

“Any Claim for or arising out of any of the following Illnesses or Surgical Procedures shall not be admissible during the first 24 consecutive months from the Cover Start date:”

1. Arthritis (if non-infective), Osteoarthritis and Osteoporosis, Gout, Rheumatism and Spinal disorders, Joint replacement Surgery.
2. Benign ear, nose and throat (ENT) disorders and surgeries (including but not limited to adenoidectomy, mastoidectomy, tonsillectomy and tympanoplasty), nasal septum deviation, Sinusitis and related disorders.
3. Benign Prostatic Hypertrophy.
4. Cataract.
5. Dilatation and Curettage.
6. Fissure/Fistula in anus, Hemorrhoids / Piles, Pilonidal Sinus, Gastric and Duodenal Ulcers.
7. Surgery of Genito urinary system unless necessitated by malignancy.;
8. All types of Hernia, Hydrocele.
9. Hysterectomy for menorrhagia or fibromyoma or prolapse of uterus unless necessitated by malignancy.
10. Internal tumors, skin tumours, cysts, nodules, polyps including breast lumps (each of any kind) unless malignant.
11. Kidney Stone/Ureteric Stone/Lithotripsy/Gall bladder Stone.
12. Myomectomy for fibroids.
13. Varicose veins and varicose ulcers.