

Benefits and Coverages

What are first year/ second year exclusions?

During the period of insurance cover, the expenses on treatment of certain diseases such as cataract, hernia, piles, sinusitis, benign Prosthetic Hypertrophy, Hysterectomy for Menorrhagia or Fibromioma etc. for specified periods (Please refer to your policy document for details) are not payable if contracted and/ or manifested during the currency of the policy.

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