

**A waiting period of 24 months** from the first policy commencement date will be applicable to the medical and surgical treatment of illnesses, disease, or surgical procedures mentioned below, unless necessitated due to cancer: The following Illnesses/diseases would be covered after a waiting period of two years irrespective of the treatment undergone, medical or surgical:

- a. Tumors, Cysts, polyps including breast lumps (benign)
- b. Polycystic ovarian disease
- c. Fibromyoma
- d. Adenomyosis
- e. Endometriosis
- f. Prolapsed Uterus
- g. Non-infective arthritis
- h. Gout and Rheumatism
- i. Osteoporosis
- j. Ligament, Tendon or Meniscal tear (due to injury or otherwise)
- k. Prolapsed Inter Vertebral Disc (due to injury or otherwise)
- l. Cholelithiasis
- m. Pancreatitis
- n. Fissure/fistula in anus, haemorrhoids, pilonidal sinus
- o. Ulcer & erosion of stomach & duodenum
- p. Gastro Esophageal Reflux Disorder (GERD)
- q. Liver Cirrhosis
- r. Perineal Abscesses
- s. Perianal / Anal Abscesses
- t. Calculus diseases of Urogenital system Example: Kidney stone, Urinary bladder stone.
- u. Benign Hyperplasia of prostate
- v. Varicocele
- w. Cataract
- x. Retinal detachment
- y. Glaucoma
- z. Congenital Internal Diseases