

### **Named Surgeries - 2 years waiting period**

- Cataract\*
- Benign Prostatic Hypertrophy
- Myomectomy, Hysterectomy unless because of malignancy
- Fissures &/or Fistula in anus, hemorrhoids/piles
- Arthritis, gout, rheumatism and spinal disorders
- Joint replacements unless due to accident
- Sinusitis and related disorders
- Stones in the urinary and biliary systems
- Dilatation and curettage , Endometriosis
- All types of Skin and internal tumors/ cysts/nodules/ polyps of any kind including breast lumps unless malignant
- Dialysis required for chronic renal failure
- Surgery on tonsils, adenoids and sinuses
- Gastric and Duodenal erosions & ulcers
- Deviated Nasal Septum
- Varicose Veins/ Varicose Ulcers

\* Per Eye cataract sublimit of NPR 20,000

### **4 Years Waiting Period**

Any pre existing illness shall be excluded for a period of 4 consecutive years immediately preceding the period of insurance (i.e. Diabetes, heart condition(HTN) , thyroid, etc)