

Annexure X

Knockout Conditions – Upfront Rejections

Warranted that declaration of any Pre-existing Condition, using words / terms which mean any disease/illness which are same or similar to knockout list (As per Annexure X), will render this policy null and Void-ab-initio and the Company shall have no liability under the policy.

The given list is exhaustive. Policy is not applicable for cases having Pre-existing disease.

Stroke	Paralysis	Any Cirrhosis of liver, Oesophageal Varises and Fibrosis	Alcoholic liver disease
Cancer or any type of malignancy	Heart Disease/ Severe Heart Attack (Myocardial Infarction)	Angioplasty	Thalassemia
Avascular Necrosis	Coronary By Pass	Heart Valve Replacement	Coronary Artery Disease
Acute/ Chronic Pancreatitis and Congenital conditions of pancreas	Crohn's disease	Dialysis	Chronic Renal failure
Papulosquamous disorder of skin	Alzheimer's Disease	Ankylosing Spondylitis	Down's syndrome
Multiple Sclerosis	Muscular Dystrophy	Autism	Pacemaker implantation
Cerebral Palsy	Chronic Obstructive Pulmonary Disease	Sleep Apnea	Peripheral Vascular Disease
Spinal Stenosis	Hemophilia	Systemic Lupus Erythematosus	Hepatitis B
Hepatitis C	Transplant, Major Organ (heart, valve, lung, kidney)	Rheumatoid arthritis	BMI>37
Loss of Hearing	Sarcoidosis	Glaucoma	Pulmonary Fibrosis
Inflammatory Bowel Diseases	Idopathic Thrombocytopenia Purpura	Deep Vein Thrombosis	Severe Diabetes mellitus
Chronic Kidney Diseases	Epilepsy	Diabetes (medication/Insulin)	Hyper / Hypo thyroidism
Blood Pressure	Hypertension	Asthma	Migraine
Arthritis	Parkinson		