

# Policy Document - Terms and Conditions of your policy

## ICICI Pru Hospital Care II

In this Policy, the investment risk in investment portfolio is borne by the Policyholder.

Unique Identification Number (UIN) allotted by Insurance Regulatory and Development Authority (IRDA)

UIN number: ICICI Pru Hospital Care II: 105N108V01

The Company relies upon the information given by the Proposer or the Insured Person(s) in the proposal form and in any other document(s) and / or during the medical examination, if any. 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 obtained on the basis of fake or tampered documents or proofs or where the claim was found to be fraudulent. The "Incontestability" clause is given under General Terms & Conditions. This Policy is subject to the Terms and Conditions as mentioned in the Policy Document and is governed by the laws of India.

**Free look period:** A period of 15 days from the date of receipt of the Policy Document is available to the Policyholder to review the Policy. If the terms and conditions of the Policy are not acceptable to the Policyholder, this booklet should be returned to the Company for cancellation within 15 days from the date it is received by the Policyholder. The Company will cancel the Policy and return the premium paid subject to the following deductions: **a.** Stamp duty on the Policy **b.** Any expenses borne by the Company on medical examination of the Insured Person(s). The Policy shall terminate on payment of this amount and all rights, benefits and interests under this Policy will stand extinguished.

**1. Definitions:** In the Policy Document, unless the context otherwise requires: **a. "Accident"** means an unexpected and unforeseen incident caused by violent, external and visible means which causes Injury. **b. "Annual Limit"** is the maximum benefit payable under the Policy towards all benefits apart from health check-up, during a Policy Year. Any unutilised amount shall not be carried forward to the next Policy Year. **c. "Company"** means ICICI Prudential Life Insurance Company Limited. **d. "Dependant"** means an Insured Person(s) who does not have any independent source of income. Proof of dependency for the child of age above 21 will be required. **e. "Diagnosis"** shall mean the findings of a Medical Practitioner based upon but not limited to radiological, clinical, and histological or laboratory tests. **f. "Disease"** means an alteration in the state of the body or of some of its organs, interrupting or disturbing the performance of the functions, and causing or threatening pain and weakness or physical disorder and certified by a Medical Practitioner to that effect. **g. "Event"** means Hospitalisation arising as a result of any Disease or Injury. **h. "Family Floater"** allows the Policyholder to cover Family Members as defined in Clause 1(i) and specified in the Policy Certificate and / or subsequent endorsement(s) to the Policy. Under the Family Floater, any other person apart from the Family Members shall not be covered. The premium shall be calculated on the basis of the age of the eldest member of the family which will be the Primary Insured. The total benefit payable towards all Insured Person(s) shall not exceed the Annual Limit as specified in the Policy Certificate or subsequent endorsements. The family floater cover has to be specifically opted for by the Proposer and shown in the Policy Certificate. The Family Floater Cover can also be availed by single parents and their first three Dependent children. **i. "Family Members"** include the Primary Insured, spouse and/or up to the first three Dependent children. The children under this Policy shall be covered only till age 25 years nearest birthday. **j. "Hospital"** shall mean any institution established for indoor care and day care treatment and treatment of sickness/ disease or injuries and which 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; and must comply with all minimum criteria as under: **(i)** Have at least 10 patient beds, in those towns having a population of less than 10,00,000 and 15 patient beds in all other places. **(ii)** Has fully qualified nursing staff and Medical Practitioner(s) under its employment round the clock. **(iii)** 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 a place of rest, a place for the aged, a place for drug-addicts or place of alcoholics, a rehabilitation centre, a hotel or any similar place. **k. "Injury"** means bodily damage or harm caused solely and directly by an Accident. **l. "Insured Person(s)"** means the person(s) who has or have been insured by the Company under this Policy. **m. "Lifetime Limit"** is the maximum benefit payable under the Policy in respect of all benefits apart from health check-up, during the Policy term. Once the Lifetime Limit is exhausted, no further benefits shall be payable under the Policy and the Policy will be terminated. **n. "Medical Practitioner"** shall mean qualified allopathic (i.e. conventional) holding a valid and subsisting licence, granted by the appropriate licensing authority, registered with the Medical Council of India, acting within his scope of licence and who is neither the Insured Person(s) himself nor related to the Insured Person(s) by blood or marriage. The term "Medical Practitioner" would include physician, specialist, anaesthetist, surgeons, consultants, pathologists, radiologists and radiation oncologists. **o. "Network Hospitals"** is a group of Hospitals classified as Network Hospitals by Company. The updated list of Network Hospitals will be made available by the Company on request. **p. "Policyholder"** means the proposer under the Policy or the owner of the Policy. **q. "Policy Commencement Date"** as shown in the Policy Certificate is the effective date on which the Policy is issued and is the date on which the age of the Insured Person(s) is calculated. **r. "Policy Year"** means the period of twelve consecutive calendar months between any two consecutive Policy anniversaries. **s. "Primary Insured"** means an Insured Person and in case of Family Floater Cover is the eldest of all Insured Persons. **t. "Regular Premium"** means that the premium is level subject to review and is paid in regular intervals like yearly, half-yearly or monthly.

**2. Waiting Period:** Waiting Period is a period of 30 days from the Policy Issuance Date or 30 days from the date of revival of the Policy, where the Policy is revived after 60 days from the date of first unpaid premium. No benefit shall be payable in respect of any claim where the signs or the symptoms of Disease or illness or Injury and / or condition for the Event has occurred during the Waiting Period. The Waiting Period shall not be applicable where the claim occurs due to Injuries caused by an Accident. Any expense incurred during the first 2 years from Policy Issuance Date or date of revival of the Policy, where the revival is after 60 days from the date of first unpaid premium, shall not be payable for diseases/surgeries and any complications arising out the medical conditions as described in Clause 8(iv).

**3. Benefits:** ICICI Pru Hospital Care II is a hospitalisation & surgical benefit plan that provides fixed benefit in case of hospitalisation or surgery. The benefits under this plan will be paid independently of the benefits under any other medical insurance plan. The Benefits are payable subject to the Policy's being in force on the date of the event. **A) Details of various benefits payable under the Policy are given below:** **i. Daily Hospitalisation Cash Benefits (DHCBC)** **a)** A Daily Hospitalisation Cash Benefit is payable for each day of hospitalisation, subject to a continuous stay for minimum of 24 hours, on the recommendation of a registered medical practitioner to seek medical intervention due to any Disease or Injury. **b)** The benefit shall be payable from the first day of hospitalisation. **c)** In a Policy year the total DHCBC payable will be for a maximum of 90 days. **d)** The DHCBC for different plans is given below.

Plan	Plan A	Plan B	Plan C	Plan D
DHCBC (Rs.)	1,000	2,000	3,000	4,000

**ii. Intensive Care Unit Benefit (ICUB):** **a)** Intensive Care Unit (ICU) is a specialized section of a Hospital that provides comprehensive and continuous care for person(s) who are critically ill. **b)** An additional benefit equivalent to the DHCBC under the plan is payable for each day spent in the ICU. **c)** In any Policy year, the ICU Benefit is limited to a total of 15 times the DHCBC under the plan. **d)** The maximum benefit payable for DHCBC and ICUB combined in a given Policy year is for 90 days. **iii. Surgical Benefit (SB):** The surgeries covered under the plan are classified into 7 different grades based on severity. A fixed benefit is paid for undergoing of surgeries depending on the grade of the surgery. This benefit is expressed as a multiple of the plan's DHCBC and is given in the table below:

Grade	Grade 1	Grade 2	Grade 3	Grade 4	Grade 5	Grade 6	Grade 7
Benefit Paid	10 X DHCBC	20 X DHCBC	30 X DHCBC	40 X DHCBC	75 X DHCBC	100 X DHCBC	150 X DHCBC

The following conditions will apply for the payment of this benefit **a)** Benefit eligibility is event based (i.e. payable only if surgery was actually performed) **b)** The benefit will be paid regardless of whether DHCBC is payable or not. **c)** When more than one surgery is performed under one anaesthesia, the benefit is calculated as follows. **(i)** The benefit for the surgery with the highest grade is paid in full **(ii)** The benefit for the surgery with the same or next highest grade is reduced by 50% and **(iii)** No benefit is payable for any other surgery under the same anaesthesia. **d)** The list of surgeries under the Surgical Schedule and the grading of severity of each surgery (as stated in Annexure 1) are not guaranteed and may be revised subject to prior approval from IRDA. The Policyholder will be notified of the same. **e)** In any one Policy year, the Surgical Benefit is limited to a total of 300 times the plan's DHCBC. **iv. Non Surgical Benefit (NSB):** **a)** This benefit is paid if and only if DHCBC is paid and Surgical Benefit is not payable. **b)** An additional DHCBC is

payable for each day of continuous hospitalisation up to a maximum of 4 times the DHCBC per hospitalisation. **c)** Continuous hospitalisation means hospitalisation in one or more hospitals without a day's break for the same illness or injury. **v. Recuperating Benefit (RB):** **a)** The Recuperating Benefit shall become payable in case of hospitalisation for a continuous period of 7 or more days for the same injury or disease, subject to the DHCBC being paid at the time of hospitalisation. **b)** The benefit payable is 3 times the DHCBC. **c)** The benefit is payable irrespective of whether the patient is admitted to one or more hospitals during the same episode. **d)** The benefit is not payable if the patient dies during hospitalisation. **vi. Prolonged Stay Benefit (PSB):** **a)** An additional DHCBC is payable for each day of continuous hospitalisation in excess of 30 days. The benefit is payable for a maximum of 60 days for the same Injury or Disease, subject to the DHCBC being paid at the time of hospitalisation. **b)** This benefit will be payable only in respect of Primary Insured and spouse (in the case of a family floater) between age 18 years and 65 years at the time of hospitalisation. **vii. Health Check-up:** **a)** All Insured Person(s) are entitled to a Health Check-up once in every two years after completion of the first Policy year. **b)** This benefit is provided on reimbursement basis to a maximum of Rs. 4,000 per policy irrespective of the plan type opted for. This benefit will not be deducted from the Annual Limit or Lifetime Limit under the Policy. A summary of the various benefits available under the Policy is given in the table below.

Benefit	Plan A (Rs.)	Plan B (Rs.)	Plan C (Rs.)	Plan D (Rs.)
DHCBC (per day)	1,000	2,000	3,000	4,000
ICUB (per day)	1,000	2,000	3,000	4,000
<b>Surgical Benefit (per surgery)</b>				
Grade 1	10,000	20,000	30,000	40,000
Grade 2	20,000	40,000	60,000	80,000
Grade 3	30,000	60,000	90,000	1,20,000
Grade 4	40,000	80,000	1,20,000	1,60,000
Grade 5	75,000	1,50,000	2,25,000	3,00,000
Grade 6	1,00,000	2,00,000	3,00,000	4,00,000
Grade 7	1,50,000	3,00,000	4,50,000	6,00,000
<b>Non-Surgical Benefit (per hospitalisation)</b>	Up to 4,000	Up to 8,000	Up to 12,000	Up to 16,000
<b>Recuperating Benefit</b>	3,000	6,000	9,000	12,000
<b>Prolonged Stay Benefit (per day)</b>	1,000	2,000	3,000	4,000
<b>Health Check-up</b>	Up to 4,000	Up to 4,000	Up to 4,000	Up to 4,000

**viii. Additional Daily Hospitalisation Benefit (ADHB) (If opted for):** **a)** An additional DHCBC or ICUB per day of hospitalisation would be payable as applicable. **b)** The Policyholder shall be required to pay additional premium for this benefit. The premium amount stated in the Policy Certificate is inclusive of this additional premium. **c)** This benefit shall become payable only if the claim under DHCBC or ICUB is paid under the Policy. **d)** This benefit will however not change the payout limit for other benefits in the plan. **e)** The benefit under ADHB option is subject to the total Annual Limit under the plan. **B)** Other conditions: The total benefit payable under this Policy in any Policy Year (Annual Limit) is limited to 400 times the DHCBC and the total benefit payable during the Policy term (Lifetime Limit) is limited to 2000 times the DHCBC. The Policy shall terminate once the Lifetime Limit is exhausted. The date of admission to the hospital will be considered as the date of Event for classifying the type of benefit and the claim amount to be paid. All benefits paid for hospital stays with date of admission to the Hospital falling within the same Policy Year are aggregated for the purpose of calculating the total benefit payout in a Policy Year. Any unutilized benefit shall not be carried forward to the next Policy year.

**4. To whom the Benefits are payable:** To the Proposer, Insured Person(s), or the assign(s) where a valid assignment or endorsement has been recorded, or the nominee(s) where a valid nomination has been registered by the Company (in accordance with Section 39 of the Insurance Act, 1938), or the executors, administrators or other legal representatives who should take out representation to the estate or to such person as directed by a court of competent jurisdiction in India, limited at all times to the monies payable under this Policy. The Company does hereby agree, that on proof to the satisfaction of the Company of the benefits having become payable as set out in the Schedule and of the title of the said person or persons claiming payment and of the correctness of the age of the Insured Person(s) stated in the Proposal (if not previously admitted) or upon the happening of an Event upon which one or more benefits become payable under this Policy, the appropriate benefit will be paid by the Company.

**5. Policy Alterations:** Policy alterations would be allowed after payment of at least one full year's premium, subject to the rules of the Company and IRDA guidelines at that time. The Policyholder can make following alterations to the Policy: **a. Change in Plan Type:** **i.** The Policyholder will have an option to change the plan type. This alteration will be allowed only on Policy anniversary. **ii.** Any increase in plan type will be subject to medical underwriting. The underwriting cost at the time of alteration will be borne by the Policyholder. Such alteration shall not be allowed on or after the Policy anniversary on which the Primary Insured is age 65 years nearest birthday. **iii.** Waiting period and specific exclusions as stated in clause 2 and clause 8 respectively shall become applicable for the increased plan type. **iv.** Decrease in plan type will be allowed on the Policy anniversary. Any subsequent increase in plan type will be subject to underwriting. **b. Addition of Family Member:** **i.** The Policyholder may opt to convert an Individual Policy to a Family Floater Cover or add Family Member(s) to an existing Family Floater Cover. **ii.** This shall be allowed only in the event of marriage or birth or legal adoption of a child. **iii.** The Policyholder may opt for this within 90 days from the date of event or next Policy anniversary. **iv.** Such change shall be carried out subject to receipt of the proof of the event by the Company and subject to the fulfillment of the underwriting norms of the Company in this regard. **v.** The Policyholder shall be required to pay additional premium as may be determined by the Company. **vi.** The cover for the new Family Members shall be effective for the purpose of this Policy from the next premium due date. **vii.** Waiting period and specific exclusions as stated in clause 2 and clause 8 respectively will be applicable for the new Insured Person(s) from the date of addition. **c. Removal of Family Member:** **i.** The removal of a Family Member(s) can occur due to death of the Insured Person(s) other than the Primary Insured or on divorce or on subsequent ineligibility of any child on ground of age and dependency. **ii.** The Policyholder must inform the Company regarding removal of the Insured Person(s) **iii.** Such removal shall be carried out subject to receipt by the Company of the proof of the event and subject to the fulfillment of the underwriting norms of the Company in this regard. **iv.** Such change will be effective from the next premium due date with revision of premium.

**6. No Claim Bonus:** **i.** A no claim bonus in the form of increase in annual limit by 5% of the base annual limit is provided for every claim free year. **ii.** The maximum increase over the base Annual Limit (as opted at the inception of the Policy) will be capped at 25%. **iii.** In case of a claim, the accumulated no claim bonus will reduce by 10% of base Annual Limit in the following year subject to a minimum of 0%. **iv.** Health check up will not be considered as a claim for the purpose of computing no claim bonus.

**7. Death of Insured Person(s):** **i.** No benefit will be payable on death of any insured life. **ii.** On death of the Primary Insured, the other Insured Person(s) in the family floater have an option to take a new Policy and the existing Policy will terminate. **iii.** The new Policy will be issued without any underwriting with then prevailing terms and conditions including the no claim bonus as for the terminated Policy if the new Policy is bought within 60 days of termination of the terminated Policy. The maximum entry age condition will not be applicable to the Primary Insured of the new Policy. The outstanding Waiting Period and the outstanding period for the specific exclusions of the terminated Policy as stated in clause 2 and 8(iv) respectively will be applicable to the new Policy. **iv.** On death of any Insured Person(s) other than the Primary Insured, the Policy will continue after deletion of the Insured Person(s) and reduction in premium as applicable from the next premium due date.

**8. Exclusions:** The Company shall not be liable to make any payments under this Policy in respect of any expenses whatsoever incurred by any Insured Person(s) in connection with or in respect of any of the following. **a)** Pre-existing condition unless stated in the proposal form and specifically accepted by the Company and endorsed thereon. **b)** Permanent exclusions as specifically stated in the Policy Certificate **c)** For conditions of diabetes or hypertension or both, if disclosed at inception and accepted for cover, any investigation/treatment for these conditions and any complications arising from these conditions (including but not restricted to Ischemic Heart Disease and Renal Failure) shall be excluded for the first two consecutive Policy years from the Policy Issuance Date or revival date in case the revival is 60 days after first unpaid premium. **d)** Any expense incurred during the first 2 years from Policy Issuance Date or revival date in case the revival is after 60 days from the date of first unpaid premium shall not be payable for the

following diseases/surgeries & any complications arising out of them.

01	Deviated Nasal Septum/ Nasal & Paranasal Sinus Disorders
02	Diseases of Tonsils / Adenoids
03	Surgery of Thyroid Gland excluding Malignancy
04	All types of Hernia
05	Hydrocoel/Varicoceol/Spermatocoeol
06	Piles / Fissure / Fistula-in-Ano / Rectal Prolapse
07	Benign Prostatic Hypertrophy
08	Menstrual Irregularities, Dysfunctional Uterine Bleeding
09	Hysterectomy with or without Bilateral Salpingo - Opherectomy excluding Malignancy
10	Uterine Fibroid
11	Calculus Diseases
12	Prolapsed Intervertebral Disc
13	Retinopathy / Retinal Detachment
14	Peripheral Vascular Disease due to Diabetes / Diabetic Foot
15	Renal Failure due to Diabetes
16	Osteoporosis / Pathological Fracture
17	Cataract
18	Joint Replacements except due to an accident (one Knee or one Hip Replacement in a Policy Year)
19	Congenital Internal Disease or Anomalies or Disorder

**e)** 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 fulltime service in any of the armed forces. **f)** 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 its list of accepted foreign countries from time to time. Claims documents from outside India are acceptable only in English unless specifically agreed otherwise, and duly authenticated. **g)** Circumcision (unless necessary for treatment of a disease not excluded hereunder or as may be necessitated due to any accident), - Not clear with this **h)** Treatment which results from or is in any way related to sex change or cosmetic or aesthetic treatment of any description, plastic surgery other than as may be necessitated due to an accident or as a part of any illness. **i)** Routine medical, eye and ear examination, laser or other surgery for correction of refractive errors of sight, cost of spectacles, contact lenses, Issuance of medical certificate and examinations as to suitability for employment or travel or any other such purpose. **j)** Expenses on vitamins and tonics unless medically necessary as a part of treatment for Injury or Disease as certified by the attending physician. **k)** External and/or durable Medical / Non medical equipment of any kind used for Diagnosis and or treatment including CPAP, CAPD, Infusion vhpump etc., Ambulatory devices i.e. walker, Crutches, Belts, Collars, Caps, splints, slings, braces, Stockings of any kind, Diabetic foot wear, Glucometer / Thermometer and similar related items and also any medical equipment which is subsequently used at home. **l)** All non Medical Expenses including personal comfort and convenience items or services such as telephone, television, special mattresses, personal attendant or barber or beauty services, diet charges, baby food, cosmetics, napkins, ,toiletory items, guest services and similar incidental expenses or services. **m)** Costs of Donor screening or treatment including surgery to remove organs from a donor in case of transplant surgery. **n)** Any dental treatment or surgery which is corrective, cosmetic or of aesthetic in nature, filling of cavity, root canal treatment, and treatment of wear and tear, any orthodontics or orthographic surgery, or temporomandibular joint disorder, except as necessitated by an accidental injury. **o)** Convalescence, general debility, "run down" condition or rest cure, congenital external diseases or defects or anomalies, sterility, any fertility, sub-fertility or assisted conception procedure, hormone replacement therapy, intentional self-injury/suicide, all psychiatric and psychosomatic disorders and diseases / accident due to and or use, misuse or abuse of drugs / alcohol or use of intoxicating substances or such abuse or addiction. **p)** All expenses arising out of any condition directly or indirectly caused by, or associated with human T-cell Lymphotropic Virus Type III (HTLD - III) or Lymphodimopathy Associated Virus (LAV) or the Mutants Derivative or Variations Deficiency Syndrome or any Syndrome or condition of similar kind commonly referred to as AIDS, HIV and its complications and all sexually transmitted diseases. **q)** Expenses incurred at Hospital primarily for evaluation / diagnostic purposes, wherein such tests are possible to be carried out on out patient basis and which is not followed by active treatment or intervention during the period of hospitalisation. **r)** Any treatment arising from or traceable to pregnancy, childbirth, miscarriage, caesarean section, abortion or complications of any of these including changes in chronic condition as a result of pregnancy, tests and treatment relating to infertility and in vitro fertilisation. However the exclusion does not apply to Ectopic pregnancy proved by ultrasonography/ diagnostic means and is certified to be life threatening by the medical practitioner. **s)** Naturopathy treatment, unproven procedure or treatment, experimental or alternative medicine and related treatment including acupressure, acupuncture, magnetic and such other therapies, Ayurvedic, Homeopathy, Unani, reflexology, bone-setting, herbalist treatment, hypnotism, rolfing, massage therapy, aroma therapy, Steam bathing, Shirodhara and alike treatment under Ayurvedic treatment or any other treatments other than Allopathy/western medicines and any treatment taken at home, health hydro, nature care clinic or similar establishments. **t)** Expenses incurred for investigation or treatment irrelevant to the Diseases diagnosed during Hospitalisation or primary reasons for admission, private nursing/attendants charges incurred during Pre-Hospitalisation period or Post-Hospitalisation period, Referral fee to family doctors, out station consultants / Surgeons fees. **u)** Genetic disorders and stem cell implantation / surgery. **v)** Any treatment related to sleep disorder or sleep Apnoea syndrome. **w)** Only one Coronary Angiography is payable in a Policy Year except in case where a Coronary Intervention has been undergone after the first angiography. **x)** Medical or surgical treatment of obesity and any other weight control programme, services or supplies. **y)** Any treatment required arising from Insured's participation in any hazardous activity including but not limited to scuba diving, motor racing, parachuting, hang gliding, rock or mountain climbing unless specifically agreed by the Insurance Company. **z)** Any stay in the Hospital or extended period of Hospitalisation beyond the customary length of stay for any domestic reason or where no active regular treatment is given by the specialist. **aa)** Out patient Diagnostic / Medical or Surgical procedures / or treatments, non-prescribed drugs and medical supplies, Hormone replacement therapy. **bb)** 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. **cc)** Domiciliary treatment **dd)** Treatments or procedures customarily and usually performed by Medical Practitioners in Out Patient Department or clinic and casualty setting shall not be payable even if performed as inpatient or Day Care Procedures. **ee)** Any treatment for xanthelasma, syringoma, acne and Alopecia.

**9. Revival (Re-Instatement) of Lapsed Policy:** A Policy, which has lapsed for non-payment of premium within the days of grace, may be revived subject to the following conditions. **a.** The application for revival is made within 2 years from the due date of the first unpaid premium and before the termination of the Policy. Revival will be based on the then applicable revival norms of the Company. **b.** The revival of the Policy may be on terms different from those applicable to the Policy before it lapsed. **c.** In case of Family Floater Cover, the application for revival should be made for all Insured Person(s) subject to continuing eligibility. **d.** No Waiting Period will be applicable for any revival within 60 days from the due date of the first unpaid premium. **e.** There shall be a Waiting Period of 30 days from the date of revival applicable for all Insured Person(s) where the Policy was lapsed for a period of more than 60 days from the date of first unpaid premium. Also, all exclusions applicable at the Policy Issuance Date shall once again become applicable from the revival date of the Policy with the period of exclusion being the same as that at Policy Issuance Date. Only claims in respect of injuries caused by accident will be payable during the waiting period. **f.** The Company may subject all the Insured Person(s) to medical examination before taking a decision on the revival of the Policy. The Policyholder shall have to furnish, at his own expense, satisfactory evidence of good health as required by the Company. **g.** No benefit is payable for an Event which occurred or symptoms of which first occurred or were first diagnosed during the period when Policy was in lapsed condition. **h.** The Policyholder shall be required to pay arrears of premium together with the interest at such rate as the Company may charge for late payment of premium **i.** The revival will take effect only on its being specifically communicated by the Company to the Policyholder

**10. Guaranteed Renewability:** **a.** The Policyholder shall have guaranteed insurability, whereby the Policyholder shall have the right to continue under the then offered ICICI Pru Hospital Care II product or the nearest substitute offered by

the Company at that time. The nearest substitute will be that product with a benefit structure most similar to that of ICICI Pru Hospital Care II as determined by Company. This right will have to be exercised within 30 days from the Policy termination date stated on the Policy Certificate. The premium rate for renewal are not guaranteed and nor are the terms and conditions, and both are subject to prior approval from the Regulator. **b.** No-claim bonus as stated in Clause 6 from the previous Policy shall be carried forward to the new Policy. **c.** Any outstanding Waiting period from the original Policy will be applicable to the new Policy. The Permanent Exclusions as stated in the Policy Certificate with respect to the Insured Person(s) shall continue to be applicable. **d.** The Policy shall not be renewed in case the Policy has been cancelled on the basis of fraudulent claim as stated in Clause 7 of General Terms and Conditions. **e.** Amongst others, the Company reserves the right to use, age at entry as one of the factors for charging revised premium.

**11. Premium:** **a.** Premiums are payable on the due dates and for the amount mentioned in the Policy Certificate at time of Issuance of the Policy. A grace period of not more than 30 days, where the frequency of payment of premium is other than monthly, and not more than 15 days in the case of monthly frequency is allowed. **b.** If the premium is not paid on the due date or during the grace period, the Policy shall lapse and no benefits shall become payable hereunder. **c.** Premiums are payable without any obligation on the Company to issue a notice for the same. **d.** 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 Card \* Amount and modalities will be subject to Company rules and relevant legislation or regulation. **e.** Premium shall be construed to be received only when the same is received at any of the Company's offices. **f.** Where premiums have been remitted otherwise than in cash, the application of the premiums received is conditional upon the realization by the Company of the proceeds of the instrument of payment including electronic mode **g.** 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. **h.** In case of Policy alterations by the Insured Person(s) the premium payable under the Policy may be revised as per the norms of the Company.

**12. Premium Review:** The premium rates are guaranteed for the first policy year. Thereafter the premium rates shall be reviewed on annual basis subject to prior approval from IRDA. The Company reserves the right to carry out a review of its experience from time to time and change the premium for any class of Policyholders as a result of such review. The Company shall notify the Policyholder of such change. In case the Policyholder is not agreeable to the revised premium, the Policy shall lapse and no benefits shall become payable thereafter.

**13. Surrenders:** Surrenders, either total or partial, are not allowed under this Policy.

**14. Legislative Changes:** This Policy including the premiums and the benefits under the Policy will be subject to the taxes and other statutory levies as may be applicable from time to time, and such taxes, levies etc. will be recovered, directly and completely from the Policyholder.

**15. Maturity Benefit:** No benefits become payable on survival of the Insured Person(s) and the Policy shall terminate on the Termination Date.

**16. Loans:** No Loans are allowed under this plan.

#### General Terms and Conditions

**1. Age:** **a.** The premiums payable under the Policy have been calculated on the basis of the age of the Primary Insured as declared in the Proposal. In case the age of the Insured(s) has not been admitted by the Company, the Policyholder shall furnish such proof of age of the Insured(s) as is acceptable to the Company and have the age admitted. **b.** In the event 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 of the Insured Person(s) makes him ineligible for this plan / product, the Company shall offer a suitable plan / product as per its underwriting norms. If the Policyholder does not wish to opt for altered plan / product or if it is not possible for the Company to grant any other plan / product, the Policy shall stand cancelled from the date of issue and the premiums paid under the Policy shall be returned, after deducting all taxes, expenses and claims if any incurred by the Company. **ii)** If the correct age of the Insured Person(s) is found to be higher than the age declared in the Proposal, the Company shall evaluate the same as per its underwriting norms. If the Insured Person(s) is found insurable the revised premium as per the correct age will be recovered from the commencement of the Policy. Where the Insured Person(s) is not found insurable, the Company shall refund the premiums paid under the Policy after deducting all taxes, expenses and claims if any. The Policy shall terminate thereafter. **iii)** If the correct age of the Insured Person(s) is found to be lower than the age declared in the Proposal, the Company shall evaluate the same as per its underwriting norms. If the Insured Person(s) is found insurable the revised premium as per the correct age will be charged from the commencement of the Policy and the balance if any will be refunded (without interest). Where the Insured Person(s) is not found insurable, the Company shall refund the premiums paid under the Policy after deducting all taxes, expenses and claims if any. The Policy shall terminate thereafter. **iv)** Where the Insured Person(s) other than the Primary Insured is found insurable, then that Insured Person(s) will be removed from the Policy and the premium will be adjusted from the next premium due date. Also no Benefits as specified in Clause (3) of the Policy terms and conditions shall become payable in respect of that Insured Person(s). Where the Primary Insured is found insurable, the Company would return the premiums paid under the Policy without interest subject to deduction of the taxes, expenses and claims if any incurred by the Company on the Policy and terminate the Policy.

**2. 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 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 may be referred for the complete provision. **b.** The Primary Insured, where he is the holder of the Policy, may, at any time during the tenure of the Policy, make a nomination for the purpose of payment of the monies of the pending claim in the event of his death. Nomination shall be applicable only in the event where the Proposer and the Primary Insured are the same person. Where the nominee is a minor, the Primary Insured may also appoint a person to receive the monies during the minority of the nominee. In case of death of the Insured Person(s) (other than the Primary Insured) money in respect of any pending claim shall become payable to the Policyholder.

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

**4. Incontestability: a. Section 45 of the Insurance Act, 1938:** "No Policy of life insurance effected before the commencement of this Act shall after the expiry of two years from the Policy Issuance Date of this Act and no Policy of life insurance shall after the expiry of two years from the date on which it was effected after the coming into force of this Act 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 Issuance of the Policy, was inaccurate or false, unless the insurer shows that such statements were 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 clause 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." **b.** The Company would declare the Policy void in case of suppression or mis-statement or mis-representation of facts and all monies paid under the Policy would belong to the Company.

**5. Notices:** Any notice, direction or instruction given under the Policy shall be in writing and delivered by hand, post, facsimile or e-mail to: **In case of the Policyholder or Nominee:** As per the details specified by the Policyholder or Nominee in the Proposal Form or Change of Address intimation submitted by him. **In case of the Company:** Address: Customer Service Desk, ICICI Prudential Life Insurance Company Limited, Vinod Silk Mills Compound, Chakravarty Ashok Nagar, Ashok Road, Kandivali (East), Mumbai- 400 101. Facsimile: 022 67100803 / 805 E-mail: lifeline@iciciprulife.com. Notice and instructions sent by the Company to the Policyholders 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.

- 6. Payment of Claim:** Before payment of any claim under the Policy, the Company shall require documents as mentioned below establishing the right of the claimant/s to receive payment. Claim payments are made only in Indian currency. **a.** All documents submitted must be duly attested by the Policyholder or Insured Person(s) and the same must be submitted to the Company within 10 days from the date of discharge from the Hospital or Nursing Home. **b.** In addition to the documents stated in (A) below, the Insured Person(s) shall also provide to the Company such additional information and assistance as the Company may require during processing of the claim. **c.** In the event of any doubt regarding the appropriateness or correctness of the Diagnosis, the Company reserves the right to call for an examination of the Insured Person(s) by a Medical Practitioner appointed by the Company. The expenses incurred for the medical examination of the Insured Person(s) for the purpose of this clause shall be solely borne by the Company. The evidence used from such examination, and the opinion of such Medical Practitioner as to such Diagnosis shall be considered binding on both the Policyholder and the Company. **A) Documents common for claims across all benefits:** Photocopies of the following documents are required at the claim stage: **a.** Policy certificate **b.** Medico Legal Case / FIR as applicable **c.** Additional acceptable photo identification proof **d.** Health card **e.** Claimant statement form / Attending physician certificate **f.** Discharge summary or card, original Hospital bill, payment receipts from the Hospital(s). **g.** Admission notes, receipts, Pathological and other test reports from Medical Practitioner including files etc supported by the note from the attending Medical Practitioner demanding such test. **h.** Photocopies of cash memo from the chemist(s) supported by proper prescription. **i.** Attending Medical Practitioner's certificates regarding Diagnosis and bill, receipts etc. **j.** Any additional document which may be required to process the claim. All documents can be submitted at any branch of the Company.
- 7. Fraudulent Claims:** In the event that it is found that any claim is in any respect fraudulent, or if any false statement, or declaration is made or used in support thereof, or if any fraudulent means or devices are used by the Insured Person(s) or anyone acting on his or her behalf to obtain any benefit under this Policy, the Company reserves the right to terminate the Policy and no benefits shall become payable thereafter. All premiums paid till date under the Policy will not be refunded.
- 8. Electronic Transactions:** The Policyholder shall adhere to and comply with all such terms and conditions as the Company may prescribe from time to time. All transactions effected by or through facilities for conducting remote transactions including the Internet, World Wide Web, electronic data interchange, call centres, teleshop services 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.
- 9. Force majeure:** If the performance by the Company of any of its obligations herein shall be in any way prevented or hindered in consequence of any act of God or State, Strike, Lock out, Legislation or restriction of any Government or other authority or any other circumstances beyond the anticipation or control of the parties, the performance of this contract shall be wholly or partially suspended during the continuance of the contract. Examples of such Force Majeure or unforeseen circumstances would include: **i.** When one or more stock exchanges which provide a basis for valuation for a substantial portion of the assets of the fund are closed other than for ordinary holidays **ii.** When, as a result of political, economic, monetary or any circumstances out of our control, the disposal of the assets of the Unit fund are not reasonable or would not reasonably be practicable without being detrimental to the interests of the remaining Unit holders **iii.** During periods of extreme volatility of markets during which surrenders and switches would, in our opinion, be detrimental to the interests of the existing Unit holders of the fund **iv.** In the case of natural calamities, strikes, war, civil unrest, riots and bandhs **v.** If so directed by IRDA
- 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.). Alternatively you may communicate with us at the Customer Service Desk address mentioned above. The Company's website must be checked for the updated contact details. **(b) Grievance Redressal Officer:** For any complaints/grievances, you may get in touch with our designated Grievance Redressal Officer (GRO). For GRO contact details please refer to the Grievance Redressal section on our website www.iciciprulife.com. **(c) Grievance Redressal Committee:** In the event that any complaint/grievance addressed to the GRO is not resolved within 10 days you may escalate the same to the Grievance Redressal Committee at the address mentioned below. ICICI Prudential Life Insurance Company Limited, 4th Floor, ICICI Ventures Building, 1089 Appasaheb Marathe Marg, Prabhadevi, Mumbai - 25. **(d) Insurance Ombudsman:** i. The Central Government has established an office of the Insurance Ombudsman for redressal of grievances with respect to life insurance policies. **ii.** As per provision 13(3) of the Redressal of Public Grievances Rules 1998, the complaint to the Ombudsman can be made only if: • The grievance has been rejected by the Grievance Redressal Machinery of the Insurance Company • Within a period of one year from the date of rejection by the Insurance Company • If any other judicial authority has not been approached **iii.** In case if the Policyholder is not satisfied with the decision/resolution of the Company, the Policyholder may approach the Insurance Ombudsman at the address given below if the grievance pertains to: • any partial or total repudiation of claims • the premium paid or payable in terms of the Policy • any claim related dispute on the legal construction of the policies in so far as such dispute relate to claims • delay in settlement of claims • non-issue of Policy Document to customers after receipt of premiums **iv.** The complaint to the office of the Insurance Ombudsman (contact details given below) should be made in writing duly signed by the complainant (Policyholder) or by his legal heirs with full details of the complaint and the contact information of complainant.
- 1. Ahmedabad:** Office of Insurance Ombudsman, 2<sup>nd</sup> floor, Nr. C.U. Shah College 5, Navyug Colony, Ashram Road, Ahmedabad - 380 014. **Jurisdiction:** State of Gujarat, UT of Dadra & Nagar Haveli, Daman and Diu. Tel: 079-27546150, Fax: 079-27546142, E-mail: insombad@rediffmail.com. **2. Bhopal:** Office of the Insurance Ombudsman Janak Vihar Complex, 2<sup>nd</sup> floor Malviya Nagar, Bhopal. **Jurisdiction:** States of Madhya Pradesh & Chhattisgarh. Tel: 0755-2769201/02, Fax: 0755-2769203, E-mail: bimalokpalbhopal@airtelbroadband.in.
- 3. Bhubaneswar:** Office of the Insurance Ombudsman 62, Forest Park Bhubaneswar - 751 009 **Jurisdiction:** State of Orissa Tel:0674-2596461(Direct), Secretary No.: 0674-2596455 Tele Fax: 0674-2596429, E-mail: ioobbsr@dataone.in **4. Chandigarh:** Office of the Insurance Ombudsman S.C.O. No.101, 102 & 103 2<sup>nd</sup> floor, Bata Building, Sector 17-D Chandigarh - 160 017. **Jurisdiction:** State of Punjab, Haryana, Himachal Pradesh, Jammu & Kashmir, UT of Chandigarh. Tel: 0172-2706196, Fax: 0172-2708274, E-mail: ombchd@yahoo.co.in
- 5. Chennai:** Office of the Insurance Ombudsman Fatima Akhtar Court, 4<sup>th</sup> floor, 453 (old 312) Anna Salai, Teynampet, Chennai- 600 018. **Jurisdiction:** State of Tamil Nadu, UT-Pondichery Town and Karaikal (which are part of UT of Pondichery. Tel: 044-24336378, Fax:044-24333664, E-mail: insombud@md4.vsnl.net.in **6. New Delhi:** Office of the Insurance Ombudsman 2/2 A, Universal Insurance Bldg. Asaf Ali Road, New Delhi- 110 002. **Jurisdiction:** States of Delhi & Rajasthan. Tel: 011-23239611, Fax: 011-23230858, E-mail: ioobdelraj@rediffmail.com
- 7. Guwahati:** Office of the Insurance Ombudsman Jeevan Nivesh, 5<sup>th</sup> floor Nr. Panbazar Overbridge, S. S. Road, Guwahati- 781 001. **Jurisdiction:** States of Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura. Tel: 0361-2131307, Fax: 0361-2732937, E-mail: omb\_ghy@sify.com. **8. Hyderabad:** Office of the Insurance Ombudsman 6-2-46, 1<sup>st</sup> floor, Main Court Lane Opp. Saleem Function Palace, A.C.Guards, Laksi-Ka-Pool, Hyderabad- 500 004. **Jurisdiction:** States of Andhra Pradesh, Karnataka and UT of Yanam - a part of the UT of Pondichery. Tel: 040-23325325, Fax: 040-23376599, E-mail: hyd2\_insombud@sancharnet.in **9. Ernakulam:** Office of the Insurance Ombudsman 2<sup>nd</sup> Floor, CC 27/2603, Pulinat Building, Opp. Cochín Shipyard, M.G. Road, Ernakulam - 682 015. **Jurisdiction:** State of Kerala, UT of (a) Lakshadweep, (b) Mahe - a part of UT of Pondichery. Tel: 0484-2358734, Fax: 0484-2359336, E-mail:ioikochi@asianetglobal.com. **10. Kolkata:** Office of the Insurance Ombudsman North British Bldg. 29, N.S. Road, 3<sup>rd</sup> floor, Kolkata- 700 001. **Jurisdiction:** States of West Bengal, Bihar, Jharkhand and UT of Andaman & Nicobar Islands, Sikkim. Tel: 033-22134869, Fax: 033-22134868, E-mail: iombkol@vsnl.net. **11. Lucknow:** Office of the Insurance Ombudsman Jeevan Bhawan, Phase 2, 6<sup>th</sup> floor, Nawal Kishore Rd. Hazratganj, Lucknow- 226 001. **Jurisdiction:** State of Uttar Pradesh and Uttaranchal Tel: 0522-2201188, Fax: 0522-2231310, E-mail: ioiblko@sancharnet.in **12. Mumbai:** Office of the Insurance Ombudsman Jeevan Seva Anexe, 3<sup>rd</sup> floor, S.V.Road, Santacruz(W), Mumbai- 400 054. **Jurisdiction:** States of Maharashtra, Goa. PBX: 022-26106928, Fax: 022-26106052, E-mail: ombudsman@vsnl.net

**"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 single contract. (Ver T22:1)"**

**Surgical Schedule: List of Surgeries in Grade 1:** 1. Ankle, Various Lesions, Repair of Ligaments 2. Anterior Chamber, Glaucoma, Paracentesis (diagnostic/therapeutic) 3. Anterior Chamber, Hyphaema, Irrigation 4. Anterior Chamber, Various Lesions, Vitreous Removal 5. Anus, Anal Stricture, Dilatation 6. Anus, Ano-Rectal Prolapse, Circumanal Suture 7. Anus, Fissure, Excision/Lateral Sphincterotomy 8. Anus, Fistula-in-ano(low/high), Excision, Low/High Fistulotomy 9. Anus, Hemorrhoids, Cryosurgery 10. Anus, Hemorrhoids, Hemorrhoidectomy 11. Anus, Perineal Abscess, Saucerisation/Drainage 12. Anus, Stricture, Dilatation 13. Artery (temporal), Various Lesions, Biopsy 14. Artery, Various Lesions, Arterio-venous Shunt (external) 15. Artery, Various Lesions, Ligation (include repair of artificial arterio-venous shunt) 16. Bladder, Retention of Urine, Suprapubic Cystostomy 17. Bone (Lower Limb), Simple Implants, Removal 18. Bone (Upper Limb), Simple Implants, Removal 19. Bone, Various Lesions, Biopsy 20. Breast, (Nipple), Various Lesions, Reconstruction. 21. Breast, Various Lesions, Biopsy 22. Bronchoscipy with/without biopsy 23. Bronchoscipy, bronchoalveolar lavage 24. Bronchoscipy, transbronchial lung biopsy 25. Bronchus, Foreign Body, Removal (Bronchoscipy) 26. Bronchus, Various Lesions, Laser Application 27. Bursa, Bursitis, Excision 28. Cervix, Cervical Incompetence, Cerclage/Removal of Suture 29. Cervix, Cone Biopsy, LEEP 30. Cervix, Polyp/Erosion, Laser Therapy with/without Colposcopy 31. Cervix, Tear, Complicated Repair under Anaesthesia 32. Cervix, Various Lesion, Punch Biopsy 33. Closure of mastoid fistula 34. Closure of salivary fistula 35. Coccyx, Various Lesions, Excision 36. Colonoscopy, fiberoptic with removal of polyps 37. Conjunctiva, Limbic Tumour, Removal 38. Conjunctiva, Naevus, Removal 39. Conjunctiva, Pterygium, Removal 40. Cystoscopy, removal of foreign body/ureteric stent 41. Cystoscopy, with urethral dilatation 42. Dilatation of cervical canal 43. Ear (Middle), Abscess/Inflammation, Operation 44. Ear, Deformity, Correction (unilateral) 45. Ear, Deformity, Lobule Reconstruction (unilateral) 46. Ear, Foreign Body, Removal with Incision of External Auditory Canal 47. Ear, Haematoma/Seroma, Evacuation 48. Ear, Polyp, Removal 49. Ear, Preauricular Sinus, Excision 50. Ear, Sebaceous Cyst, Excision 51. Ear, Various Lesions, Myringotomy (simple) 52. Elbow, Tennis Elbow, Release 53. Eustachian Tube, Various Lesions, Catheterisation/Inflation 54. Excision of cyst of epididymis 55. Excision of seminal vesicle 56. Eye, Glaucoma, Cyclodiathermy/Cyclotherapy 57. Eye, Intraocular Foreign Body, Removal from Anterior Segment 58. Eye, Intraocular Foreign Body, Removal from Posterior Segment 59. Eyelids, Chalazion Cyst Excision 60. Eyelids, Entropion/Entropion (simple), Correction (unilateral - one lid) 61. Eyelids, Entropion/Entropion (simple), Correction (unilateral - two lids) 62. Eyelids, Exposure, Tarsorrhaphy (permanent) 63. Eyelids, Exposure, Tarsorrhaphy (temporary) 64. Eyelids, Ptosis, Tarsorrhaphy (permanent) 65. Eyelids, Ptosis, Tarsorrhaphy (temporary) 66. Eyelids, Simple Laceration, Repair 67. Eyelids, Tumour, Incisional Biopsy 68. Eyelids, Tumour, Shaving Excision 69. Finger, Injury, Debridement and tendon repair (single finger) 70. Finger, Various Lesions, Amputation (single) 71. Fistulization of sinus 72. Foot, Crush Injuries (simple), Wound Debridement 73. Gastrointestinal Endoscopy, (G.I), Laser Treatment for tumours 74. Genital Tract, Pelvic Cyst, Ultrasound Guided Procedure-Aspiration 75. Hand, Crush Injuries (simple), Wound Debridement 76. Hand, Deep Infection, Drainage 77. Hand, Superficial Infection, Drainage 78. Heart, Pericardial Effusion, Paracentesis 79. Hip, Snapping Syndrome, Release 80. Hip, Various Lesions, Application of Hip Spica 81. Hymenectomy 82. Incision and excision of periprosthetic tissue 83. Incision of breast abscess 84. Incision of seminal vesicle 85. Incision of testis 86. Incision on bone, septic and aseptic 87. Iris, Various Lesions, Laser Iridotomy 88. Iris, Various Lesions, Surgical Iridectomy/Iridotomy 89. Joints (Lower Limb), Simple Implants, Removal 90. Joints (Temporo-mandibular), Dislocation, Reduction under Anaesthesia 91. Kidney, Blocked Nephrostomy Tube, Change 92. Kidney, Various Lesions, Biopsy (closed) 93. Knee, Haemarthrosis, Aspiration under General Anaesthesia 94. Lacrimal Gland (Canaliculus), Various Lesions, Immediate Repair 95. Lacrimal Gland (Punctum), Various Lesions, Snip Operation 96. Larynx and Pharynx, Various Lesions, Laser Application 97. Lens, Various Lesions, Yag Laser Capsulotomy 98. Lip, Mucous Cyst/Mucocele, Removal 99. Liver, Various Lesions, Percutaneous Biopsy 100. Lymph node (inguinal), Various Lesions, Radical Excision 101. Lymphatics, Lymphoedema, Excision (small) 102. Marrow, Various Lesions, Diagnostic Aspiration 103. Mouth, Abscess (deep), Drainage 104. Mouth, Abscess (superficial), Drainage 105. Mouth, Foreign Body (superficial), Removal 106. Mouth, Leukoplakia, Limited Excision 107. Mouth, Mucous Cyst/Ranula of Floor of Mouth, Marsupialization 108. Mouth, Mucous Cyst/Ranula of Floor of Mouth, Removal 109. Mouth, Nasolabial Cyst, Excision 110. Mouth, Small Soft Tissue Tumour, Excision 111. Mouth, Various Lesions of Oral Mucosa, Cryosurgical Application 112. Mouth, Various Lesions, Laser Application 113. Mouth, Various Lesions, Ulvulotomy 114. Muscle (Lower Limb), Deep Abscess, Drainage 115. Muscle (Lower Limb), Various Lesions, Marginal Excision 116. Muscle (Upper Limb), Deep Abscess, Revision with Drainage 117. Muscle (Upper Limb), Various Lesions, Marginal Excision 118. Nail, Infection/Injury, Avulsion 119. Nerve, Various Lesions, Biopsy 120. Nose, Foreign Body, Removal 121. Nose, Haematoma/Abscess, Evacuation 122. Nose, Haemorrhage, Haemostasis (packing)/Cryotherapy 123. Nose, Polypi (complex), Removal 124. Nose, Polypi (simple), Removal 125. Nose, Simple Fracture, Manipulation 126. Operations on the nipple except congenital inverted nipples 127. Orbit, Tumour/Foreign Body, Enucleation/Removal 128. Orchidopexy\* (non congenital) 129. Penis, Paraphimosis/Phimosis/Reduction Premeure, Circumcision 130. Penis, Priapism, Decompression (Single) 131. Penis, Various Lesions, Excision 132. Pharynx, Adhesions, Division 133. Prostate Gland, Various Lesion, Transrectal/Transperineal Biopsy 134. Rectum, Stricture, Laser Treatment 135. Repair of scrotum and tunica vaginalis 136. Retina, Detachment, Removal of Encircling Silicone Band 137. Retina, Tears, Photocoagulation (laser) 138. Revision of stapedectomy 139. Sacrum and Coccyx, Pilonidal Sinus/Cyst, Excision 140. Sacrum and Coccyx, Various Lesions, Excision 141. Sigmoidoscopy (flexible), Fiberoptic with/without biopsy 142. Sigmoidoscopy, with diathermy/resection of rectal tumor 143. Sinuses-Nasal, Foreign Body-Removal of Foreign Body 144. Sinuses-Nasal, Various Lesions of Antrum, Roof Puncture and/or Lavage 145. Skin (Upper Limb), Neuroomas/Haemangiomas, Excision 146. Skin (Upper Limb), Open Wound, Major Desloughing 147. Skin and Mucous Membrane, Various Lesions, Excision 148. Skin and Subcutaneous Tissue, Abscess, Saucerisation 149. Skin and Subcutaneous Tissue, Burns, Escharotomy (limited) 150. Skin and Subcutaneous Tissue, Defect, Free Graft (Split Skin Graft/ Pinch Grafts under 1/2%) 151. Skin and Subcutaneous Tissue, Defect, Staged Local Flap (division) 152. Skin and Subcutaneous Tissue, Foreign Body (subcutaneous), Removal 153. Skin and Subcutaneous Tissue, Haematoma (large)/Carbuncle Cellulitis/Similar Lesion, Incision with Drainage 154. Skin and Subcutaneous Tissue, Laceration (superficial) of less than 7cm, Repair 155. Skin and Subcutaneous Tissue, Sebaceous Cyst, Excision 156. Skin and Subcutaneous Tissue, Sinus, Excision 157. Skin and Subcutaneous Tissue, Wound (large), Secondary Suture 158. Skin and Subcutaneous Tissue, Wound, Debridement 159. Skin, Burns (less than 2%), Excision of Scar Tissue 160. Skin, Burns (more than 10%), Dressing 161. Skin, Keratoses/Warts/Similar Lesions, Excision (6-10 lesions) 162. Skin, Keratoses/Warts/Similar Lesions, Excision (not more than 5 lesions) 163. Skin, Plantar Warts (single/multiple), Excision 164. Skin, Various Lesions of Face (1 to 3), Excision Biopsy 165. Skin, Various Lesions, Trial Dermabrasion 166. Small Bowel, Various Lesions, Intubation with/without Biopsy 167. Soft Tissue (Lower Limb), Open Wound/Infection, Major Desloughing 168. Soft Tissue (Lower Limb), Small Tumours (benign), Excision under General Anaesthesia 169. Soft Tissue (Palmar Space), Abscess, Drainage 170. Spermatic Cord, Spermatocele/Epididymal Cyst, Excision/ Epididymectomy 171. Spine, Various Lesions, Application of Body Casts 172. Stapedotomy 173. Tendon Sheath (Upper Limb), Ganglion/Villo-Nodular Synovitis, Excision 174. Tendon Sheath (Upper Limb), Tenosynovitis (multiple), Drainage 175. Tendon Sheath (Upper Limb), Trigger Finger (single), Release 176. Tendon Sheath and Subcutaneous Tissue, Ganglion/Small Bursa, Excision 177. Tendon-Extensor (Upper Limb), Adhesion, Tenolysis (single) 178. Tendon-Flexor (Upper Limb), Adhesion, Tenolysis (single) 179. Testis Various Lesions, Biopsy/Exploration/Repair/Orchioplasty 180. Thoracoscopy, with/without division of pleural adhesions 181. Thorax, Mediastinal Lesions, Cervical Exploration with/without Biopsy 182. Toe, Various Lesions, Amputation (single) 183. Tonsils, Abscess, Drainage 184. Trachea, Foreign Body, Removal 185. Transoral incision and drainage of a pharyngeal abscess 186. Tympanic Membrane, Perforation, Cauterisation/Diathermy 187. Urethra, Caruncle/Polyp, Excision/Laser Vaporisation 188. Urethra, Meatal Stenosis, Meatotomy 189. Urethra, Prolapse, Excision 190. Vagina, Atresia/Stenosis, Dilatation 191. Vagina, Foreign Body, Removal 192. Vagina, Lacerations (complex), Examination under Anaesthesia and Debridement/Suture 193. Vagina, Lacerations (simple), Debridement/Suture 194. Vagina, Various Lesions, Biopsy 195. Vas Deferens, Various Lesions, Vasopididymography & Vasosculiculography 196. Vein (small), Injury, Repair (single) 197. Vein, Varicosity, Sub-fascial Ligation of Single Deep Perforator 198. Vein, Various Lesions, Ligation (include repair of artificial arterio-venous fistula) 199. Vulva, Abscess, Incision 200. Vulva, Bartholin Cyst, Incision/Marsupialization using Laser 201. Vulva, Bartholin Cyst, Incision/Marsupialization without use of Laser 202. Vulva, Laceration, Debridement/Suture (complicated) 203. Vulva, Tight Introitus, Fenton's Operation

**List of Surgeries in Grade 2:** 204. Abdominal Cavity, Adhesions Lysis 205. Abdominal Cavity, Subphrenic Abscess, Drainage 206. Ankle, Various Lesions, Synovectomies 207. Ano-Rectal Malformation, Perineal Anoplasty Primary/Secondary Repair 208. Anus, Hemorrhoids, Laser Excision 209. Anus, Incontinence, Operation 210. Anus,







**924.** Brain, Intracranial Tumor/Intracranial Cyst, Biopsy/Drainage via Burr-hole **925.** Brain, Spina Bifida manifesta, Meninges, Repair with Skin Flaps/Z-plasty with or without meningocele excision **926.** Breast, Post Mastectomy, Reconstruction using Distal Musculocutaneous Flap (unilateral) **927.** Breast, Post Mastectomy, Reconstruction using Transverse Abdominis Musculocutaneous Flap (unilateral) **928.** Breast, Post Mastectomy, Reconstruction (unilateral) **929.** Breast, Tumour (malignant), Modified Radical Mastectomy/Simple Mastectomy with Axillary Clearance **930.** Breast, Tumour (malignant), Radical Mastectomy **931.** Bronchus, Various Lesions, Bronchoplastic Procedure **932.** Cervical Spine, Various Lesions, Anterior Decompression and Fusion (multiple levels) **933.** Cervical Spine, Various Lesions, Anterior Decompression and Fusion (single level) **934.** Colon, Colostomy, Resection and Reanastomosis **935.** Cornea, Various Lesions, Transplantation with Cataract Extraction and Intraocular Lens Implantation **936.** Duodenum, Ulcer, Partial Gastrectomy **937.** Ear, Total Amputation, Microvascular Reconstruction **938.** Elbow, Various Lesions, Hemiarthroplasty **939.** Endolymphatic Sac, Various Lesions, Transmastoid Decompression **940.** Endolymphatic Sac, Various Lesions, Transmastoid Shunt Procedure **941.** Esophagus, Esophageal atresia with/without Tracheo-esophageal Fistula, Repair **942.** Esophagus, Tumour, Bypass with Stomach/Intestine **943.** Face, Defect, Deformity, Insertion of Subperiosteal Implant **944.** Face, Intraosseous Tumor (large), Excision **945.** Finger, Trauma, Replantation (single) **946.** Finger, Trauma, Replantation/Transplantation (single) **947.** Foot, Various Lesions, Triple Arthrodesis **948.** Gall Bladder, Various Lesions, Cholecystectomy and Choledochus- Jejunostomy/Duodenostomy/Gastrostomy/Exploration Common Bile Duct **949.** Hand, Deformities, Major Reconstructive Procedures **950.** Hand, Deformity, Intrinsic Muscle Release/Transfer/Extensor Relocation **951.** Hand, Flexor Tendon Injuries, Insertion of Silastic Rod(s) **952.** Head-Face, Trauma, Craniofacial Approach Reduction and Fixation **953.** Heart, Aortic/Mitral Valve Lesion, Balloon Valvuloplasty **954.** Heart, Coronary Disease, Coronary Angioplasty (transluminal) without stent placement **955.** Heart, Transposition of the Great Arteries, Repair **956.** Heart, Truncus Arteriosus, Repair **957.** Heart, Ventricular Conduction Delay/Defect Biventricular Pacing **958.** Hip, Dislocation, Open Reduction **959.** Hip, Various Lesions, Arthrodesis **960.** Hip, Various Lesions, Excision/Interposition Arthroplasty **961.** Hip, Various Lesions, Hemiarthroplasty **962.** Joints (Lower Limb), Deformities, Corrective Surgery with Plate Fixation and Fluoroscopy **963.** Joints (Lower Limb), Various Lesions, Epiphysiolysis with/without Microsurgery **964.** Joints (Other than Hand and Wrist), Various Lesions, Arthrodesis **965.** Kidney, Agensis, Repair/Nephrectomy **966.** Kidney, Carcinoma, Radical Nephrectomy **967.** Kidney, Pelvi-ureteric Junction Obstruction, Pyeloplasty/Ureterocycloectomy **968.** Knee Ligaments, Disruption, Reconstruction and Repair **969.** Knee, Dislocation, Open Reduction with Repair of Ligaments **970.** Knee, Various Lesions, Arthrodesis **971.** Knee, Various Lesions, Excision/Interposition Arthroplasty **972.** Larynx and Trachea, Various Lesions, Major Microsurgery without Reconstruction **973.** Larynx and Trachea, Various Lesions, Major Plastic Operation **974.** Larynx, Laryngofissure, External Operation **975.** Larynx, Tumour, (Various Lesions), Laryngectomy (hemi/partial/total) **976.** Lip, Various Lesions, Reconstruction Using Full Thickness Flap **977.** Lower Limb, Crush Injuries (extensive), Debridement with Repair of Bone and Soft Tissues **978.** Lower Limb, Crush Injuries (limited), Debridement with Repair of Bone and Soft Tissues **979.** Lower Limb, Various Lesions, Hindquarter Amputation **980.** Lung, Various Lesions, Wedge Resection **981.** Lymphatics, Cystic Hygroma, Excision (extensive) with/without Thoracotomy **982.** Lymphatics, Lymphoedema, Excision (large & deep seated) **983.** Mandible (excluding alveolar margins), Various Lesions, Complex Osteotomy/Osteotomy **984.** Mandible, Various Lesions, Mandibular Ramus/Body Osteotomy/Osteotomy with Segmental Osteotomy **985.** Mandible, Various Lesions, Mandibular Ramus/Body Osteotomy/Osteotomy without Segmental Osteotomy **986.** Mandible, Various Lesions, Reconstruction with Bone Graft **987.** Mandible, Various Lesions, Simple Genioplasty (not as a combined procedure) **988.** Marrow, for Various Lesions, Harvesting **989.** Mastoid, Various Lesions, Mastoidectomy (radical/modified radical) with Myringoplasty and Ossicular Chain Reconstruction **990.** Maxilla, Deformity-Lefort III, Osteotomy **991.** Maxilla, Lefort II Fracture, Closed Reduction and Fixation **992.** Maxilla, Lefort III Fracture, Osteotomy **993.** Maxilla, Unilateral Complete Alveolar Cleft, Bone Graft and Closure of Naso Buccal Fistula **994.** Maxilla, Various Lesions, Osteotomy/Osteotomy (more than one segment) **995.** Maxilla, Various Lesions, Resection/Hemimaxillectomy **996.** Maxilla, Various Lesions, Segmental Osteotomy/Osteotomy (one segment only) **997.** Musculoskeletal System, Various Lesions, Free Composite Tissue Graft **998.** Nerve (Upper Limb), Defect, Graft (multiple) using microsurgical techniques **999.** Nerve (Upper Limb)-major, Injury, Microsurgical Repair (multiple) **1000.** Nerve-Facial, Paralysis, Free Fascia and Nerve Graft (microsurgical - Stage 2) **1001.** Nerve-Facial, Various Lesions, Combined Middle Fossa and Transmastoid Facial Nerve Decompression **1002.** Nose, Various Lesions, Rhinoplasty (total) including correction of all Bony and Cartilaginous Elements **1003.** Nose, Various Lesions, Rhinoplasty (restoration of face involving autogenous bone or costal cartilage graft) **1004.** Orbit, Tumour, Exenteration/Flap Reconstruction **1005.** Orbit, Various Lesions, Decompression (bilateral) **1006.** Orbit, Various Lesions, Exenteration **1007.** Pancreas, Chronic Pancreatitis, Anastomosis of Pancreatic Duct to Bowel **1008.** Pancreas, Tumour, Triple Bypass **1009.** Pancreas, Various Lesions, Distal Pancreatectomy **1010.** Parapharyngeal Space, Tumour, Excision **1011.** Pelvis, Fracture, Open Reduction and Internal Fixation **1012.** Penis, Tumour, Amputation (Total) with Block Dissection **1013.** Penis, Various Lesions, Insertion of Penile Prosthesis **1014.** Rectum, Various Lesions, Hartmann's Procedure **1015.** Retina, Detachment, Resection/Buckling Operation/Revision Operation with Single Plomb **1016.** Retro-Peritoneum, Tumour, Removal **1017.** Sacrum and Coccyx, Tumour, Excision **1018.** Shoulder, Impingement Syndrome, Anterior Acromioplasty **1019.** Shoulder, Impingement Syndrome, Anterior Acromioplasty with Rotation **1020.** Sinuses-Frontal, Various Lesions, Radical Obliteration **1021.** Skin and Subcutaneous Tissue, Burns, Excision and Major Flap Repair **1022.** Skin and Subcutaneous Tissue, Defect (deep), Direct Flap (cross arm/ radial fore arm/ abdominal/ similar) **1023.** Skin and Subcutaneous Tissue, Defect (deep), Direct Flap Repair (cross leg) **1024.** Skin and Subcutaneous Tissue, Defect (deep), Free Flaps **1025.** Skin and Subcutaneous Tissue, Defect, Direct Flap (cross finger/ similar flaps) **1026.** Skin and Subcutaneous Tissue, Defect, Single Staged Local Flap (complicated/ large) **1027.** Skin and Subcutaneous Tissue, Defect, Staged Local Flap to Multiple Digits (cross finger/ thenar/ flag/ rotation flap) **1028.** Skin and Subcutaneous Tissue, Haemangioma/Lymphangioma (extensive and complex), Excision **1029.** Skin and Subcutaneous Tissue, Haemangioma/Lymphangioma (large and deep-seated), Excision **1030.** Skull, Compound Fracture without Dural Penetration, Operation **1031.** Skull, Defect, Cranioplasty (large) **1032.** Skull, Defect, Cranioplasty (small) **1033.** Skull, Depressed/Comminuted Fracture, Elevation **1034.** Skull, Intracranial Haemorrhage, Burr-hole Craniotomy (bilateral) **1035.** Skull, Osteomyelitis, Craniectomy **1036.** Soft Tissue (Lower Limb), Tumours (malignant), Radical Excision **1037.** Soft Tissue, Tumour (malignant), Radical Excision **1038.** Spine, Deformities, Corrective Osteotomy **1039.** Spine, Prolapsed Disc, Laminectomy/Fenestration with Discectomy **1040.** Spine, Syringomyelia, Laminectomy and Posterior Fossa Decompression and Drainage **1041.** Spine, Various Lesions, Decompression Laminectomy **1042.** Spleen, Hypersplenism/Massive Enlargement, Splenectomy **1043.** Stomach, Post-Gastrostomy Complications, Revision Gastrostomy **1044.** Tendon-Extensor (Upper Limb), Adhesion, Tenolysis (multiple) **1045.** Tendon-Flexor (Upper Limb), Adhesion, Tenolysis (multiple) **1046.** Thumb, Various Lesions, Microsurgical Reconstruction **1047.** Upper Limb, Deformity, Bony and Soft Tissue Reconstruction **1048.** Upper Limb, Nerve Injuries/Ischaemia, Tendon Transfer (multiple) **1049.** Ureter, Various Lesions, Boari Flap Reimplantation **1050.** Ureter, Various Lesions, Intestinal Conduit **1051.** Ureter, Various Lesions, Reduction Ureteroplasty **1052.** Ureter, Various Lesions, Reimplantation/Repair **1053.** Ureter, Various Lesions, Replacement by Bowel **1054.** Ureter, Various Lesions, Ureterocyclostomy **1055.** Uterus, Malignant Condition, Extended Hysterectomy **1056.** Vein, Various Lesions, Bypass/Graft **1057.** Vessels (large), Disruption/Obstruction, Repair with Autogenous Vein Grafting **1058.** Vitreous, Various Lesions, Simple Vitrectomy (pars plana) **1059.** Vitreous, Various Lesions, Vitrectomy (pars plana/sclerotomy/ lensectomy/endolaser) **1060.** Zygo, Down Fracture, Osteotomy/Articular Eminentomy/ Augmentation **List of Surgeries in Grade 6: 1061.** Abdominal Cavity, Multiple Ruptures, Major Repair/Removal **1062.** Abdominal Cavity, Recurrent Intra-Abdominal Tumour, Resection **1063.** Ankle, Various Lesions, Total Joint Replacement **1064.** Anus, Tumour, Abdomino-Perineal Resection **1065.** Aorta, Descending Aortic Aneurysm, Excision and Insertion of Graft **1066.** Aorta, Ruptured Abdominal Aortic Aneurysm, Excision and Insertion of Graft **1067.** Appendix, Tumour, Right Hemicolectomy **1068.** Artery, Trauma/Resection, Micro-vascular Graft **1069.** Artery-Carotid, Atherosclerosis, Carotid Endarterectomy **1070.** Artery-Carotid, Carotid Body Tumour, Excision **1071.** Artery-Pulmonary, Pulmonary Embolism, Pulmonary Embolism using Cardiopulmonary Bypass **1072.** Bladder, Tumour, Anterior Exenteration (Female) **1073.** Bladder, Various Lesions, Enlargement Cystoplasty with Bowel **1074.** Bladder, Various Lesions, Total Cystectomy **1075.** Blood Vessels, Defect, Major Grafts (multiple) **1076.** Bone (Lower Limb), Tumour (malignant), Radical Excision **1077.** Bone (Skull), Tumour (malignant), Radical Excision **1078.** Bone (Upper Limb), Tumour (malignant), Radical Excision **1079.** Brain and Spine, Arachnoid Cyst, Operation **1080.** Brain, Aneurysm/Arterio-Venous

Malformation, Clipping/Reinforcement of Sac **1081.** Brain, Carotico-Cavernous Fistula, Extracranial and Intracranial Trapping **1082.** Brain, Epilepsy, Craniotomy **1083.** Brain, Hydrocephalus, Ventriculo-cisternostomy **1084.** Brain, Intracerebral Tumour, Biopsy and/or Decompression/Removal via Craniotomy **1085.** Brain, Intracranial Abscess, Craniectomy and Drainage **1086.** Brain, Intracranial Abscess, Excision **1087.** Brain, Intracranial Extracerebral Tumour, Craniotomy & Removal/ Hemispherectomy **1088.** Brain, Psychiatric Causes, Leucotomy/Lobotomy **1089.** Brain, Various Lesions, Chemopallidectomy/Other Stereotactic Procedure **1090.** Breast, Post Mastectomy, Reconstruction using Distal Musculocutaneous Flap (bilateral) **1091.** Breast, Post Mastectomy, Reconstruction using Transverse Abdominis Musculocutaneous Flap (bilateral) **1092.** Breast, Post Mastectomy, Reconstruction (bilateral) **1093.** Colon, Various Lesions, Hemicolectomy **1094.** Colon, Various Lesions, Colectomy **1095.** Diaphragm, Tumour, Excision with Wedge Resection of Lung **1096.** Duodenum, Tumor, Pancreatico-Duodenectomy **1097.** Esophagus, Tumour, Allison/Ivor-Lewis Operation **1098.** Esophagus, Varices, Esophageal/Transection with Splenectomy **1099.** Face, Fractures (more than 2), Open Reduction and Internal Fixation **1100.** Finger, Trauma, Replantation (multiple) **1101.** Finger, Various Lesions, Free Pulp Transfer **1102.** Hand, Complex Injuries, Microsurgical Repair/Reconstruction **1103.** Head-Face, Trauma, Craniofacial Approach Reduction and Fixation with Bone Graft **1104.** Heart, Anamalous Pulmonary Venous Connection, Repair **1105.** Heart, Coarctation of Aorta, Repair via Open Heart Surgery **1106.** Heart, Coronary Disease, Coronary Angioplasty (transluminal) with stent placement **1107.** Heart, Heart Block, Insertion/Replacement of Transvenous Pacemaking electrode **1108.** Heart, Left Ventricular Aneurysm, Resection without Coronary Artery Bypass **1109.** Heart, Septal Defects, Closure via Open Heart Surgery **1110.** Heart, Tetralogy of Fallot, Repair **1111.** Heart, Valvular Disease, Open Heart Surgery **1112.** Heart, Various Lesions, Aneurysmectomy and/or Combined Valve Replacement/Repair & Coronary Bypass Grafting **1113.** Heart-Atrium, Arrhythmia, Arrhythmia Surgery **1114.** Hip, Avascular Necrosis, Core Decompression with Grafting **1115.** Joints (Other than Finger), Various Lesions, Total Joint Replacement **1116.** Joints (Shoulder/Elbow), Various Lesions, Arthroplasty (single/multiple) **1117.** Joints (Temporo-mandibular), Various Lesions, Condylectomy with Reconstruction **1118.** Joints (Temporo-mandibular), Various Lesions, Reconstruction **1119.** Larynx, Tumour, (various Lesions), Laryngectomy with Radical Neck Dissection/Block Dissection **1120.** Liver, Trauma, Major Repair Laceration **1121.** Liver, Various Lesions, Lobectomy (3-4 segments) **1122.** Liver, Various Lesions, Partial Lobectomy/Segmental Resection **1123.** Lower Limb, Fractures, Open Reduction and Fixation with Repair of Arterial Injuries **1124.** Lower Limb, Length Discrepancies, Shortening Procedures **1125.** Lower Limb, Various Lesions, Hip Disarticulation **1126.** Lung, Various Lesions, Pneumonectomy/Lobectomy/Segmental Resection/Repeat/Multiple Resection **1127.** Lymphatics (Upper Limb), Lymphangioma, Excision **1128.** Lymphatics, Lymphoedema, Excision (extensive and complex) **1129.** Lymphatics, Lymphoedema, Major Excision & Grafting **1130.** Mandible, Various Lesions, Segmental Resection with Bone Graft **1131.** Maxilla (excluding alveolar margins) and/or Zygo, Various Lesions, Complex Osteotomy/Osteotomy **1132.** Maxilla, Bilateral Complete Alveolar Cleft, Bone Graft and Closure of Naso Buccal Fistula **1133.** Maxilla, Bilateral Incomplete Alveolar Cleft, Bone Graft **1134.** Maxilla, Deformity-Lefort II, Osteotomy **1135.** Maxilla, Lefort II Fracture (complex), Reduction and Fixation **1136.** Maxilla, Lefort II Fracture, Osteotomy **1137.** Maxilla, Lefort III Fracture, Reduction and Fixation **1138.** Mouth, Various Lesions, Pharyngotomy (lateral) with Excision of Tongue and Reconstruction **1139.** Nerve (Lower Limb), Disruption, Major Reconstruction with Repair and/or Neurovascular Transfer **1140.** Nerve (Upper Limb), Defect, Grafting/Interfascicular Repair/ Neurovascular Transfer **1141.** Nerve-Cranial, Various Lesions, Microvascular Decompression/Neurectomy **1142.** Nerve-Sympathetic, Various Lesions, Sympathectomy (bilateral) **1143.** Orbit, Tumour, Removal via Craniotomy **1144.** Orbit, Various Lesions, Reconstruction including Orbital Shift and Soft Tissue (craniofacial approach) **1145.** Parathyroid, Various Lesions, Re-Exploration **1146.** Parotid, Tumour, Total Parotidectomy with Preservation/ Reconstruction Facial Nerve/Radical Neck Dissection **1147.** Pelvis, Fracture (double columns), Open Reduction and Internal Fixation **1148.** Penis, Trauma (Amputation), Microvascular Reattachment **1149.** Penis, Trauma, Reconstruction (1st Stage) **1150.** Pharynx, Tumour, Partial Pharyngectomy and Radical Neck Dissection with Flap **1151.** Pituitary, Various Lesions, Transphenoidal Hypophysectomy/ Excision of Tumour **1152.** Plexus-Brachial, Injury, Exploration **1153.** Prostate Gland, Various Lesions, Total Prostatectomy (open) **1154.** Rectum, Tumour, Anterior Resection/Abdominal Perineal Resection with/without Salpingo- Oophorectomy and Total Hysterectomy **1155.** Rectum, Various Lesions, Abdomino-Perineal Pull Through Resection with Colo-Anal Anastomosis **1156.** Retina, Detachment (complex), Operation (more than one plomb/ encirclage) **1157.** Shoulder, Various Lesions, Hemiarthroplasty **1158.** Skin and Subcutaneous Tissue, Neurofibromatosis of Face and Neck, Excision (extensive and complex) **1159.** Skin and Subcutaneous Tissue, Neurofibromatosis of Face and Neck, Excision (large and complicated) **1160.** Skull, Compound Fracture with Dural Penetration and Brain Damage, Operation **1161.** Skull, Fracture with Rhinorrhoea/Otorrhoea, Cranioplasty and Repair **1162.** Skull, Intracranial Haemorrhage, Osteoplastic Craniotomy/Extensive Craniectomy **1163.** Soft Tissue (Upper Limb), Tumours (malignant), Radical Excision **1164.** Spinal Cord, Aneurysm/Arterio-Venous Malformation Clipping/ Reinforcement of Sac **1165.** Spinal Nerve Roots, Various Lesions, Spinal Rhizolysis involving Exposure of Spinal Nerve Roots **1166.** Spine (cervical), Various Lesions, Laminoplasty **1167.** Spine, Fracture-Dislocation, Open Reduction and Stabilisation **1168.** Spine, Infection, Anterior Drainage and Fusion **1169.** Spine, Various Lesions, Spinal Rhizolysis involving Exposure of Spinal Nerve Roots **1170.** Stomach, Various Lesions, Total/Proximal Gastrectomy with/ without Splenectomy **1171.** Tendon-Flexor (Upper Limb), Defect, Grafting (multiple) **1172.** Thumb, Various Lesions, Pollicisation **1173.** Thyroid, Various Lesions, Total/Subtotal Thyroidectomy with Block Dissection **1174.** Tongue, Tumour, Glossectomy with Radical Neck Dissection **1175.** Tonsils, Tumour, Resection with Reconstruction **1176.** Upper Limb, Various Lesions, Forequarter Amputation **1177.** Ureter, Previous Diversion, Revision **1178.** Uterus, Malignant Condition, Anterior/Posterior Pelvic Exenteration **1179.** Uterus, Malignant Conditions, Wertheim's Operation **1180.** Vulva, Malignant Condition, Radical Vulvectomy **List of Surgeries in Grade 7: 1181.** Aorta, Thoraco-abdominal Aneurysm, Excision and Insertion of Graft **1182.** Bile Duct, Various Lesions, Revision of High Biliary Stricture **1183.** Bone (Upper Limb), Various Lesions, Vascularised Bone Transfer **1184.** Bone, Tumour (malignant), Wide/Major Resection and Reconstruction **1185.** Bone, Various Lesions, Free Vascularised Bone Graft **1186.** Brain, Acoustic Tumour/Cerebello-Pontine Angle Tumour, Excision **1187.** Esophagus, Tumour, Cervical/Laryngopharyngectomy with Tracheostomy with/without Plastic Reconstruction **1188.** Esophagus, Tumour, Total Esophagectomy **1189.** Esophagus, Varices, Gastro-Esophageal Devascularisation with Esophageal Transection **1190.** Hand, Amputated Digit(s), Toe to Hand Transfer **1191.** Head, Various Lesions, Craniofacial Resection and Reconstruction **1192.** Head-Face, Tumor, Craniofacial Resection **1193.** Head-Face, Tumor, Craniofacial Resection with Reconstruction **1194.** Head-Face, Various Lesions, Major Corrective Surgery **1195.** Heart, Coronary Disease, Coronary Artery Bypass Graft **1196.** Heart, Proximal Aortic Aneurysm, Aortic Root Replacement with Coronary Artery Reimplantation **1197.** Heart, Valvular Disease, Open Heart Surgery on more than one valve/involving more than one chamber **1198.** Heart, Various Lesions, Heart Transplantation **1199.** Heart/Lung, Various Lesions, Heart and Lung Transplantation **1200.** Heart-Ventricle, Arrhythmia, Arrhythmia Surgery **1201.** Hip, Various Lesions, Total Joint Replacement **1202.** Joints (Upper Limb), Various Lesions, Vascularised Joint Transfer **1203.** Kidney, Renal Failure, Transplant **1204.** Knee, Various Lesions, Total Joint Replacement **1205.** Liver, Trauma/Tumour, Extended Lobectomy (5 segments/more) **1206.** Liver, Trauma/Tumour, Liver Transplant **1207.** Lower Limb, Traumatic Amputation, Major Replantation **1208.** Lymphatics, Lymphoedema, Lympho - Venous Anastomoses (microsurgery) **1209.** Maxilla, Lefort III Fracture, Reduction and Fixation using Craniofacial approach **1210.** Mouth, Intra-oral Tumour, Radical Excision with Resection of Mandible and Lymph Nodes **1211.** Mouth, Malignant Tumour, Wide Excision and Major Reconstruction **1212.** Mouth, Tumour, radical Excision with Resection of Mandible and Lymph nodes and reconstruction **1213.** Pancreas, Various Lesions, Whipple Operation/Total Pancreatectomy **1214.** Parotid, Tumour, Total Parotidectomy with Parapharyngeal Space Resection and Flap Reconstruction **1215.** Pharynx, Various Lesions, Pharyngotomy (lateral) with Excision of Tongue and Reconstruction **1216.** Pituitary, Various Lesions, Transsphenoidal Hypophysectomy with Resection of Nasal Septum & Grafting **1217.** Soft Tissue, Tumor (malignant), Major Resection and Reconstruction (microsurgical) **1218.** Upper Limb, Major Defect, Composite Tissue Transplant **1219.** Upper Limb, Trauma, Major Replantation **1220.** Upper Limb, Various Lesions, Composite Tissue Transfer **1221.** Upper Limb, Various Lesions, Free Muscle Transfer **1222.** Uterus, Malignant Conditions, Total Pelvic Exenteration