

**Prepared for clients of Profit Tantra Financial Services:**

Note : This write up is prepared as all the terms and condition are not mentioned in brochures.



Specific Waiting Periods of 2 years

The Illnesses and treatments :

listed below will be covered subject to a waiting period of 2 years as long as in the third Policy Year the Insured Person has been insured with Apollo Munich continuously and without any break:

i. Illnesses:

Arthritis if non infective; calculus diseases of gall bladder and urogenital system; cataract; fissure/fistula in anus, hemorrhoids, pilonidal sinus, gastric and duodenal ulcers; gout and rheumatism; internal tumors, cysts, nodules, polyps including breast lumps (each of any kind unless malignant); osteoarthritis and osteoporosis if age related; polycystic ovarian diseases; sinusitis and related disorders and skin tumors unless malignant.

ii. Treatments:

Benign ear, nose and throat (ENT) disorders and surgeries (including but not limited to adenoidectomy, mastoidectomy, tonsillectomy and tympanoplasty); dilatation and curettage (D&C); hysterectomy for menorrhagia or fibromyoma or prolapse of uterus unless necessitated by malignancy; joint replacement; myomectomy for fibroids; surgery of gallbladder and bile duct unless necessitated by malignancy; surgery of genito urinary system unless necessitated by malignancy; surgery of benign prostatic hypertrophy; surgery of hernia; surgery of hydrocele; surgery for prolapsed inter vertebral disk; surgery of varicose veins and varicose ulcers; surgery on tonsils and sinuses; surgery for nasal septum deviation.

➤ 30 days normal waiting period

➤ 141 day care procedures are covered

➤ Pre-existing disease after 3 years

➤ Customer care no : for policy queries :1800-102-0333

➤ Customer care no : for claims : 1800-425-4080

➤ Profit Tantra Financial Services Customer Support contact no :

▪ Mr Niraj 9916740560/99167-40909 Mr Deepak 080-41654424 / 81233-51336



**Profit Tantra**

Financial Services

"Holistic Approach Towards Wealth"