

Prepared for clients of Profit Tantra Financial Services

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

2 Year Waiting period in Maxbupa Health Companion

1. Stones in biliary and urinary systems Treatment for any Injury or Illness resulting directly or indirectly from nuclear,
2. Lumps / cysts / nodules / polyps / internal tumours radiological emissions, war or war like situations (whether war is declared or not),
3. Gastric and Duodenal Ulcers rebellion (act of armed resistance to an established government or leader), acts of
4. Surgery on tonsils / adenoids terrorism. directly or indirectly from nuclear, biological or chemical emissions, war or
5. Osteoarthritis / Arthritis / Gout / Rheumatism / Spondylosis / Spondylitis / war like situations (whether war is declared or not), rebellion, revolution, acts of
Intervertebral Disc Prolapse terrorism.
6. Cataract
7. Fissure / Fistula / Haemorrhoids 6.8 External Congenital Anomaly:
8. Hernia / Hydrocele Screening, counseling or treatment related to external Congenital Anomaly.
9. Chronic Renal Failure or end stage Renal Failure
10. Sinusitis / Deviated Nasal Septum / Tympanoplasty / Chronic Suppurative Otitis 6.9 Convalescence & Rehabilitation:
Media Hospital accommodation when it is used solely or primarily for any of the following
11. Benign Prostatic Hypertrophy purposes:
12. Knee/Hip Joint replacement a. Any services related to Complementary & Alternative Medicine provided for the
13. Dilatation and Curettage purpose of Convalescence, Rehabilitation and Respite Care other than for
14. Varicose veins receiving eligible treatment of a type that normally requires a stay in Hospital.
15. Dysfunctional Uterine Bleeding / Fibroids / Prolapse Uterus / Endometriosis b. Custodial care either at home or in a nursing facility for personal care such as help
16. Diabetes and related complications with activities of daily living such as bathing, dressing, moving around either by
17. Hysterectomy for any benign disorder