

INDIAN INSTITUTE OF TECHNOLOGY KHARAGPUR ALUMNI FOUNDATION, INDIA, Revised coverage Base and Top up policy 2023

- Sum Insured per family: Rs. 5 Lakh family floater basis for base and top-up policies.
- Deductible amount: Rs.5 Lakh for top-up policy. Nil for base policy.
- Family definition: Self (alumni member) + Spouse + 2 children up to the age of maximum 25 years + 2 Parents / parents in law (maximum two, no combination allowed).
- Pre-existing Diseases for all members.
- Pre and post hospitalisation cover for 30 and 60 days.
- Maternity Benefit not covered.
- Waiver of Time exclusion for diseases (30 days / 1/2/3/4/ years).
- Maximum allowable Room rent per day- For normal – Rs.5 K and for ICU/CCU/ITU/HDU Rs.10 K. If admitted in higher room category, insured has to bear excess room rent and all other expenses like doctor's fees, investigation charges, OT charges etc. (except medicine) would be settled as per eligible room category.
- Baby day one cover within family floater Sum Insured.
- Dental treatment including surgery is covered under the policy if admitted for more than 24 hours due to any major accident.
- Day care procedures.
- Midterm additions of dependents, only newly married spouse and new-born baby of an existing members can be included on payment of requisite premium. Inclusion should be intimated within one month of incidence.
- Internal congenital disease covered, external congenital is covered in case of life-threatening situation.
- Coverage due to terrorism effect and epidemic.
- Ambulance Charges INR 3000 per Hospitalization.
- Policy covers hospitalization arising out of psychiatric ailments within a limit of 30,000 as well as treatment functional endoscopic sinus surgery within a limit of 35,000. Psychiatric treatment medicines are also covered within the sub limit).
- Cataract operation will have a capping of Rs.25,000 per eye.
- Capping on Knee Replacement 2 Lacs & Hip Replacement 2.5 Lacs including implant.
- 25% co-pay applicable against each claim except capped ailment.
- Please note that capped ailment can be claimed from top up policy, if the sum insured is exhausted in base policy or personal policy and not claimed from base policy against these capped ailments.

Top-up Policy Premium rate:

Age group for highest age	Premium w/o GST
18-25	2,112
26-30	2,281
31-35	2,365
36-40	2,408
41-45	2,450
46-50	4,140
51-55	6125
56-60	8,026
61-65	10,898
66-70	15,122
71-75	15,206
76-80	15,291
Above 80	15,291

Base Policy Premium rate:

Age group applicable to highest age of the family	premium before GST applicable to highest age of the family
18-25	13,356
26-30	14,602
31-35	14,958
36-40	15,849
41-45	16,561
46-50	24,321
51-55	29436
56-60	35,374
61-65	39,128
66-70	43,393
71-75	49,604
76-80	53,887
Above 80	58,367

The discount per family will be applicable as per family structure mentioned in the below table. "A" means adult members like self, spouse, parents and "C" is children.

family structure	Discount
4A+2C	0%
4A+1C	10%
4A	15%
3A+2C	15%
3A+1C	20%
3A	25%
2A+2C	30%
2A+1C	35%
2A	40%
1A+2C	40%
1A+1C	45%
1A	50%