

<u>Salient Features</u>	
FAMILY DEFINITION	SELF + SPOUSE + 2 DEPENDENT CHILDREN UPTO 25 YEARS
ROOM RENT	2% OF SI PER DAY FOR NORMAL & 4% OF SI PER DAY FOR ICU
PRE-EXISTING DISEASE COVER	COVERED FROM DAY 1
30 DAYS EXCLUSIONS	WAIVED OFF
1ST TO 4TH YEAR EXCLUSIONS	WAIVED OFF
PRE AND POST HOSPITALIZATION FROM DOA AND DOD	30 DAYS AND 60 DAYS
MATERNITY COVER	NORMAL: UPTO INR. 50000/- CESSARIAN: UPTO INR. 50000/- FOR FIRST 2 LIVING CHILDREN
PRE-POST NATAL	INR. 5,000/- WITH IN MATERNITY LIMIT
NEW BORN BABY COVER	FROM DAY 1 UPTO FAMILY SUM INSURED
9 MONTHS WAITING PERIOD FOR MATERNITY	WAIVED OFF
DOMICILIARY HOSPITALIZATION	EXCLUDED
DISEASE-WISE CAPPING	ONLY FOR CATARACT INR. 20,000/- PER EYE COVERED AS PER STANDARD LIST
DAY CARE PROCEDURES	
INTERNAL CONGENITAL DISEASE	COVERED
EXTERNAL CONGENITAL DISEASE	NOT COVERED
COPAYMENT	NONE
CORPORATE BUFFER	NONE

AMBULANCE	INR. 1500 FOR EMERGENCY CASES ONLY
CLAIM INTIMATION & SUBMISSION	INTIMATION - 48 HOURS FROM ADMISSION & SUBMISSION - 30 DAYS FROM DISCHARGE
ADDITION/DELETION	ON PRORATA BASIS FROM DOJ AND DOL SUBJECTED SUFFICIENT CD BALANCE HAS BEEN MAINTAINED WITH THE INSURANCE COMPANY AND INTIMATION HAS BEEN GIVEN WITH IN 30 DAYS
MID TERM ADDITION OF DEPENDENT	WILL BE POSSIBLE ONLY IN CASE OF NEW JOINEE, NEWLY MARRIED SPOUSE AND NEW BORN BABY SUBJECTED SUFFICIENT CD BALANCE HAS BEEN MAINTAINED WITH THE INSURANCE COMPANY AND INTIMATION TO INSURER MUST BE GIVEN WITH IN 30 DAYS OF SUCH EVENT
REST CONDITIONS	AS PER STANDARD GMC POLICY