

## **Group Medicare Policy Schedule**

Issuing Office: MOTI NAGAR Intermediary/Agent Name: RAGHNALL

**INSURANCE BROKING & RISK** 

Intermediary/Agent Contact No.: 9821159207

MANAGEMENT PVT LTD

Intermediary/Agent License No. 1244330007 Name of Policyholder: WTVISION SOLUTIONS PRIVATE LIMITED

Address of Policyholder: C-109, BASMENT, SHIVALIK, MALVIYA NAGAR, SOUTH

DELHI, DELHI, 110017

DELHI - 110017 **DELHI** DELHI

INDIA

07AABCW3587G1Z3(GSTIN Number)

Place of supply -DELHI State code -07

Policy Number: 0239761480 Proposal Number: 202305110066475

Renewal: 00 Endorsement: 00 Branch Code: 0150

GSTIN No: 07AABCW3587G1Z3 Business Type: New Business

Contact Details of Policy Holder: • Phone/Mobile No:

• Email ID: rakeshnegi@raghnall.co.in

Policy Period: From 00:01 Hrs on 29/04/2023 To 23:59 Hrs on 28/04/2024

Date of First Policy inception with us: 29/04/2023

Total Sum Insured (₹): 19800000

Type of Plan: Floater

Eligibility Criteria for Insured Person

Total Number of Insured Person: 88 Corporate Floater Sum Insured (₹): NA

## **Details Of Coverage:**

## PCGMCARE-20230509-14077

Coverage	Coverage Details	Sum insured Details
In patient Treatment	In-patient treatment(IPD) Graded Sum Insured of INR 300000 500000 and Family Definition Employee Spouse 3 Dependent Children up to 25 years Only	Upto ₹ 19800000
Pre Post Hospitalization 30/60	30 - 60 days	Upto ₹ 19800000
Day Care	List of 541 Day Care procedure attached in Policy Terms and Conditions is covered	Upto 100% of In-patient Treatment Sum Insured
Organ Donor	Medical and surgical Expenses of the organ donor for harvesting the organ where an Insured Person is the recipientlimited to the In-Patient Sum Insured	Upto ₹19800000
Ambulance	Road Ambulance covered upto 1% of SI with maximum amount of INR 1000 Per Hospitalisation	Upto ₹1000
Maternity 9 Months Maternity Waiting Period is waived off	Maternity Benefi t- For Normal Covered For Metro INR 35000 & For Non-Metro INR 50000- Applicable for Self and Spouse for First two deliveries only Maternity Benefi t- For C-Section Covered For Metro INR 35000 & For Non-Metro INR 50000 - Applicable for Self and Spouse for First two deliveries only 9 Month Waiting Period for Maternity 9 months waiting period waived off	Normal Delivery Metro - Upto ₹35000 Non-Metro - Upto ₹50000 C Section Metro - Upto ₹35000 Non-Metro - Upto ₹50000
Pre or Post Natal	Covered up to ₹ 5000 within Maternity Limit	Within Maternity sublimit Upto % of Maternity Sum insured Upto ₹5000
Baby Day One Cover	Covered Within Family SI	Applicable
Family Transportation Benefit	Covered upto INR 5000	5000



### **Details Of Additional Covers:**

PCGMCARE-20230509-14077

PCGMCARE-20230509-14077				
Coverage	Coverage Details	Sum insured Details		
Nursing Allowance	Covered for INR 100 per day upto a maximum of 15 days with a deductible of 2 days	Flat Amount in ₹1500		
Refractive Error Correction	Covered if correction index is +/- 6.5 D	Applicable for All Members 100% of inpatient treatment sum insured and within sum insured limit		
Hospital Cash	Hospital Cash Benefi t is covered for INR 500 per day for 7 days Only if Hospitalisation is more than 5 days	Applicable for All Members 7 days withinsum insured limit Per day amount ₹500		
Emergency Air Ambulance	Emergency Air Ambulance is covered with per event limit of INR 100000	Applicable for All Members Maximum amount payable Upto ₹100000		
Psychiatric or Mental Disorder treatment	Policy also covers hospitalization arising out of Psychiatric ailments within a limit of ₹ 50000 per family	Applicable for All Members		
Congenital External Cover	Covered in Life threatening condition only	Upto 100% of In-patient Treatment Sum Insured		
AYUSH	Covered in Govt. Recognised hospitals only upto 25% of Sum Insured	Applicable for All Members 25% of inpatient treatment sum insured		
Limit on Room Rent	No Room Rent Capping	Applicable for Metro Flat amount per day ₹0		
Limit on Treatment/Illness/Surgery	Age Band 1 day-90 years Congenital Internal diseases Covered Benefi ciary (Reimbursement Claims) Employee Terrorism Any Hospitalisation due to terrorism activities will be covered upto IPD Sum Insured Portability Portability is available on this product as per TATA AIG Retail Health Norms and product features Dental Treatment Covered in case of hospitalization due to accident on IPD basis only COVID 19 Covered from Day 1 Cataract Limit (INR) No Limit Cochlear Implant treatment Cochlear Implant treatment restricted to 50% of SI Termination Policy will cease to be in effect from the date of termination of relationship with the organisation Modern Treatments IRDAI specified 12 Modern Treatments covered with 50% Co-pay Metro Cities Metro cities includes Mumbai Delhi NCR Chennai Bengaluru Kolkata Hyderabad Pune and Ahmedabad Functional Endoscopic Sinus Surgery Policy also covers hospitalization arising out of Functional Endoscopic Sinus Surgery within a limit of 35000 per familly within the Family Floater SI Modern Treatments Uterine Artery Embolization and HIFU Covered with 50% co-pay Balloon Sinuplasty Covered with 50% co-pay Deep Brain stimulation Covered with 50% co-pay Immunotherapy- Monoclonal Covered with 50% co-pay Intravitreal injections Covered with 50% co-pay Robotic surgeries Covered with 50% co-pay Vaporisation of the prostrate (Green laser treatment or holmium laser treatment) Covered with 50% co-pay Stereotactic radio surgeries Covered with 50% co-pay Stereotactic radio	Applicable for Metro		
CoPayment Option	Co-pay on all claims No co-pay on all claims and Cyberknife treatment covered with 50% Co Pay	Applicable for All Members 50% Co-pay for Specified illness applicable		
30 Days Waiting Period	Waived Off	NA		
Specified Disease Waiting Period	Waived Off	NA		
PED Waiting Period	Waived Off	NA		

Summary Of Insured Person :							
Age Band 300000 500000							
0-18	10	2					
19-35	54	0					



36-45	15	1
36-45 46-55	3	1
56-60	0	0
61-65	0	0
66-70	0	0
71-75	0	1
76-90	0	1

Details of insured persons covered as per attached annexure along with this policy.

#### **Claims Administrator Details:**

#### **Details of Claims Administrator:**

- Name: GENINS INDIA INSURANCE TPA LTD
- Address: 2ND FLR, 802, ARJUN NAGAR, KOTLA MUBARAKPUR, DELHI, 110003
- · Contact details :
  - Toll Free No.
  - Fmail ID
  - Fax No. : NA
  - Website (updated network hospital list)

#### Policy Servicing/Grievances:.

For any policy servicing requests or complaints please call our 24X7 Toll free number 1800-266-7780 or you may email to the customer service desk at customersupport@tataaiq.com. Senior citizens can call our dedicated line at 1800 22 9966. Please refer The Company's Website for the grievance redressal policy.

Premium Details :	
Particulars	Amounts(₹)
Net Premium (₹)	354,997.00
Add : Applicable CGST @9 %	31,949.73
Add : Applicable SGST @9 %	31,949.73
Total Gross Premium (₹)	418.896.00

### **Stamp Duty Details:**

The stamp duty of Rs 1(RUPEES AND PAISE)-paid by Demand Draft, vide Receipt/Challan no:LOA/CSD/655/2023/1021 dated 21/03/2023.

For TATA AIG General Insurance Company Limited

Authorized Signatory

#### Disclaimer:

### Section 64 VB of the Insurance Act,1938:

Commencement of risk cover under the policy is subject to receipt of premium by Tata AIG General Insurance Company Limited.

Prohibition of Rebates - Section 41 of the Insurance Act, 1938 as amended by Insurance Laws (Amendment) Act, 2015

- 1. No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the prospectus or tables of the insurer.
- 2. Any person making default in complying with the provision of this section shall be liable for penalty which may extend to ten lakh rupees.



## **RECEIPT**

**Receipt No. : 101501047946374** Receipt Date : 11/05/2023

Policy No: 0239761480 00 00

Received with thanks from WTVISION SOLUTIONS PRIVATE LIMITED a sum of ₹ 4,18,896.00 ( Rupees Four Lakhs Eighteen Thousand Eight Hundred Ninety Six And Paise Zero Only)

Sr. No.	Policy Number	Total Premium (₹)	Utilized from the receipt for policy (₹)	Balance (₹)
1	0239761480 00 00	4,18,896.00	4,18,896.00	0.00

## Note:

- 1. This is a computer generated receipt and does not require a signature.
- 2. Upon issuance of this Receipt, all previously issued temporary receipts, if any, related to this Policy shall be considered null and void.
- 3. Amounts received by cheque shall be subject to realisation.
- 4. Any amount received in excess of the Premium is being/shall be refunded by the Company.

GSTIN: 07AABCT3518Q1ZY - DELHI Service Accounting Code: 997133

Insurance is the subject matter of the solicitation. For more details on risk factors, terms and conditions, please read sales brochure carefully before concluding a sale.

TATA AIG General Insurance Company Ltd. Regd. Office: 15th floor, Tower A, Peninsula Business Park, Ganpatrao Kadam Marg, Off Senapati Bapat Marg, Lower Parel, Mumbai400 013.

IRDA Registration No.108, CIN No: U85110MH2000PLC128425,PAN: AABCT3518Q Website: www.tataaig.com 24X7 Tollfree Helpline 1800-266-7780 E-mail: customersupport@tataaig.com



# **Annexure : List of Insured Persons**

Policy Reference No. 0239761480 00 00

Total No. of Primary insured Person's Covered: 64

Total No. of Dependents Covered: 24

Member ID	Primary Insured Person Code	Primary Insured Person Name	Dependent's Name	Relationship to Primary Insured Person	Gender	Date of Birth	Age	Pre- existing disease	Existing diseases which are permanently Excluded*	Sum Insured (₹)	Risk Inception Date	Date Of First Enrolment
1/01/026	1	Naveen Abhishek	Naveen Abhishek	Self	MALE	21/06/1996	26			3,00,000	29/04/2023	
2/01/048	2	Alipta Roy	Alipta Roy	Self	MALE	20/01/1975	48			3,00,000	29/04/2023	
2/02/044	2	Alipta Roy	Deepanwita Roy	Spouse	FEMALE	31/01/1979	44			3,00,000	29/04/2023	
3/01/026	3	Anurag Singh	Anurag Singh	Self	MALE	23/10/1996	26			3,00,000	29/04/2023	
4/01/032	4	Apoorv Mishra	Apoorv Mishra	Self	MALE	16/05/1990	32			3,00,000	29/04/2023	
5/01/047	5	Diviajot Singh Ahluwalia	Diviajot Singh Ahluwalia	Self	MALE	10/09/1975	47			5,00,000	29/04/2023	
6/01/043	6	Harleen Ahluwalia	Harleen Ahluwalia	Self	FEMALE	03/03/1980	43			5,00,000	29/04/2023	
6/02/015	6	Harleen Ahluwalia	Sia Ahluwalia	Dependent Child1	FEMALE	19/02/2008	15			5,00,000	29/04/2023	
6/03/008	6	Harleen Ahluwalia	Haniya Ahluwalia	Dependent Child2	FEMALE	18/08/2014	8			5,00,000	29/04/2023	
7/01/030	7	Gaurav Pratap Singh	Gaurav Pratap Singh	Self	MALE	12/08/1992	30			3,00,000	29/04/2023	
7/02/028	7	Gaurav Pratap Singh	Rupali Singh	Spouse	FEMALE	20/09/1994	28			3,00,000	29/04/2023	
7/03/002	7	Gaurav Pratap Singh	Garv Pratap Singh	Dependent Child1	MALE	15/10/2020	2			3,00,000	29/04/2023	
8/01/036	8	Hemant Singh	Hemant Singh	Self	MALE	16/01/1987	36			3,00,000	29/04/2023	
8/02/036	8	Hemant Singh	Jasmine Singh	Spouse	FEMALE	27/10/1986	36			3,00,000	29/04/2023	
8/03/005	8	Hemant Singh	Naisha Singh	Dependent Child1	FEMALE	04/10/2017	5			3,00,000	29/04/2023	
9/01/031	9	Kshitij Gupta	Kshitij Gupta	Self	MALE	11/09/1991	31			3,00,000	29/04/2023	
9/02/032	9	Kshitij Gupta	Anshita Singh Gupta	Spouse	FEMALE	20/01/1991	32			3,00,000	29/04/2023	
9/03/005	9	Kshitij Gupta	Nav Gupta	Dependent Child1	MALE	18/03/2018	5			3,00,000	29/04/2023	
10/01/037	10	Manish Dwivedi	Manish Dwivedi	Self	MALE	10/01/1986	37			3,00,000	29/04/2023	
10/02/033	10	Manish Dwivedi	Nisha Dwivedi	Spouse	FEMALE	15/09/1989	33			3,00,000	29/04/2023	
10/03/005	10	Manish Dwivedi	Shaanvi Dwivedi	Dependent Child1	FEMALE	22/04/2018	5			3,00,000	29/04/2023	
11/01/031	11	Manish Kumar	Manish Kumar	Self	MALE	02/07/1991	31			3,00,000	29/04/2023	
11/02/032	11	Manish Kumar	Anu	Spouse	FEMALE	06/07/1990	32			3,00,000	29/04/2023	
12/01/042	12	Manish Tiwari	Manish Tiwari	Self	MALE	22/11/1980	42			3,00,000	29/04/2023	
12/02/034	12	Manish Tiwari	Prachi Tiwari	Spouse	FEMALE	01/05/1988	34			3,00,000	29/04/2023	
12/03/006	12	Manish Tiwari	Sthir Tiwari	Dependent Child1	MALE	10/09/2016	6			3,00,000	29/04/2023	
13/01/036	13	Neetesh Kumar Agarwal	Neetesh Kumar Agarwal	Self	MALE	25/05/1986	36			3,00,000	29/04/2023	
13/02/031	13	Neetesh Kumar Agarwal	Shivani Agarwal	Spouse	FEMALE	19/09/1991	31			3,00,000	29/04/2023	



13/03/002	13	Neetesh Kumar Agarwal	Pratham Agarwal	Dependent Child1	MALE	05/11/2020	2		3,00,000	29/04/2023
14/01/035	14	Nitin Sharma	Nitin Sharma	Self	MALE	09/03/1988	35		3,00,000	29/04/2023
15/01/029	15	Raja Durai K	Raja Durai K	Self	MALE	29/09/1993	29		3,00,000	29/04/2023
15/02/028	15	Raja Durai K	M Sakthi Priya	Spouse	FEMALE	02/07/1994	28		3,00,000	29/04/2023
15/03/001	15	Raja Durai K	R Thamizhini	Dependent Child1	FEMALE	25/05/2021	1		3,00,000	29/04/2023
16/01/028	16	Saurabh Sharan Singh	Saurabh Sharan Singh	Self	MALE	07/10/1994	28		3,00,000	29/04/2023
17/01/033	17	Sephin Thomas Joshy	Sephin Thomas Joshy	Self	MALE	20/05/1989	33		3,00,000	29/04/2023
17/02/003	17	Sephin Thomas Joshy	Norah Sephin	Dependent Child1	FEMALE	02/03/2020	3		3,00,000	29/04/2023
18/01/041	18	Virender Kumar	Virender Kumar	Self	MALE	16/01/1982	41		3,00,000	29/04/2023
18/02/037	18	Virender Kumar	Anita Kumari	Spouse	FEMALE	31/10/1985	37		3,00,000	29/04/2023
19/01/046	19	Jaspal Singh	Jaspal Singh	Self	MALE	05/07/1976	46		3,00,000	29/04/2023
20/01/027	20	Sumant Maddheshiya	Sumant Maddheshiya	Self	MALE	01/05/1995	27		3,00,000	29/04/2023
21/01/023	21	Rajat Yadav	Rajat Yadav	Self	MALE	05/08/1999	23		3,00,000	29/04/2023
22/01/027	22	Sreerag M	Sreerag M	Self	MALE	24/06/1995	27		3,00,000	29/04/2023
23/01/077	23	Prabhjot Singh Ahluwalia	Prabhjot Singh Ahluwalia	Self	MALE	19/11/1945	77		5,00,000	29/04/2023
23/02/074	23	Prabhjot Singh Ahluwalia	Manjeet Kaur Ahluwalia	Spouse	FEMALE	03/07/1948	74		5,00,000	29/04/2023
24/01/031	24	Tanuj Soni	Tanuj Soni	Self	MALE	07/09/1991	31		3,00,000	29/04/2023
25/01/026	25	Abhisek Bajpai	Abhisek Bajpai	Self	MALE	18/05/1996	26		3,00,000	29/04/2023
26/01/025	26	Shreyas Jayant Shintre	Shreyas Jayant Shintre	Self	MALE	25/11/1997	25		3,00,000	29/04/2023
27/01/024	27	Tejas Madhusoodanan Pillai	Tejas Madhusoodanan Pillai	Self	MALE	28/10/1998	24		3,00,000	29/04/2023
28/01/028	28	T Keerti Varmaa	T Keerti Varmaa	Self	MALE	16/09/1994	28		3,00,000	29/04/2023
29/01/028	29	Aditya Suryavanshi	Aditya Suryavanshi	Self	MALE	25/07/1994	28		3,00,000	29/04/2023
30/01/025	30	Shreesh Pandey	Shreesh Pandey	Self	MALE	01/08/1997	25		3,00,000	29/04/2023
31/01/027	31	Karan Rakesh Soni	Karan Rakesh Soni	Self	MALE	18/09/1995	27		3,00,000	29/04/2023
32/01/026	32	Binu Mathew Koshy	Binu Mathew Koshy	Self	MALE	09/02/1997	26		3,00,000	29/04/2023
33/01/032	33	Ayush Gupta	Ayush Gupta	Self	MALE	18/09/1990	32		3,00,000	29/04/2023
34/01/030	34	Robin Tirkey	Robin Tirkey	Self	MALE	25/01/1993	30		3,00,000	29/04/2023
35/01/024	35	Pulkitveer Singh Choudary	Pulkitveer Singh Choudary	Self	MALE	11/03/1999	24		3,00,000	29/04/2023
36/01/027	36	Raktim Sadhukhan	Raktim Sadhukhan	Self	MALE	15/09/1995	27		3,00,000	29/04/2023
37/01/025	37	Siddharth Sunil Shah	Siddharth Sunil Shah	Self	MALE	19/07/1997	25		3,00,000	29/04/2023
38/01/026	38	Varun Sreepada	Varun Sreepada	Self	MALE	05/12/1996	26		3,00,000	29/04/2023
39/01/048	39	Gyaneshwar Shukla	Gyaneshwar Shukla	Self	MALE	07/11/1974	48		3,00,000	29/04/2023
40/01/020	40	Urooj Khan	Urooj Khan	Self	FEMALE	19/09/2002	20		3,00,000	29/04/2023



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41/01/027	41	Pritam Kumar Singh	Pritam Kumar Singh	Self	MALE	25/03/1996	27	3,00,000	29/04/2023
42/01/023	42	Yogesh Sharma	Yogesh Sharma	Self	MALE	11/11/1999	23	3,00,000	29/04/2023
43/01/023	43	Ashwin Varghese	Ashwin Varghese	Self	MALE	12/11/1999	23	3,00,000	29/04/2023
44/01/023	44	Ruchita Modi	Ruchita Modi	Self	FEMALE	13/11/1999	23	3,00,000	29/04/2023
45/01/039	45	Taruna Mehra	Taruna Mehra	Self	FEMALE	19/07/1983	39	3,00,000	29/04/2023
46/01/042	46	Afzal Ali Ahmed Meterwala	Afzal Ali Ahmed Meterwala	Self	MALE	17/02/1981	42	3,00,000	29/04/2023
47/01/025	47	Akash Shrivastav	Akash Shrivastav	Self	MALE	28/06/1997	25	3,00,000	29/04/2023
48/01/029	48	Amit Kumar Jha	Amit Kumar Jha	Self	MALE	02/02/1994	29	3,00,000	29/04/2023
49/01/028	49	Deeksha Sharma	Deeksha Sharma	Self	FEMALE	18/12/1994	28	3,00,000	29/04/2023
50/01/024	50	Dhrubojyoti Karmakar	Dhrubojyoti Karmakar	Self	MALE	07/11/1998	24	3,00,000	29/04/2023
51/01/037	51	Harpreet Singh	Harpreet Singh	Self	MALE	04/08/1985	37	3,00,000	29/04/2023
52/01/041	52	Kiran Nataraj	Kiran Nataraj	Self	MALE	28/04/1982	41	3,00,000	29/04/2023
53/01/024	53	Kirti Sharma	Kirti Sharma	Self	FEMALE	27/03/1999	24	3,00,000	29/04/2023
54/01/025	54	Nihar Ashok Maheshwari	Nihar Ashok Maheshwari	Self	MALE	19/03/1998	25	3,00,000	29/04/2023
55/01/024	55	Owesh Niyaz	Owesh Niyaz	Self	MALE	06/12/1998	24	3,00,000	29/04/2023
56/01/024	56	Prithvi Kumar	Prithvi Kumar	Self	MALE	07/09/1998	24	3,00,000	29/04/2023
57/01/025	57	Pushkar Rajendra Joshi	Pushkar Rajendra Joshi	Self	MALE	05/09/1997	25	3,00,000	29/04/2023
58/01/038	58	Rajeev Singh	Rajeev Singh	Self	MALE	11/03/1985	38	3,00,000	29/04/2023
59/01/027	59	Raktim Sadhukhan	Raktim Sadhukhan	Self	MALE	15/09/1995	27	3,00,000	29/04/2023
60/01/025	60	Shailendra Singh Bhadoriya	Shailendra Singh Bhadoriya	Self	MALE	06/07/1997	25	3,00,000	29/04/2023
61/01/025	61	Shivam Uplaksh	Shivam Uplaksh	Self	MALE	12/08/1997	25	3,00,000	29/04/2023
62/01/022	62	Siddhesh Purnapatre	Siddhesh Purnapatre	Self	MALE	02/09/2000	22	3,00,000	29/04/2023
63/01/044	63	Nicholas Savio Fernandes	Nicholas Savio Fernandes	Self	MALE	31/10/1978	44	3,00,000	29/04/2023
63/02/039	63	Nicholas Savio Fernandes	Samira Fernandes	Spouse	FEMALE	09/01/1984	39	3,00,000	29/04/2023
63/03/008	63	Nicholas Savio Fernandes	Galaxiah Fernandes	Dependent Child1	FEMALE	25/12/2014	8	3,00,000	29/04/2023
63/04/014	63	Nicholas Savio Fernandes	Delicea Fernandes	Dependent Child2	FEMALE	22/10/2008	14	3,00,000	29/04/2023
64/01/032	64	Piyush Shivhare	Piyush Shivhare	Self	MALE	16/08/1990	32	3,00,000	29/04/2023