Consumables - Rider
Unique Identification No.: GHIHLIA26046V012526

Consumables - Rider which can be bought along with the **Base** policy.

- **Eligibility:** This Add on Cover can be purchased along with the **Base Policy** only either at inception or during Renewal of the **Base Policy.**

- **Base Policy:** Any Individual Health Insurance Policy of Galaxy Health Insurance Company Limited to which this Add-on cover shall be attached

I. COVERAGE:

If there is an admissible claim under inpatient / day care under this policy, then Items as per List I given below will become payable up to sum insured. Further, the Company also covers Admission/Registration charges, Record charges and Insurance Processing charges will be payable up to the sum insured.

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Sl No	Item	Sl No	Item
1	Baby Food	35	Oxygen Cylinder (For Usage Outside The Hospital)
2	Baby Utilities Charges	36	Spacer
3	Beauty Services	37	Spirometre
4	Belts/ Braces	38	Nebulizer Kit
5	Buds	39	Steam Inhaler
6	Cold Pack/Hot Pack	40	Armsling
7	Carry Bags	41	Thermometer
8	Email / Internet Charges	42	Cervical Collar
9	Food Charges (Other Than Patient'S Diet Provided By Hospital)	43	Splint
10	Leggings	44	Diabetic Footwear
11	Laundry Charges	45	Knee Braces (Long/ Short/ Hinged)
12	Mineral Water	46	Knee Immobilizer/Shoulder Immobilizer
13	Sanitary Pad	47	Lumbo Sacral Belt
14	Telephone Charges	48	Nimbus Bed Or Water Or Air Bed Charges
15	Guest Services	49	Ambulance Collar
16	Crepe Bandage	50	Ambulance Equipment
17	Diaper Of Any Type	51	Abdominal Binder
18	Eyelet Collar	52	Private Nurses Charges- Special Nursing Charges
19	Slings	53	Sugar Free Tablets
20	Blood Grouping And Cross Matching Of Donors Samples	54	Creams Powders Lotions (Toiletries Are Not Payable, Only Prescribed Medical Pharmaceuticals Payable)

GHIC - Internal

21	Service Charges Where Nursing Charge Also Charged	55	Ecg Electrodes
22	Television Charges	56	Gloves
23	Surcharges	57	Nebulisation Kit
24	Attendant Charges	58	Any Kit With No Details Mentioned [Delivery Kit, Orthokit, Recovery Kit, Etc]
25	Extra Diet Of Patient (Other Than That Which Forms Part Of Bed Charge)	59	Kidney Tray
26	Birth Certificate	60	Mask
27	Certificate Charges	61	Ounce Glass
28	Courier Charges	62	Oxygen Mask
29	Conveyance Charges	63	Pelvic Traction Belt
30	Medical Certificate	64	Pan Can
31	Medical Records	65	Trolly Cover
32	Photocopies Charges	66	Urometer, Urine Jug
33	Mortuary Charges	67	Ambulance
34	Walking Aids Charges	68	Vasofix Safety"

Prospectus

II. Specific Conditions:

- The Rider cover can be purchased only with the **Base** policy. It can be bought either at the time of the first policy purchase or at the time of renewal of the **Base Policy**.
- The Rider Cover will be available only if it is specifically opted under the **Base Policy** Schedule and is subject to the terms, conditions, and applicable endorsements outlined herein and in the **Base Policy**.
- If the insured migrates from the existing **Base Policy** to any other product or same policy under different plan offered by the Company, the provision of the Rider Cover is subject to its availability in the new product.
- This Rider Cover shall be available only for claims made within India during the policy period.

III. Terms and Conditions, Waiting periods and Exclusions

- All waiting periods, permanent exclusions, claims procedure and general terms & conditions applicable to the Base Policy will apply to this Rider as well.
- Please Note: Any claim under this Rider endorsement policy will only be admissible when it qualifies according to the terms, conditions and exclusions in the Base Policy.

IV. Prohibition of Rebates: Section 41 of Insurance Act 1938 (Prohibition of rebates): No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer: Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakhs rupees.

GHIC - Internal