

Employee Benefits Programme 2016 -17

Dear Associates,

We are happy to announce that we have launched Health Insurance Policy for Employees. Our Insurance Consultants will assist you in understanding the benefits of the Insurance Policy, Query Handling, Claim Settlement, and any other assistance that you may have for this year. Think of them as a "one-stop-solution" for all the information related to this policy.

Features of Group Health Insurance

Family Members Eligible for Coverage: - 1 + 3 (Employee + Spouse + 2 Dependent Children)

Sum Insured: 2 Lakhs per Family (Floater Basis)

Maternity Limit is covered up to INR 30,000 Normal Delivery and INR 30,000 C-Section Delivery

Pre Existing Disease Covered for all members in policy

No waiting periods in policy

New born Baby covered from Day 1 with in Family Sum Insured

Pre and Post hospitalization expenses covered for 30 & 60 days respectively

Room Rent is restricted to Standard Room AC, including Nursing Charges (In case if the Room Rent limit Exceeds the eligibility, then proportionate Incremental deductions will be applied on over all final bill)

Ambulance Charges are Covered up to INR 1000/- per Claim

Cashless & Reimbursement Facility Available Through Bajaj Allianz General Insurance Co. Ltd.

in House Team

Time line for Intimating the claim and Submitting the Claims Documents is 24 hours and 15 days respectively

Newly Married Spouse or New Born baby is to be declared within 15 days from the date of event for getting coverage

Insurance Company: Bajaj Allianz General Insurance Co. Ltd.

*The above coverages are subject to the overall policy conditions and exclusions.

Features of Group Personal Accident Insurance

Sum Insured: 5 Lakhs per Employee

Insurer Provider – Bajaj Allianz General Insurance Co. Ltd.

Eligibility of coverage – Employees only

Accidental Death is covered up to 100% of Sum Insured

Permanent Partial Disability (depending on the seriousness of the Injury)

Permanent Total Disability (100% of Sum Insured)

Temporary Total Disability or Weekly Compensation is covered up to Rs.5,000/- up to 100 weeks

Coverage is world wide 24 x 7.

*The above coverages are subject to the overall policy conditions and exclusions.

Ethika Team will assist you with understanding the benefits of the policy, Queries Handling, Cashless & Re-imbursment claims Settlement, Distribution of Cashless Cards, and any other issues that you may have. They are reachable on the below numbers:

Point of Contact for Claim	First Escalation	Second Escalation
Venkat Swamy K	Sandeep M	Susheel Agarwal
Account Manager	Head- Operations	CEO
+91-8498072000	+91-8498997000	+91-8498094600
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