

MEMORANDUM ATTACHED TO AND FORMING PART OF THE POLICY No.
110300/12001/2016/A007239

Notwithstanding anything contrary to the terms & conditions of the policy the following changes have been made

1. Sec 1 b of the policy wordings, ***Pre Hospitalisation*** has been modified to 30 days.
2. Sec 1 c of the policy wordings, ***Post Hospitalisation*** has been modified to 60 days.
3. Sec 1 e of the policy wordings, ***Domiciliary Treatment*** has been deleted under this policy.
4. Sec 1 f of the policy wordings, ***Emergency Ambulance***, has been modified and Our maximum liability shall be restricted upto 1% of Sum Insured or Rs 2000/- whichever is less.
5. Sec 2 b under EXCLUSIONS of the policy wording, ***30 days Waiting Period*** stands waived for all employees and their dependents covered under this policy.
6. Sec 2 c under EXCLUSIONS of the policy wordings, ***First year Waiting Period*** stands waived for all employees and their dependents covered under this policy.
7. Sec 2 d under EXCLUSIONS of the policy wordings, ***Pre-existing Conditions*** stands waived for all employees and their dependents covered under this policy.
8. Sec 3 b of the Policy Wordings has been modified to insure all members upto **age 75 years**.
9. Save as and to the extent Section 1b) ii) is modified as "we have accepted an inpatient hospitalisation claim under Benefit 1a) or 1d)."
10. Save as and to the extent Section 1c) ii) is modified as "we have accepted an inpatient hospitalisation claim under Benefit 1a) or 1d)."

All other terms, conditions, warranties & exclusions of the policy remain unaltered.

MEMORANDUM FOR ATTACHED TO AND FORMING PART OF THE POLICY No.
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Memorandum: Inclusion of Primary Insured's Dependents

This Policy covers only those Dependents of the Primary Insured named in the Schedule, and each Dependent so named shall be an Insured Person

In this Memorandum:

- 1) **Dependent** means the persons named in the Schedule who are the Insured Person's:
 - a) Spouse – The Primary Insured's legally married spouse as long as she continues to be married to the Primary Insured.
 - b) Children – The Primary Insured's children Aged between 91 days and 25 years as long as they are unmarried, still financially dependent on him and have not established their own independent households.