

**Corona Kavach Policy, Reliance General  
ANNEXURE-D  
Declined List**

The Proposals with below mentioned diseases/conditions will fall under Straight rejection

Sr. No.	Disease	ICD Code
1	Sarcoidosis	D86.0-D86.9
2	Malignant Neoplasms	C00-C14 Malignant neoplasms of lip, oral cavity and pharynx, C15-C26 Malignant neoplasms of digestive organs, C30-C39 Malignant neoplasms of respiratory and intrathoracic organs C40-C41 Malignant neoplasms of bone and articular cartilage C43-C44 Melanoma and other malignant neoplasms of skin C45-C49 Malignant neoplasms of mesothelial and soft tissue C50-C50 Malignant neoplasms of breast C51-C58 Malignant neoplasms of female genital organs C60-C63 Malignant neoplasms of male genital organs C64-C68 Malignant neoplasms of urinary tract C69-C72 Malignant neoplasms of eye, brain and other parts of central nervous system C73-C75 Malignant neoplasms of thyroid and other endocrine glands C76-C80 Malignant neoplasms of ill-defined, other secondary and unspecified sites C7A-C7A Malignant neuroendocrine tumours C7B-C7B Secondary neuroendocrine tumours C81-C96 Malignant neoplasms of lymphoid, hematopoietic and related tissue D00-D09 In situ neoplasms D10-D36 Benign neoplasms, except benign neuroendocrine tumours D37-D48 Neoplasms of uncertain behaviour, polycythaemia vera and myelodysplastic syndromes D3A-D3A Benign neuroendocrine tumours D49-D49 Neoplasms of unspecified behaviour
3	Heart Ailment Congenital heart disease and valvular heart disease	I49 Other cardiac arrhythmias, (I20-I25)Ischemic heart diseases, I50 Heart failure, I42Cardiomyopathy; I05-I09 - Chronic rheumaticheart diseases. Q20 Congenital malformations of cardiac chambers and connections Q21 Congenital malformations of cardiac septa Q22 Congenital malformations of pulmonary and tricuspid valves Q23 Congenital malformations of aortic and mitral valves Q24 Other congenital malformations of heart Q25 Congenital malformations of great arteries Q26 Congenital malformations of great veins Q27 Other congenital malformations of peripheral vascular system Q28 Other congenital malformations of circulatory system I00-I02 Acute rheumatic fever I05-I09 Chronic rheumatic heart diseases Nonrheumatic mitral valve disorders mitral (valve): disease (I05.9) failure (I05.8) stenosis (I05.0). When of unspecified cause but with mention of: diseases of aortic valve (I08.0), mitral stenosis or obstruction (I05.0) when specified as congenital (Q23.2, Q23.3) when specified as rheumatic (I05), I34.0Mitral (valve) insufficiency Mitral (valve): incompetence / regurgitation - NOS or of specified cause, except rheumatic, I 34.1to I34.9 - Valvular heart disease.
4	Cerebrovascular disease (Stroke)	I67 Other cerebrovascular diseases, (I60-I69) Cerebrovascular diseases
5	Inflammatory Bowel Diseases	K 50.0 to K 50.9 (including Crohn's and Ulcerative colitis) K50.0 - Crohn's disease of small intestine; K50.1 -Crohn's disease of large intestine; K50.8 - Other Crohn's disease; K50.9 - Crohn's disease, unspecified. K51.0 - Ulcerative (chronic) enterocolitis; K51.8 -Other ulcerative colitis; K51.9 - Ulcerative colitis, unspecified.
6	Chronic Liver diseases	K70.0 To K74.6 Fibrosis and cirrhosis of liver; K71.7 - Toxic liver disease with fibrosis and cirrhosis of liver; K70.3 - Alcoholic cirrhosis of liver; I98.2 - K70.-Alcoholic liver disease; Oesophageal varices in diseases classified elsewhere. K 70 to K 74.6 (Fibrosis, cirrhosis, alcoholic liver disease, CLD)

7	Pancreatic diseases	K85-Acute pancreatitis; (Q 45.0 to Q 45.1) Congenital conditions of pancreas, K 86.1 to K 86.8 - Chronic pancreatitis
8	Chronic Kidney disease	N17-N19) Renal failure; I12.0 - Hypertensive renal disease with renal failure; I12.9 Hypertensive renal disease without renal failure; I13.1 - Hypertensive heart and renal disease with renal failure; I13.2 - Hypertensive heart and renal disease with both (congestive) heart failure and renal failure; N99.0 - Post procedural renal failure; O08.4 - Renal failure following abortion and ectopic and molar pregnancy; O90.4 - Postpartum acute renal failure; P96.0 - Congenital renal failure. Congenital malformations of the urinary system (Q 60 to Q64), diabetic nephropathy E14.2, N.083
9	Hepatitis B	B16.0 - Acute hepatitis B with delta-agent (coinfection) with hepatic coma; B16.1 – Acute hepatitis B with delta-agent (coinfection) without hepatic coma; B16.2 - Acute hepatitis B without delta-agent with hepatic coma; B16.9 –Acute hepatitis B without delta-agent and without hepatic coma; B17.0 –Acute delta- (super)infection of hepatitis B carrier; B18.0 -Chronic viral hepatitis B with delta-agent; B18.1 -Chronic viral hepatitis B without delta-agent;
10	Person proposed to be insured who has undergone any surgery in the 90 days preceding the date of proposal	
11	Person proposed for Insurance or any of his/her family members with whom he/she is living, have been detected with COVID-19 or is Quarantine or recommended Quarantine on or before the date of proposal	