

GROUP HEALTH INSURANCE POLICY - ENDORSEMENT SCHEDULE
UIN - IRDA/NL-HLT/SBIGI/P-H/V.1/39/13-14

Endorsement forming part of Policy Number	:	4101240700000039-00
Period of Insurance	:	From 01-07-2024 (00:00:00 Hrs) to 30-06- 2025 (23:59:59 Hrs)
Endorsement Number	:	4101240700000039-00/002
Insured Name and Address	:	HLL LIFECARE LIMITED HLL BHAVAN, CORPORATE HEAD OFFICE POOJAPURA, TRIVANDRUM, Trivandrum, KERALA - 695012, INDIA
Endorsement Type	:	Inclusion of conditions
Endorsement Effective Date	:	01-07-2024
Intermediary Code, Intermediary Name	:	0061174, SBI General Insurance Direct Code
GST No	:	32AAACH5598K7Z4
Co Insurance	:	100%

Endorsement Wordings: Notwithstanding anything contained herein to the contrary of the policy schedule of the above mentioned policy number, at the request of the Insured, it is hereby declared and agreed to rectify the clause under this policy as mention below.

Inclusion of Conditions:

A. MEDICAL CLAIM POLICY

1	Coverage for the Medical Claim Insurance (Family Floater Health Insurance)	Employee + 5 dependents (1+5 = 6 lives)
2	Sum Insured for Normal Illness (a) All Employees (Except AVP & above) (b) Associate Vice Presidents (AVPs) upto Directors (c) Chairman & Managing Director	(a) 2.5 Lakhs (b) 4 Lakhs (c) 7 Lakhs
3	Sum Insured for Critical Illness on family floater basis	Rs.2.5 Lakhs

4	Critical Illness cover	Rs.2.00 Crores
5	Definition of Dependents	<p>a) Dependent parents - Father and mother whose income from all sources put together shall not exceed the financial limit prescribed by the Government of India from time to time, which at present is Rs.9000/- per month plus the amount of Dearness Relief admissible on Rs.9000/-.</p> <p>b) Dependent spouse - If spouse is employed, medical benefits are to be availed from their respective organization and in the absence of such facility in the respective organization, the concerned employee and spouse have to give joint declaration to this effect that no such facility is available from the spouse's organization, in order to avail HLL medical scheme.</p> <p>c) Dependent children</p> <p>i) Son – Till he starts earning or attain the age of 25 years whichever is earlier except in the case of mentally retarded son.</p> <p>ii) Daughter – Till she starts earning or gets married whichever is earlier except in the case of Mentally/widowed daughters.</p> <p>d) Dependent Siblings</p> <p>(i) Unmarried or Widowed sisters</p> <p>(ii) Mentally retarded sibling.</p>
6	Illness covered under Critical Illness	<p>Cancer</p> <p>Heart Attack and Serious Heart Ailments</p> <p>Stroke with Permanent Neurological Deficit</p> <p>Coronary Artery By-pass Surgery</p> <p>Kidney Failure and Serious Kidney Disease, Kidney Transplantation and Nephritis of any etiology plus bacterial renal failure requiring kidney transplantation/dialysis</p> <p>Cerebral Hemorrhage</p> <p>Irreversible Aplastic Anemia</p> <p>End stage Lung Disease</p> <p>Liver Failure and Cirrhosis</p> <p>Liver Transplantation</p> <p>Heart Valve Surgery and Major Cardiac Surgery</p> <p>Major Burns</p> <p>Major Organ/Born Marrow Transplantation</p> <p>Multiple Sclerosis</p> <p>Fulminant Hepatitis</p> <p>Motor Neurone Disease</p> <p>Primary Pulmonary Hypertension</p> <p>HIV Due to Blood Transfusion and Occupationally Acquired HIV</p> <p>Severe Encephalities</p> <p>Severe Bacterial Meningitis</p> <p>Blindness(Irreversible Loss of Sight)</p> <p>Severe Glaucoma</p> <p>Major Head Trauma</p> <p>Paralysis(Irreversible Loss of use of Limbs)</p> <p>Persistent Vegetative State(Apallic Syndrome)/Coma</p> <p>Necrotising Fasciitis</p> <p>Severe Myasthenia Gravis</p> <p>Infective Endocarditis</p>

		Tuberculosis Meningitis Severe Pulmonary Fibrosis Severe Cardiomyopathy Acquired Brain Damage Brain Surgery Medically Acquired HIV Infection Occupationally Acquired Hepatitis B or C Resection of the whole small intestine (duodenum, jejunum and ileum) Severe Bronchiectasis Intra cranial injury Spinal Injury resulting in paraplegia Total Replacement of Joints Compound/ Multiple Fracture of femur Any other life threatening illnesses requiring long term hospitalization or terminal illness expected to result in death, certified by the treating Doctor.
7	Critical Illness Claim	In the event of claims for critical illness, the sum insured in the critical illness cover shall be utilized first for the critical illness medical expenses and any additional expenses for the medical treatment over and above the critical illness cover shall be met from the normal medical illness cover of Rs.2.5 Lakhs.
8	Maternity Limit	a) Rs.50,000/- for Normal b) Rs.75,000/- for Caesarean
9	Sterilization& Infertility Treatment	Rs.10,000/ for 10 cases each per year.
10	Room charges	a) 1.5% of Sum Insured per day. b) If admitted in ICU – 2.5% of Sum Insured per day. c) Room Eligibility: A/C private room for employees in the grade of DGM & above. A/C rooms eligible for all employees in case of non availability of non A/C rooms.
11	Ambulance Charges	1 % of Sum Insured
12	Preexisting Disease	Waived for all
13	30 days waiting Period	Waived for all
14	1 year, 2 year, 3 year, 4 year waiting period for some specific disease	Waived for all
15	9 Months waiting period for Maternity	Waived
16	Pre and Post Hospitalization Coverage	30 days for Pre-hospitalization and 60 days for Post-hospitalization.
17	New born baby cover	a) From day one of birth b) Coverage within the the normal sum insured c) Well Baby Charges upto Rs.3000/- d) Critical illness cover to be extended to the new born baby suffering from the above listed critical illnesses.

18	Accident	Sudden, unforeseen and involuntary event caused by external, visible and violent means to be covered
19	Alternative treatment	Forms of treatment other than Allopathy or modern medicines and includes Ayurveda, Unani, Sidha, Naturopathy and Homeopathy in the Indian context are to be covered upto the Sum Insured.
20	Day care Treatment	Medical treatment and/or surgical procedure which is: a) undertaken under general or local anesthesia in a hospital/day care centre in less than 24 hrs because of technological advancement, and b) which would have otherwise required a hospitalization of more than 24 hrs., are to be covered.
21	Hospitalization	Admission in a hospital as an in-patient for a minimum period of 24 consecutive hours except for specified procedure /treatment where such admission could be for a period of less than 24 consecutive hours. Relaxation to 24 hrs minimum duration for hospitalization is allowed in dialysis, parental chemotherapy, radiotherapy, eye surgery, lithotripsy (Kidney stone removal), dilatation and curettage (D&C), tonsillectomy, dental surgery due to accident, hysterectomy, coronary angioplasty, coronary angiography, surgery of gall bladder, pancreas & bile duct, surgery of hernia, surgery of hydrocele, surgery of prostate, gastrointestinal surgery, genital surgery, surgery of nose, surgery of throat, surgery of appendix, surgery of urinary system, knee surgery, laparoscopic therapeutic surgeries, any surgery under anesthesia, treatment of fractures/dislocation excluding hairline fracture, contracture release & minor reconstructive procedures of limbs. Colonoscopy Standalone, Biopsy Standalone, Endoscopy Standalone.
22	Cataract Limit	cover up to 20% of Sum Insured or Rs. 75,000, whichever is less, for each eye
23	Dog Bite Treatment	To be covered
24	Dental Treatment	Excluded, except medical expenses incurred towards dental treatment necessitated due to an accident/injury/illness requiring Hospitalization as Inpatient treatment
25	Mental Illness cover	The medical (including Pre and Post Hospital Hospitalization Expenses) related to Mental Illness, provided the treatment shall be undertaken at a hospital with a specific department for Mental Illness, under a Medical Practitioner qualified as Psychiatrist shall be covered. Any kind of Psychological behavior, cognitive/ family/ group/ behavior/ palliative

		therapy or psychotherapy shall not be covered
26	Organ Donor's Medical Expenses	<p>The Medical Expenses (excluding Pre and Post Hospitalisation Expenses) incurred for organ donor's treatment during the course of organ transplant to any Insured Person is to be covered, Provided that</p> <ul style="list-style-type: none"> (i) the donation conforms to 'The Transplantation of Human Organs Act 1994' (ii) the Insured Person has been Medically Advised to undergo organ transplant, or the Insured Person has been certified by a qualified Medical Practitioner to be suitable for organ donation.
27	Correction of Refractive Error	The Medical Expenses (including Pre and Post Hospitalisation Expenses) incurred for expenses related to the treatment for correction of eyesight due to refractive error equal to or more than 7.5 dioptries is to be covered
28	Claim Settlement	Cashless facility to be extended invariably. In exceptional cases if cashless facility is not provided by the hospital, reimbursement of claim should be settled within 15 days of submission of bills. Such payments should be paid to HLL account.
29	Co-payment	Not applicable
30	Premium per employee	<p>Premium shall be computed per employee consisting of one employee and a maximum of 5 dependents considering as a single unit. The medical premium for employees getting covered in the Mediclaim policy after the commencement of the policy period shall be computed on prorata basis for the rest of the period of the policy.</p> <p>An insured employee and his dependents shall continue to get the medical policy coverage during the policy period even though he/she got superannuated during the coverage of existing policy for whom the premium is fully paid.</p> <p>This is not applicable in the case of resigned / terminated/ disengaged employees, for whom the benefit of medical insurance shall cease on the day of his/her resignation/termination/disengagement from service.</p>
31	Number of Members	<p>No of Primary Insured Persons covered -2202</p> <p>Total No of Insured Persons Covered – 8788</p>

32	Modern Treatments	<p>Advanced Procedures/ Treatments wherever Medically Indicated either as inpatient or as part of day care treatment in a hospital or at home, coverage up to 50% of Sum Insured for below mentioned treatment procedure shall be provided</p> <ol style="list-style-type: none"> Uterine Artery Embolization and HIFU (High Intensity Focuses Ultrasound) Balloon Sinuplasty Deep Brain Stimulation Oral Chemotherapy Immuno Therapy Iodine Therapy Intra Vertebral Injection Intra Vitreal Injection Robotic Surgeries Stereotactic Radio Surgeries BronchicalThermoplasty Vaporization of the prostate (Green laser treatment for holmium laser treatment) Intra Operative Neuro Monitoring (IONM) Stem Cell Therapy: Hematopoietic stem cells for bone marrow transplant for haematological conditions to be covered.
33	Additions and deletion	<ul style="list-style-type: none"> Inclusions of employees/dependents without any restrictions during the policy period. Inclusion of dependents without any restrictions from the date of inclusion of the employee in the policy
34.	Continuation of all the terms and conditions of the existing policy	<ul style="list-style-type: none"> All the terms and conditions of the expiring policy shall get extended to the new policy including the additions/modifications specifically provided above.

The Effective date of this Endorsement is 01-07-2024.

All other terms, conditions, provisions and warranties of the policy remains unaltered.

Place

For SBI General Insurance Company Limited



Date of issuance: 09-09-2024

Signatory