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have to settle all unacceptable costs, co-payment (if applicable), directly with the hospital). In the event of a claim refund, the permissible amount of the claim (after adjustment to the co-payment or earned by HealthReturns™) will be paid to you. 10. Will you always accept my cashless advance authorization request? Ans: There may be cases where we may refuse to be admitted to a non-cash institution for hospitalization for any of the following reasons: - insufficient amount insured - insufficient information to determine eligibility - or because treatment is not covered by the policy. In such cases, you may be required to pay for treatment and file a claim for reparation, which will be considered the subject of the Terms of Policy and Conditions. 11. How do I know if a hospital is your network hospital or not? Ans: The list of our network hospital is available on our website www.adityabirlahealth.com. Alternatively, you can also call our toll-free number 1800 103 1033 to get information. What is the definition of a dependent child? A dependent child is an unmarried child between the ages of 3 months and 18 years or up to 21 years if he has a full education living with the insured person. Can I include my spouse in this this Protection Plan - Hospital Cash Policy? Yes, you can include up to two children in your spouse's policy. What is the cancellation procedure? The policy can be cancelled with a notice of 30 days. The premium you paid will be refunded on the basis of a pro-rat or 25% of the annual premium, whichever is above will be saved. Any cancellation request sent 30 days after the policy has started will be returned on a pro-gate basis. How can I file a claim? You can apply by calling toll-free at 1800-226-226 (MTNL or BSNL) or 1800-2-700-700 (any line) or 022 6638 4800 (local/STD fees apply). We will then assist you with submitting the necessary documents and the process will be completed within 7 business days as soon as all the necessary documents are submitted. How can I make my insurance premiums for my random protection plan - Hospital Money Policy? This is an annual policy where a premium can be made online through a credit card, NetBanking or check. Check. aditya birla health insurance activ assure diamond policy wording

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