259	DR MAHABIR SINGH HOSPITAL & RESEARCH CENTRE	MISHRA NEURI, KADAMCHAURAHA, BALLIA, UTTAR PRADESH-277201	Uttar Pradesh	North
260	SEETA HOSPITAL & FRACTURE CLINIC	IC TASIL CHAURHA, MIRZAPUR, UTTAR PRADESH-231001	Uttar Pradesh	North
261	SHIVAM HOSPITAL	NEAR DISTRICT WOMEN HOSPITAL ROAD, BALLIA, UTTAR PRADESH-27700 I	Uttar Pradesh	North
262	HOLISTIC CURE	OPP. WOMEN DISTRICT HOSPITAL, GNK CHHAPRA, BALLIA UTTAR PRADESH-27700 I	Uttar Pradesh	North
263	HOLY CITY HOSPITAL & TRAUMA CENTRE	5A-6/186, E-1, SRINAGAR COLONY, PAHARIYA, VARANASI UTTAR PRADESH-221007	Uttar Pradesh	North

S. No.	HOSPITAL NAME	ADDRESS	STATE	ZONE
264	DR RD MEMORIAL HOSPITAL	GT ROAD, NEAR OLD DM OFFICE, CHANDAULI, UTTAR PRADESH-232   104	Uttar Pradesh	North
265	MAHASHETA HOSPITAL PVT LTD	5-10/6 A-3A-P, MAR ROAD, OPP DISTRICT JAIL, CHAUKAGHAT, VARANASI UTTAR PRADESH-221002	Uttar Pradesh	North
166	DR AVILOK HOSPITAL PVT LTD	DR VP SINGH STREET, CHAKIA, CHANDAULI, UTTAR PRADESH-222440	Uttar Pradesh	North
67	NEW GONDIA HOSPITAL	BAJARANG NAGAR, ASHOK COLONY, GONDIA, Maharashtra-441601	Maharashtra	West
168	GAYATRI HOSPITAL	NEAR MHALASDEVI TEMPLE, MAIN ROAD, SHIRPUR, Maharashtra-425405	Maharashtra	West
269	MUTHA ACCIDENT HOSPITAL	355 I SAKRI ROAD, OPP CHAMPA BAUG, DHULE, Maharashtra-42400 I	Maharashtra	West
270	SUMAN HOSPITAL	SAKRI ROAD, DHULE, Maharashtra-42400 I	Maharashtra	West
<u>2</u> 71	GONDIA CARE HOSPITAL	CIVIL LINE, MAMA SQUARE, GONDIA, Maharashtra-441601	Maharashtra	West
272	JAI SANKAR HOSPITAL And RESEARCH CENTRE	PIUTALIGHAR, MIRZAPUR, UTTAR PRADESH-23   00	Uttar Pradesh	North
273	CHIRAG BALRUGNALAYA AND MATERTITY HOME	BEHIND AMBEDKAR STATUE, MADHUR SHOPPING COMLEX, DHULE Maharashtra-424001	Maharashtra	West
274	ANAND MEMORIAL HEATH CARE CENTRE	R CHUNAR, MIRZAPUR, UTTAR PRADESH-231304	Uttar Pradesh	North
275	mrituniay hospital	BELTAR ROAD, BADALI KATARA, MIRZAPUR, UTTAR PRADESH-23   100	Uttar Pradesh	North
276	CHINTAMANI HOSPITAL	DESHMUK WADI, NEAR ANAND NETHALAY, PACHORA, JALGAON Maharashtra-424201	Maharashtra	West
277	DOWABA HOSPITAL	SRI GAYA KUSUM KUNJ BAIRIA, NEAR SHAHEED SAMARAK BAIRIA, BALLIA UTTAR PRADESH-277201	Uttar Pradesh	North
278	SARTHAK SURGICAL CENTRE	5A6/174 A-B, AKHTA PAHADIYA, VARANASI, UTTAR PRADESH-221007	Uttar Pradesh	North
279	DIRGHAYU HOSPITAL & SURGICAL CENTRE	ASHAPUR, PAHARIA ROAD, MAUAIYA, VARANASI, UTTAR PRADESH-221007	Uttar Pradesh	North
280	PATIL HOSPITAL	NARAYAN WADI, COLLEGE ROAD, CHOPDA, JALGAON, Maharashtra-425107	Uttar Pradesh	North
281	Neelam Hospital Pvt Itd	Jodhadih More, Main Road, Chas Bokaro, Bokaro, Jharkhand-827013		East
282	Brindavan Nursing Home			East
183	Ayush Health Care	1330 Ah Chakia Road, Alinagar Mughal Sarai, Chandauli, Mughalsarai Uttar Pradesh-232101	Uttar Pradesh	North
284	Vijay Laxmi Nursing Home And Maternity centre	Laxmi Complex, Jaycess Crossing, Janpur, Uttar Pradesh-222002	Uttar Pradesh	North
285	Maa tara hospital	Muradgani, Jaunpur, Uttar Pradesh-222001	Uttar Pradesh	North
286	Shah Memorial Charitable hospital	GT Road, Saidabad Handia, Allahabad, Uttar Pradesh-221508	Uttar Pradesh	North
287	Sanjivani Hospial	Mulchand Marg, 55 Nemuch, Madhya Pradesh-458441	Madhya Pradesh	West
288	Get Well Hospital And Maternity Home	Near Hotel Man Singh, Opp. LIC Colony, Asc Road, Ajmer, Rajasthan-305001	Rajasthan	North
289	Lokpriya Hospital	54/4 Muir Road, Rajapur, Allahabad, Uttar Pradesh-211001	Uttar Pradesh	North
290	Ayushman Hospital And Trauma Centre	[25/59, Aliapur, G.T Road, Varanasi, Uttar Pradesh-221110	Uttar Pradesh	North
<u>1</u> 91	Ayushman Hospital	4,6 Girinagr, Mahmoodganj, Varanasi, Uttar Pradesh-221001	Uttar Pradesh	North
292	SHYAM CHARTABLE	Shanti Market, Koraon, Allahabad, Uttar Pradesh-212306	Uttar Pradesh	North
293	Ramniwas Airan Hospital	10 Shastri Nagar, Neemuch, Madhya Pradesh-458441	Madhya Pradesh	West
294	Santushti Hospital Pvt Ltd	N-8/180, B-51 Newada, Sunderpur, Varanasi, Uttar Pradesh-221005	Uttar Pradesh	North
295	Mansarovar Hospital	GT ROAD, Ali Nagar, Mughalsari, Chandauli, Uttar Pradesh-232101	Uttar Pradesh	North
296	Jain hospital	61,Lowther Road, George town, Allahabad, Uttar Pradesh-211002	Uttar Pradesh	North
297	Prachi Hospital Pvt Itd	C-105 S, Shantipuram Phaphamau, Allahabad, Uttar Pradesh-211013	Uttar Pradesh	North
298	Sanjivani Hospital	Opp. Old 2d, Near Mantral Park, Washlm, Maharashtra-444505	Maharashtra	West
299	Saboo Hospital	Opp. Old 2d, Zeela Parisad Akola, Naka Road, Washim, Maharashtra-444505	Maharashtra	West
300	Bhutada Multispeciality hospital	Renuka Nagar, Panduruna Square, Warud, Amravati, Maharashtra-444906	Maharashtra	West
301	Jawahar Multispeciality	Opp. Jilha, Madhyavarti Bank, Mutijapur Road, Karanja Lad, Washim Maharashtra-444105	Maharashtra	West
302	Orbit speciality eye hospital	Near Vishwa Hotel, Ambedkar Chowk bus stand, Chawne Complex Ambedkar Chowk bus stand, Karanja Lad, Washim, Maharashtra-444   05	Maharashtra	West
303	NIMS Medical College Hospital	Jaipur Delhi Highway, Shobha Nagar, Jaipur, Rajasthan-303121	Rajasthan	North
04	Sharda Hospital	Teekhampur, Ballia, Uttar Pradesh-277001	Uttar Pradesh	North
05	SHANTI HOSPITAL AND SURGICAL CENTRE	Majhauli, Ballia, Uttar Pradesh-277203	Uttar Pradesh	North
306	SAI POLYCLINIC AND NURSING HOME	RAMNI NAGAR, 20NE NO-3, BIRSA NAGAR, NEAR VIJAYA GARDEN, Jamshedpur, Jharkhand-831010	Jharkhand	East
307	LAXMI NURSING HOME	BIRSHA NAGAR, ZONE-1/B,PO-BIRSHA NAGAR TELCO, NEAR SHISHU MANDIR, Jamshedpur, Jharkhand-831018	Jharkhand	East
308	Navale General & Surgical Hospital	At/Po-Lonand, Tal-Khandala, Satara, Maharashtra-415521	Maharashtra	West
309	Ashata Hospital And Sonography	Pratapgath, Chittorgarh, Rajasthan-312605	Rajasthan	North
310	Gold Rush Hospital	Bypass Road, Near Realiance Mart, Kharadi, Pune, Maharashtra-411014	Maharashtra	West

S. No.	HOSPITAL NAME	ADDRESS	STATE	ZONE
311	Shahara Life Care Hospital	Jatharpeth Road, Durga Chwock, Akola, Maharashtra-44400 I	Maharashtra	West
312	Sushrut Netrashalayas Chikitsalay	Kata Road, Washim, Maharashtra-444505	Maharashtra	West
313	Dal Hospital	Sindhi Camp Washim, Patani chawk to akola Maka Road, Patani, Washim Maharashtra-444505	Maharashtra	West
314	Pardeshi Hospital	Near New Admin Building, Shashtri Nagar, Islampur, Maharashtra-415409	Maharashtra	West
315	Moraya Eye Hospital	Near St Stand Islampur, Tal Walwa, Sangali, Maharashtra-415409	Maharashtra	West
316	Zenith Medicare Pvt Ltd	15/2A/2A, Opp. Vaibhav Theater, Solapur Road, Hadapsar, Pune, Maharashtra-411028	Maharashtra	West
317	Mayuri Surgical Hospital	C T Road, Dholpur, Rajasthan-323001	Rajasthan	North
318	Ayushman Hospital	Near Ghantaghar, Gaurav Path, Dholpur, Rajasthan-328001	Rajasthan	North
319	Rini Hospital	Santar Road, Dholpur, Rajasthan-32800 I	Rajasthan	North
320	Varad Hospital and ICU	Madhav Nagar Road, Opp. Old Dr Ghatege Hospital, Sangli, Maharashtra-416416	Maharashtra	West
321	Chintamani Hospital	Dr Yelnae Ortho Hospital, Near Bank of India, Datta Chwock, Yavatmal, Maharashtra-445001	Maharashtra	West
22	Datta Netralaya	Datta Chwock, Near Bank of India, Yavatmal, Maharashtra-445001	Maharashtra	West
23	Tawade Hospital	Tiwari Chowck, Awadhutwadi, Yavatmal, Maharashtra-445001	Maharashtra	West
24	Shri Datta Heart Hospital	Veer Umarrao Chowk, Dr Sora Old Hospital, Yavatmal, Maharashtra-44500 l	Maharashtra	West
25	Gujar Maternity Home	21, Mahavir Nagar, Darwha Road, Yavatmal, Maharashtra-445001	Maharashtra	West
26	Pir Panchal Hospital	Lower Iqbal Nagar, Surankot, Poonch, Jammu, Jammu & Kashmir-185121	Jammu & Kashmir	North
27	Remedy Hospital	218 ,Ramanand Complex, Hadadsar, Pune, Maharashtra-411028	Maharashtra	West
28	Jeevan Jyoti & Maternity Nursing Home	SHUKLAHA CHAURAHA, MIRZAPUR, Uttar Pradesh-231001	Uttar Pradesh	North
29	Ruma Hospital	SADAR CHAURAHA, PRATAPGARH, Uttar Pradesh-230001	Uttar Pradesh	North
30	Gayatri hospital	3/1,Tularam Bagh, Infront of Geeta, Niketan Mandir, Allahabad, Uttar Pradesh-211006	Uttar Pradesh	North
31	Adarsh Clinic & Surgical Center	GT ROAD, HANUMANGANJ, Allahabad, Uttar Pradesh, 221505	Uttar Pradesh	North
32	Muraka Hospitals	Durga Chowk, Jatharpeth Road, Akola, Maharashtra-44400 I	Maharashtra	West
33	Shri Gajanan Netralaya	Achalpur Road, Near Gulab Bag Pal ACE, Paratwada, Maharashtra-444805	Maharashtra	West
34	Maa Gayatri hospital	159 Shastri Nagar, Chittorgarh, Rajasthan-312001	Rajasthan	North
35	Shree Gurunank Hospital & Research centre	18, Ghansmandi Chauraha, Freeganj, Ujjain, Madhya Pradesh-456001	Madhya Pradesh	West
36	Sarvoday Hospital & Research Centre	864 Napier Town, Rassul Chowk, Jabalpur, Madhya Pradesh-482001	Madhya Pradesh	West
37	Aryan Hospital & Researh Center	2298 Sector D, Sudama Nagar, Ring Road, Indore, Madhya Pradesh-452009	Madhya Pradesh	West
38	Ashish Hospital	1309 Home Science, College Road, Napier Town, Jabalpur, Madhya Pradesh-482003	Madhya Pradesh	West
39	Yashlok Hospital	2335 Sector E, Sudama Nagar, Indore, Madhya Pradesh-452009	Madhya Pradesh	West
40	Purvee Hospital	205 Sahjivan Nagar, Gopur Chowki, Indore, Madhya Pradesh-452001	Madhya Pradesh	West
41	Thakare Multispeciality Hosdpital	Near LIC Office, Achalpur Road, Paratwada, Amravati, Maharashtra-444805	Maharashtra	West
42	Indore Eye Hospital	Mog Lines, Dhar Road, Indore, Madhya Pradesh-452002	Madhya Pradesh	West
43	Damoh Hospital	Near Teen Gulli Station Road, Damoh, Madhya Pradesh-470661	Madhya Pradesh	West
44	Nagpur Hospital	Shivnandanam Complex, Char Fatak, Narsingpur Road, Chhindwara, Madhya Pradesh-480001	Madhya Pradesh	West
45	Usha Maternity And Surgical Centre	Maa Vaisno Colony, Bihar Road, Kunda, Pratapgarh, Uttar Pradesh-230201	Uttar Pradesh	North
46	Mahamrityunjay Hospital	Mahamrityunjay Hospital Anjad, Naka Barwani, Barwani, Madhya Pradesh-45   55	Madhya Pradesh	West
47	Shukla's Nursing Home	Mahu Neemuch Road, Opp. Shuchitra Takige, Mandsaur, Madhya Pradesh-458001	Madhya Pradesh	West
48	Shree Sai Baba Jeevandhara Hospital	Infront Of Krishi Upaj Mandi, Rajghat Road, Barwani, Madhya Pradesh-451551	Madhya Pradesh	West
49	Sai Ram Hospital	Bhagat Singh Ward, Behind Dalsagar Talab, Seoni, Madhya Pradesh-480661	Madhya Pradesh	West
50	Sharada Hospital And ICU	Meera Society Road, Shalimar Chowk, Daund, Pune, Maharashtra-413801	Maharashtra	West
51	Jaykar Accident And Fracture Hospital	Savarkarngar, Near Gaund College, Daund, Pune, Maharashtra-413801	Maharashtra	West
52	Sulochana Netralaya	Nira Satara Road, Lonand, Maharashtra-415521	Maharashtra	West
53	Deepakjyot Dental Clinic	Opp. Civil Hospital,Kankariya Tower, Sakri RD, Dhule, Maharashtra-42400 l	Maharashtra	West
54	Sanchit Hospital	#18/2, Near Market Vard, Opp. HP Petrol Pump Indarpur Road, Baramati, Pune Maharashtra-413102	Maharashtra	West
355	Tejomaya Eye Hospital	Opp. Cosmos Bank, Bhiewan Chowk, Dr K L Kolakar Road, Baramati, Pune Maharashtra-413102	Maharashtra	West
56	Gurukrupa Children Hospital	Veer Sahukar Nagar, Near Daund College, Daund, Maharashtra-413801	Maharashtra	West
357	Bhagya Laxmi Eye Hospital	Opp. Civil Hospital, Kanria Tower, Dhule, Maharashtra-424001	Maharashtra	West
358	Krishna Drishti Eye Hospital	Behind S.T Stand, Ring Road, Baramati, Pune, Maharashtra-413102	Maharashtra	West
359	Matoshree Hospital	Balaji Tower, Maltai Square, Warud, Maharashtra-444906	Maharashtra	West

S. No.	HOSPITAL NAME	ADDRESS	STATE	ZONE
360	Deore Eye Ent Hospital And Shriram chandra Netralaya	Ganpati Mandir Road, N.R Oswal Jain Boarding, Dhule, Maharashtra-424002	Maharashtra	West
361	Ozone Hospital	2,Srinath Colony, Diversion Colony, Khargone, Madhya Pradesh-451001	Madhya Pradesh	West
362	Kedare Hospital	Nanekarwadi, Chakan,Rajgur Nagar, Chakan, Pune, Maharashtra-410501	Maharashtra	West
363	Shree Hospital	Mahalaxmi Complex Manik Chowk, Old Pune Nashik Highway, Chakan, Pune Maharashtra-410501	Maharashtra	West
364	Omkar Accident Hospital	Pune Nashik Highway, Talgaon Chowk,Tal-Khed, Chakan, Pune, Maharashtra-410501	Maharashtra	West
365	Arekar Hospital and Nursing Home	Vivekanad Colony, At/Po/Tal-Newasa, Tal-Newasa, Newasa, Ahemadnagar Maharashtra-414603	Maharashtra	West
366	Shubham Hospital	Near Kale Medical, Mukindpur, Newasa Road, Newasa Phata, Tal-Newasa Ahmednagar, Maharashtra-414603	Maharashtra	West
367	Hemraj Hospital	Station Road, Rahuri, Ahemadnagar, Maharashtra-413705	Maharashtra	West
368	Yash Netralaya	Nagar Manmad Haiwey, Near Bus Stand Rahuri, Rahuri, Ahemadnagar Maharashtra-413705	Maharashtra	West
369	Sinare Hospital	Nagar Manmad Raod, Rahuri, Ahemadnagar, Maharashtra-413705	Maharashtra	West
370	Shrikrishna Accident Hospital	Gokul Colony, Rahuri, Tal-Rahuri, Rahuri, Ahemadnagar, Maharashtra-413705	Maharashtra	West
371	Shinde Hospital And Prasutigrah	Opposite MSEB Office, Old Market Yard, Shirur, Pune, Maharashtra-412210	Maharashtra	West
372	Mane Hospital	Gopalwadi Road, Daund, Maharashtra-413801	Maharashtra	West
373	Moraya Orthopedic Hospital	Chatrapati Colony, In front of Old Market Ward, Shirur, Pune, Maharashtra-412210	Maharashtra	West
374	Vision Care Centre	Revenue Colony, Opposite Rural Hospital, Shirur, Pune, Maharashtra, 412210	Maharashtra	West
375	Patel Hospital	Navin Nagar Road, Sangamner, Ahemadnagar, Maharashtra-422605	Maharashtra	West
376	Dr Getheshri Gangagiri Superspeciality Hospital	2nd Floor,Madhukunj Complex, Navin Nagar Road, Sangamner, Ahemadnagar Maharashtra-422605	Maharashtra	West
377	Chaitanya Hospital	At /Po-New Nagar Road, Tajana Mala,Infront of Nagare Hospital, Sangamner Ahemadnagar, Maharashtra-422605	Maharashtra	West
378	Phadke Multispeciality Hospital	Dharangaon Road, Near Gautam Bank, Kopargaon, Ahemadnagar, Maharashtra-42360 l	Maharashtra	West
379	Dr Boob Hospital surgical And Maternity Home	Dharangaon Road, Near Sambhaji Chowk, Kopargaon, Ahemadnagar Maharashtra-423601	Maharashtra	West
380	Kshatriya Eye Hospital	Pragat Complex Main Road, Kopargaon, Ahemadnagar, Maharashtra-42360 I	Maharashtra	West
381	Dr Umbarkar Accident Hospital	Kasilwal Comound, Near Bus Stand, Ahemadnagar, Maharashtra, 42360 I	Maharashtra	West
382	Mitali Maternity & Surgical Nursing Home	Ward No-22,C.H Road, Balghat, Madhya Pradesh-481001	Madhya Pradesh	West
383	SaiShrddha Multispeciality Hospital	Arni Road, Near Wadgaon Grampanchyat, Wadgaon, Yavatmal, Maharashtra-44500 I	Maharashtra	West
384	Kamlaben	AB Road Dhamnod, Dhar, Dhamnod, Madhya Pradesh-4545552	Madhya Pradesh	West
385	Shubham Hospital	I I , Scheme No-2 Road, No-5 Behind Dashpur Kunj, Mandsoar, Madhya Pradesh-458002	Madhya Pradesh	West
386	Khare Eye Hospital	1476 B, Mangalwar Peth, Kolhapur, Maharashtra-416012	Madhya Pradesh	West
387	Mangalmoorti Hospital	Opp Hotel Savera Talegaon Chwock, Chakan, Tal-Khed, Pune, Maharashtra-410501	Maharashtra	West
388	Dr Bhondave Hospital & Maternity Home	Jay Building,Opp-Old Market Yard, Shirpur, Maharashtra-412210	Maharashtra	West
389	Om Surgical Hospital	Plot No-I, Kashiram Nagar, Mandal Road, Shirpur, Maharashtra-425405	Maharashtra	West

Note: For an updated list of Network Provider empanelled specifically for this product, please visit the Company's website.

### **About Us**

Religare Health Insurance Company Limited is a specialist health insurer engaged in the distribution & servicing of health insurance products. Religare Health Insurance is promoted by Religare Enterprises Limited, a leading diversified financial services group based out of India; its other shareholders are Union Bank of India & Corporation Bank.

Religare is promoted by the founders of Fortis Healthcare, which owns or manages 54 healthcare facilities in India, Dubai & Mauritius; SRL Diagnostics, India's largest diagnostics company with 306 networking laboratories, 6900 collection points and presence in Dubai, Sri Lanka & Nepal and the Fortis Healthworld chain of pharmacy and wellness stores.

Our expertise in the spectrum of financial services, healthcare delivery and preventive health solutions, coupled with a robust distribution model, offers us a unique edge to deliver and excel in a business environment that is driven by serviceability & scale.

#### Religare Health Insurance Company Limited

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Disclaimer: This is only a summary of features of 'Grameen Care - Micro Insurance Product'. The actual benefits available are as described in the Policy, and will be subject to the Policy terms, conditions and exclusions. Please seek the advice of Your insurance advisor if You require any further information or clarification.

Statutory Warning: Prohibition of Rebates (under Section 41 of Insurance Act, 1938): No person shall allow or offer to allow, either directly or indirectly as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a Policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectus or tables of the insurer. Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees.

Insurance is a subject matter of solicitation. UAN:18052530 UIN: RHIHMGP18078V011718 CIN:U66000DL2007PLC161503 IRDA Registration Number - 148

#### Note:

- 1. The foregoing is only an indication of the cover offered. For details, please refer to the Policy terms and conditions, available on request. The Company also places on its website all necessary matters & material including advertisement about the product & its features in compliance of IRDA advertisement regulations & guidelines. The prospect / customer is requested to take a view of the same & if there are queries thereon, the same can be referred to the Company or any or its representatives soliciting insurance business.
- 2. The Proposal Form shall form the basis of the insurance contract. It is mandatory for You to provide Us a duly filled in and signed Proposal Form and retain a copy as an evidence of the basis of the insurance contract.
- 8. Any risk under the Policy shall commence only once We receives the premium (including all taxes and levies thereto) and underwriting acceptance.
- 4. In case You have not understood any of the details, coverage, etc. in this document, You can seek for a clarification or a copy of this document in a language understood by You.
- 5. For full details of this product, please log on to www.religarehealthinsurance.com
- 6. The product is in conformity with the IRDA approval and health insurance regulations and standardization guidelines.