

TERMS AND CONDITIONS

YOUNG SPARKS BANKING PROGRAM

The **YOUNG SPARKS** Banking Program is a special set of features and benefits created for customers holding a savings account for children. Customers with operating rights of minors' savings account can access benefits.

The **YOUNG SPARKS** Banking Program is offered at no additional cost. It includes the following:

- Annual Subscription of customized package from Get Visit App "VISIT" at Rs 315
- Exclusive Health Insurance policy for children from Aditya Birla Health Insurance "ABHI". Note: Purchase of insurance product by Bank's customer is purely voluntary and not linked to availing of any other facility from the Bank.
- Options of deposit products – Fixed Deposit and Recurring Deposit
- Deals and discounts as offered in **GRAB DEALS**

Detailed terms & conditions are mentioned in this document.

Terms of Use: GET VISIT

Visit Health Private Limited (“VISIT”) is the author and publisher of the internet resource www.getvisitapp.com, the mobile application ‘VISIT’ and the VISIT Healthcare Chatbot Plugin (includes www.getvisitapp.com and any other partner domains), chatbot (any component of the services offered which automatically interacts and provides health information and wellness recommendations), are hereafter, jointly referred to as “Website”. VISIT owns and operates the services provided through the Website, mobile applications and the Chatbot Plugin.

1. NATURE AND APPLICABILITY OF TERMS

Please carefully go through these terms and conditions (“Terms”) and the privacy policy available at <https://www.getvisitapp.com/privacy.html> (“Privacy Policy”) before you decide to access the Website or avail the services made available on the Website by VISIT. These Terms and the Privacy Policy together constitute a legal agreement (“Agreement”) between you and VISIT in connection with your visit to the Website and your use of the Services (as defined below).

The Agreement applies to you whether you are –

- I. A medical practitioner or healthcare/wellness provider (whether an individual professional or an organization) or similar institution wishing to be listed, or already listed, and providing healthcare services, on the Website, including designated, authorised associates of such practitioners or institutions (“Practitioner(s)”, “you” or “User”); or
- II. A patient, availing this service on his/her consent, being or not being sponsored/promoted by any organisation/body to utilise the services through the Website, his/her representatives or affiliates, searching for availing health and medical services through the Website (“End-User”, “you” or “User”); or
- III. Otherwise, a user of the Website (“you” or “User”).

This Agreement applies to those services made available by VISIT on the Website, which are offered free of charge to the Users (“Services”), including the following:

- I. For Practitioners: Outreach of Practitioners and their profiles along with options made available the other Users and visitors of the Website for teleconsultations.
- II. For other Users: Facility to

- a. create and maintain ‘Health Accounts’,
- b. search for Practitioners by specialty, services offered or any other criteria that may be developed and made available by VISIT,
- c. make appointments with Practitioners,
- d. interact with healthcare chatbot, and
- e. To avail other services offered by Visit and its partners, like but not limited to, medicine delivery, diagnostics, home-healthcare, health camps, etc.

The Services may change from time to time, at the sole discretion of VISIT, and the Agreement will apply to your visit to and your use of the Website to avail the Service, as well as to all information provided by you on the Website at any given point in time.

This Agreement defines the terms and conditions under which you are allowed to use the Website and describes the way we shall treat your account while you are registered as a member with us. If you have any questions about any part of the Agreement, feel free to contact us at hello@getvisitapp.com. By downloading or accessing the Website to use the Services, you irrevocably accept all the conditions stipulated in this Agreement and agree to abide by them. This Agreement supersedes all previous oral and written terms and conditions (if any) communicated to you. By availing any Service, you signify your agreement to this Agreement.

We reserve the right to modify or terminate any portion of the Agreement for any reason and at any time, and such modifications shall be informed to you in writing. You should read the Agreement at regular intervals. Your use of the Website following any such modification constitutes your agreement to follow and be bound by the Agreement so modified. Any additional terms and conditions, disclaimers, privacy policies and other policies applicable in general and/ or to specific areas of this Website or to particular Service are also considered as part of the Agreement. You acknowledge that you will be bound by this Agreement for availing any of the Services offered by VISIT. If you do not agree with any part of the Agreement, please do not use the Website or avail any Services.

Your access to use of the Website and the Services will be solely at the discretion of VISIT.

The Agreement is published in compliance of, and is governed by the provisions of Indian law, including but not limited to: .

- a) the Indian Contract Act, 1872, .
- b) the (Indian) Information Technology Act, 2000, and.
- c) the rules, regulations, guidelines and clarifications framed there under, including the (Indian) Information Technology (Reasonable Security Practices and Procedures and Sensitive Personal Information) Rules, 2011 (the “SPI Rules”), and the (Indian) Information Technology (Intermediaries Guidelines) Rules, 2011 (the “IG Rules”).

2. CONDITIONS OF USE

You must be 18 years of age or older to register, use the Services, or visit or use the Website in any manner. By registering, visiting and using the Website or accepting this Agreement, you represent and warrant to VISIT that you are 18 years of age or older, and that you have the right, authority and capacity to use the Website and the Services available through the Website, and agree to and abide by this Agreement.

3. TERMS OF USE APPLICABLE TO ALL USERS OTHER THAN PRACTITIONERS.

The terms in this paragraph 3 are applicable only to Users other than Practitioners.

3.1 END-USER ACCOUNT AND DATA PRIVACY

3.1.1 The terms “personal information” and “sensitive personal data or information” are defined under the SPI Rules and are reproduced in the Privacy Policy.

3.1.2 VISIT may by its Services, collect information relating to the devices through which you access the Website, and anonymous data of your usage. The collected information will be used only for improving the quality of VISIT’s services and to build new services.

3.1.3 The Website allows VISIT to have access to registered Users’ personal email and/or phone number, for communication purpose so as to provide you a better way of booking appointments and for obtaining feedback in relation to the Practitioners and their practice.

3.1.4 The Privacy Policy sets out:

- i. The type of information collected from Users, including sensitive personal data or information;
- ii. The purpose, means and modes of usage of such information;
- iii. How and to whom VISIT will disclose such information; and,
- iv. Other information mandated by the SPI Rules.

3.1.5 The User is expected to read and understand the Privacy Policy, so as to ensure that he or she has the knowledge of:

- i. The fact that certain information is being collected;
- ii. The purpose for which the information is being collected;
- iii. The intended recipients of the information;
- iv. The nature of collection and retention of the information; and
- v. The various rights available to such Users in respect of such information.

3.1.6 VISIT shall not be responsible in any manner for the authenticity of the personal information or sensitive personal data or information supplied by the User, or his/her sponsoring/promoting organisation/body, to VISIT or to any other person acting on behalf of VISIT.

3.1.7 The User is responsible for maintaining the confidentiality of the User's account access information and password, if the User is registered on the Website. The User shall be responsible for all usage of the User's account and password, whether or not authorized by the User. The User shall immediately notify VISIT of any actual or suspected unauthorized use of the User's account or password. Although VISIT will not be liable for your losses caused by any unauthorized use of your account, you may be liable for the losses of VISIT or others due to such unauthorized use.

3.1.8 If a User, or his/her sponsoring/promoting organisation/body, provides any information that is untrue, inaccurate, not current or incomplete (or becomes untrue, inaccurate, not current or incomplete), or VISIT has reasonable grounds to suspect that such information is untrue, inaccurate, not current or incomplete, VISIT has the right to discontinue the Services to the User at its sole discretion.

3.1.9 VISIT may use such information collected from the Users from time to time for the purposes of debugging customer support related issues.

3.1.10 Against every Practitioner listed in www.getvisitapp.com, you get an option to 'Book an Appointment'. When you choose this option, you choose to schedule a video/audio/chat session with the doctor through technological services provided by VISIT, and the records of such calls may be recorded and stored in VISIT's servers. Such records are dealt with only in accordance with the terms of the Privacy Policy.

3.1.11 VISIT may use such information collection, including but not limited to Personal information or Sensitive Personal Data or any relevant information regarding the usage or medical consultations and may send such information to the sponsoring/promoting organisation/body.

3.2 LISTING CONTENT AND DISSEMINATING INFORMATION

3.2.1 VISIT collects, directly or indirectly, and displays on the Website, relevant information regarding the profile and practice of the Practitioners listed on the Website, such as their specialisation, qualification, fees, location, visiting hours, and similar details. VISIT takes reasonable efforts to ensure that such information is updated at frequent intervals. Although VISIT screens and vets the information and photos submitted by the Practitioners, VISIT or your sponsoring/promoting organisation/body, cannot be held liable for any inaccuracies or incompleteness represented from it, despite such reasonable efforts.

3.2.2 The Services provided by VISIT or any of its licensors or service providers/partners are provided on an "as is" and "as available" basis, and without any warranties or conditions (express or implied, including the implied warranties of merchantability, accuracy, fitness for a particular purpose, title and non-infringement, arising by statute or otherwise in law or

from a course of dealing or usage or trade). VISIT does not provide or make any representation, warranty or guarantee, express or implied about the Website or the Services. VISIT does not guarantee the accuracy or completeness of any content or information provided by Users on the Website. To the fullest extent permitted by law, VISIT and the sponsoring/promoting organisation/body, disclaims all liability arising out of the User's use or reliance upon the Website, the Services, representations and warranties made by other Users or any content or information provided by the Users on the Website.

3.2.3 The Website may be linked to the website of third parties, affiliates and business partners. VISIT has no control over, and not liable or responsible for content, accuracy, validity, reliability, quality of such websites or made available by/through our Website. Inclusion of any link on the Website does not imply that VISIT endorses the linked site. User may use the links and these services at User's own risk.

3.2.4 VISIT and the sponsoring/promoting organisation/body, assume no responsibility, and shall not be liable for, any damages to, or viruses that may infect User's equipment on account of User's access to, use of, or browsing the Website or the downloading of any material, data, text, images, video content, or audio content from the Website. If a User is dissatisfied with the Website, User's sole remedy is to discontinue using the Website.

3.2.5 If VISIT determines that you have provided fraudulent, inaccurate, or incomplete information, including through feedback, VISIT reserves the right to immediately suspend your access to the Website or any of your accounts with VISIT and makes such declaration on the website alongside your name/your clinic's name as determined by VISIT for the protection of its business and in the interests of Users. You shall be liable to indemnify VISIT and all sponsoring/promoting organisations/bodies, for any losses incurred as a result of your misrepresentations or fraudulent feedback that has adversely affected VISIT or its Users.

3.3 APPOINTMENT BOOKING AND INTERACTION WITH PRACTITIONERS

3.3.1. While VISIT will try to ensure a confirmed on-time appointment for a End-User who requested an appointment on Website, VISIT does not guarantee that a patient will get a confirmed appointment. Further, VISIT and the sponsoring/promoting organisation/body, has no liability if such appointment is confirmed but later cancelled by Practices or Practitioners, or the Practitioners are not available as per the given appointment time over text, video, audio or in-person.

3.3.2. You understand and agree that any interactions and associated issues with other Users including but not limited to your health issues and your experiences is strictly between you and the other Users. You shall not hold VISIT or your sponsoring/promoting organisation/body, responsible for any such interactions and associated issues. For avoidance of doubt, VISIT is not involved in providing any healthcare or medical advice or

diagnosis and hence is not responsible for any outcome between you and the Practitioner you interact with, pursuant to any interactions on the Website. Your decision to engage with a Practitioner or chatbot for receiving medical services from him/her is at your own risk. The results of any search you perform on the Website for Practitioners should not be construed as an endorsement by VISIT of any such particular Practitioner. VISIT and your sponsoring/promoting organisation/body, shall not be responsible for any breach of service or service deficiency by any Practitioner/chatbot. We cannot assure nor guarantee the ability or intent of the Practitioner(s) and chatbot (in any manner possible) to fulfil their obligations towards you, although we will take complete measures to ensure your satisfaction with the Practitioner/chatbot. Visit also advises you to perform your own investigation prior to selecting a Practitioner or start the use of chatbot.

3.3.3 Without prejudice to the generality of the above, VISIT and your sponsoring/promoting organisation/body, will not be liable for:

- i. any wrong medication or treatment quality being given by the Practitioner(s), or any medical negligence on part of the Practitioner(s);
- ii. any type of inconvenience suffered by the User due to a failure on the part of the Practitioner to provide agreed services or to make himself/herself available at the appointed time, inappropriate treatment, or similar difficulties;
- iii. cancellation or rescheduling of booked appointment;
- iv. any medical eventualities that might occur subsequent to using the services of a Practitioner, whom the User has selected on the basis of the information available on the Website or with whom the User has booked an appointment through the Website.

3.3.4 Further, VISIT and your sponsoring/promoting organisation/body, shall not be liable, under any event, for any comments or feedback given by any of the Users in relation to the services provided by another User. The option of Users to give feedback remains at VISIT's sole discretion and may be modified or withdrawn at its sole discretion. VISIT may moderate such feedback at any time. VISIT shall not be obliged to act in any manner to give effect to the content of Users' feedback, such as suggestions for delisting of a particular Practitioner from the Website.

3.4 NO DOCTOR PATIENT RELATIONSHIP FOR EMERGENCY USE

3.4.1 Please note that some of the content, text, data, graphics, images, information, suggestions, guidance, and other material (collectively, "Information") that may be available on the Website (including information provided in direct response to your questions or postings) may be provided by individuals in the medical profession. The provision of such Information does not create a licensed medical professional/patient relationship, between VISIT and you and does not constitute an opinion, medical advice, or

diagnosis or treatment of any particular condition, but is only provided to assist you with locating appropriate medical care from a qualified practitioner. .

3.4.2 It is hereby expressly clarified that, the Information that you obtain or receive from VISIT, and its employees, contractors, partners, sponsors, advertisers, licensors or otherwise on the Website, including chatbot, is for informational purposes only. We make no guarantees, representations or warranties, whether expressed or implied, with respect to professional qualifications, quality of work, expertise or other information provided on the Website. In no event shall VISIT and your sponsoring/promoting organisation/body, be liable to you or anyone else for any decision made or action taken by you in reliance on such information.

3.4.3 The Services are not intended to be a substitute for getting in touch with emergency healthcare, like suicidal tendencies and severe mental ailments. If you are an End-User facing a medical emergency (either on your or another person's behalf), please contact an ambulance service or hospital directly.

3.5 CONTENT OWNERSHIP AND COPYRIGHT CONDITIONS OF ACCESS

3.5.1 The contents listed on the Website are (i) User generated content, or (ii) belong to VISIT. The information that is collected by VISIT directly or indirectly from the End- Users and the Practitioners shall belong to VISIT. Copying of the copyrighted content published by VISIT on the Website for any commercial purpose or for the purpose of earning profit will be a violation of copyright and VISIT reserves its rights under applicable law accordingly. .

3.5.2 VISIT authorizes the User to view and access the content available on or from the Website solely for ordering, receiving, delivering and communicating only as per this Agreement. The contents of the Website, information, text, graphics, images, logos, button icons, software code, design, and the collection, arrangement and assembly of content on the Website (collectively, "VISIT Content"), are the property of VISIT and are protected under copyright, trademark and other laws. User shall not modify the VISIT Content or reproduce, display, publicly perform, distribute, or otherwise use the VISIT Content in any way for any public or commercial purpose or for personal gain. .

3.5.3 User shall not access the Services for purposes of monitoring their availability, performance or functionality, or for any other benchmarking or competitive purposes.

3.6 REVIEWS, FEEDBACK & SERVICES.

By using this Website, you agree that any relevant information shared by you with VISIT, your sponsoring/promoting organisation/body, or with any Practitioner will be subject to our Privacy Policy.

You are solely responsible for the content that you choose to submit for publication on the Website, including any feedback, ratings, or reviews (“Critical Content”) relating to Practitioners or other healthcare professionals. The role of VISIT in publishing Critical Content is restricted to that of an ‘intermediary’ under the Information Technology Act, 2000. VISIT and your sponsoring/promoting organisation/body, disclaims all responsibility with respect to the content of Critical Content, and its role with respect to such content is restricted to its obligations as an ‘intermediary’ under the said Act. VISIT shall not be liable to pay any consideration to any User for re-publishing any content across any of its platforms.

Your publication of reviews and feedback on the Website is governed by Paragraph 6 of these Terms. Without prejudice to the detailed terms stated in Paragraph 6, you hereby agree not to post or publish any content on the Website that (a) infringes any third-party intellectual property or publicity or privacy rights, or (b) violates any applicable law or regulation, including but not limited to the IG Rules and SPI Rules. VISIT, at its sole discretion, may choose not to publish your reviews and feedback, if so required by applicable law, and in accordance with Paragraph 6 of these Terms.

You agree that VISIT may contact you through telephone, email, SMS, or any other electronic means of communication for the purpose of:

- i. Obtaining feedback in relation to Website or VISIT’s services, including chatbot; and/or.
- ii. Obtaining feedback in relation to any Practitioners listed on the Website; and/or.
- iii. Connecting for any further details like diagnostics, medicine delivery requests, product redemptions, consultation management, etc.
- iv. Resolving any complaints, information, or queries by Practitioners regarding your Critical Content;

and you agree to provide your fullest cooperation further to such communication by VISIT. .

VISIT’s Feedback Collection and Fraud Detection Policy is annexed as the Schedule hereto and remains subject always to these Terms.

4. TERMS OF USE PRACTITIONERS

The terms of use for Practitioners are defined under the Practitioners’ terms of use(https://getvisitapp.com/practitioner_terms.html). Practitioners are bound by the terms defined here and in the Practitioners’ terms of use. In case of any clash/discrepancy/conflict, the Practitioner is bound to the terms defined under the Practitioner’s terms of use.

5. VISIT RIGHTS

VISIT reserves the rights to display sponsored ads on the Website. Without prejudice to the status of other content, VISIT will not be liable for the accuracy of information, or the claims made in the Sponsored Listings. VISIT does not encourage the Users to visit the Sponsored Listings page or to avail any services from them. VISIT and your sponsoring/promoting organisation/body, will not be liable for the services of the providers of the Sponsored Listings.

You represent and warrant that you will use these Services in accordance with applicable law. Any contravention of applicable law as a result of your use of these Services is your sole responsibility, and VISIT and your sponsoring/promoting organisation/body accept no liability for the same.

6. RIGHTS AND OBLIGATIONS RELATING TO CONTENT

6.1 As mandated by Regulation 3(2) of the IG Rules, VISIT hereby informs Users that they are not permitted to host, display, upload, modify, publish, transmit, update or share any information that:

- I. belongs to another person and to which the User does not have any right to;
- II. is grossly harmful, harassing, blasphemous, defamatory, obscene, pornographic, pedophilic, libelous, invasive of another's privacy, hateful, or racially, ethnically objectionable, disparaging, relating or encouraging money laundering or gambling, or otherwise unlawful in any manner whatever;
- III. harm minors in any way;
- IV. infringes any patent, trademark, copyright or other proprietary rights;
- V. violates any law for the time being in force;
- VI. deceives or misleads the addressee about the origin of such messages or communicates any information which is grossly offensive or menacing in nature;
- VII. impersonate another person;
- VIII. contains software viruses or any other computer code, files or programs designed to interrupt, destroy or limit the functionality of any computer resource;
- IX. threatens the unity, integrity, defence, security or sovereignty of India, friendly relations with foreign states, or public order or causes incitement to the commission of any cognisable offence or prevents investigation of any offence or is insulting any other nation.

6.2 Users are also prohibited from:

- I. violating or attempting to violate the integrity or security of the Website or any VISIT Content; .

II. transmitting any information (including job posts, messages and hyperlinks) on or through the Website that is disruptive or competitive to the provision of Services by VISIT; .

III. intentionally submitting on the Website any incomplete, false or inaccurate information; .

IV. making any unsolicited communications to other Users; .

V. using any engine, software, tool, agent or other device or mechanism (such as spiders, robots, avatars or intelligent agents) to navigate or search the Website; .

VI. attempting to decipher, decompile, disassemble or reverse engineer any part of the Website; .

VII. copying or duplicating in any manner any of the VISIT Content or other information available from the Website; .

VIII. framing or hot-linking or deep linking any VISIT Content, unless otherwise expressly granted permission.

6.3 VISIT, upon obtaining knowledge by itself or been brought to actual knowledge by an affected person in writing or through email signed with electronic signature about any such information (as mentioned above) generated by Users, or on being notified by the appropriate Government or its agency that the Website is being used by the User to commit any unlawful act and/or is being used in violation of Paragraphs 6.1 and 6.2 above, shall be entitled to remove or disable access to the material or information that is in contravention of this Paragraph 6. VISIT is entitled to act, as required by the IG Rules, within thirty six hours of obtaining such knowledge and, where applicable, work with Users to disable such information that is in contravention of applicable law.

6.4 In case of non-compliance with any applicable laws, rules or regulations, or the Agreement (including the Privacy Policy) by a User, VISIT has the right to immediately terminate the access or usage rights of the User to the Website and Services and to remove non-compliant information from the Website.

6.5 VISIT may disclose or transfer User-generated information to its affiliates or governmental authorities in such manner as permitted or required by applicable law, and you hereby consent to such transfer. VISIT will comply with any duly-issued government or court directions to disable access to the User-generated information, should it be found to be illegal by a competent governmental authority.

7. TERMINATION

7.1 VISIT reserves the right to suspend or terminate a User's access to the Website, Mobile Application and the Services with or without notice and to exercise any other remedy available under law, in cases where,

- I. Such User breaches any terms and conditions of the Agreement; .
- II. A third party reports violation of any of its right as a result of your use of the Services.
- III. VISIT is unable to verify or authenticate any information provided to VISIT by a User;
- IV. VISIT has reasonable grounds for suspecting any illegal, fraudulent or abusive activity on part of such User; or.
- V. VISIT believes in its sole discretion that User's actions may cause legal liability for such User, other Users or for VISIT or are contrary to the interests of the Website.

7.2 Once temporarily suspended, indefinitely suspended or terminated, the User may not continue to use the Website under the same account, a different account or re-register under a new account. On termination of an account due to the reasons mentioned herein, such User shall no longer have access to data, messages, files and other material kept on the Website by such User. The User shall ensure that he/she/it has continuous backup of any medical services the User has rendered in order to comply with the User's record keeping process and practices.

8. LIMITATION OF LIABILITY.

In no event, including but not limited to negligence, shall VISIT, or any of its directors, officers, employees, agents or content or service providers or your sponsoring/promoting organisation/body,(collectively, the "Protected Entities") be liable for any direct, indirect, special, incidental, consequential, exemplary or punitive damages arising from, or directly or indirectly related to, the use of, or the inability to use, the Website or the content, materials and functions related thereto, the Services, User's provision of information via the Website, lost business or lost End-Users, even if such Protected Entity has been advised of the possibility of such damages. In no event shall the Protected Entities be liable for:

- I. provision of or failure to provide all or any service by Practitioners to End-Users contacted or managed through the Website;
- II. any content posted, transmitted, exchanged or received by or on behalf of any User or other person on or through the Website;
- III. any unauthorized access to or alteration of your transmissions or data; or
- IV. any other matter relating to the Website or the Service.

In no event shall the total aggregate liability of the Protected Entities to a User for all damages, losses, and causes of action (whether in contract or tort, including, but not limited

to, negligence or otherwise) arising from this Agreement or a User's use of the Website or the Services exceed, in the aggregate Rs. 1000/- (Rupees One Thousand Only).

9. INDEMNITY

User agrees to indemnify and hold harmless its sponsoring/promoting organisation/body and VISIT, its affiliates, officers, directors, employees, consultants, licensors, agents, and representatives from any and all third party claims, losses, liability, damages, and/or costs (including reasonable attorney fees and costs) arising from User's access to or use of Service, violation of this Agreement, or infringement, or infringement by any other User of his/her/its account, of any intellectual property or other right of any person or entity. VISIT will notify you promptly of any such claim, loss, liability, or demand, and in addition to your foregoing obligations, you agree to provide us with reasonable assistance, at your expense, in defending any such claim, loss, liability, damage, or cost.

10. APPLICABLE LAW AND DISPUTE SETTLEMENT.

10.1 You agree that this Agreement and any contractual obligation between VISIT and User will be governed by the laws of India.

10.2 Any dispute, claim or controversy arising out of or relating to this Agreement, including the determination of the scope or applicability of this Agreement to arbitrate, or your use of the Website or the Services or information to which it gives access, shall be determined by arbitration in India, before a sole arbitrator appointed by VISIT. Arbitration shall be conducted in accordance with the Arbitration and Conciliation Act, 1996. The seat of such arbitration shall be New Delhi. All proceedings of such arbitration, including, without limitation, any awards, shall be in the English language. The award shall be final and binding on the parties to the dispute.

10.3 Subject to the above Paragraph 10.2, the courts at New Delhi, India shall have exclusive jurisdiction over any disputes arising out of or in relation to this Agreement, your use of the Website or the Services or the information to which it gives access.

11. CONTACT INFORMATION.

11.1 If a User has any questions concerning VISIT, the Website, this Agreement, the Services, or anything related to any of the foregoing, VISIT customer support can be reached at the following email address hello@getvisitapp.com .

11.2 In accordance with the Information Technology Act, 2000, and the rules made there under, if you have any grievance with respect to the Website or the service, including any discrepancies and grievances with respect to processing of information, you can contact:

Name: Anurag Prasad.



Designation: Head – Customer Experience.

Address: 237, Okhla Industrial Area Phase 3, Okhla Industrial Estate, New Delhi - 110020.

Email: corporate@getvisitapp.com.

Telephone: +91-1140845566 (Ask to be connected to the Grievance Officer).

In the event you suffer as a result of access or usage of our Website by any person in violation of Rule 3 of the IG Rules, please address your grievance to the above person.

12. SEVERABILITY

If any provision of the Agreement is held by a court of competent jurisdiction or arbitral tribunal to be unenforceable under applicable law, then such provision shall be excluded from this Agreement and the remainder of the Agreement shall be interpreted as if such provision were so excluded and shall be enforceable in accordance with its terms; provided however that, in such event, the Agreement shall be interpreted so as to give effect, to the greatest extent consistent with and permitted by applicable law, to the meaning and intention of the excluded provision as determined by such court of competent jurisdiction or arbitral tribunal.

YOU HAVE READ THESE TERMS OF USE AND AGREE TO ALL OF THE PROVISIONS CONTAINED ABOVE.

Policy Wording This detailed document, read with the Policy Schedule, outlines the full terms and conditions of the coverage offered under your health insurance policy, including available coverage, benefits, claim and grievance redressal procedures, exclusions, and other related terms and conditions. It serves as a legal contract between You (Policyholder) and Us (Aditya Birla Health insurance Co Ltd) which mentions rights, responsibilities, coverage details, and exclusions in clear terms.

A. Base Covers

The Benefits listed below shall be available to all Insured Persons as specified in the Policy Schedule or Certificate of Insurance.

We will indemnify the Reasonable and Customary Charges incurred towards Necessary Medical Treatment taken by the Insured Person during the Policy Period for an Illness, Injury or the conditions described in the Benefits below if it is contracted or sustained by an Insured Person during the Policy Period.

The Benefits applicable, the Sum Insured limits, Deductibles, Co-Payment, and Exclusions (including Waiting Periods) are as opted and as specified to be in-force for the Insured Person(s) in the Policy Schedule or Certificate of Insurance. All the Benefits under this section might not be applicable to the Insured Person(s), please refer to the Policy Schedule or Certificate of Insurance for the list of applicable Benefits

All claims must be made in accordance with the procedure set out in Section VI.1.

1. In-patient Hospitalization Treatment

1.1 In-patient Hospitalization

We will cover the Medical Expenses incurred towards one or more of the following arising out of an Insured Person's Hospitalization during the Policy Period following an Illness or Injury that occurs during the Policy Period provided that:

- (i) The Hospitalization is for Medically Necessary Treatment and follows written Medical Advice;
- (ii) The Medical Expenses incurred are Reasonable and Customary Charges for one or more of the following:
 1. Room Rent and other boarding charges;
 2. Intensive Care Unit (ICU) Charges;
 3. Operation theatre expenses;
 4. Fees of any Medical Practitioner, surgeon, anesthetist, consultants, or specialist incurred during Hospitalization and forming part of the Hospital bill.

5. Qualified Nurses' charges;
6. Medicines, drugs and other allowable consumables prescribed by the treating Medical Practitioner;
7. Investigative tests or diagnostic procedures directly related to the Injury/Illness for which the Insured Person is Hospitalized and conducted within the same Hospital where the Insured Person is admitted;
8. Anaesthesia, blood, oxygen and blood transfusion charges;
9. Surgical appliances and prosthetic devices recommended by the attending Medical Practitioner that are used intra operatively during a Surgical Procedure.

(iii) If the Insured Person is admitted in the Hospital in a room category/Room Rent higher than the eligibility as specified in the Policy Schedule/Certificate of Insurance, then We shall be liable to pay only a pro-rated proportion of the total Associated Medical Expenses (including surcharge or taxes thereon) in the proportion of the difference between the Room Rent actually incurred and the entitled room category/eligible Room Rent to the Room Rent actually incurred.

- a. Proportionate deductions are not applicable for ICU charges and
- b. Proportionate deductions are not applied in respect of the hospitals which do not follow differential billing or for those expenses in respect of which differential billing is not adopted based on the room category.

1.2 Day Care Treatment

We will cover the Medical Expenses incurred on the Insured Person's Day Care Treatment during the Policy Period following an Illness or Injury that occurs during the Policy Period provided that:

- (i) The Medical Expenses are incurred, including for any procedure undertaken by an Insured Person as Day Care Treatment which requires which requires a period of specialized observation or care after completion of the procedure;
- (ii) The Day Care Treatment is for Medically Necessary Treatment and follows the written Medical Advice;
- (iii) We will not cover any OPD Treatment under this Benefit.

1.3 Domiciliary Hospitalization

We will cover Medical Expenses incurred for the Insured Person's Domiciliary Hospitalization during the Policy Period following an Illness or Injury that occurs during the Policy Period provided that:

- (i) The Domiciliary Hospitalisation continues for at least 3 consecutive days in which case We will make payment under this Benefit in respect of Medical Expenses incurred from the first day of Domiciliary Hospitalisation;

- (ii) The treating Medical Practitioner confirms in writing that Domiciliary Hospitalization was medically required and the Insured Person's condition was such that the Insured Person could not be transferred to a Hospital or the the Medically Necessary Treatment is taken at home on account of non-availability of room in a Hospital of home city;
- (iii) If a claim is accepted under this Benefit, then We shall pay for Post-Hospitalization Medical Expenses and Pre-Hospitalization Medical Expenses subject to the terms and conditions of Section <<III.A.1.4.>>and <<III.A.1.5>> below;
- (iv) We shall not be liable to pay for any claim in connection with:
 - 1. Asthma, bronchitis, tonsillitis and upper respiratory tract infection including laryngitis and pharyngitis, cough and cold, influenza;
 - 2. Arthritis, gout and rheumatism;
 - 3. Chronic nephritis and nephritic syndrome;
 - 4. Diarrhea and all type of dysenteries, including gastroenteritis;
 - 5. Diabetes mellitus and insipidus;
 - 6. Epilepsy;
 - 7. Hypertension;
 - 8. Pyrexia of unknown origin.

1.4 Pre – Hospitalization Medical Expenses

We will cover, on a reimbursement basis, the Insured Person's Pre-Hospitalization Medical Expenses incurred in respect of an Illness or Injury that occurs during the Policy Period upto the number of days as specified in the Policy Schedule or Certificate of Insurance, provided that:

- (i) We have accepted a claim for In-patient Hospitalization under Section (In-patient Hospitalisation) III.A.1.1 or Day Care Treatment under Section (III.A.1.2) or Domiciliary Hospitalisation under Section (III.A.1.3) above;
- (ii) The date of admission to the Hospital for the purpose of this Benefit shall be the date of the Insured Person's first admission to the Hospital in relation to the same Illness for which We have accepted an In-patient Hospitalization claim under Section (In-patient Hospitalisation) III.A.1.1 above.

1.5 Post – Hospitalization Medical Expenses

We will cover, on a reimbursement basis, the Insured Person's Post-Hospitalization Medical Expenses incurred following an Illness or Injury that occurs during the Policy Period upto the number of days as specified in the Policy Schedule or Certificate of Insurance, provided that:

- (i) We have accepted a claim for In-patient Hospitalization under Section (In-patient Hospitalisation) III.A.1.1 or Day Care Treatment under Section (III.A.1.2) or Domiciliary Hospitalisation under Section (III.A.1.3) above;

- (ii) The date of discharge from the Hospital for the purpose of this Benefit shall be the date of the Insured Person's last discharge from the Hospital in relation to the same Illness for which We have accepted an In-patient Hospitalization claim under Section (In-patient Hospitalisation) above.

1.6 Organ Donor Expenses

We will cover the Medical Expenses incurred for an organ donor's treatment for the harvesting of the organ donated up to the limit as specified in the Policy Schedule or Certificate of Insurance provided that:

- (i) The donation conforms to The Transplantation of Human Organ (amendment) Act, 2011, Transplantation of Human Organs and Tissues Rules, 2014 and other applicable laws and/or regulations and the organ is for the use of the Insured Person;
- (ii) The organ transplant is medically required for the Insured Person as certified in writing by a Medical Practitioner;
- (iii) Recipient Insured Person's claim under Section (Inpatient Hospitalization Treatment) is admissible under the Policy.
- (iv) We will not cover:
 1. Pre-hospitalization Medical Expenses or Post-hospitalization Medical Expenses of the organ donor;
 2. Expenses for organ donor screening, or save as and to the extent provided for in the treatment of the donor (including Surgery to remove organs from a donor in the case of transplant Surgery).
 3. Any other Medical Expenses as a result of the harvesting from the organ donor;
 4. Costs directly or indirectly associated with the acquisition of the donor's organ;
 5. Expenses related to organ transportation or preservation;
 6. Any other medical treatment or complication in respect of the donor, consequent to harvesting.

1.7 Road Ambulance Expenses

We will cover the costs incurred up to the limit as specified in the Policy Schedule or Certificate of Insurance on transportation of the Insured Person by road Ambulance to a Hospital for treatment in an Emergency following an Illness or Injury which occurs during the Policy Period. We will also cover the costs incurred on transportation of the Insured Person by road Ambulance in the following circumstances up to the limits specified in the Policy Schedule or Certificate of Insurance:

- (i) it is medically required to transfer the Insured Person to another Hospital or diagnostic centre during the course of Hospitalization for advanced diagnostic treatment in circumstances where such facility is not available in the existing Hospital;
- (ii) it is medically required to transfer the Insured Person to another Hospital during the course of Hospitalization due to lack of super speciality treatment in the existing Hospital.

IV. Exclusions

We shall not be liable to make any payment for any claim under any Benefit in respect of any Insured Person directly or indirectly caused by, based on, arising out of, relating to or howsoever attributable to any of the following

Waiting Periods

(i) Pre-Existing Disease Waiting Period

- a. Expenses related to the treatment of a pre-existing Disease (PED) and its direct complications shall be excluded until the expiry of the time period specified in the Policy Schedule or Certificate of Insurance, of continuous coverage after the date of inception of the first policy with Insurer.
- b. In case of enhancement of sum insured the exclusion shall apply afresh to the extent of sum insured increase.
- c. If the Insured Person is continuously covered without any break as defined under the portability norms of the extant IRDAI (Health Insurance) Regulations, then waiting period for the same would be reduced to the extent of prior coverage.
- d. Coverage under the policy after the expiry of the time period specified in the Policy Schedule or Certificate of Insurance, for any pre-existing disease is subject to the same being declared at the time of application and accepted by Insurer.

(ii) Specified disease / procedure waiting period: (Code- Excl02)

- a. Expenses related to the treatment of the listed Conditions, surgeries/treatments shall be excluded until the expiry of 24 months of continuous coverage after the date of inception of the first policy with Us. This exclusion shall not be applicable for claims arising due to an accident.
- b. In case of enhancement of sum insured the exclusion shall apply afresh to the extent of sum insured increase.
- c. If any of the specified disease/procedure falls under the waiting period specified for pre-existing diseases, then the longer of the two waiting periods shall apply.
- d. The waiting period for listed conditions shall apply even if contracted after the policy or declared and accepted without a specific exclusion.

- e. If the Insured Person is continuously covered without any break as defined under the applicable norms on portability stipulated by IRDAI, then waiting period for the same would be reduced to the extent of prior coverage.
- f. List of specific diseases/procedures:

	Body System	Illness	Treatment/ Surgery
1	Eye	Cataract	Cataract Surgery
		Glaucoma	Glaucoma Surgery
2	Ear Nose Throat	Serous Otitis Media	
		Sinusitis	Sinus Surgery
		Rhinitis	Surgery for the nose
		Tonsillitis	Tonsillectomy
		Tympanitis	Tympanoplasty
		Deviated Nasal Septum	Surgery for Deviated Nasal Septum
		Otitis Media	Surgery or Treatment for Otitis Media
		Adenoiditis	Adenoidectomy
		Mastoiditis	Mastoidectomy
		Cholesteatoma	Resection of the Nasal Concha
3	Gynecology	All Cysts & Polyps of the female genito urinary system	Dilatation & Curettage
		Polycystic Ovarian Disease	Myomectomy
		Uterine Prolapse	Uterine prolapsed Surgery
		Fibroids (Fibromyoma)	Hysterectomy unless necessitated by malignancy
		Breast lumps	Any treatment for Menorrhagia

	Prolapse of the uterus	
	Dysfunctional Uterine Bleeding (DUB)	
	Endometriosis	
	Menorrhagia	
	Pelvic Inflammatory Disease	
	Gout	Joint replacement Surgery Surgery for Prolapse of the intervertebral disc
	Rheumatism, Rheumatoid Arthritis	
	Non infective arthritis	
	Osteoarthritis	
	Osteoporosis	
	Prolapse of the intervertebral disc	
	Spondylopathies	
	Stone in Gall Bladder and Bile duct	Cholecystectomy / Surgery for Gall Bladder
	Cholecystitis	Surgery for Ulcers (Gastric / Duodenal)
	Pancreatitis	
	Fissure, Fistula in ano, haemorrhoids (piles), Pilonidal Sinus, Ano-rectal & Perianal Abscess	
	Rectal Prolapse	
	Gastric or Duodenal Erosions or Ulcers + Gastritis & Duodenitis	

Gastro Esophageal Reflux Disease (GERD)	
Cirrhosis	
Stones in Urinary system (Stone in the Kidney, Ureter, Urinary Bladder)	Prostate Surgery Surgery for Hydrocele, Rectocele and Hernia
Benign Hypertrophy / Enlargement of Prostate (BHP / BEP)	
Hernia, Hydrocele,	Surgery for Hydrocele, Rectocele and Hernia
Varicocele / Spermatocele	Surgery for Varicocele / Spermatocele
Skin tumour (unless malignant)	Removal of such tumour unless malignant
All skin diseases	
Any swelling, tumour, cyst, nodule, ulcer, polyp anywhere in the body (unless malignant)	Surgery for cyst, tumour, nodule, polyp unless malignant
Varicose veins, Varicose ulcers	
	Surgery for Varicose veins and Varicose ulcers

If any of the illness/conditions listed above are Pre-Existing Diseases, then they will be covered only after the completion of the Pre-Existing Disease Waiting Period described under Section <>Pre-existing waiting period above<>.

(iii) 30-day waiting period (Code- Excl03)

- Expenses related to the treatment of any illness within 30 days from the first policy commencement date shall be excluded except claims arising due to an accident, provided the same are covered.

- b. This exclusion shall not, however, apply if the Insured Person has Continuous Coverage for more than twelve months.
- c. The within referred waiting period is made applicable to the enhanced sum insured in the event of granting higher sum insured subsequently

Terms of Use: Group Activ Secure

I. Preamble

This Policy has been issued on the basis of the Disclosure to information norm, including the information provided by You in respect of the Insured Persons in the Proposal Form, any application for insurance cover in respect of any Insured Person and any other information or details submitted in relation to the Proposal Form. This Policy is a contract of insurance between You and Us which is subject to receipt of premium in full in respect of the Insured Persons and the terms, conditions and exclusions of this Policy.

II. Group Activ Secure - Personal Accident

Section A: Basic Covers

The Policy Schedule or the Certificate of Insurance will specify which of the following Basic Covers are in force and available for the Insured Persons under the Policy.

Benefits under this Section A are subject to the terms, conditions and exclusions of this Policy. The Sum Insured and/or the sub-limit for each Benefit under Section A is specified against that Benefit in the Policy Schedule or the Certificate of Insurance. Payment of the Benefit will be subject to the availability of the Sum Insured/applicable sub-limit for that Benefit. If the Policy Schedule or Certificate of Insurance specifies that the Capital Sum Insured is in force for the Insured Person, then Our maximum, total and cumulative liability for all claims arising under the Benefits specified in the Policy Schedule or Certificate of Insurance against the Capital Sum Insured will be limited to the amount of the Capital Sum Insured stated in the Policy Schedule/Certificate of Insurance. Capital Sum Insured will be available only where a combination of Sections II.1, II.2 and II.3, have been applied under the Policy as specified in the Policy Schedule or Certificate of Insurance and where Section II.1 is mandatorily applied.

All claims under Section A must be made in accordance with the procedure set out in Section II.34. If an Insured Person suffers an Injury due to an Accident which occurs during the Policy Period and that Injury results either in the Insured Person's death or in the Insured Person's disablement which is of the nature specified below within 365 days from the date of the Accident or in any of the other medical conditions specified below, We shall pay the benefits as specified below:

If an Insured Person suffers an Injury due to an Accident which occurs during the Policy Period and that Injury results either in the Insured Person's death or in the Insured Person's disablement which is of the nature specified below within 365 days from the date of the Accident or in any of the other medical conditions specified below, We shall pay the benefits as specified below:

1. Accidental Death

If the Insured Person suffers an Injury due to an Accident that results in the death of the Insured Person, we will pay 100% of the Sum Insured provided that:

- a) Once a claim has been accepted and paid under this Benefit then cover under this Policy shall immediately and automatically cease in respect of that Insured Person.

2. Permanent Total Disablement

If the Insured Person suffers an Injury due to an Accident that results in the permanent total disablement of the Insured Person of the nature as specified in the table below, We will pay 100% of the Sum Insured.

Table of Benefits
Type of Permanent Total Disablement
i) Total and irrecoverable loss of sight of both eyes
ii) Loss by physical separation or total and permanent loss of use of both hands or both feet
iii) Loss by physical separation or total and permanent loss of use of one hand and one foot
iv) Total and irrecoverable loss of sight of one eye and loss of a Limb
v) Total and irrecoverable loss of hearing of both ears and loss of one Limb/loss of sight of one eye
vi) Total and irrecoverable loss of hearing of both ears and loss of speech
vii) Total and irrecoverable loss of speech and loss of one Limb/loss of sight of one eye
viii) Permanent total and absolute disablement (not falling under the above) disabling the Insured Person from engaging in any employment or occupation or business for remuneration or profit, of any description whatsoever which results in Loss of Independent Living

For the purpose of this Benefit,

- **Limb** means a hand at or above the wrist or a foot above the ankle;
- **Physical separation of one hand or foot** means separation at or above wrist and/or at or above ankle, respectively.

Once a claim has been accepted and paid under this Benefit then cover under this Benefit shall immediately and automatically cease in respect of that Insured Person.

3. Medical Expenses

If We have accepted a claim under Accidental Death or Permanent Total Disablement under Section II.1, II.2, II.3 or II.4, then We will cover Medically Necessary Treatment or Surgery that is availed in a Hospital or Day Care Centre in India including as OPD treatment /Day Care Treatment in a room category as specified in the Policy Schedule or Certificate of Insurance.

The maximum amount payable shall be a percentage of claim amount as specified in the Policy Schedule or Certificate of Insurance subject to maximum amount as specified in the Policy Schedule or Certificate of Insurance.

We shall not be liable to pay any amount under this Benefit in respect of any Insured Person in respect of:

- 1) any Medical Expenses incurred before the Inception Date.
- 2) any Dental Treatment.
- 3) any claim caused by or arising from or due to Illness of any and every kind.

IV. Group Activ Secure – Hospital Cash

IV.1 Accidental Hospital Cash Benefit

If the Insured Person is Hospitalized during the Policy Period for Medically Necessary Treatment of an Injury due to an Accident that occurred during the Policy Period, We will pay the Daily Cash Benefit specified in the Policy Schedule or Certificate of Insurance for each continuous and completed period of 24 hours of Hospitalisation.

If the Insured Person is Hospitalized in an Intensive Care Unit (ICU) during the Policy Period for Medically Necessary Treatment of an Illness or an Injury that occurred during the Policy Period, We will pay 2 times the Daily Cash Benefit specified in the Policy Schedule for each continuous and completed period of 24 hours of Hospitalisation.

IV.2 Deductible

Benefits under Section IV.1 will trigger only after a Deductible of 1 day or 2 days, as specified in the Policy Schedule or Certificate of Insurance.

IV.3 Limits per Hospitalization Claim

Benefits under this Section IV.1 shall not be payable for more than the number of days per Hospitalization claim per Policy Year as specified in the Policy Schedule or Certificate of Insurance.

IV.4 Limit per Policy Year

Benefits under this Section IV.1 shall not be payable for more than the number of days per Policy Year as specified in the Policy Schedule or Certificate of Insurance.

II. 34 Claims Process

A. Intimation of Claim

We shall be given an intimation by calling Our call centre or by e-mail or by fax or by writing to Our office address along with the following details within 7 days from the date of Accident:

- (1) The Policy number;
- (2) Name of the Policyholder;
- (3) Name and address of the Insured Person in respect of whom the request is being made;
- (4) Photo ID, KYC documents
- (5) Nature of Illness or Injury and the treatment/Surgery taken;
- (6) Name and address of the attending Medical Practitioner;
- (7) Hospital where treatment/Surgery was taken;
- (8) Date of admission and date of discharge;
- (9) Approximate expenses or approximate length of stay towards Hospitalization for Illness / Injury or percentage of disability.

Any other information that may be relevant to the Illness/ Injury/ Hospitalization.

B. Claims Submission

The following documents as per the Benefit being sought must be provided to Us within 30 days of the occurrence of the event giving rise to a claim under the Policy.

Documents required for all Benefits

- (a) Duly completed personal accident policy claim form signed by Nominee or Insured Person
- (b) Photo ID of Insured Person & Nominee (where applicable)
- (c) Claim intimation or claim reference number
- (d) Attested copies of KYC documents of Insured Person & Nominee (where applicable) - PAN card, ration card, voter ID, etc.
- (e) Original discharge card / day care summary / transfer summary (where applicable)
- (f) Attested copy of medico legal certificate copy / first information report copy / Panchnama (spot / inquest) where applicable
- (g) Copies of consultation letters detailing the treatment taken immediately after Accident. where applicable

- (h) Radiological investigation reports like X ray, CT scan, MRI etc with films supporting the diagnosis of Injury
- (i) Copies of medical documents towards treatment taken during disability period, including discharge summary of the Hospital where applicable
- (j) Copy of indoor case papers with nursing sheet detailing medical history of the patient, treatment details and patient's progress. where applicable
- (k) In Case of employer – employee relationship:
 - * Employer certificate confirming the employee details, designation and sum insured (In case of unnamed policy)
 - * Total Head count of employee – designation or grade wise (In case of unnamed policy)
 - * Copy of Company Accident notification register (if accident happened in Office / Factory / Plant)

Bank account detail form stating bank name, branch name, MICR code, IFSC code, account number and account type - duly signed by Nominee along with personalised cancelled cheque i.e. name of account holder printed on it or copy of 1st page of pass book or bank account statement.

V. Other Terms & Conditions

1. Claims Process

A. Claims Administration & Process

The fulfilment of the terms and conditions of this Policy (including payment of premium in full and on time) insofar as they relate to anything to be done or complied with by You or any Insured Person, including complying with the following in relation to claims, shall be Conditions Precedent to admission of Our liability under this Policy:

- (1) On the occurrence or discovery of any Illness or Injury that may give rise to a Claim under this Policy, the Claims Procedure set out below shall be followed.
- (2) The directions, advice and guidance of the treating Medical Practitioner shall be strictly followed. We shall not be obliged to make any payments that are brought about or contributed to as a consequence of or failure to follow such directions, Medical advice or guidance.
- (3) If requested by Us and at Our cost, the Insured Person must submit to medical examination by Our Medical Practitioner as often as We consider reasonable and necessary and We/Our representatives must be permitted to inspect the medical and Hospitalisation records pertaining to the Insured Person's treatment and to investigate the circumstances pertaining to the claim.
- (4) We and Our representatives must be given all reasonable co-operation in investigating the claim in order to assess Our liability and quantum in respect of the claim.

B. Claims Procedure

On the occurrence or the discovery of any Illness or Injury that may give rise to a claim under this Policy, then as a Condition Precedent to Our liability under the Policy the following procedure shall be complied with:

a. For Availing Cashless Facility

- i. Cashless Facilities can be availed only at Our Network Providers.
- ii. We reserve the right to modify, add or restrict any Network Provider for Cashless Facilities at Our sole discretion. Before availing Cashless Facilities, please check the applicable updated list of Network Providers.

b. Process for Obtaining Pre-Authorisation for Planned Treatment:

(i) We/TPA must be contacted to pre-authorise Cashless Facility for planned treatment at least 72 hours prior to the proposed treatment. Each request for pre-authorisation must be accompanied with all the following details:

- (1) The health card which We or the associated TPA has issued to the Insured Person supported with the Insured Person's KYC documents.
- (2) The Policy number;
- (3) Name of the Policyholder/Employer;
- (4) Name and address of Insured Person/Employee/member in respect of whom the request is being made;
- (5) Nature of the Illness/Injury and the treatment/Surgery required;
- (6) Name and address of the attending Medical Practitioner;
- (7) Hospital where treatment/Surgery is proposed to be taken;
- (8) Proposed date of admission.

(ii) If these details are not provided in full or are insufficient for Us or the associated TPA to consider the request, We or the associated TPA will request additional information or documentation in respect of that request.

(iii) When We or the associated TPA have obtained sufficient details to assess the request, We or the associated TPA will issue the authorization letter specifying the sanctioned amount, any specific limitation on the claim, applicable Deductibles and non-payable items, if applicable, or We may reject the request for pre-authorisation specifying reasons for the rejection.

(iv) The authorization letter shall be issued to the Network Provider within 24 hours of receiving the complete information.

(v) Once the request for pre-authorisation has been granted, the treatment must take place within 15 days of the pre-authorization date at a Network Provider and pre-authorization shall be valid only if all the details of the authorized treatment, including dates, Hospital and locations, match with the details of the actual treatment received. For Hospitalization where Cashless Facility is pre-authorised by Us or the associated TPA,

We or the associated TPA will make the payment of the amounts assessed to be due directly to the Network Provider.

c. Process to be followed for Availing Cashless Facilities in Emergencies:

- I. We or the associated TPA must be contacted to pre-authorise Cashless Facility within 24 hours of the Insured Person's Hospitalization if the Insured Person has been Hospitalized in an Emergency. Each request for pre-authorisation must be accompanied with all the following details:
 - (1) The health card We have issued to the Insured Person supported with the Insured Person's KYC documents.
 - (2) The Policy number;
 - (3) Name of the Policyholder/Employer;
 - (4) Name and address of Insured Person/Employee/member in respect of whom the request is being made;
 - (5) Nature of the Illness/Injury and the treatment/Surgery required;
 - (6) Name and address of the attending Medical Practitioner;
 - (7) Hospital where treatment/Surgery is proposed to be taken;
 - (8) Proposed date of admission.
 - (9) Duly completed claim form / pre-authorization form.
- II. If these details are not provided in full or are insufficient for Us to consider the request, We will request additional information or documentation in respect of that request.
- III. When we have obtained sufficient details to assess the request, We will issue the authorization letter specifying the sanctioned amount, any specific limitation on the claim, applicable Deductibles and non-payable items, if applicable, or reject the request for pre-authorisation specifying reasons for the rejection.
- IV. The authorization letter shall be issued to the Network Provider within 24 hours of receiving the complete information.
- V. Once the request for pre-authorisation has been granted, the treatment must take place within 15 days of the pre-authorization date at a Network Provider and pre-authorization shall be valid only if all the details of the authorized treatment, including dates, Hospital and locations, match with the details of the actual treatment received. For Hospitalization where Cashless Facility is pre-authorised by Us, We will make the payment of the amounts assessed to be due directly to the Network Provider.

d. For Reimbursement Claims:

- (i) For all claims for which Cashless Facilities have not been pre-authorised or for which treatment has not been taken at a Network Provider, We shall be given written notice of the claim along with the following details within 48 hours of

admission to the Hospital or before discharge from the Hospital, whichever is earlier:

- (1) The Policy number;
- (2) Name of the Policyholder/Employer;
- (3) Name and address of the Insured Person/Employee/member in respect of whom the request is being made;
- (4) Health Card, photo ID, KYC documents;
- (5) Nature of Illness or Injury and the treatment/Surgery taken;
- (6) Name and address of the attending Medical Practitioner;
- (7) Hospital where treatment/Surgery was taken;
- (8) Date of admission and date of discharge;
- (9) Any other information that may be relevant to the Illness/ Injury/ Hospitalization;
- (10) Duly completed claim form.

(ii) If the claim is not notified to Us within the earlier of 48 hours of the Insured Person's admission to the Hospital or before the Insured Person's discharge from the Hospital, then We shall be provided the reasons for the delay in writing. We will condone such delay on merits where the delay has been proved to be for reasons beyond the claimant's control.

C. Claims Documentation:

We or the associated TPA shall be provided the following necessary information and documentation in respect of all claims at the

Insured Person's expense within 30 days of the Insured Person's discharge from the Hospital:

- (i) Claims for Pre-hospitalization Medical Expenses and Post- hospitalization Medical Expenses to be submitted to us within 30 days of the completion of the post- Hospitalisation treatment
- (ii) For those claims for which the use of Cashless Facility has been authorised, We will be provided these documents by the Network Provider immediately following the Insured Person's discharge from the Hospital:
 - (1) Duly completed claim form;
 - (2) Photo ID and Age proof;
 - (3) Health Card, policy copy, photo ID, KYC documents;
 - (4) Original discharge card / day care summary / transfer summary;
 - (5) Original final Hospital bill with all original deposit and final payment receipt;

- (6) Original invoice with payment receipt and implant stickers for all implants used during Surgeries i.e. lens sticker and Invoice in cataract Surgery, stent invoice and sticker in Angioplasty Surgery;
- (7) All previous consultation papers indicating history and treatment details for current ailment;
- (8) All original diagnostic reports (including imaging and laboratory) along with Medical Practitioner's prescription and invoice / bill with receipt from diagnostic center;
- (9) All original medicine / pharmacy bills along with the Medical Practitioner's prescription;
- (10) MLC / FIR copy – in Accidental cases only;
- (11) Copy of death summary and copy of death certificate (in death claims only);
- (12) Pre and post-operative imaging reports – in Accidental cases only;
- (13) Copy of indoor case papers with nursing sheet detailing medical history of the Insured Person, treatment details and the Insured Person's progress(if available);
- (14) KYC documents
- (15) Certificate, if applicable, from the lending Institution stating the loan disbursement and the EMI Amounts.

Where these details are not provided in full or are insufficient for Us to consider the request, We will request additional information or documentation in respect of that request.

Additional documents in case of below covers

In case of Contribution claims:

- Photocopy of entire claim document duly attested by previous Insurer or TPA;
- Original payment receipts for expenses not claimed/settled by previous insurer;
- Discharge voucher/settlement letter by previous insurer.

D. Claims Assessment & Repudiation:

- (i) At Our discretion, We may investigate claims to determine the validity of a claim. This investigation will be conducted within 15 days of the date of assigning the claim for investigation and not later than 6 months from the date of receipt of claim intimation. All costs of investigation will be borne by Us and all investigations will be carried out by those individuals/entities that are authorised by Us in writing.
If there are any deficiencies in the necessary claim documents which are not met or are partially met. We will send a maximum of 3 (three) reminders following which We will send a rejection letter or make a part-payment if we have not received the

deficiency documents after 45 days from the date of the initial request for such documents.

- (ii) We may decide to deduct the amount of claim for which deficiency is intimated to the Insured Person and settle the claim if We observe that such a claim is otherwise valid under the Policy. However documents/ details received beyond such period shall be considered if there are valid reasons for any delay.
- (iii) Payment for reimbursement claims will be made to the Insured Person. In the unfortunate event of the Insured Person's death, We will pay the nominee named in the Policy Schedule or Certificate of Insurance, or to the Insured Person's legal heirs or legal representatives holding a valid succession certificate.

For details on the claims process or assistance during the process, the claimant may contact Us at Our call centre on the toll free number specified in the Policy Schedule or Certificate of Insurance or through Our website. In addition, We will keep the claimant informed of the claim status and explain requirement of documents. Such means of communication shall include but not be limited to mediums such as letters, email, SMS messages, and information on Our Website.

Rest all terms and conditions as per Group Activ Health & Group Activ Secure policy wordings.

GRAB DEALS: Terms and Condition: grabdeals.axis.bank.in/termsofconditions