

Risk Rating & Terms-GMC	
Corporate	M/s TEAM COMPUTERS PVT LTD
Address	1, MOHAMMAD PUR, BHIKAJI CAMA PLACE, MOHAMMADPUR, NEW DELHI SOUTH WEST DELHI, South
Coverages	
Sum Assured	3 Lakhs
Policy Type	Group Mediclaim Policy
Family Definition	
Family Definition	Self + 2 Dep. Parents/ Parents In Laws
Room Rent Limits	
Normal room rent capping	2% for Normal
ICU room rent capping	4% for ICU
Pre-existing diseases	Covered from Day 1
30 days waiting period	Waived off
1st / 2nd / 3rd / 4th Year Waiting Period	Waived off
Maternity	
9 months Waiting Period	Waived off
Maternity Limit	Rs 40,000 for Normal & Rs 50,000 for Caesearean
New Born Cover	Covered from Day 1
Pre & Post Hospitalization	
Pre-hospitalization costs	30 days
Post Hospitalization costs	60 days
Other Conditions	
Oral Chemotherapy	Covered upto Family SI
Ambulance Charges	Rs 3,000 per Incident
Organ Donor	Covered upto Family SI
Disease-wise capping	No Capping on Diseases
Addition / Deletion of Lives	Pro-rata
Day Care Procedures	Covered from day 1
Co-pay	5% Copay on All Claims
Corporate Buffer	Covered upto Rs 5 Lakhs applicable for all diseases
Parental Sum Insured Restriction	Parents Sum Insured Restriction for Claim up to 50% of sum insured
Disease-wise capping for Parents Only	Cataract limited to Rs.25,000/-per eye only. Hernia limited to Rs.30,000/-. Hysterectomy limited to Rs.30,000/-, Knee replacement surgery limited to Rs.75,000/-"