

Applicable Terms and Conditions

Coverage:

- Sum Insured for Health Policy (i.e. Mediciam) is Rs. 75000.00 per student per year.
- Coverage from Day One : Covered
- 1st year exclusion : Waived (There are few Diseases which are not covered in first year in general but that condition has been waived off in UPES policy)
- Pre Existing Diseases: Covered
- 30 Days Pre Hospitalization & 60 Days Post Hospitalization : Covered
- Critical Diseases covered such as:
 1. Paralytic Stroke,
 2. Cancer,
 3. End Stage Renal failure,
 4. Coronary Artery Bypass,
 5. Major Organ Transplant
- All Medical and Accidental Diseases - Covered

It shall mean a condition affecting the general wellbeing and health of the body that first manifests itself in the period of Insurance and which requires treatment by a Medical Practitioner.

Disease does not include any mental disease (a mental or bodily condition marked by disorganization of personality, mind, and emotions to impair the normal psychological, social or work performance of the individual) regardless of its cause or origin

Conditions:

- **24 Hr. hospitalization** is must except for declared day care procedure e.g. Cataract, Hydrosol, Hernia, Stone operation, or some fracture sort of, etc. Day care procedure treatment will be covered even if the hospitalization is less than 24 hr.
- **No General OPD consultation** and cost related to the medical condition which does not require hospitalization is covered.
- Any hospitalization for any medical condition which does not require hospitalization is not covered.
- No Disease are covered which include any mental disease (a mental or bodily condition marked by disorganization of personality, mind, and emotions to impair the normal psychological, social or work performance of the individual) regardless of its cause or origin. E.g Depression and all.
- **Hospital Room Rent Capping** : 1.5% of SI for Normal and 3 % of SI for ICU, it means in cases of UPES health policy normal Room Rent permissible per day is **Rs. 1125** (1.5% of Rs. 75000) and in cases of ICU **Rs. 2250** (3% of SI i.e. Rs. 75000).
- **Any expense on treatment (Test and all) which is not related to the dieses for which insured is admitted, is not covered.**
- **Dental Treatment is not covered. Only Inpatient Accidental Dental treatment is covered.**
- **Drink & Drive cases will not be honoured.**