



**दि न्यू इंडिया एश्योरन्स कंपनी लिमिटेड**

**The New India Assurance Co. Ltd.**

(भारत सरकार के संपूर्ण स्वामित्वाधीन / Wholly owned by Govt. of India)

क्षेत्रीय कार्यालय : शारदा सेंटर, दूसरी मंजिल, नळ स्टॉप के पिछे, कर्वे रोड, पुणे- 411 004.

Regional Office: Sharda Center, 2<sup>nd</sup> floor, Behind Nal stop, Karve Road, Pune-411 004.

फोन /Ph: (020) 25439902, 25439910, 25449765, 25466964, 25466965 फॅक्स / Fax:- 25449759.

**September 21, 2017**

**To,**

**Pragmatic Insurance Broking Services Pvt. Ltd.**

**Pune**

**Sub: Proposal for Tailor Made Group Super Top Up Policy for AIBRF, Pune**

**1. COVERAGES:**

Sr No.	Coverage:
1	Hospitalisation expenses incurred for any disease or illness or accident
2	Hospitalisation expenses incurred for donor in respect of organ transplant
3	Pre-hospitalisation expenses - 30 days
4	Post-Hospitalisation expenses – 90 days
5	All standard definitions as per IRDA guidelines
6	AYUSH treatment covered till Sum Insured limits
7	Pre-Existing disease are covered
8	Day care treatment admissible for specific diseases as mentioned below even if hospitalization is not 24 hrs
9	Adenoidectomy, Appendectomy, Ascitic/ Plural Tapping, Auroplasty not cosmetic in nature, Coronary Angiography/ Renal Coronary Angiography, Dental Surgery, D & C, Excision of cyst/granuloma/lump/tumor, Eye Surgery, Fracture including hair line fracture/dislocation, Radiotherapy, Chemotherapy including parental chemotherapy, Lithotripsy, Incision/drainage of abscess, VAricoselectomy, Wound Suturing, FESS, Operations/ Microsurgical operations on the nose, middle ear/internal ear, tongue, mouth, face, tonsils and adenoids, salivary glands and salivary ducts, breast, skin & sub-cutaneous tissues, digestive tract, female/male sexual organs, Haemodialysis, ventral, Fissurectomy/Fistulectomy, Mastoidectomy, Hydrocele, Hysterectomy, Inguinal/ventral/umbilical/femoral hernia, Parenteral chemotherapy, Polypectomy, Septoplasty, Piles/Fistula, Prostate Surgeries, Sinusitis surgeries, Tonsillectomy, Liver aspiration, Schlerotherapy, varicose vein ligation, All copies along with biopsies, lumbar puncture
10	Alternative therapies covered as defined if treatment is taken in hospital as defined





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11	Ambulance charges covered upto Rs.2500/- per trip to hospital if medically advised, Taxi/Auto expenses max upto Rs.750/- per hospitalisation
12	Congenital anomalies are covered
13	Psychiatric diseases are covered
14	Advance medical treatment like laser surgery, stem cell therapy is covered
15	Treatment taken for accidental expenses covered even on OPD basis upto Sum Insured
16	Taxes and Other charges are payable
17	Treatment for genetic disorder and stem cell therapy are covered
18	Treatment for age related disorders such as AMRD, RFQMR, EECF are covered
19	Rental charges for external or durable medical equipment are covered
20	Ambulatory devices are covered
21	Physiotherapy charges are payable

## 2. EXCLUSIONS:

Sr. No.	Exclusions:
1	For Critical Illnesses hospitalisation medical alone is payable.
2	No Expenses related to Maternity is payable
3	No expenses related to for new born child is payable
4	No corporate Buffer is available
5	No dependent children are covered in policy
6	Standard exclusion of War Invasion.etc.
7	Vaccination/ Cosmetic Surgery or plastic surgery unless necessitated due to accident
8	Cost of spectacles and contact lenses, hearing aids, other than intra-ocular lenses and cochlear implant
9	Dental treatment or surgery in clinic and cosmetic in nature
10	Rest, Cure, Obesity treatment
11	AIDS
12	Charges incurred only for diagnostic purpose
13	Vitamins/ Tonics unless forming part of treatment
14	Nuclear weapon standard exclusion
15	Non medical expenses which are not covered
16	Suicide or attempted suicide expenses





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### **3. OTHER CONDITIONS:**

1. Super Top Up Coverage meaning would be as below:

- a) A single claim or multiple claims in a policy period which exceeds the threshold Sum Insured/deductible of hospitalization claims.
- b) The aggregate of Covered Expenses in respect of hospitalisation/s of insured person individually or for all insured persons in the family exceeds the threshold Level /deductible.
- c) The claim payable under this Policy will be the amount by which the aggregate of such Covered Expenses in respect of hospitalisations with dates of admission falling within the policy period exceeds the threshold Level /deductible per family as stated in the schedule.
- d) In no case the Company shall be liable to pay any sum in excess of the Sum Insured as stated in the Super Top Up Policy.

2. Super Top Up Cover the threshold would be in excess of hospitalisation claims only.

Domiciliary benefit amount would not be part of threshold for triggering Super Top Up Cover. Thus if amount is inclusive of domiciliary benefits then Super Top Up Cover would trigger only after amount exceeds Rs.3,30,000/- or Rs.4,40,000/- provided this utilization is 100% of the domiciliary benefit available under the base policy since domiciliary benefit allowed is only 10% of the base policy ( Rs.30,000/- or Rs.40,000/-)

3. All members who would be opting for Super Top Up cover would have definite identification details as well proof of them being retiree and only those who are part of base policy would be forming part of Super Top Up Policy and no one else is entitled to join the scheme.

4. Policy also has coverage for widows of deceased employees.

5. Minimum participation of atleast 10,000 Employees (not lives) is compulsory to trigger the policy.



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**5. Premium:**

SI Category	Premium for 1+1	Premium for Single surviving person
Premium for threshold Rs.3 lac and Top Up Rs.5 lac	Rs.2975+GST	2675+GST
Premium for threshold Rs.4 lac and Top Up Rs.6 lac	Rs.3225+GST	2925+GST



*-पल्लवी-*

**(Pallavi Khatavkar)**

**Health Manager**

**Pune RO**