

1) Key Exclusions for Top Up Insurance - Super Health Xs Policy

Some of the key exclusions under this policy are:

- PRE EXISTING DISEASES at the time of enrolling yourself for the policy shall **NOT** be covered in the policy. These shall be covered only after four years of continuous coverage under this plan.
- MATERNITY EXPENSES – treatment arising from or traceable to pregnancy /childbirth is **NOT** covered.
- **30 days waiting period** - Any disease contracted within first 30 days of the policy is **NOT** covered.
- AIDS is **NOT** covered
- **First Year exclusions** – During first year of policy, certain treatments like Migraine, Stones and some other conditions are not payable.
- **Second Year exclusions** - Treatment of Spondilitis Cataract, Hernia, etc. are not covered during the first two years of the operation of the policy.
- **Four Year Exclusions:**
Certain treatments like osteoarthritis of any joint, Joint replacement Surgery (other than due to accidents) during the first four years of operation of the Super Health XS Policy are not covered.

Permanent Exclusions -

- Cost of lenses, spectacles, hearing aids, etc is **NOT** covered
- Dental treatment of any kind unless requiring hospitalization is **NOT** covered.
- Treatment for psychiatric, mental or nervous conditions is **NOT** covered.
- Any cosmetic/plastic surgery or aesthetic treatment
- Any treatment of alcoholism or any drug addiction and any medical condition resulting there from
- Any ayurvedic, homeopathy and naturopathy treatment
- Any fertility treatment
- Treatment of Obesity and other weight control programs
- Refer to policy wordings for complete list of exclusions and all other details