



The Indian Association of Day Surgery

(Registered under the Societies' Registration Act, 1860)

Regn. No. 1279/2004/G.B.B.S.D. dt.:04.08.2004

Bajaj Allianz Insurance

6. Basis of claims payment

- If You suffer a relapse within 45 days of the date when You last obtained medical treatment or consulted a Doctor and for which a claim has been made, then such relapse shall be deemed to be part of the same claim.
- If You are hospitalised in a Hospital other than a Network Hospital, You shall bear 10% of the claim payable under the Policy and Our liability, if any, shall only be in excess of that sum.
- We shall not indemnify You for any period of hospitalisation of less than 24 hours except for the 126 Day Care procedures the list of which is annexed.
- The day care procedures listed are subject to the exclusions, terms and conditions of the policy and will not be treated as independent coverage under the policy.
- Our obligation to make payment in respect of surgeries for cataracts (after the expiry of the 2 year period referred to in Exclusion C2) above), shall be restricted to 10% of the Limit of Indemnity for each and every claim, subject to a minimum of Rs 12000 (or the actual incurred amount whichever is lower) and maximum of Rs 25000/- for each of you.
- We shall make payment in Indian Rupees only.

Annexure "DAY CARE PROCEDURES"

- Surgical debridement of wound.
- Therapeutic Ascitic Tapping.
- Therapeutic Pleural Tapping.
- Therapeutic Joint Aspiration.
- Aspiration of an internal abscess under ultrasound guidance.
- Aspiration of hematoma.
- Incision and Drainage.
- Endoscopic Foreign Body Removal - trachea /- pharynx-larynx/ b
- True cut Biopsy - breast/- liver/- kidney-Lymph Node/-Pleura/-trephine biopsy/-Pericardial biopsy
- Endoscopic ligation /banding
- Sclerotherapy
- Dilatation of digestive tract strictures
- Endoscopic ultrasonography and biopsy
- Nissen fundoplication for Hiatus Hernia /Gastro esophageal reflux
- Endoscopic placement/removal of stents
- Endoscopic Gastrostomy

- Replacement of Gastrostomy tube
- Endoscopic polypectomy
- Endoscopic decompression of colon
- Therapeutic ERCP
- Brochoscopic treatment of bleeding lesion
- Brochoscopic treatment of fistula /stenting
- Bronchoalveolar lavage & biopsy
- Tonsillectomy without Adenoidectomy
- Tonsillectomy with Adenoidectomy
- Excision and destruction of lingual tonsil
- Foreign body removal from nose
- Myringotomy
- Myringotomy with Grommet insertion
- Myringoplasty /Tympanoplasty
- Antral wash under LA
- Quinsy drainage
- Direct Laryngoscopy with biopsy
- Reduction of nasal fracture
- Mastoidectomy
- Removal of tympanic drain
- Reconstruction of middle ear
- Incision of mastoid process & middle ear
- Excision of nose granuloma
- Blood transfusion for recipient
- Therapeutic Phlebotomy
- Haemodialysis/Peritoneal Dialysis
- Chemotherapy
- Radiotherapy
- Coronary Angioplasty (PTCA)
- Pericardiocentesis
- Insertion of filter in inferior vena cava
- Insertion of gel foam in artery or vein
- Carotid angioplasty
- Renal angioplasty
- Tumor embolisation
- TIPS procedure for portal hypertension
- Endoscopic Drainage of Pseudopancreatic cyst
- Lithotripsy
- PCNS (Percutaneous nephrostomy)
- PCNL (percutaneous nephrolithotomy)
- Suprapubic cystostomy
- Trans urethral resection of bladder tumor
- Hydrocele surgery
- Epididymectomy
- Orchidectomy
- Hemiorrhaphy
- Hernioplasty
- Incision and excision of tissue in the perianal region
- Surgical treatment of anal fistula
- Surgical treatment of hemorrhoids
- Sphincterotomy/Fissurectomy
- Laparoscopic appendectomy
- Laparoscopic cholecystectomy
- TURP (endoscopic Resection prostate)
- Varicose vein stripping or ligation
- Excision of Dupuytren's contracture
- Carpal tunnel decompression
- Excision of granuloma
- Arthroscopic therapy
- Surgery for ligament tear

New India Assurance Company Limited:

2 DAY CARE PROCEDURE means the course of medical treatment / surgical procedure in specialized Day Care Centre which enables the insured to be discharged on the same day. The requirement of minimum number of beds will be waived, provided other conditions are met.

HOSPITALISATION means admission in any Hospital/Nursing Home in India upon the written advice of a Medical Practitioner for a minimum period of 24 consecutive hours. The time limit of 24 hours will not be applicable for following surgeries / procedures.

Anti Rabies Vaccination	Hysterectomy
Appendectomy	Inguinal/Ventral/Umbilical/Femoral Hernia repair
Coronary Angiography	Lithotripsy (Kidney Stone Removal)
Coronary Angioplasty	Parenteral Chemotherapy
Dental surgery following an accident	Piles / Fistula
Dilatation & Curettage (D & C) of Cervix	Prostate
Eye surgery	Radiotherapy
Fracture / dislocation excluding hairline fracture	Sinusitis
Gastrointestinal Tract system	Stone in Gall Bladder, Pancreas, and Bile Duct
Haemo-Dialysis	Tonsillectomy
Hydrocele	Urinary Tract System

any other Surgeries / Procedures agreed by TPA/COMPANY which require less than 24 hours hospitalization due to frequent advancement in Medical Technology.

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