

<p>SECTION – III</p> <p>Total Buffer amount and Utilization</p>	<p>c) Utilization of Expenses of loss cover under Sec I &II with the prior approval of IIT MADRAS</p> <p>d) Even if the Sum Insured is not exhausted also</p> <p>e) Illness Covered for Buffer Utilization</p> <ul style="list-style-type: none"> ➤ Coronary Artery Surgery ➤ Cancer ➤ Renal Failure ➤ Stroke ➤ Head Injury and Poly Trauma ➤ Multiple Sclerosis ➤ Major Transplantation like Heart, Kidneys, Lung, Pancreas or Bone Marrow ➤ Major accident claims involving expenditure more than Rs.1,00,000/- sum assured ➤ Any serious complication arising out of surgery performed during the policy period ➤ Sports injury. ➤ Life threatening events. ➤ Any major surgeries with expenditure costing more than Rs.1,00,000/- sum assured ➤ Any critical illness that may arise during the period of coverage ➤ SWINE Flu / Birds Flue, Dengue and other epidemic diseases and its related complications to be Covered from buffer (even when the sum assured is not exhausted) ➤
<p>SECTION – IV</p> <p>Compensation for Accidental Death of named Parent / Guardian</p>	<p>a) Compensation for accidental death of named parent (or) Guardian</p> <p>b) Sum insured Rs.6,00,000.00 (Rupees Six Lakhs only) per named Parent (or) Guardian</p> <p>c) Natural Death is not covered</p> <p>d) Accident as defined in the personal accident policy</p> <p>e) Coverage for tuition fees along with the compensation for accidental death of parent only</p> <p>f) Bifurcation for Compensation and Tuition Fees shall be specified by IITM Authority.</p>
<p>SECTION – V</p> <p>Other Conditions</p>	<p>a) Coverage for pre-existing diseases.</p> <ul style="list-style-type: none"> ➤ Waiting Period for the first 30 days period shall be waived off. ➤ 2/4 year exclusions waived off. <p>b) No Upper age limit for claim</p> <p>c) Psychiatric disorder is covered but not for counseling or for observation purpose</p> <p>d) No initial waiting period and no exclusion for first year</p>

<p>SECTION – V</p> <p>Other Conditions</p>	<ul style="list-style-type: none"> e) Dental treatment or surgery, except that requiring hospitalization, and cost of spectacles, contact lens and hearing aids are excluded f) Domiciliary hospitalization is covered g) 100% Cashless treatment at network hospitals h) Pre and Post hospitalization included under coverage "30 and 60 days" respectively. i) Room rent (i) normal – 2% (ii) ICU – 3% of SI per day j) Special cases of admission in IITM hospital will be certified by institute doctor k) Foreign students to be covered as above, during their stay in India l) Ambulance Services with a cap of Rs. 3000/- per claim m) Room Rent & Proportionate Clause not applicable n) No time limit to be fixed for claiming reimbursement and intimation of hospitalization. o) 50% payment will be made to company on approval and balance will be paid on finalization of list and on receipt of the health cards (e-cards)for all students. p) Premium will be paid along with the list but effect of coverage from 27/07/2017
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