

Hospital Care**Policy Document**

Unique Identification Number (UIN) allotted by Insurance Regulatory and Development Authority (IRDA)	
Hospital Care	105N068V01

Rider benefits are applicable when offered by the company and if, opted for by the Policyholder.

Brief Policy Description:

This Hospital Care policy offers:

- 1) **Daily Hospital Cash Benefit (DHCB)** upon hospitalisation,
- 2) An additional **ICU Benefit** upon hospitalisation in an ICU ward (**ICUB**),
- 3) **Surgical Benefit (SB)** upon actual undergoing a surgery and
- 4) **Convalescence Benefit (CB)** is a Post-Hospitalisation Benefit.

This policy offers lump sum benefits upon occurrence of one or more specific event.

The Company relies upon the information given by the Proposer and/or the Life Assured in the proposal form, and in any document(s) and statements called for by the Company and submitted by the Proposer and / or the Life Assured and statements made to the Medical Examiner. The Policy is declared void in case the information given is incomplete or inaccurate or untrue or in case it is found that the policy was issued on the basis of fake / tampered documents / proofs.

The Policy is subject to the terms and conditions as mentioned in the Policy Document and is governed by the Indian laws.

Free look period: a period of 15 days is available to the Policyholder to review the Policy. If the terms and conditions of the Policy are not acceptable to the policy holder, policy (this document) should be returned within 15 days from the day it is received by the Policyholder.

The Company will then cancel the policy and return the premiums paid by the Policyholder after deducting the below mentioned expenses:

- 1) Proportionate premium for the period of cover.
- 2) Insurance stamp duty on Policy.
- 3) Any expenses borne by the Company on the medicals.

Terms and conditions

1) Definitions:

In this policy, unless the context otherwise requires:

- a) **Company** means ICICI Prudential Life Insurance Company Limited.
- b) **Policyholder** means the Proposer shown in the Policy certificate or the owner of the Policy at any point of time.
- c) **Life Assured** means the person who has been insured by the Company under this policy.
- d) **Policy Issue Date** means the date on which this policy is issued by the Company.
- e) **Policy Year** means the period of twelve consecutive calendar months starting from the Policy Commencement Date / every subsequent policy anniversary.
- f) **Policy Anniversary** means the date of end of every policy year.
- g) **Policy Contract:** This policy is a legal contract between the Policyholder and ICICI Prudential Life Insurance Company Ltd (the Company), which has been issued on the basis of the Proposal form and the documents evidencing the insurability of the Life Assured. The Policy contract comprises of the proposal form, statements, declarations, reports of medical check-ups (if any), any other documents called for by the company or submitted by the Proposer for processing the proposal, Policy Certificate, and the Terms and Conditions (this booklet). The Company agrees to provide the benefits set out in the Policy in consideration of the premiums paid by the Policyholder, and subject to the conditions mentioned herein.
- h) **Event** means hospitalisation, admission into an ICU, actual undergoing of surgery while hospitalised, or convalescence of the Life Assured, as the case may be and defined herein.
- i) **Diagnosis** shall mean diagnosis made by a physician based upon but not limited to radiological, clinical, and histological or laboratory tests acceptable to the Company.
- j) **Physician** shall mean qualified allopathic (i.e. conventional) medical practitioner holding a valid and subsisting license, granted by the appropriate licensing authority, registered with the Medical Council of India, acting within his scope of license and who is not the Life Assured himself or related to the Life Assured by blood or marriage.
- k) **Hospital** shall mean any institution established for indoor care and treatment of sickness and / or injuries and which:
 - i) has been registered either as a Hospital or Nursing Home with the local authorities and is under the supervision of a registered and qualified Medical Practitioner; or
 - ii) should comply with all minimum criteria as under:
 - (1) should have at least 10 inpatient beds, in those towns having a population of less than 10,00,000 and 15 inpatient beds in all other places;
 - (2) has fully qualified nursing staff and Medical Practitioner(s) under its employment round the clock;
 - (3) has a fully equipped operation theatre of its own where surgical procedures are carried out;

For the purpose of this definition, the term **"Hospital"** shall not include an establishment, which is a place of rest, a place for the aged, a place for drug-addicts or place of alcoholics, a rehabilitation center, a hotel or any other like place.
- l) **Hospitalisation** shall mean admission in any hospital upon the written advice of a Medical Practitioner for the purpose of necessary medical treatment of an illness or injury.
- m) **Intensive Care Unit (ICU)** is a specialized section of a hospital that provides comprehensive and continuous care for persons who are critically ill.
- n) **Illness** means a physical condition marked by a pathological deviation from the normal healthy state.

- o) **Injury** means bodily injury caused solely and directly by an accident (i.e. an event of violent, unexpected, external and visible nature).
- p) **Medical Practitioner** means a person who holds an allopathic (i.e. conventional) degree / diploma of a recognized institute and is registered by a medical council of respective States of India, if so required. The term Medical Practitioner would include Physician, Specialist, Anaesthetists and Surgeon.
- q) **Qualified Nurse** means a person who holds a certificate of a recognized nursing council and who is employed on recommendations of the attending medical practitioner.
- r) **Pre-existing condition** means a condition for which, prior to the commencement of Policy or the date of reinstatement of this Policy, the Life Assured had signs or symptoms of an illness or bodily injury which would have caused any ordinary prudent person to seek treatment, diagnosis or care, or medical advice, or treatment was recommended by or received from a Physician, or the Life Assured has undergone medical tests or investigations. Any investigation or treatment for any illness, disorder, complication or ailment arising out of or connected with the pre-existing illness shall be considered part of that pre-existing illness.
- s) **Surgical Procedure** means customary and necessary manual and / or operative procedures during a period of hospitalisation for correction of deformities and defects repair of injuries, diagnosis and cure of diseases, relief of suffering and prolongation of life.

2) Benefits payable subject to policy being in force:

This Policy offers benefits opted for by the Policyholder and to the extent indicated in Table 1 below.

- a) **Daily Hospital Cash Benefit (DHCB):**
 - i) This benefit is payable where the Life Assured has been hospitalised for a continuous period in excess of 24 hours i.e. the Life Assured stays in the hospital for at least 2 consecutive nights and is charged for a minimum of 2 consecutive days bed/room charges. The benefit shall be payable from the first day of hospitalisation.
 - ii) Proof of hospitalisation is required to be submitted along with the additional documents as mentioned in Clause 7 of General Condition.
 - iii) In any one policy year, the benefit payable is limited to an amount equivalent to 90 times the DHCB under the Plan opted for by the Policyholder. For the purpose of accumulation, all hospital stays with a date of admission falling within the same policy year are aggregated. This limit includes days spent in an ICU.
 - iv) Any unutilized benefit / stay pertaining to the hospitalisation shall not be carried forward to the next policy year.
- b) **Intensive Care Unit Benefit (ICUB):**
 - i) This benefit is payable in addition to the DHCB benefit if the Life Assured is required to be and is admitted into an Intensive Care Unit (ICU) and subject to;
 - (1) the requirement of minimum stay in a hospital as mentioned in Clause 2 (a) (i) is fulfilled; and
 - (2) DHCB is payable as per the terms under 2(a); and
 - ii) the benefit payable for each day in ICU shall be additional 50% of the DHCB under the Plan opted for by the Policy holder; and
 - iii) Proof of stay in the ICU as aforesaid, is required to be submitted along with the additional documents as mentioned in Clause 7 of General Condition.
 - iv) In any one policy year, the benefit payable is limited to an amount equivalent to 15 times the DHCB i.e. 30 days of ICU stay under the Plan opted for by the Policyholder. For the purpose of accumulation, all ICU stays with a date of admission falling within the same policy-year are aggregated.
 - v) Any unutilized benefit / stay pertaining to the hospitalisation shall not be carried forward to the next policy year.
- c) **Surgical Benefits (SB):**
 - i) This benefit is payable where the Life Assured has undergone any of the surgical procedures covered under this policy for a medically necessary treatment provided to the Life Assured during a period of hospitalisation. The surgeries covered under this policy are classified on the

basis of severity of the surgery and are Graded 1 to 4 (as shown in Annexure 1), **where grade 1 denotes surgeries with least severity and grade 4 denotes surgeries with highest severity.**

- ii) The benefit is payable as per the terms below:
 - (1) The benefit payable for each grade of surgery is as stated in Table 1 below;
 - (2) Where the Life Assured undergoes more than one surgery under one anaesthesia administration, the grant of the benefit shall be as follows:
 - (a) the benefit for the surgery with the highest severity degree is paid in full; and
 - (b) the benefit for the surgery with the next highest/same severity degree is reduced by fifty percent and
 - (c) No benefit is payable for the 3rd and subsequent surgery/ies under the same anaesthesia.
 - iii) Proof of the Life Assured having actually undergone the surgery is required to be submitted along with the additional documents as mentioned in Clause 7 of General Condition.
 - iv) This benefit is payable regardless of whether a DHCB is payable or not.
 - v) The Company reserves the right to modify the list of surgeries covered and grading of the same for this plan. The Policyholder shall be notified of the same.
 - vi) The maximum Benefit payable in any one policy year is limited to an amount equivalent to 300 times the DHCB under the plan opted for by the policyholder. For the purpose of accumulation, all surgeries performed within the same policy year are aggregated.
 - vii) Any unutilized benefit shall not be carried forward to the next policy year.
- d) **Convalescence Benefit (CB):**
- i) This benefit is payable where the Life Assured is continuously hospitalised for a period of 5 or more days (five consecutive bed / room days).
 - ii) Also where the Life Assured has been admitted in more than one hospital, such continuous admission should have been in respect of the same injury or, illness ;
 - iii) The benefit is payable subject to the Life Assured being eligible for DHCB; this benefit is payable for each instances of hospitalisation of 5 days or more as specified above.
 - iv) The benefit payable is limited to an amount equivalent to 3 times the DHCB under the plan opted for by the policyholder.
 - v) This benefit is not payable in case of the death of the Life Assured during the hospitalisation period.
 - vi) Proof of hospitalisation is required to be submitted along with the additional documents as mentioned in clause 7 of General Condition.

Table 1:

Benefits / Plan	Hospitalisation Benefits		Surgical Benefits				Convalescence Benefit
	DHCB per day	ICUB per day	Grade 1	Grade 2	Grade 3	Grade 4	
Plan A	Rs. 1,000	0.5 x	15 x	50 x	75 x	100 x	3 x
Plan B	Rs. 2,000						
Plan C	Rs. 3,000						
Plan D	Rs. 4,000						

Note: ICU, Surgical and Convalescence Benefit are expressed as a multiple of the DHCB.

3) Annual Limit:

The aggregate of all the benefits payable in any one policy year under this policy shall not exceed an amount equivalent to 400 times the DHCB under the plan opted for by the policyholder.

4) Lifetime Limit:

The maximum benefit payable under the policy in respect of all the benefits together during the whole of the policy term shall not exceed an amount equivalent to 2,000 times the DHCB under the plan opted for by the policyholder. Once the lifetime limit is exhausted the policy shall terminate.

5) Exclusions:

- a) Benefits shall be payable with respect to any period of Hospital Confinement/ICU stay unless the entire confinement / ICU stay and all the Hospital services rendered and performed there had been

recommended by a physician and are in accordance with the diagnosis and treatment of the condition for which hospitalisation was required.

- b) No benefits shall be paid for the following services, products and conditions:
- i. pre-existing conditions unless stated in the proposal form and specifically accepted by the Company and endorsed thereon;
 - ii. hospitalisation and / or treatment within the Waiting Period (as stated in clause 6);
 - iii. eye tests, refractive errors of the eyes, refractive surgery;
 - iv. any dental surgery, extraction of impacted tooth / teeth, orthodontics or orthographic surgery, or Temporomandibular Joint Disorder except as necessitated by an accidental injury;
 - v. treatment arising from pregnancy which shall include childbirth, infertility, erectile dysfunction or impotency, miscarriage, abortion, sterilization and contraception including any complications relating thereto;
 - vi. treatment for congenital conditions including physical defects present from birth;
 - vii. hospitalisation primarily for investigatory purpose, diagnosis, X-ray examination, general physical or routine medical examination; preventive treatments / medicines, treatments / examinations specifically for weight reduction or gain regardless of whether the same is caused (directly or indirectly) by a medical condition; recuperation, custodial, sanatoria, rehabilitation centre, nature cure clinics or rest care and similar establishments; or private nursing.
 - viii. treatment arising from any geriatric, psycho-geriatric or psychiatric condition, insanity, mental or nervous breakdown or "rest cures";
 - ix. treatment directly or indirectly arising from alcoholism or drug abuse and any injury or sickness which the Life Assured may suffer after he has taken intoxicating liquors or drugs;
 - x. treatment directly or indirectly arising from or consequent upon war, commando or bomb disposal duties or training, terrorism, invasion, acts of foreign enemies, engagement in hostilities, active military and police duties such as maintenance of civil order, whether war be declared or not, civil war, rebellion, active participation in strikes, riots or civil commotion, revolution, insurrection or military or usurped power or travel by military aircraft or waterborne vessel, and full-time service in any of the armed forces;
 - xi. Acquired Immune Deficiency Syndrome (AIDS) and all illnesses or diseases caused by or related to the Human Immuno-deficiency Virus (HIV);
 - xii. sexually transmitted diseases (STD);
 - xiii. cosmetic or plastic surgery except to the extent that such surgery is necessary for the repair of damage caused solely by Accidental Injuries, treatment of xanthelesema, syringoma, acne and alopecia;
 - xiv. study and treatment of sleep apnoea;
 - xv. deliberate exposure to exceptional danger (except in an attempt to save human life);
 - xvi. nuclear disaster, radioactive contamination and/or release of nuclear or atomic energy; and injuries arising out of or in connection with the same;
 - xvii. military duties of a peace-time nature, namely normal training range work and military exercises;
 - xviii. treatment for injury or illness caused by intentionally self-inflicted injuries; or any attempts at suicide while sane or insane;
 - xix. treatment for injury or illness caused by violation or attempted violation of the law or resistance to arrest;
 - xx. treatment for injury or illness caused by professional sports, racing of any kind, scuba diving, aerial sports, activities such as hand-gliding, ballooning, and any other hazardous activities or sports unless agreed by special endorsement;
 - xxi. All organ transplant where the Life Assured acts as a donor and all expenses incurred by the donor for such organ transplant;
 - xxii. Circumcision unless necessary for treatment of a diseases or necessitated due to an accident;
 - xxiii. Diagnosis and treatment outside India. However, this exclusion shall not be applicable in the following countries: Australia, Brunei, Canada, Dubai, Hong Kong, Japan, Malaysia, New Zealand, Singapore, Switzerland, UAE, USA, and countries of the European Union. The company may at its discretion review the above list of accepted foreign countries from time to time with approval from IRDA. Claims documents from outside India are only acceptable in English language unless specifically agreed otherwise, and dully authenticated
 - xxiv. Failure to seek or follow reasonable medical advice.
 - xxv. Ayurvedic, Homeopathy, Unani, naturopathy, reflexology, acupuncture, bone-setting, herbalist treatment, hypnotism, rolfing, massage therapy, aroma therapy or any other treatments other than Allopathy /western medicines.

xxvi) Hospitalisation and treatment of any kind not actually performed, necessary or reasonable, or any kind of elective surgery or treatment which is not medically necessary or any surgical procedure not performed in a hospital.

6) Waiting Period:

At no point of time during the term of the policy, any benefit shall be payable for the claim which occurs or where the signs and / or the symptoms of illness / condition for the claim has occurred within 3 months of Policy issue Date. This exclusion is not applicable where the claim occurs due to injuries caused by an accident.

7) Other Conditions:

- a) Written Notice of a claim must be given to the Company within 60 days of hospitalisation or the commencement of treatment or having undergone the surgery as the case may be.
- b) The admission of any claim for this benefit will be subject to satisfactory proof that the Life Assured is hospitalised and / or has undergone the treatment / surgery as the Company may reasonably require.
- c) In case of any doubt regarding the 'event' being occurred or not, the Company shall have the right to call for an examination/s of the Life Assured. The company also reserves the right of verification of the evidence claiming the occurrence of such an 'event'. The examination or investigations will be conducted by a Specialist/s appointed by the Company and the opinion of such specialist/s shall be considered binding on both the Life Assured and the Company.
- d) No Benefit is payable on Death of the Life Assured during the Policy term or on survival of the Life Assured to the termination date shown in the Policy Certificate.

8) Payment of premiums:

- a) Premiums are payable on the due dates and at the amount mentioned in the Policy Certificate or at such altered rate as is payable in terms of Condition 1(b) of the General Conditions of this Policy Document. However, a grace period of not more than 30 days, where the mode of payment of premium is other than monthly, and not more than 15 days in case of monthly mode is allowed. In case of a valid claim, the benefits payable under this policy will be paid after deduction of the premium falling due at that point in time.
- b) Premiums are payable on the due dates mentioned in the Policy Certificate or within the grace period allowed without any obligation on the Company to notify the Life Assured/policyholder of the due dates. If the premiums are not paid on the due dates or even during the grace period, the policy lapses and no benefits shall be payable.
- c) Premiums are payable through any of the following modes:
 - i. Cash*
 - ii. Cheques
 - iii. Demand Drafts
 - iv. Pay Orders
 - v. Bankers Cheque
 - vi. Internet facility as approved by the Company from time to time.
 - vii. Electronic Clearing System
 - viii. Credit Cards (Only standing instruction)

*Amount and Modalities will be subject to company Rules and relevant legislation/regulations
- d) Premium shall be construed to be received only when the same is received at any of the Company's offices.
- e) If the Policyholder suspends payment of premium for any reason whatsoever, the Company shall not be held liable and the benefits, if any will be available only in accordance to the policy conditions.
- f) Where the Policyholder has opted for monthly premium frequency and where the payment is made by any mode other than by way of Electronic Clearing System and / or Internet facility as approved by the Company, additional 5% of premium would be levied.

- g) The premium amount as mentioned in the Policy Certificate is calculated after allowing for modal rebate / extra. Where the premium paying frequency is changed, there will be a revision in the premium amount according to the rebate / extra applied for different modes of premium payment. For this product, the rebate / extra applied for different modes of premium payment are as follows.

Premium Paying Modes	Rebate/Extra
Yearly	2% rebate
Half-yearly	1% rebate
Monthly – ECS	0% rebate
Monthly Non – ECS	5% extra

9) Premium Review:

The premiums paid under the Policy are annually reviewable with prior approval from the Authority. The Company will give notice in writing about the change to the Policyholder. In case the Policyholder does not wish to pay the revised premium, then the policy shall lapse and no benefits would be paid there under.

GENERAL CONDITIONS**1) Age:**

- a) The premium payable under the policy has been calculated on the basis of the age of the Life Assured as declared in the Proposal. In case the age of the Life Assured has not been admitted by the Company, the Policyholder shall furnish such proof of age of the Life Assured as is acceptable to the Company and have the age admitted.
- b) If the age so admitted ("the correct age") is found to be different from the age declared in the Proposal, without prejudice to the Company's other rights and remedies including those under the Insurance Act, 1938, one of the following actions shall be taken:
 - i) If the correct age is such as would have made the Life Assured uninsurable under the plan of assurance specified in the Policy Certificate, the plan of assurance shall be altered to such plan of insurance as is generally granted by the Company for the correct age of the Life Assured, subject to the terms and conditions as are applicable to that plan of insurance. If the Policyholder does not wish to opt for altered Plan or if it is not possible for the Company to grant any other plan of insurance, the policy shall stand cancelled from the date of issue of the policy and the premium paid shall be refunded subject to deduction of the expenses incurred by the Company on the policy.
 - ii) If the correct age is higher than the age declared in the Proposal, the premium payable under the policy shall be altered corresponding to the correct age of the Life Assured ("the corrected premium") from the date of commencement of the policy and the Policyholder shall pay to the Company the accumulated difference between the corrected premium and the original premium from the commencement of the policy up to the date of such payment with interest at such rate and in such manner as is charged by the Company for late payment of premium. If the Policyholder fails to pay the difference of premium with interest thereon as mentioned above, the same shall be treated as debt due to the Company and shall be recovered with further interest thereon as mentioned above from the moneys payable under the Policy. Where the life assured is not found insurable, then the company shall return the premiums paid under the policy and the policy shall be terminated.
 - iii) If the correct age of the Life Assured is lower than the age declared in the Proposal, the premium payable under the policy shall be altered corresponding to the correct age of the Life Assured ("the corrected premium") from the date of commencement of the policy and the Company shall refund without interest, the accumulated difference between the original premium paid and the corrected premium.

2) Revival of the policy:

A policy, which has lapsed for non-payment of premium within the days of grace, may be revived subject to the following conditions:

- i) The application for revival is made within 2 years from the date of the first unpaid premium and before the termination date of policy;
- ii) The applicant being the Policyholder furnishes, at his own expense, satisfactory evidence of health of the Life Assured as required by the company;
- iii) The arrears of premiums together with interest at such rate as the company may charge for late payment of premia are paid;
- iv) The revival of the policy may be on terms different from those applicable to the policy before it lapsed; and
- v) The revival will take effect only on it being specifically communicated by the Company to the applicant.

Even after revival, no benefit is payable for an event which occurred or symptoms of which occurred during the period when the policy was in lapsed condition.

3) Assignment and nomination:

- a) An assignment of this policy may be made by an endorsement upon the policy itself or by a separate instrument signed in either case by the assignor specifically stating the fact of assignment and duly attested. The first assignment may be only made by the Life Assured or the Proposer. Such assignment shall be effective, as against the Company, from and upon the service of a written notice upon the Company and the Company recording the assignment in its books. Assignment will not be permitted where policy is under the Married Women's Property Act, 1874. Section 38 of the Insurance Act, 1938 may be referred to for complete provision.
- b) The Life Assured, where he is the holder of the policy, (on his own life) may, at any time before the termination date of policy, make a nomination for the purpose of payment of the moneys secured, if any by the policy if the Life Assured dies. Where the nominee is a minor, he may also appoint a person to receive the money during the minority of the nominee. Section 39 of the Insurance Act, 1938 may be referred to for complete provision.

Nomination may be made by an endorsement on the policy and by communicating the same in writing to the Company. Any change of nomination, which may be effected before the termination date of policy shall also be communicated to the Company.

The Company does not express itself upon the validity or accept any responsibility on the assignment or nomination in recording the assignment or registering the nomination or change in nomination.

4) Special Provisions:

Any other special provisions subject to which this Policy has been entered into and endorsed in the Policy or in any separate instrument shall be deemed to be part of this Policy and shall have effect accordingly.

5) Incontestability:

In accordance to the Section 45 of the Insurance Act, 1938, no Policy of life insurance shall after the expiry of two years from the date on which it was effected, be called in question by an insurer on the ground that a statement made in the proposal of insurance or any report of a medical officer, or a referee, or friend of the insured, or in any other document leading to the issue of the Policy, was inaccurate or false, unless the insurer shows that such statements was on material matter or suppressed facts which it was material to disclose and that it was fraudulently made by the Policyholder and that the Policyholder knew at the time of making it that the statement was false or that it suppressed facts which it was material to disclose.

Provided that nothing in the section shall prevent the insurer from calling for proof of age at any time if he is entitled to do so and no policy shall be deemed to be called in question merely because the terms of the Policy are adjusted on subsequent proof that the age of the Life Insured was incorrectly stated in the proposal.

The Company would declare the policy void in case of suppression / mis-statement / mis- representation of facts and this would lead to forfeiture of the premiums received under this policy.

6) Notices:

Any notice, direction or instruction given under this Policy shall be in writing and delivered by hand, post, facsimile or e-mail to

In case of the Policy holder/ Nominee: As per the details specified by the policy holder/nominee in the Proposal Form / Change of Address intimation submitted by him.

In case of the Company:

Address : Customer Service Desk
ICICI Prudential Life Insurance Company Limited
ICICI PruLife Towers,
1089, Appasaheb Marathe Marg, Prabhadevi,
Mumbai- 400 025

Facsimile : 022- 40398199

E-mail : lifeline@iciciprulife.com

Notice and instructions sent by the company to the Policy Holder will be deemed served 7 days after posting or immediately upon receipt in the case of hand delivery, facsimile or e-mail.

It is very important that the Policyholder immediately informs the Company about the change in the address or the nominee particulars to enable the company to service him effectively.

7) Payment of Claim:

Before payment of any claim under the Policy, the Company shall require the delivery of the original of this Policy document along with written Intimation and other documents as mentioned below establishing the right of the claimant or claimants to receive payment. Claim payments are made only in Indian currency:

- a) Copy of the Policy Certificate
- b) Claimant's Statement Form
- c) Treating Doctor's Certificate
- d) Copy of Indoor Case Papers
- e) Hospital Discharge Card / Summary
- f) Medical evidence in form of diagnostic reports, prescriptions, bills with breakup, any other document to support hospitalisation / surgery.
- g) Any other documents or information as may be required by the Company for processing of the claim depending on the cause of the claim.

8) Legislative Changes:

All benefits payable under the Policy including the premiums (including the rider premiums, if applicable) are subject to prevailing tax laws and other financial enactments. Service tax, education cess and any other statutory levies as may be applicable will be charged as per the prevailing rates & regulations and will be recovered completely and directly from the policyholder.

9) Electronic Transactions:

The Customer shall adhere to and comply with all such terms and conditions as the Company may prescribe from time to time, and all transactions effected by or through facilities for conducting remote transactions including the Internet, World Wide Web, electronic data interchange, call centres, teleservice operations (whether voice, video, data or combination thereof) or by means of electronic, computer, automated machines network or through other means of telecommunication, established by or on behalf of the Company, for and in respect of the Policy or its terms, or the Company's other products and services, shall constitute legally binding and valid transactions when done in adherence to and in compliance with the Company's terms and conditions for such facilities, as may be prescribed from time to time.

10) Customer Service

- a) For any clarification or assistance, the policyholder may contact our advisor or call our Customer Service Representative at Telephone Numbers listed below during office hours (9.00 a.m. to 9.00 p.m.).

You may communicate with us on the following numbers:

State	Number	State	Number
Andhra Pradesh	9849577766	Maharashtra (Mumbai)	9892577766
Chattisgarh	9893127766	Maharashtra (Rest)	9890447766
Delhi	9818177766	West Bengal (Kolkatta)	9831377766
Goa	9890447766	Punjab	9815977766
Gujarat	9898277766	Rajasthan	9829277766
Haryana (Karnal)	9896177766	Tamil Nadu (Chennai)	9840877766
Haryana (Faridabad)	9818177766	Tamil Nadu (Rest)	9894477766
Karnataka	9845577766	Uttar Pradesh (Agra, Bareilly, Meerut, Varanasi)	9897307766
Kerala	9895477766	Uttar Pradesh (Kanpur, Lucknow)	9935277766
Madhya Pradesh	9893127766	Uttaranchal	9897307766

For all other cities kindly Call our Customer Service Toll Free Number 1800-22-2020 from MTNL or BSNL line

Alternatively you may communicate with us:

Address : Customer Service Desk
ICICI Prudential Life Insurance Company Limited
ICICI PruLife Towers,
1089, Appasaheb Marathe Marg, Prabhadevi,
Mumbai- 400 025

Facsimile : 022- 40398199

E-mail : lifeline@iciciprulife.com

- b) The Company has a grievance redressal mechanism for resolution of any dispute and any grievance or complaint in respect of this policy may be addressed to:

ICICI Prudential Life Insurance Company Limited
ICICI PruLife Towers,
1089, Appasaheb Marathe Marg,
Prabhadevi,
Mumbai- 400 025

- c) Ombudsman: The Central Government has established an office of the Insurance Ombudsman for redressal of grievances with respect to life insurance policies.

"The policy shall be subject to and be governed by this policy document and the terms and conditions of the schedule enclosed herewith including every endorsement by the Company and shall together form a single contract" (Ver T12:1)

ANNEXURE I**GRADE 1****List of Surgeries in Grade 1**

S. No.	Surgery
1	Anterior Chamber, Glaucoma, Paracentesis (diagnostic/therapeutic)
2	Anus, Fissure, Excision/Lateral Sphincterotomy
3	Anus, Fistula-in-ano(low/high), Excision, Low/High Fistulectomy
4	Anus, Hemorrhoids, Hemorrhoidectomy
5	Artery (temporal), Various Lesions, Biopsy
6	Artery, Various Lesions, Arterio-venous Shunt (external)
7	Artery, Various Lesions, Ligation (include repair of artificial arterio-venous shunt)
8	Bladder, Calculus, Vesicolithotomy/Litholapaxy/Ultrasonic Lithotripsy
9	Bladder, Cutaneous Fistula, Closure
10	Bone (Lower Limb), Grade 1 and 2 Open Fractures/Dislocations, Wound Debridement
11	Bone (Lower Limb), Osteomyelitis, Simple Drainage
12	Bone (Lower Limb), Plates and Screws/Nails, Removal
13	Bone (Upper Limb), Exostosis, Excision
14	Bone (Upper Limb), Grade 1 and 2 Open Fractures/Dislocation, Wound Debridement
15	Bone (Upper Limb), Osteomyelitis/Septic Arthritis, Simple Drainage
16	Bone (Upper Limb), Plates and Screws, Removal
17	Breast, Lump (single), Excision
18	Breast, Tumour (malignant), Lumpectomy/Segmental Mastectomy
19	Bronchoscopy, with dilatation of tracheal stricture
20	Bronchus, Foreign Body, Removal (Bronchoscopic)
21	Bursa, Bursitis, Excision
22	Cervix, Polyp, Excision
23	Coccyx, Various Lesions, Excision
24	Conjunctiva, Limbic Tumour, Removal
25	Conjunctiva, Pterygium, Removal with conjunctival graft
26	Cornea, Laceration, Conjunctival Graft over Cornea
27	Cornea, Laceration, Conjunctival Peritomy/Repair by Conjunctival Flap
28	Cystoscopy and insertion of double J stent
29	Cystoscopy, external sphincterotomy for neurogenic bladder neck obstruction
30	Cystoscopy, removal of foreign body/ureteric stent
31	Ear (Middle), Various Lesions, Insertion of Tube for Drainage (including Myringotomy)
32	Ear, Preauricular Sinus, Excision
33	Elbow (Medial Epicondyle), Fracture, Excision Bony Fragment
34	Elbow, Tennis Elbow, Release
35	Esophagoscopy with dilatation
36	Esophagoscopy, gastroscopy, duodenoscopy with injection of esophageal/gastric varices
37	Esophagoscopy, gastroscopy, duodenoscopy with polypectomy/ removal of foreign body/diathermy of bleeding lesions
38	Esophagus, Stricture, Dilatation
39	Eye, Perforating Wound (not involving intraocular structures), Repair
40	Eye, Various Lesions, Evisceration
41	Eye, Various Lesions, Resuturing of wound following Intraocular Procedures
42	Face, Infection/Osteomyelitis, Simple Drainage and Sequestrectomy
43	Fallopian Tubes, Salpingotomy
44	Finger, Defect/Contracture (single), Reconstruction
45	Finger, Trauma, Terminalisation (single)

46	Finger, Various Lesions, Amputation (multiple)
47	Gamma Knife radiosurgery
48	Hand, Closed Fracture/Dislocation, Open Reduction and Fixation (single)
49	Hand, Foreign Body (deep), Removal with Mobilisation of Neurovascular Bundle
50	Hand, Foreign Body (superficial), Removal with Mobilisation of Neurovascular Bundle
51	Hand, Scar, Revision
52	Hand, Soft Tissue Tumour, Excision
53	Hand/Digit, Stump, Revision
54	Heart, Heart Block, Insertion/Replacement of Transvenous Pacemaking electrode
55	Heart, Various Lesions, Left/Right Heart Catheterisation (direct)
56	Hysteroscopy, therapeutic
57	Hysteroscopy, therapeutic (with laser)
58	Intestine, Intussusception, Reduction by Fluid
59	Iris, Various Lesions, Laser Iridotomy
60	Iris, Various Lesions, Surgical Iridectomy/Iridotomy
61	Lacrimal Gland (Canaliculus), Various Lesions, Immediate Repair
62	Lacrimal Gland (Punctum), Various Lesions, Snip Operation
63	Larynx, Various Lesions, Direct Examination with Removal of Tumour
64	Lens, Various Lesions, Removal of Intra-ocular Artificial Lens
65	Lens, Various Lesions, Yag Laser Capsulotomy
66	Lip, Various Lesions, Full Thickness Wedge Excision with Repair/ Vermilionectomy
67	Lymph node (cervical), Various Lesions, Excision Biopsy
68	Lymphatics, Lymphangiectasis, Limited Excision
69	Lymphatics, Lymphoedema, Excision (small)
70	Mandible, Alveolar Defect/Deformity, Simple Alveoloplasty
71	Mandible, Odontogenic Cyst (smaller than 10mm), Enucleation
72	Mandible, Odontogenic Cyst, Marsupialization
73	Mandible, Old Fractures, Removal of Plates and Wires under General Anaesthesia
74	Mandible, Various Lesions, Alveolectomy (per quadrant)
75	Mandible, Various Lesions, Insertion of Endosseous Implants (one stage-simple)
76	Microlaryngoscopy, with/without removal of tumour
77	Mouth, Abscess (deep), Drainage
78	Mouth, Mucous Cyst/Ranula of Floor of Mouth, Removal
79	Mouth, Nasolabial Cyst, Excision
80	Mouth, Various Lesions of Oral Mucosa, Cryosurgical Application
81	Mouth, Various Lesions, Laser Application
82	Muscle (Lower Limb), Rupture, Repair
83	Muscle (Lower Limb), Various Lesions, Wide Excision
84	Muscle (Upper Limb), Rupture, Repair
85	Muscle (Upper Limb), Various Lesions, Wide Excision
86	Nail Bed, Laceration, Repair (multiple)
87	Nerve (Lower Limb), Entrapment Syndrome, Decompression
88	Nerve-Digital, Injury, Microsurgical Repair (single)
89	Nerve-Digital, Injury, Primary Repair
90	Nose, Polypi (complex), Removal
91	Nose, Various Lesions (turbinates), Submucous Resection/Turbinectomy
92	Parotid, Calculus, Removal
93	Penis, Trauma, Repair of Laceration/Fracture Involving Cavernous Tissue
94	Penis, Tumour, Amputation (Partial)
95	Pharynx, Cysts/Vallecular, Removal
96	Prostate Gland, Abscess, Retropubic/Endoscopic Drainage
97	Prostate Gland, Various Lesions, Endoscopic Biopsy

98	Rectum, Hirschsprung's Disease, Anal Sphincterotomy
99	Retina, Detachment, Removal of Encircling Silicone Band
100	Sinuses-Nasal, Foreign Body/Other Lesions, Intranasal Operation/ Removal of Foreign Body
101	Sinuses-Nasal, Haematoma/Abscess, Antral Drainage
102	Skin and Subcutaneous Tissue, Burns, Escharotomy (extensive)
103	Skin and Subcutaneous Tissue, Deep/Extensive Contaminated Wound, Debridement
104	Skin and Subcutaneous Tissue, Defect (deep), Staged Distant Flap (division)
105	Skin and Subcutaneous Tissue, Defect (multiple digits), Staged Local Flap (division)
106	Skin and Subcutaneous Tissue, Defect (single digit), Free Full Thickness Graft
107	Skin and Subcutaneous Tissue, Defect, Free Grafts (Split Skin Graft 1/2 to less than 2%)
108	Skin and Subcutaneous Tissue, Laceration (superficial) of more than 7cm, Repair
109	Skin and Subcutaneous Tissue, Neurofibromatosis of Face and Neck, Excision (small)
110	Skin and Subcutaneous Tissue, Periorbital Dermoid, Excision
111	Skin and Subcutaneous Tissue, Sinus (deep), Excision
112	Skin and Subcutaneous Tissue, Tumour/Cyst/Ulcer, Excision
113	Skin, Burns (2% to 10%), Excision of Scar Tissue
114	Skin, Various Lesions (4 and above), Excision Biopsy
115	Skin, Various Lesions, Abrasive Therapy (limited)
116	Skin, Various Lesions, Insertion of Tissue Expander (single)
117	Soft Tissue (Lower Limb), Tumour/Tumour-like Lesions, Marginal Excision
118	Soft Tissue (Palmar Space), Abscess, Drainage
119	Spermatic Cord, Hydrocele/Varicocele, Removal
120	Spine, Chronic Pain/Stiffness, Manipulation
121	Sweat Gland, Axillary Hyperhidrosis, Wedge Excision with Drainage
122	Tendon (Upper Limb), Contracture, Tenotomy
123	Tendon Sheath (Upper Limb), Tenosynovitis (single), Drainage
124	Tendon Sheath (Upper Limb), Trigger Finger (single), Release
125	Tendon-Extensor (Upper Limb), Injury, Repair (single)
126	Tendon-Flexor (Lower Limb), Disruption, Repair (single)
127	Testis, Various Lesions, Orchidectomy (simple)
128	Thorax, Empyema, Resection of Rib and Open Drainage
129	Thorax, Various Lesions, Thoracoplasty (in stages) - each stage
130	Toe, Various Lesions, Amputation (multiple)
131	Toe, Various Lesions, Arthrodesis
132	Trachea, Various Lesions, Tracheostomy
133	Upper Limb, Ischaemia, Fasciotomy
134	Ureter, Cutaneous Ureterostomy, Closure
135	Urethra, Fistula, Closure
136	Urethra, Stenosis, Dilatation
137	Urethra, Stricture, Urethrotomy
138	Urethra, Various Lesions, Urethrotomy
139	Uterus, Various Lesions, Curettage with Colposcopy/Biopsy/Diathermy/Cryosurgery/Laser Therapy of Cervix
140	Uterus, Various Lesions, Curettage with/without Dilatation
141	Vagina, Pelvic Abscess, Colpotomy and Drainage
142	Vagina, Rectocele, Repair
143	Vagina, Simple Tumour/Gartner's Cyst, Removal
144	Vein, Varicosity, High Ligation and Complete Stripping/Excision of Saphenous Vein
145	Vein, Various Lesions, Arteriovenous Shunt (external)
146	Vein, Various Lesions, Ligation (include repair of artificial arterio-venous fistula)
147	Vulva, Bartholin Cyst, Excision using Laser
148	Vulva, Bartholin Cyst, Excision without use of Laser
149	Vulva, Haematoma, Evacuation (complicated)

GRADE 2

List of Surgeries in Grade 2

S. No.	Surgery
1	Abdominal Cavity, Adhesions ,Lysis
2	Abdominal Cavity, Lymphoma, Laparotomy for grading Lymphoma with Splenectomy/Liver/Lymph Node Biopsy
3	Abdominal Cavity, Ruptured Viscus, Simple Repair
4	Abdominal Cavity, Subphrenic Abscess, Drainage
5	Abdominal Cavity, Various Lesions, Laparotomy including Colostomy/Enterostomy/Gastrostomy
6	Abdominal Cavity, Volvulus, Reduction
7	Abdominal Wall, Epigastric/Umbilical Hernia, Repair
8	Abdominal Wall, Inguinal Hernia, Unilateral Herniorrhaphy
9	Abdominal Wall, Inguinal/Femoral Hernia, Bilateral Herniorrhaphy
10	Abdominal Wall, Strangulated/Obstructed Hernia, Repair with Bowel Resection
11	Abdominal Wall, Strangulated/Obstructed Hernia, Repair without Bowel Resection
12	Abdominal Wall, Ventral/Incisional/Recurrent Hernia, Repair
13	Ankle, Dislocation, Open Reduction
14	Ankle, Fracture, Open Reduction and Internal Fixation
15	Ankle, Various Lesions, Synovectomies
16	Anterior Chamber, Hyphaema, Irrigation
17	Anterior Chamber, Various Lesions, Vitreous Removal
18	Anus, Ano-Rectal Prolapse, Radical Operation without Resection
19	Anus, Fistula-in-ano (high), Fistulectomy & Colostomy
20	Anus, Hemorrhoids, Laser Excision
21	Anus, Incontinence, Operation
22	Anus, Stricture, Repair
23	Aorta, Various Lesions, Insertion/Removal of Intra-aortic Balloon
24	Appendix, Various Lesions, Appendicectomy with/without Drainage
25	Artery - large, Injury, Repair with Grafting
26	Artery - small, Injury, Repair (single)
27	Artery (extremity), Thrombosis, Endarterectomy
28	Artery (femoral/iliac), Thrombosis, Endarterectomy
29	Artery (large), Various Lesions, Ligation
30	Artery (major), Trauma, Repair
31	Artery, Arterio-venous Fistula (small), Excision
32	Artery, Defect, Arterial Patch Graft
33	Artery, Embolism, Embolectomy
34	Artery, Various Lesions, Arterio-venous Fistula Creation
35	Artery, Various Lesions, Intra-arterial Infusion
36	Artery, Various Lesions, Transluminal Arterioplasty
37	Artery-Carotid, Thrombosis, Endarterectomy
38	Artery-Maxillary, Various Lesions, Transantral Ligation
39	Artery-Profunda Femoris, Stenosis, Profundoplasty
40	Arthroscopy, therapeutic
41	Auditory Meatus (Internal), Tumour, Transtympanic Removal
42	Bile Duct Various Lesions, Choledocho-Duodenostomy/ Choledocho-Gastrostomy
43	Bile Duct, Various Lesions, Choledocho-Jejunostomy
44	Bladder, Bladder Neck Contracture, (Acquired), Wedge Excision
45	Bladder, Diverticulum, Excision
46	Bladder, Various Lesions, Partial Excision

47	Blood Vessels, Ischaemia/Peripheral Vascular Disease, Periarterial Sympathectomy
48	Bone (Lower Limb), Cyst/Tumor (benign), Curettage with Bone Grafting
49	Bone (Lower Limb), Defect/Non-Union, Implantation of Bone Stimulator
50	Bone (Lower Limb), Deformities, Corrective Surgery with Osteotomy Alone
51	Bone (Lower Limb), Fracture/Dislocation, Manipulation and Kirschner Wire Fixation
52	Bone (Lower Limb), Major Crush Injury, Wound Debridement
53	Bone (Lower Limb), Osteomyelitis, Drainage with Curettage and Irrigation
54	Bone (Lower Limb), Tumour (benign), Wide Excision
55	Bone (Skull), Tumour (benign), Major Excision
56	Bone (Skull), Tumour (malignant), Wide Excision
57	Bone (Upper Limb), Cyst/Tumour (benign), Curettage with Bone Grafting
58	Bone (Upper Limb), Defect, Bone Grafting
59	Bone (Upper Limb), Defect/Non-union, Implantation of Bone Stimulator
60	Bone (Upper Limb), Deformities, Corrective Surgery
61	Bone (Upper Limb), Osteomyelitis/Septic Arthritis, Extensive Curettage/Debridement and
62	Bone (Upper Limb), Tumor (benign), Major Excision
63	Bone (Upper Limb), Tumor (malignant), Wide Excision
64	Brain, Hydrocephalus and Other Lesions, Ventriculoatrial/ Ventriculoperitoneal Shunt
65	Brain, Hydrocephalus, External Ventricular Drainage
66	Brain, Hydrocephalus, Revision/Removal of Shunt
67	Brain, Intracranial Abscess, Drainage via Burr-hole
68	Brain, Tumour, Ventricular Puncture through Burr-hole
69	Brain, Various Lesions, Insertion of Ommaya Reservoir
70	Breast, Lumps (multiple/bilateral), Excision
71	Breast, Tumour (malignant), Lumpectomy/Segmental Mastectomy with Axillary Lymph Node Clearance
72	Breast, Tumour (malignant), Simple Mastectomy
73	Breast, Tumour (malignant), Simple Mastectomy with Axillary Sampling
74	Bronchus, Foreign Body, Removal via Bronchotomy
75	Bronchus, Various Lesions, Laser Application
76	Carpus, Fracture/Dislocation, Open Reduction and Internal Fixation
77	Clavicle/Scapula, Fracture/Dislocation, Open Reduction and Internal Fixation
78	Colon, Colostomy, Closure
79	Colonoscopy, fiberoptic with removal of polyps
80	Cystoscopy, with endoscopic removal/manipulation of ureteric calculus
81	Cystoscopy, with endoscopic resection/incision of bladder neck
82	Cystoscopy, with resection of bladder tumor (less than 1.5 cm)
83	Cystoscopy, with resection of bladder tumor (more than 1.5 cm)
84	Cystoscopy, with ureteric meatotomy/with resection of Ureterocele
85	Diaphragm, Diaphragmatic/Hiatus Hernia, Repair
86	Duodenum, Various Lesions, Gastroenterostomy/Gastroduodenostomy
87	Ear (Middle), Round Window Perforation, Repair
88	Ear (Middle), Various Lesions, Exploration and Tympanotomy
89	Ear (Middle), Various Lesions, Stapedectomy
90	Ear, Exostosis Obturans, Removal
91	Ear, Laceration (full thickness), Repair
92	Ear, Partial Amputation, Reconstruction
93	Ear, Total Amputation, Staged Reconstruction (each stage)
94	Ear, Various Lesions, Fenestration Operation
95	Ear, Various Lesions, Meatoplasty with Split Skin Graft
96	Ear, Various Lesions, Myringoplasty (post-aura/endaural approach)
97	Ear, Various Lesions, Myringoplasty (simple)
98	Ear, Various Lesions, Ossicular Chain Reconstruction with/without Myringoplasty

99	Ear, Various Lesions, Various Graft to Fenestration Cavity
100	Elbow, Fracture/Dislocation, Open Reduction and Internal Fixation
101	Elbow, Septic Arthritis/Effusion, Arthrotomy
102	Endoscopic, dilation of biliary stricture
103	Endoscopic, insertion of biliary stent
104	Endoscopic, insertion of nasal biliary drain
105	Endoscopy, sphincterotomy with/without extraction of stones from common bile duct
106	Esophagoscopy with insertion of prosthesis
107	Esophagus, Tumour, Insertion of Celestin Tube
108	Esophagus, Tumour, Laser Fulguration
109	Esophagus, Various Lesions, Cervical Esophagostomy
110	Eye, Exophthalmos due to Thyrotoxicosis, Retractor Recessions (unilateral)
111	Eye, Glaucoma, Cyclodiathermy/Cyclocryotherapy
112	Eye, Glaucoma, Filtering and Allied Operations
113	Eye, Glaucoma, Goniotomy/Trabeculotomy
114	Eye, Intraocular Foreign Body, Removal from Anterior Segment
115	Eye, Intraocular Foreign Body, Removal from Posterior Segment
116	Eye, Perforating Wound (with incarceration/prolapse of uveal tissue/lens/vitreous), Repair
117	Eye, Various Lesions, Enucleation with Insertion of Implant
118	Eye, Various Lesions, Enucleation without Implant
119	Eye, Various Lesions, Laser Trabeculoplasty
120	Eyelids, Ectropion/Entropion (complicated), Correction (unilateral - one lid)
121	Eyelids, Ectropion/Entropion (complicated), Correction (unilateral - two lids)
122	Eyelids, Ectropion/Entropion (simple), Correction (unilateral - one lid)
123	Eyelids, Ectropion/Entropion (simple), Correction (unilateral - two lids)
124	Eyelids, Ectropion/Entropion, Correction (bilateral)
125	Eyelids, Full Thickness Laceration, Repair
126	Eyelids, Ptosis, Correction Fasanella (bilateral)
127	Eyelids, Ptosis, Correction Fasanella (unilateral)
128	Eyelids, Ptosis, Correction Levator Palpebrae Superioris Resection (unilateral)
129	Eyelids, Ptosis, Correction with Fascia Lata Graft (unilateral)
130	Eyelids, Tumour, Excision and Repair with Full Thickness Skin Grafting
131	Eyelids, Tumour, Excision and Repair with Local Flap
132	Eyelids, Various Lesions, Blepharoplasty (combined upper and lower)
133	Eyelids, Various Lesions, Blepharoplasty (lower/upper)
134	Eyelids, Various Lesions, Composite Graft (chondro-cutaneous/ chondro-mucosal)
135	Eyelids, Various Lesions, Full Thickness Wedge Resection with Repair
136	Eyelids, Various Lesions, Whole Thickness Reconstruction (other than direct suture only)
137	Face, Infection/Osteomyelitis, Major Drainage and Sequestrectomy
138	Face, Intraosseous Tumor (small), Excision
139	Fascia-Palmar, Dupuytren's Contracture, Fasciectomy (single)
140	Femur, Fracture(s), Open Reduction and Internal Fixation with Intramedullary Rod
141	Finger, Defect/Contracture (multiple), Reconstruction
142	Finger, Deformities, Correction
143	Finger, Ring Constriction (single), Correction
144	Finger, Trauma, Terminalisation (multiple)
145	Finger, Various Lesions, Ray Amputation (single)
146	Foot, Crush Injuries (complex), Wound Debridement
147	Foot, Hallux Valgus/Hammer Toes, Reconstruction
148	Foot, Various Lesions, Floating Osteotomy
149	Gall Bladder, Various Lesions, Cholecystectomy
150	Gastrointestinal Endoscopy (GI), Laser Treatment for tumours

151	Hand, Crush Injuries (complex), Wound Debridement
152	Hand, Deformities, Osteotomy
153	Hand, Tumors, Excision with Dissection of Neurovascular Bundle
154	Head-Face, Contour Defect, Reconstruction
155	Head-Face, Soft Tissue Tumors (small), Excision
156	Heart, Coronary Disease, Coronary Angioplasty (transluminal)
157	Heart, Coronary Disease, Coronary Arteriography (selective)
158	Heart, Pericardial Disease, Pericardiectomy
159	Heart/Lung, Various Lesions, Cardiopulmonary Perfusion
160	Hip, Avascular Necrosis, Core Decompression
161	Intestine, Enterostomy, Closure
162	Intestine, Intussusception, Laparotomy and Reduction
163	Intestine, Intussusception, Resection
164	Intestine-Meckel's Diverticulum, Various Lesions, Resection
165	Iris, Tumor, Excision
166	Joints (Wrist), Various Lesions, Arthrodesis
167	Kidney, Calculus, Lithotripsy/Nephrolithotomy
168	Kidney, Cyst, Excision
169	Kidney, Injury, Repair
170	Kidney, Nephroptosis, Nephropexy
171	Kidney, Pyonephrosis, Nephrostomy/Pyelostomy
172	Kidney, Pyonephrosis/Perinephric Abscess, Drainage
173	Kidney, Various Lesions, Biopsy (open)
174	Kidney, Various Lesions, Exploration
175	Knee, Various Lesions, Arthrotomy
176	Knee, Various Lesions, Arthrotomy and Synovectomy
177	Knee, Various Lesions, Meniscectomy with/without Arthroscopy
178	Lacrimal Gland (Lacrimal Sac), Various Lesions, Excision
179	Laparoscopy, therapeutic (with laser)
180	Laparoscopy, therapeutic, except for retrieval and placement of gametes and placement of embryos
181	Larynx and Pharynx, Various Lesions, Laser Application
182	Lens, Cataract (Juvenile), Removal and Needlings
183	Lens, Cataract, Extraction with Intra-ocular Lens Implant
184	Lens, Cataract, Extraction with Trabeculectomy
185	Lens, Various Lesions, Extraction
186	Lens, Various Lesions, Secondary Insertion of Intra-ocular Lens
187	Liver, Abscess, Trans-Abdominal Drainage
188	Liver, Trauma, Minor Repair Laceration
189	Liver, Trauma/Tumour, Hepatic Artery Ligation
190	Liver, Various Lesions, Wedge/Local Excision
191	Lower Limb, Deformities, Epiphysiodesis
192	Lower Limb, Length Discrepancies, Lengthening Procedures
193	Lower Limb, Open Fractures, External Fixation
194	Lower Limb, Various Lesions, Amputation
195	Lung, Various Lesions, Pneumonectomy/Lobectomy/Segmental Resection/Repeat/Multiple Resection
196	Lung, Various Lesions, Wedge Resection
197	Lymph node (axillary), Various Lesions, Limited Excision
198	Lymph node (axillary), Various Lesions, Radical Excision
199	Lymph node (cervical), Various Lesions, Limited Block Dissection
200	Lymph node (inguinal), Various Lesions, Limited Excision
201	Lymph node (inguinal), Various Lesions, Radical Excision
202	Lymph node (retroperitoneal), Various Lesions, Limited Excision

203	Lymphatics (face & neck), Cystic Hygroma, Excision (moderate)
204	Lymphatics (face & neck), Cystic Hygroma, Excision (small)
205	Lymphatics, Lymphangiectasis, Radical Excision
206	Lymphatics, Lymphoedema, Excision (large)
207	Lymphatics, Lymphoedema, Excision (moderate)
208	Mandible, Alveolar Defect/Deformity, Complex Alveoloplasty
209	Mandible, Condylar Lesions, Condylectomy
210	Mandible, Condylar Lesions, Condylotomy
211	Mandible, Fracture, Closed Reduction and Fixation
212	Mandible, Odontogenic Cyst (11-20mm), Enucleation
213	Mandible, Odontogenic Cyst (larger than 20mm), Enucleation
214	Mandible, Various Lesions, Alveoloplasty with Epithelial Graft
215	Mandible, Various Lesions, Insertion of Endosseous Implants (one stage-complex/two stages-simple)
216	Mandible, Various Lesions, Insertion of Endosseous Implants (two stages-complex)
217	Mastoid, Various Lesions, Mastoidectomy (cortical)
218	Mastoid, Various Lesions, Mastoidectomy (radical/modified)
219	Mastoid, Various Lesions, Obliteration of Cavity
220	Mastoid, Various Lesions, Revision Mastoidectomy
221	Maxilla, Fracture, Closed Reduction and Fixation
222	Maxilla, Lefort I Fracture, Closed Reduction and Fixation
223	Mouth, Foreign Body (deep), Removal
224	Mouth, Leukoplakia, Wide Excision and Skin Grafting
225	Mouth, Various Lesions, Pharyngotomy (lateral) with Excision of Tongue
226	Muscle (Quadriceps)/Tendon (Lower Limb), Disruption, Repair
227	Nerve (Lower Limb), Disruption, Major Repair (single)
228	Nerve (Upper Limb), Carpal Tunnel Syndrome, Release (bilateral with Endoneurolysis)
229	Nerve (Upper Limb), Carpal Tunnel Syndrome, Release (unilateral with Endoneurolysis)
230	Nerve (Upper Limb), Defect, Graft (single) using microsurgical techniques
231	Nerve (Upper Limb), Entrapment Syndrome (others), Decompression (bilateral)
232	Nerve (Upper Limb), Entrapment Syndrome (others), Decompression (unilateral)
233	Nerve (Upper Limb), Entrapment Syndrome (others), Decompression with Nerve Transposition/Endoneurolysis
234	Nerve (Upper Limb), Guyon's Tunnel Syndrome, Release (bilateral with Endoneurolysis)
235	Nerve (Upper Limb), Guyon's Tunnel Syndrome, Release (unilateral)
236	Nerve (Upper Limb)-major, Injury, Microsurgical Repair (single)
237	Nerve, Defect, Peripheral Graft
238	Nerve, Various Lesions, Primary/Secondary Suture
239	Nerve-Cutaneous, Injury, Primary Suture
240	Nerve-Digital, Injury, Microsurgical Repair (multiple)
241	Nerve-Facial, Paralysis, Free Fascia and Nerve Graft (microsurgical - Stage 1)
242	Nerve-Facial, Paralysis, Free Fascia Graft
243	Nerve-Peripheral (deep), Tumour, Excision
244	Nerve-Peripheral (superficial), Tumour, Excision
245	Nerve-Trigeminal (Ganglion), Neuralgia, Injection with alcohol/ Radiotherapy Ganglionotomy
246	Nerve-Ulnar, Entrapment, Transposition
247	Nose, Laceration Full Thickness, Repair
248	Nose, Post-Nasal Space, Laser Application
249	Nose, Rhinophyma, Excision
250	Nose, Various Lesions, Composite Graft (chondro-cutaneous/chondro-mucosal)
251	Nose, Various Lesions, Rhinoplasty (augmentation excluding cost of implants)
252	Nose, Various Lesions, Rhinoplasty (correction of bony vault only)
253	Nose, Various Lesions, Septoplasty/Submucous Resection
254	Orbit, Contracture, Reconstruction including Mucous Membrane Grafting and Stent Mould

255	Orbit, Tumour/Foreign Body, Enucleation/Removal
256	Orbit, Various Lesions, Anterior Orbitotomy
257	Orbit, Various Lesions, Decompression (unilateral)
258	Orbit, Various Lesions, Lateral Orbitotomy
259	Orbit, Various Lesions, Reconstruction of Floor/Roof with Silastic
260	Ovary, Cyst, Cystectomy, via Laparoscopy
261	Ovary, Various Lesions, Salpingo-Oophorectomy, via Laparoscopy
262	Ovary, Various Lesions, Salpingo-Oophorectomy, via Laparotomy
263	Pancreas, Cyst/Pseudocyst, Anastomosis to Stomach/Intestine
264	Pancreas, Various Lesions, External Drainage
265	Parotid, Trauma, Repair/Reimplantation
266	Patella, Fracture, Open Reduction and Internal Fixation
267	Patella, Recurrent Dislocation/Chondromalacia, Reconstruction
268	Patella, Various Lesions, Patellectomy
269	Penis, Trauma, Repair of Avulsions
270	Penis, Tumour, Amputation (Total)
271	Pharynx, Pouch, Endoscopic Resection/Removal
272	Pharynx, Various Lesions, Flap/Pharyngoplasty
273	Pharynx, Various Lesions, Partial Pharyngectomy with Primary Closure
274	Pharynx, Various Lesions, Pharyngotomy (lateral) with Excision of Tongue
275	Prostate Gland, Various Lesions, Prostatectomy (Open)
276	Prostate Gland, Various Lesions, Transurethral Resection of Prostrate
277	Radius (head), Various Lesions, Excision
278	Radius and Ulna, Fracture/Dislocation, Open Reduction and Internal Fixation
279	Rectum, Hirschsprung's Disease, Rectal Myectomy
280	Rectum, Tumour, Laser Vaporisation/Endoscopic Fulguration
281	Rectum, Various Lesions, Transphincteric Removal
282	Retina, Tears, Diathermy/Cryotherapy
283	Retina, Tears, Photocoagulation (laser)
284	Retro-Peritoneum, Abscess, Drainage with/without Laparotomy
285	Shoulder, Septic Arthritis/Effusion, Arthrotomy
286	Sinuses, Various Lesions, Intranasal Operation
287	Sinuses-Nasal, Infection, Functional Sinusoscopic Drainage of Ethmoidal/Maxillary Sinuses
288	Sinuses-Nasal, Infection, Functional Sinusoscopic Ethmoidectomy
289	Sinuses-Nasal, Various Lesions, Antrostomy (radical)
290	Skin and Subcutaneous Tissue (ear/nose/eyelid), Laceration, Full Thickness Repair
291	Skin and Subcutaneous Tissue, Burns, Excision and Major Full Thickness Graft
292	Skin and Subcutaneous Tissue, Burns, Excision and Small Full Thickness Graft
293	Skin and Subcutaneous Tissue, Defect (deep), Dermofat/ Fascia Graft (including transplant/muscle flap)
294	Skin and Subcutaneous Tissue, Defect (deep), Free Graft (Split Skin Graft - Extensive/Inlay Graft using a mould)
295	Skin and Subcutaneous Tissue, Defect (multiple digits), Free Full Thickness Graft
296	Skin and Subcutaneous Tissue, Defect, Direct Flap (cross finger/ similar flaps)
297	Skin and Subcutaneous Tissue, Defect, Free Grafts (Split Skin Graft 2 to less than 5%)
298	Skin and Subcutaneous Tissue, Defect, Free Grafts (Split Skin Graft 5 to less than 10%)
299	Skin and Subcutaneous Tissue, Defect, Single Staged Local Flap (simple/ small)
300	Skin and Subcutaneous Tissue, Laceration (deep)/Multiple Lacerations, Repair
301	Skin and Subcutaneous Tissue, Laceration (deep)/Multiple Lacerations, Repair Dissection
302	Skin and Subcutaneous Tissue, Neurofibromatosis of Face and Neck, Excision (large)
303	Skin and Subcutaneous Tissue, Neurofibromatosis of Face and Neck, Excision (moderate)
304	Skin and Subcutaneous Tissue, Tumour (malignant), Excision and Reconstruction
305	Skin and Subcutaneous Tissue, Tumour (malignant), Excision with Immediate Block Dissection
306	Skin, Burns (more than 10%), Excision of Scar Tissue

307	Skin, Defect, Distant Skin Flaps
308	Skin, Various Lesions, Abrasive Therapy (extensive)
309	Skin, Various Lesions, Insertion of Tissue Expander (multiple)
310	Skull, Intracranial Haemorrhage, Burr-hole Craniotomy (unilateral)
311	Small Bowel, Ileostomy Stenosis, Revision
312	Small Bowel, Various Lesions, Enterostomy
313	Small Bowel, Various Lesions, Resection
314	Small Bowel, Vitello-Intestinal Fistula, Excision
315	Soft Tissue (Lower Limb), Contracture, Major Release
316	Soft Tissue (Lower Limb), Contracture, Minor Release
317	Soft Tissue (Lower Limb), Tumours (benign), Wide Excision
318	Soft Tissue (Lower Limb), Various Lesions, Major Release
319	Soft Tissue (Lower Limb), Various Lesions, Minor Release
320	Soft Tissue (Upper Limb), Tumours (benign), Major Excision
321	Soft Tissue (Upper Limb), Tumours (malignant), Wide Excision
322	Soft Tissue, Tumour, Wide Excision
323	Spine, Cervical Rib, Excision
324	Spine, Prolapsed Disc, Chemonucleolysis
325	Spleen, Trauma/Various Non-Traumatic Lesions, Splenectomy
326	Stomach, Pyloric Stenosis, Pyloroplasty
327	Stomach, Tumour/Ulcer, Gastrojejunostomy
328	Stomach, Ulcer, Endoscopic Laser Coagulation
329	Stomach, Ulcer, Vagotomy - all types
330	Stomach, Various Lesions, Wedge Resection
331	Tendon (Peroneal), Subluxation, Reconstruction
332	Tendon (Upper Limb), Bowstringing/Entrapment, Pulley Reconstruction
333	Tendon (Upper Limb), Various Lesions, Tendon Transfer (single)
334	Tendon Sheath (Upper Limb), De Quervain's (bilateral), Release
335	Tendon Sheath (Upper Limb), De Quervain's (unilateral), Release
336	Tendon Sheath (Upper Limb), Tenosynovitis (multiple), Drainage
337	Tendon Sheath (Upper Limb), Trigger Finger (multiple), Release
338	Tendon-Achilles (Lower Limb), Disruption, Repair
339	Tendon-Extensor (Upper Limb), Adhesion, Tenolysis (single)
340	Tendon-Extensor (Upper Limb), Injury, Repair (multiple)
341	Tendon-Flexor (Lower Limb), Disruption, Repair (multiple)
342	Tendon-Flexor (Upper Limb), Adhesion, Tenolysis (single)
343	Tendon-Flexor (Upper Limb), Injury, Repair (multiple)
344	Tendon-Flexor (Upper Limb), Injury, Repair (single)
345	Tendon-Flexor (Upper Limb), Injury, Tendon Graft
346	Testis, Various Lesions, Orchidectomy with Complete Excision of Spermatic Cord
347	Thorax, Tumour (Mediastinal), Resection
348	Thorax, Various Lesions Thoracotomy with Pulmonary Decortication
349	Thorax, Various Lesions, Intrathoracic Operation on Lungs/Bronchial Tree/Mediastinum
350	Thorax, Various Lesions, Thoracoplasty (complete)
351	Thorax, Various Lesions, Thoracotomy (exploration) with/without Biopsy
352	Thumb, Deformities, Correction
353	Thumb, Paralysis, Opponens Plasty
354	Thyroglossal Duct Cyst/Fistula, Excision
355	Thyroid, Tumour, Excision
356	Thyroid, Various Lesions, Hemithyroidectomy/Partial Thyroidectomy
357	Tibia, Fracture(s), Open Reduction and Internal Fixation with Intramedullary Rod
358	Tongue, Tumour, Glossectomy (Hemi/Total)

359	Tongue, Various Lesions, Partial Excision
360	Tonsils, Lingual/Lateral Pharyngeal Bands, Removal
361	Tonsils, Various Lesions, Removal with/without Adenoidectomy
362	Trachea, Various Lesions, Laser Application
363	Tympanic Membrane, Perforation, Round Window Repair
364	Upper Limb, Cerebral Palsy, Major Reconstruction
365	Upper Limb, Vascular Injury, Revascularisation
366	Ureter, Calculus, Ultrasound Lithotripsy, Ureterolithotomy
367	Ureter, Various Lesions, Reimplantation/Repair
368	Urethra, Diverticulum, Excision
369	Urethra, Fistula, Closure
370	Urethra, Injury, Repair/Urethroplasty of Anterior Urethra
371	Urethra, Valves/Membrane, Resection
372	Urethra, Various Lesions, Anterior Urethroplasty
373	Urethra, Various Lesions, Excision
374	Urethra, Various Lesions, Urethropexy
375	Uterus, Benign/Malignant Conditions, Total/Subtotal Hysterectomy with/without Salpingo- Oophorectomy
376	Uterus, Fibroids, Myomectomy (simple)
377	Uterus, Perforation, Repair
378	Uterus, Prolapse, Vaginal Hysterectomy with/without Pelvic Floor Repair
379	Uterus, Retroversion, Ventrosuspension
380	Uterus, Ruptured, Repair (complicated)
381	Uterus, Ruptured, Repair (simple)
382	Vagina, Cystocele, Repair
383	Vagina, Enterocele, Repair/Vaginal Vault Suspension (abdominal)
384	Vagina, Fistula, Repair (simple)
385	Vagina, Malignant Condition, Vaginectomy (complete)
386	Vagina, Malignant Condition, Vaginectomy (partial)
387	Vagina, Prolapse, Colporrhaphy with Amputation of Cervix (Manchester)
388	Vagina, Prolapse, Colporrhaphy with Repair of Pelvic Floor
389	Vagina, Prolapse, Obliteration
390	Vagina, Stress Incontinence, Kelly's Operation
391	Vagina, Stress Incontinence, Sling/Combined/Abdomino-Vaginal Operation
392	Vas Deferens, Various Lesions, Varicocelectomy (Microsurgical)
393	Vein (major), Trauma, Repair
394	Vein (small), Injury, Repair (single)
395	Vein, Arterio-venous Fistula, Dissection and Ligation
396	Vein, Varicosity, Bilateral Stripping/Excision/Multiple Ligations
397	Vein, Various Lesions, Intra-arterial Infusion of Arteries of Neck/Thorax/Abdomen
398	Vein, Various Lesions, Saphenous to Femoral Cross-leg Bypass Graft
399	Veins, Varicosity, Sub-fascial Ligation of Multiple Perforators
400	Vena Cava-Inferior, Various Lesions, Plication/Ligation
401	Vitreous, Various Lesions, Vitrectomy (pars plana/Removal of silicone oil)
402	Vulva, Malignant Condition, Vulvectomy (simple) without use of Laser
403	Zygoma, Fracture, Elevation
404	Zygoma, Fracture, Exploration and Fixation

GRADE 3

List of Surgeries in Grade 3

S. No.	Surgery
1	Ankle, Various Lesions, Arthrodesis
2	Ankle, Various Lesions, Excision/Interposition Arthroplasty
3	Anus, Ano-Rectal Prolapse, Radical Operation with Resection
4	Aorta, Abdominal Aortic Aneurysm, Excision and Insertion of Graft
5	Appendix, Tumour, Right Hemicolectomy
6	Artery - small, Injury, Repair (multiple)
7	Artery (distal extremity/digit), Various Lesions, Microvascular Repair
8	Artery (major), Aneurysm, Excision and Insertion of Graft
9	Artery (others), Thrombosis, Endarterectomy
10	Artery, Arterio-venous Fistula, Dissection and Repair with Restoration of Continuity
11	Artery, Trauma/Resection, Arterial Anastomosis
12	Artery, Various Lesions, Axillary-femoral/Subclavian-femoral By-pass
13	Artery, Various Lesions, By-pass/ Graft
14	Artery-Carotid, Aneurysm/Arterio-Venous Fistula, Ligation
15	Arthroscopy, knee reconstruction
16	Bile Duct, Various Lesions, Choledochotomy (Exploration Common Bile Duct only)
17	Bile Duct, Various Lesions, Transduodenal Sphincteroplasty/Sphincterotomy
18	Bladder, Fistula, Closure/Correction
19	Bladder, Incontinence, Correction
20	Bone (Lower Limb), Deformities, Corrective Surgery with Plate Fixation and Fluoroscopy Irrigation
21	Bone (Lower Limb), Tumour (malignant), Radical Excision
22	Bone (Lower Limb), Various Lesions, Epiphysiolytic with/without Microsurgery
23	Bone (Upper Limb), Deformities, Osteotomies with Plate Fixation and Fluoroscopy
24	Brain, Hydrocephalus, Spino-peritoneal Shunt
25	Brain, Intracranial Abscess, Craniectomy and Drainage
26	Brain, Intracranial Tumor/Intracranial Cyst, Biopsy/Drainage via Burr-hole
27	Breast, Tumour (malignant), Modified Radical Mastectomy/Simple Mastectomy with Axillary Clearance
28	Breast, Tumour (malignant), Radical Mastectomy
29	Bronchus, Various Lesions, Bronchoplastic Procedure
30	Carpus, Delayed/Non-Union, Reconstruction
31	Colon, Colostomy, Resection and Reanastomosis
32	Colon, Various Lesions, Colectomy
33	Cornea, Epikeratophakia, Operation
34	Cornea, Various Lesions, Transplantation (superficial/lamellar/full thickness)
35	Diaphragm, Tumour, Excision
36	Duodenum, Trauma, Bypass Operation
37	Duodenum, Ulcer, Partial Gastrectomy
38	Duodenum, Ulcer, Vagotomy - all types
39	Elbow, Various Lesions, Synovectomy with Reconstruction
40	Endolymphatic Sac, Various Lesions, Transmastoid Decompression
41	Endolymphatic Sac, Various Lesions, Transmastoid Shunt Procedure
42	Esophagus, Tumour, Bypass with Stomach/Intestine
43	Esophagus, Varices, Esophageal Transection
44	Esophagus, Varices, Transgastric Ligation
45	Eye, Exophthalmos due to Thyrotoxicosis, Retractor Recessions (bilateral)
46	Eyelids, Ptosis, Correction Levator Palpebrae Superioris Resection (bilateral)

47	Eyelids, Ptosis, Correction with Fascia Lata Graft (bilateral)
48	Eyelids, Various Lesions, Multiple Plastic Lid Procedures
49	Eyelids, Various Lesions, Reconstruction using Full Thickness Flap
50	Face, Intraosseous Tumor (large), Excision
51	Fascia-Palmar, Dupuytren's Contracture, Fasciectomy (multiple)
52	Femur, Delayed/Non-Union, Reconstruction
53	Femur, Fracture, Open Reduction and Internal Fixation with Plates and Screws
54	Finger, Ring Constriction (multiple), Correction
55	Finger, Various Lesions, Synovectomy with Soft Tissue Reconstruction
56	Foot, Various Lesions, Triple Arthrodesis
57	Gall Bladder, Various Lesions, Cholecystectomy and Choledoch-Jejunostomy/Duodenostomy/Gastrostomy/Exploration Common Bile Duct
58	Hand, Complex Injuries, Debridement with Repair/Reconstruction
59	Hand, Deformities, Major Reconstructive Procedures
60	Hand, Deformity, Intrinsic Muscle Release/Transfer/Extensor Relocation
61	Hand, Flexor Tendon Injuries, Insertion of Silastic Rod(s)
62	Hand, Fractures/Dislocation, Open Reduction and Internal Fixation (multiple)
63	Head-Face, Trauma, Craniofacial Approach Reduction and Fixation
64	Hip, Dislocation, Open Reduction
65	Kidney and Ureter, Various Lesions, Nephroureterectomy
66	Kidney, Carcinoma, Radical Nephrectomy
67	Kidney, Pelvi-ureteric Junction Obstruction, Pyeloplasty/Ureterocalycostomy
68	Kidney, Various Lesions, Nephrectomy
69	Knee Ligaments, Disruption, Reconstruction and Repair
70	Knee, Dislocation, Open Reduction with Repair of Ligaments
71	Knee, Various Lesions, Excision/Interposition Arthroplasty
72	Labyrinth, Various Lesions, Destruction/Labyrinthotomy
73	Lacrimal Gland, Various Lesions, Dacryocystorhinostomy
74	Lacrimal Gland, Various Lesions, Dacryocystorhinostomy with Lester Jones Tube
75	Larynx and Trachea, Various Lesions, Major Microsurgery without Reconstruction
76	Larynx and Trachea, Various Lesions, Major Plastic Operation
77	Larynx, Fractures, Operation
78	Larynx, Laryngofissure, External Operation
79	Larynx, Tumour, (Various Lesions), Laryngectomy (hemi/partial/total)
80	Lens, Cataract, Extraction with Intra-ocular Lens Implant and Trabeculectomy
81	Liver, Various Lesions, Partial Lobectomy/Segmental Resection
82	Lower Limb, Crush Injuries (limited), Debridement with Repair of Bone and Soft Tissues
83	Lymph node (cervical), Various Lesions, Radical Block Dissection
84	Lymphatics (face & neck), Cystic Hygroma, Excision (large)
85	Lymphatics, Cystic Hygroma, Excision (extensive) with/without Thoracotomy
86	Lymphatics, Lymphoedema, Excision (large & deep seated)
87	Mandible, Fracture (comminuted), Open Reduction and Fixation
88	Mandible, Fracture, Open Reduction and Fixation
89	Mandible, Tumours, Marginal Resection with/without Bone Graft
90	Mandible, Various Lesions, Complex Genioplasty (not as a combined procedure)
91	Mandible, Various Lesions, Coronoidectomy
92	Mandible, Various Lesions, Insertion of Transmandibular Implant/ Subperiosteal Implant
93	Mandible, Various Lesions, Mandibular Ramus/Body Ostectomy/Osteotomy without Segmental Osteotomy
94	Mandible, Various Lesions, Reconstruction with Bone Graft
95	Mandible, Various Lesions, Segmental Ostectomy/Osteotomy (one segment only)

96	Mandible, Various Lesions, Simple Genioplasty (not as a combined procedure)
97	Marrow, for Various Lesions, Harvesting
98	Mastoid, Various Lesions, Mastoidectomy (radical/modified radical) with Myringoplasty and Ossicular Chain Reconstruction
99	Mastoid, Various Lesions, Mastoidectomy (radical/modified) with Myringoplasty
100	Maxilla, Deformity-Lefort I, Osteotomy
101	Maxilla, Lefort I Fracture, Osteotomy
102	Maxilla, Lefort II Fracture, Closed Reduction and Fixation
103	Maxilla, Various Lesions, Resection/Hemimaxillectomy
104	Maxilla, Various Lesions, Segmental Osteotomy/Osteotomy (one segment only)
105	Nail Bed, Deformity/Defect Reconstruction
106	Nerve (Upper Limb), Defect, Graft (multiple) using microsurgical techniques
107	Nerve (Upper Limb)-major, Injury, Microsurgical Repair (multiple)
108	Nerve-Facial (Mastoid Portion), Entrapment, Decompression
109	Nerve-Sympathetic, Various Lesions, Sympathectomy (unilateral)
110	Orbit, Tumour, Exenteration/Flap Reconstruction
111	Orbit, Various Lesions, Decompression (bilateral)
112	Orbit, Various Lesions, Exenteration
113	Pancreas, Chronic Pancreatitis, Anastomosis of Pancreatic Duct to Bowel
114	Pancreas, Tumour, Triple Bypass
115	Pancreas, Various Lesions, Distal Pancreatectomy
116	Parapharyngeal Space, Tumour, Excision
117	Parathyroid, Various Lesions, Excision
118	Parotid, Tumour, Parotidectomy
119	Pelvis, Fracture, Open Reduction and Internal Fixation
120	Penis, Trauma, Reconstruction (2nd Stage)
121	Penis, Tumour, Amputation (Total) with Block Dissection
122	Penis, Various Lesions, Insertion of Penile Prosthesis
123	Radius and Ulna, Delayed/Non-union, Reconstruction
124	Rectum, Hirschsprung's Disease, Recto-Sigmoidectomy
125	Rectum, Various Lesions, Hartmann's Procedure
126	Retina, Detachment, Resection/Buckling Operation/Revision Operation with Single Plomb
127	Retro-Peritoneum, Tumour, Removal
128	Shoulder, Deformity, Osteotomy
129	Shoulder, Impingement Syndrome, Anterior Acromioplasty
130	Shoulder, Impingement Syndrome, Anterior Acromioplasty with Rotation
131	Sinuses-Ethmoidal, Various Lesions, External Operation
132	Sinuses-Frontal, Various Lesions, Radical Obliteration
133	Sinuses-Nasal, Various Lesions, Fronto-nasal Ethmoidectomy with/without Sphenoidectomy
134	Skin and Subcutaneous Tissue, Burns, Excision and Major Flap Repair
135	Skin and Subcutaneous Tissue, Defect (deep), Direct Flap (cross arm/ radial fore arm/ abdominal/ similar)
136	Skin and Subcutaneous Tissue, Defect (deep), Direct Flap Repair (cross leg)
137	Skin and Subcutaneous Tissue, Defect, Free Grafts (Split Skin Graft more than 10%)
138	Skin and Subcutaneous Tissue, Defect, Single Staged Local Flap (complicated/ large)
139	Skin and Subcutaneous Tissue, Defect, Staged Local Flap to Multiple Digits (cross finger/thenar/ flag/ rotation flap)
140	Skin and Subcutaneous Tissue, Neurofibromatosis of Face and Neck, Excision (large and complicated)
141	Skin, Defect, Neurovascular Island Flap
142	Skull, Compound Fracture without Dural Penetration, Operation
143	Skull, Depressed/Comminuted Fracture, Elevation
144	Skull, Intracranial Haemorrhage, Burr-hole Craniotomy (bilateral)

145	Skull, Intracranial Haemorrhage, Osteoplastic Craniotomy/Extensive Craniectomy
146	Skull, Osteomyelitis, Craniectomy
147	Soft Tissue (Lower Limb), Radical Excision of Tumours (malignant)
148	Soft Tissue, Tumour (malignant), Radical Excision
149	Spinal Cord, Intractable Pain, Percutaneous Cordotomy
150	Spleen, Hypersplenism/Massive Enlargement, Splenectomy
151	Stomach, Post-Gastrectomy Complications, Revision Gastrectomy
152	Stomach, Various Lesions, Partial/Subtotal Gastrectomy
153	Tendon-Extensor (Upper Limb), Adhesion, Tenolysis (multiple)
154	Tendon-Flexor (Upper Limb), Adhesion, Tenolysis (multiple)
155	Tendon-Flexor (Upper Limb), Defect, Grafting (single)
156	Testis, Tumour, Retroperitoneal Lymph Node Dissection following Orchidectomy
157	Thyroid, Various Lesions, Total/Subtotal Thyroidectomy
158	Tibia, Delayed/Non-Union, Reconstruction
159	Tibia, Fracture, Open Reduction and Internal Fixation with Plates and Screws
160	Trachea, Tracheo-esophageal Fistula, Ligation and Division
161	Trachea, Various Lesions, Trachea Reconstruction
162	Upper Limb, Deformity, Bony and Soft Tissue Reconstruction
163	Upper Limb, Nerve Injuries/Ischaemia, Tendon Transfer (multiple)
164	Upper Limb, Various Lesions, Amputation
165	Ureter, Various Lesions, Intestinal Conduit
166	Ureter, Various Lesions, Reduction Ureteroplasty
167	Ureter, Various Lesions, Replacement By Bowel
168	Urethra, Various Lesions, Posterior/Transpubic Urethroplasty
169	Uterus, Broad Ligament Tumour, Chronic Pelvic Inflammation, Hysterectomy
170	Uterus, Fibroids, Myomectomy (complicated)
171	Uterus, Malignant Condition, Extended Hysterectomy
172	Vagina, Fistula, Repair (complicated)
173	Vas Deferens, Various Lesions, Exploration (Microsurgical) and Testicular Biopsy
174	Vas Deferens, Various Lesions, Vasoepididymostomy (Microsurgical)
175	Vein (distal extremity/digit), Various Lesions, Microvascular Repair
176	Vein (small), Injury, Repair (multiple)
177	Vein, Various Lesions, Bypass/Graft
178	Vein-Portal, Portal Hypertension, Bypass
179	Vessels (large), Distruption/Obstruction, Repair with Autogenous Vein Grafting
180	Vulva, Malignant Condition, Vulvectomy (simple) using Laser
181	Zygoma, Down Fracture, Osteotomy/Articular Eminectomy/ Augmentation

GRADE 4

List of Surgeries in Grade 4

S. No.	Surgery
1	Abdominal Cavity, Multiple Ruptures, Major Repair/Removal
2	Abdominal Cavity, Recurrent Intra-Abdominal Tumour, Resection
3	Adrenals, Various Lesions, Biopsy/Excision
4	Ankle, Various Lesions, Total Joint Replacement
5	Anus, Tumour, Abdomino-Perineal Resection
6	Aorta, Descending Aortic Aneurysm, Excision and Insertion of Graft
7	Aorta, Ruptured Abdominal Aortic Aneurysm, Excision and Insertion of Graft
8	Aorta, Thoraco-abdominal Aneurysm, Excision and Insertion of Graft
9	Artery, Arterio-venous Fistula (large), Excision
10	Artery, Trauma/Resection, Micro-vascular Graft
11	Artery-Carotid, Arterio-Occlusive Lesions, External Carotid-Internal Carotid Bypass
12	Artery-Carotid, Atherosclerosis, Carotid Endarterectomy
13	Artery-Carotid, Carotid Body Tumour, Excision
14	Artery-Pulmonary, Pulmonary Embolism, Pulmonary Embolectomy using Cardiopulmonary Bypass
15	Auditory Meatus (Internal), Tumour, Transmastoid Removal with Extended Mastoidectomy
16	Bile Duct Various Lesions, Hepatico-Jejunostomy
17	Bladder, Tumour, Anterior Exenteration (Female)
18	Bladder, Various Lesions, Enlargement Cystoplasty with Bowel
19	Bladder, Various Lesions, Total Cystectomy
20	Blood Vessels, Defect, Major Grafts (multiple)
21	Bone (Skull), Tumour (malignant), Radical Excision
22	Bone (Upper Limb), Tumor (malignant), Radical Excision
23	Bone (Upper Limb), Various Lesions, Vascularised Bone Transfer
24	Bone, Tumour (malignant), Wide/Major Resection and Reconstruction
25	Bone, Various Lesions, Free Vascularised Bone Graft
26	Brain and Spine, Arachnoidal Cyst, Operation
27	Brain, Acoustic Tumour/Cerebello-Pontine Angle Tumour, Excision
28	Brain, Aneurysm/Arterio-Venous Malformation, Clipping
29	Brain, Aneurysm/Arterio-Venous Malformation, Clipping/ Reinforcement of Sac
30	Brain, Carotico-Cavernous Fistula, Extracranial and Intracranial Trapping
31	Brain, Epilepsy, Craniotomy
32	Brain, Hydrocephalus, Ventriculo-cisternostomy
33	Brain, Intracerebral Tumour, Biopsy and/or Decompression/Removal via Craniotomy
34	Brain, Intracranial Abscess, Excision
35	Brain, Intracranial Extracerebral Tumour, Craniotomy & Removal/ Hemispherectomy
36	Brain, Various Lesions, Chemopallidectomy/Other Stereotactic Procedure
37	Cervical Spine, Various Lesions, Anterior Decompression and Fusion (multiple levels)
38	Cervical Spine, Various Lesions, Anterior Decompression and Fusion (single level)
39	Cornea, Various Lesions, Transplantation with Cataract Extraction and Intra-ocular Lens
40	Diaphragm, Tumour, Excision with Wedge Resection of Lung
41	Duodenum, Tumor, Pancreatico-Duodenectomy
42	Ear, Total Amputation, Microvascular Reconstruction
43	Elbow, Various Lesions, Hemiarthroplasty
44	Esophagus, Tumour, Allison/Ivor-Lewis Operation
45	Esophagus, Tumour, Total Esophagectomy
46	Esophagus, Varices, Esophageal/Transection with Splenectomy
47	Esophagus, Varices, Gastro-Esophageal Devascularisation with Esophageal Transection
48	Face, Fractures (more than 2), Open Reduction and Internal Fixation

49	Fascia-Palmar, Dupuytren's Contracture (recurrent), Fasciectomy
50	Finger, Trauma, Replantation (multiple)
51	Finger, Trauma, Replantation (single)
52	Finger, Trauma, Replantation/Transplantation (single)
53	Finger, Various Lesions, Free Pulp Transfer
54	Hand, Amputated Digit(s), Toe to Hand Transfer
55	Hand, Complex Injuries, Microsurgical Repair/Reconstruction
56	Head, Various Lesions, Craniofacial Resection and Reconstruction
57	Head-Face, Trauma, Craniofacial Approach Reduction and Fixation with Bone Graft
58	Head-Face, Tumor, Craniofacial Resection
59	Head-Face, Tumor, Craniofacial Resection with Reconstruction
60	Head-Face, Various Lesions, Major Corrective Surgery
61	Heart, Coronary Disease, Coronary Artery Bypass Graft
62	Heart, Left Ventricular Aneurysm, Resection without Coronary Artery Bypass
63	Heart, Proximal Aortic Aneurysm, Aortic Root Replacement with Coronary Artery Reimplantation
64	Heart, Valvular Disease, Open Heart Surgery
65	Heart, Valvular Disease, Open Heart Surgery on more than one valve/involving more than one chamber
66	Heart, Various Lesions, Heart Transplantation
67	Heart/Lung, Various Lesions, Heart and Lung Transplantation
68	Heart-Atrium, Arrhythmia, Arrhythmia Surgery
69	Heart-Ventricle, Arrhythmia, Arrhythmia Surgery
70	Hip, Avascular Necrosis, Core Decompression with Grafting
71	Joints (Upper Limb), Various Lesions, Vascularised Joint Transfer
72	Kidney, Renal Failure, Transplant
73	Knee, Various Lesions, Arthrodesis
74	Knee, Various Lesions, Total Joint Replacement
75	Larynx, Tumour, (various Lesions), Laryngectomy with Radical Neck Dissection/Block Dissection
76	Liver, Trauma, Major Repair Laceration
77	Liver, Trauma/Tumour, Extended Lobectomy (5 segments/more)
78	Liver, Trauma/Tumour, Liver Transplant
79	Liver, Various Lesions, Lobectomy (3-4 segments)
80	Lower Limb, Crush Injuries (extensive), Debridement with Repair of Bone and Soft Tissues
81	Lower Limb, Fractures, Open Reduction and Fixation with Repair of Arterial Injuries
82	Lower Limb, Length Discrepancies, Shortening Procedures
83	Lower Limb, Traumatic Amputation, Major Replantation
84	Lower Limb, Various Lesions, Hindquarter Amputation
85	Lower Limb, Various Lesions, Hip Disarticulation
86	Lymphatics (Upper Limb), Lymphangioma, Excision
87	Lymphatics, Lymphoedema, Excision (extensive and complex)
88	Lymphatics, Lymphoedema, Lympho - Venous Anastomoses (microsurgery)
89	Lymphatics, Lymphoedema, Major Excision & Grafting
90	Mandible (excluding alveolar margins), Various Lesions, Complex Osteotomy/Ostectomy
91	Mandible and Maxilla, Various Lesions, Osteotomy including Segmental Osteotomy with/without Grafting
92	Mandible, Various Lesions, Mandibular Ramus/Body Ostectomy/Osteotomy with Segmental Osteotomy
93	Mandible, Various Lesions, Segmental Resection with Bone Graft
94	Maxilla (excluding alveolar margins) and/or Zygoma, Various Lesions, Complex Ostectomy/Osteotomy
95	Maxilla, Bilateral Complete Alveolar Cleft, Bone Graft and Closure of Naso Buccal Fistula
96	Maxilla, Bilateral Incomplete Alveolar Cleft, Bone Graft
97	Maxilla, Deformity-Lefort II, Osteotomy
98	Maxilla, Deformity-Lefort III, Osteotomy
99	Maxilla, Lefort II Fracture (complex), Reduction and Fixation
100	Maxilla, Lefort II Fracture, Osteotomy

101	Maxilla, Lefort III Fracture, Osteotomy
102	Maxilla, Lefort III Fracture, Reduction and Fixation
103	Maxilla, Lefort III Fracture, Reduction and Fixation using Craniofacial approach
104	Maxilla, Various Lesions, Osteotomy/Osteotomy (more than one segment)
105	Mouth, Intra-oral Tumour, Radical Excision with Resection of Mandible and Lymph Nodes
106	Mouth, Malignant Tumor, Wide Excision and Major Reconstruction
107	Mouth, Various Lesions, Pharyngotomy (lateral) with Excision of Tongue and Reconstruction
108	Musculoskeletal System, Various Lesions, Free Composite Tissue Graft
109	Nerve (Lower Limb), Disruption, Major Reconstruction with Repair and/or Neurovascular transfer
110	Nerve (Upper Limb), Defect, Grafting/Interfascicular Repair/ Neurovascular Transfer
111	Nerve-Cranial, Various Lesions, Microvascular Decompression/Neurectomy
112	Nerve-Facial, Paralysis, Free Fascia and Nerve Graft (microsurgical - Stage 2)
113	Nerve-Facial, Various Lesions, Combined Middle Fossa and Transmastoid Facial Nerve Decompression
114	Nerve-Sympathetic, Various Lesions, Sympathectomy (bilateral)
115	Nose, Rhinophyma, Total Construction
116	Orbit, Various Lesions, Reconstruction including Orbital Shift and Soft Tissue (craniofacial approach)
117	Pancreas, Various Lesions, Whipple Operation/Total Pancreatectomy
118	Parathyroid, Various Lesions, Re-Exploration
119	Parotid, Tumour, Total Parotidectomy with Parapharyngeal Space Resection and Flap Reconstruction
120	Parotid, Tumour, Total Parotidectomy with Preservation/ Reconstruction Facial Nerve/Radical Neck Dissection
121	Pelvis, Fracture (double columns), Open Reduction and Internal Fixation
122	Penis, Trauma (Amputation), Microvascular Reattachment
123	Penis, Trauma, Reconstruction (1st Stage)
124	Pharynx, Tumour, Partial Pharyngectomy and Radical Neck Dissection with Flap
125	Pharynx, Various Lesions, Pharyngotomy (lateral) with Excision of Tongue and Reconstruction
126	Pituitary, Various Lesions, Transphenoidal Hypophysectomy/ Excision of Tumour
127	Pituitary, Various Lesions, Transsphenoidal Hypophysectomy with Resection of Nasal Septum & Grafting
128	Plexus-Brachial, Injury, Exploration
129	Prostate Gland, Various Lesions, Total Prostatectomy (open)
130	Rectum, Various Lesions, Abdominal-Perineal Pull Through Resection with Colo-Anal Anastomosis
131	Retina, Detachment (complex), Operation (more than one plomb/ encirclage)
132	Shoulder, Various Lesions, Hemiarthroplasty
133	Skin and Subcutaneous Tissue, Defect (deep), Free Flaps
134	Skin and Subcutaneous Tissue, Neurofibromatosis of Face and Neck, Excision (extensive and complex)
135	Skull, Compound Fracture with Dural Penetration and Brain Damage, Operation
136	Skull, Craniostenosis (multiple sutures), Operation
137	Skull, Craniostenosis (single sutures), Operation
138	Skull, Fracture with Rhinorrhoea/Otorrhoea, Cranioplasty and Repair
139	Soft Tissue (Upper Limb), Tumours (malignant), Radical Excision
140	Soft Tissue, Tumor (malignant), Major Resection and Reconstruction (microsurgical)
141	Spinal Cord, Aneurysm/Arterio-Venous Malformation Clipping/ Reinforcement of Sac
142	Spinal Nerve Roots, Various Lesions, Spinal Rhizolysis involving Exposure of Spinal Nerve roots
143	Spine (cervical), Various Lesions, Laminoplasty
144	Spine, Deformities, Corrective Osteotomy
145	Spine, Fracture-Dislocation, Open Reduction and Stabilisation
146	Spine, Infection, Anterior Drainage and Fusion
147	Spine, Prolapsed Disc, Laminectomy/Fenestration with Discectomy
148	Spine, Scoliosis/Correction
149	Spine, Syringomyelia, Laminectomy and Posterior Fossa Decompression and Drainage
150	Spine, Various Lesions, Decompression Laminectomy
151	Spine, Various Lesions, Spinal Rhizolysis involving Exposure of Spinal Nerve Roots
152	Stomach, Various Lesions, Total/Proximal Gastrectomy with/ without Splenectomy

153	Tendon-Flexor (Upper Limb), Defect, Grafting (multiple)
154	Thumb, Various Lesions, Microsurgical Reconstruction
155	Thumb, Various Lesions, Pollicisation
156	Thyroid, Various Lesions, Total/Subtotal Thyroidectomy with Block Dissection
157	Tongue, Tumour, Glossectomy with Radical Neck Dissection
158	Tonsils, Tumour, Resection with Reconstruction
159	Upper Limb, Major Defect, Composite Tissue Transplant
160	Upper Limb, Trauma, Major Replantation
161	Upper Limb, Various Lesions, Composite Tissue Transfer
162	Upper Limb, Various Lesions, Forequarter Amputation
163	Upper Limb, Various Lesions, Free Muscle Transfer
164	Ureter, Previous Diversion, Revision
165	Uterus, Malignant Condition, Anterior/Posterior Pelvic Exenteration
166	Uterus, Malignant Conditions, Total Pelvic Exenteration
167	Uterus, Malignant Conditions, Wertheim's Operation
168	Vitreous, Various Lesions, Simple Vitrectomy (pars plana)
169	Vitreous, Various Lesions, Vitrectomy (pars plana/sclerotomy/ lensectomy/endolaser)
170	Vitreous, Various Lesions, Vitrectomy (pars plana/sclerotomy/ silicone oil/giant tears)
171	Vulva, Malignant Condition, Radical Vulvectomy