

Policy Document - Terms and Conditions of your policy

ICICI Pru Hospital Care

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)

ICICI Hospital Care: 105N068V01

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 (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.

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: **a)** 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 **(b)** 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; (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 Benefit: Plan A – DHCB per day: Rs.1000, ICUB per day: 0.5%, **Plan B** – DHCB per day: Rs. 2000, ICUB per day:0.5%, **Plan C** – DHCB per day: Rs.3000, ICUB per day: 0.5%, **Plan D** – DHCB per day: Rs.4000, ICUB per day:0.5%

Surgical Benefit: Applicable for all Plan (A, B, C & D) – Grade 1: 15%, Grade 2: 50%, Grade 3: 75% and Grade 4: 100%

Convalescence Benefit: Applicable for all Plan (A, B, C & D) – 3%

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, sanitarium, 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 connected 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 xanthelasma, 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 disease 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 duly authenticated **(xxvi)** 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 **(xxvii)** 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: 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. (vi) 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

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 during office hours (9.00 a. m. to 9.00 p.m., Monday to Saturday; excluding national holidays.) on the numbers mentioned on the reverse of the Policy Folder or on our website; www.iciciprulife.com. Alternatively the Policyholder may communicate with us at the Customer Service Desk details mentioned earlier. The Company's website must be checked for the updated contact details.
- (b) **Grievance Redressal Officer:** For any complaints / grievances, the Policyholder may get in touch with our designated Grievance Redressal Officer (GRO). For GRO contact details please refer to the "Grievance Redressal" section on www.iciciprulife.com
- (c) **Grievance Redressal Committee:** In the event that any complaint/grievance addressed to the GRO is not resolved within 10 days the Policyholder may escalate the same to the Grievance Redressal Committee at the address mentioned below.
- ICICI Prudential Life Insurance Company Limited, Fourth Floor, ICICI Venture House (Stanrose House), ICICI Venture Building, Appasaheb Marathe Marg, Prabhadevi, Mumbai – 400 025.
- (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 or - 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 or -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 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. Given below are details of the ombudsman office considering address of the Policyholder mentioned in the application form:

1. **Ahmedabad Centre:** Office of Insurance Ombudsman, 2nd floor, Ambica House, Near C.U. Shah College 5, Navyug Colony, Ashram Road, Ahmedabad - 380 014. **Jurisdiction:** State of Gujarat and Union Territories of Dadra and Nagar Haveli and Daman and Diu. Tel: 079-27546150, Fax: 079-2754614, E-mail: insombahd@rediffmail.com
2. **Bhopal Centre:** Office of Insurance Ombudsman, 1st floor, 117, Zone-II (Above D.M. Motors Pvt Ltd.), Maharana Pratap Nagar, Bhopal- 462 011. **Jurisdiction:** States of Madhya Pradesh and Chhattisgarh. Tel: 0755-2769201/02, Fax: 0755-2769203, E-mail: bimalokpalbhopal@airtelbroadband.in
3. **Bhubneshwar Centre:** Office of Insurance Ombudsman, 62, Forest Park, Bhubneshwar- 751 009. **Jurisdiction:** State of Orissa Tel:0674-2596461(Direct), Secretary No.: 0674-596455 Tele Fax: 0674-2596429, E-mail: iobbsr@dataone.in
4. **Chandigarh Centre:** Office of Insurance Ombudsman, S.C.O. No. 101, 102 & 103, 2nd floor, Batra Building, Sector 17-D, Chandigarh- 160 017. **Jurisdiction:** States of Punjab, Haryana, Himachal Pradesh, Jammu and Kashmir and Union Territory of Chandigarh. Tel: 0172-2706196, Fax: 0172-2708274, E-mail: ombchd@yahoo.co.in
5. **Chennai Centre:** Office of Insurance Ombudsman, Fatima Akhtar Court, 4th floor, 453 (old 312), Anna Salai, Teynampet, Chennai- 600 018. **Jurisdiction:** State of Tamil Nadu and Union Territories-Pondichery Town and Karaikal (which are part of Union Territory of Pondichery) Tel: 044-24333678, Fax: 044-24333664, E-mail: insombud@md4.vsnl.net.in
6. **Delhi Centre:** Office of Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi- 110 002. **Jurisdiction:** States of Delhi and Rajasthan. Tel: 011-23239611 Fax: 011-23230858, E-mail: iobdelraj@rediffmail.com
7. **Guwahati Centre:** Office of Insurance Ombudsman, Acuaris, Bhaskar Nagar, R.G. Baruah Road, Guwahati- 781 021. **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 Centre:** Office of Insurance Ombudsman, 6-2-47, Yeturu Towers Lane, Opp. Saleem Function Palace, A.C. Guards, Lakdi-Ka-Pool, Hyderabad- 500 004. **Jurisdiction:** States of Andhra Pradesh, Karnataka and Union Territory of yaman- a part of the Union Territory of Pondicherry. Tel: 040-23325325, Fax: 040-23378599, E-mail: hyd2_insombud@sancharnet.in
9. **Kochi Centre:** Office of Insurance Ombudsman, 2nd floor, CC 27/2603, Pulinath Bldg., Opp. Cochin Shipyard, M.G. Road, Ernakulam – 682 015. **Jurisdiction:** State of Kerala and Union Territory of Lakshadweep, Mahe- a Part of Union Territory of Pondichery. Tel: 0484-2358734, Fax: 0484-2359336, E-mail: iokochi@asianetglobal.com
10. **Kolkata Centre:** Office of Insurance Ombudsman, North British Bldg., 3rd floor, 29, N. S. Road, Kolkata- 700 001. **Jurisdiction:** States of West Bengal, Bihar, Sikkim, Jharkhand and Union Territories of Andaman and Nicobar Islands Tel: 033-22134869, Fax: 033-22134868, E-mail: iombkol@vsnl.net
11. **Lucknow Centre:** Office of Insurance Ombudsman, Chintel's House, 1st floor, 16, Station Road, Lucknow- 226 001. **Jurisdiction:** State of Uttar Pradesh and Uttaranchal Tel: 0522-2201188, Fax: 0522-2231310, E-mail: iobkol@sancharnet.in
12. **Mumbai Centre:** Office of Insurance Ombudsman, 3rd floor, Jeevan Seva Annexe (Above MTNL), S.V.Road, Santacruz (W), Mumbai- 400 054. **Jurisdiction:** States of Maharashtra and 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 a single contract" (Ver T12:1)

ANNEXTURE I

Grade 1 – List of Surgeries

(1) Anterior Chamber, Glaucoma, Paracentesis (diagnostic/therapeutic) (2) Anus, Fissure, Excision/Lateral Sphincterotomy (3) Anus, Fistula-in-ano(low/high), Excision, Low / High Fistulotomy (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) Bronchoscopia, 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) Esophagopathy with dilatation (36) Esophagoscopia, gastroscopy, duodenoscopy with injection of esophageal/gastric varices (37) Esophagoscopia, 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 obilisation 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 Fracture, 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, Polyp (complex), Removal (91) Nose, Various Lesions (turbinate), 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, Periiorthal 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, Fasciectomy (134) Ureter, Cutaneous Ureterostomy, Closure (135) Urethra, Fistula, Closure (136) Urethra, Stenosis, Dilatation (137) Urethra, Stricture, Urethrotomy (138) Urethra, Various Lesions, Urethrothomy (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

(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 Colectomy / 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 & Colectomy (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, Transanal Ligation (39) Artery-Profunda Femoris, Stenosis, Profundoplasty (40) Arthroscopy, therapeutic (41) Auditory Meatus (Internal), Tumour, Transtympanic Removal (42) Bile Duct Various Lesions, Cholecho-Duodenostomy / Cholecho-Gastrostomy (43) Bile Duct, Various Lesions, Cholecho-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 / Tumour (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, Arthroscopy (102) Endoscopic, dilation of biliary stricture (103) Endoscopic, insertion of biliary stent (104) Endoscopic, insertion of nasal biliary drain (105) Endoscopic, 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/Trabeculectomy (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 Trabeculectomy (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, Arthroscopy (176) Knee, Various Lesions, Arthroscopy 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, Arthroscopy (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, Proapsed 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, Enterocoele, 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, Varicocele (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 Ligation (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

(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 Bypass (13) Artery, Various Lesions, Bypass / Graft (14) Artery-Carotid, Aneurysm/Arterio-Venous Fistula, Ligation (15) Arthroscopy, knee reconstruction (16) Bile Duct, Various Lesions, Cholecholethotomy (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, Epiphysiolysis 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, Exopthalmos due to Thyrotoxicosis, Retractor Reccessions (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 Cholecho-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 Osteotomy/Osteotomy without Segmental Osteotomy (94) Mandible, Various Lesions, Reconstruction with Bone Graft (95) Mandible, Various Lesions, Segmental Osteotomy / 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, Frontal-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

(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) Blad Vessels, Defect, Major Grafts (multiple) (21) Bone (Skull), Tumour (malignant), Radical Excision (22) Bone (Upper Limb), Tumour (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, Tumour, Pancreatico-Duodenectomy (42) Ear, Total Amputation, Microvascular Reconstruction (43) Elbow, Various Lesions, Hemithroplasty (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, Tumour, 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/Osteotomy (91) Mandible and Maxilla, Various Lesions, Osteotomy including Segmental Osteotomy with/without Grafting (92) Mandible, Various Lesions, Mandibular Ramus/Body Osteotomy/Osteotomy with Segmental Osteotomy (93) Mandible, Various Lesions, Segmental Resection with Bone Graft (94) Maxilla (excluding alveolar margins) and/or Zygoma, Various Lesions, Complex Osteotomy/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