

The details related to Underwriting Guidelines are as mentioned below:-

- **Any Claim due to or arising out of Pre Existing medical condition / ailment whether declared or undeclared is not covered under the policy**

There are four ailments which are under the Declined List. We cannot issue the policy for the customer having any of the ailments as per the declined list.

Ailment	Description
Heart Disease	Heart and circulatory conditions/disorders, chest pain, angina, heart failure, coronary artery disease/blockage, heart attack, cardiac bypass surgery/angioplasty, valve disorder/replacement surgery, pacemaker insertion, congenital (by birth) heart condition, abnormal heart rhythm or any type of heart disease.
Liver Disease	Chronic liver failure or disease, liver cirrhosis, liver transplant or any other liver disease
Kidney Disease	Chronic kidney failure or disease, kidney transplant, dialysis or any other kidney disease.
Cancer	Any type of Cancer or tumour of any kind.

SUB LIMITS UNDER MEDICAL EXPENSES

(A)

- For policies with sum insured over US\$ 100,000, the benefit of medical expenses is restricted to US\$ 100,000 per sickness or accident leading to one or more hospitalizations.

(B)

- For persons aged 51 years and above, maximum eligible medical expenses are as follows:
- Hospital Room and boarding, – US\$ 1,800 per day up to max of 30 days.
- ICU - Max. US\$ 3,250 per day up to max of 7 days.
- Surgery – Max. up to US\$ 15,000
- Anesthetist services – Max. up to 25% of surgical treatment.
- Medical Practitioners visit fees - Max. US\$ 100 per day per visit up to 10 visits
- Diagnostic and radiology services - Max. US\$ 1000.
- Ambulance services - Max. up to US\$ 500.
- Misc. Expenses - Max. up to US \$ 2000.