



# The Oriental Insurance Company Limited

## GROUP MEDICLAIM TAILORMADE POLICY SHEDULE

UIN : OICHLGP449V022021

<b>Policy No.</b> : 332204/48/2024/370	<b>Prev. Policy No.</b> : -
<b>Cover Note No.</b> : 33220405202311	<b>Cover Note Date</b> : 30/05/2023
<b>Insured's Code</b> : AB0000054364	<b>Issue Office Code</b> : 332204
<b>Insured's Name</b> : AGARWAL PACKERS AND MOVERS LIMITED (GSTIN: 27AAFCA3559A1ZZ)	<b>Issue Office Name</b> : CBO 4 RANCHI (GSTIN: 20AAACT0627R3ZB)
<b>Address</b> : 5TH FLOOR, 46, Eastern Chamber, 128/A, Poona Street, DANA BUNDER, Mumbai City, Maharashtra, 400009	<b>Address</b> : HOTEL ALOKA RADIAM ROAD,RANCHI - RANCHI JHARKHAND 834001
<b>Tel. /Fax /Email</b> : MUMBAI,MAHARASHTRA 400009 0770/NA	<b>Tel. /Fax /Email</b> : 0651-2360867 / / 332204@orientalinsurance.co.in

### Agent/Broker Details

**Dev.Off.Code** :

**Agent/Broker** : LC0000000447 RAGHNALL INSURANCE BROKING & RISK MANAGEMENT PVT LTD

**Address** : 1012, Ghanshyam Enclave Gandhi Nagar, New Link Road,Kandivali West.Mumbai 400067, New Link Road,Kandivali West.Mumbai 400067,MOB NO 9930469471 ,9930469478,MUMBAI,MAHARASHTRA,400067

**Tel/Fax/Email** : 022 61571917/022-61571959//

Period of Insurance : FROM 00:00 ON 30/05/2023 TO MIDNIGHT OF 29/05/2024

Collection No. & Dt. : CD A/C AB0000054364 GST INVOICE NO :202213763 UIN :0

Gross Premium : 0 GST : 0 Stamp Duty : 0 Total : 0

Co-insurance Details : NIL

### TPA Details :

**TPA ID** : YA0000000347

**TPA Name** : PARAMOUNT HEALTH SER

**TPA Address** : A-442, ROAD NO-28, WAGLE INDUSTRIAL ESTATE, THANE WEST, 400 604. THANE 400604

**Telephone No** : 022-66444600 TOLL FREE: 1800-22-6655

**Toll Free No** : 1800-22-6655

**Fax No** : 022-66444754-755

### Risk Details As per attached Annexure

<b>Sr No : 1</b>	<b>Emp/Dependant Name</b> : AS PER LIST ATTACHED	<b>SI : 0</b>	<b>No Of Dependants</b> : 912
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Place : RANCHI

Date : 03/07/2023



IRDA-REGNO-556

For and on behalf of  
The Oriental Insurance Company Limited

This is an electronically generated document (Policy Schedule).The Policy document duly stamped will be sent by post.

In case of any query regarding the Policy please call Toll Free No. 1800 11 8485 and 011 33208485.

Authorised Signatory

CIN: U66010DL1947GOI007158 All the Amounts mentioned in this policy are in Indian Rupee

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# The Oriental Insurance Company Limited

Attached to and forming part of policy number 332204/48/2024/370

## Particulars of the Persons covered

Sr. No.	Name	Relationship	Sex	Age	Pre-existing Ailments, If Any
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Total Sum Insured in words : Indian Rupees Only

Total Premium in words : Indian Rupees Only

## Installment Details

Inst. No	Installment Date	Installment %	Installment Amount	Tax	Total	Remarks
1	30/05/2023	100				

The insurance under this policy is subject to conditions, clauses, warranties, endorsements.

The policy shall pay for hospitalization expenses for medical/surgical treatment at any Nursing Home/Hospital in INDIA as an in-patient defined in the policy

Family Definition Employee, Spouse and Children

Age Band No Age Limit

Policy Type (Floater / Non-Floater) Floater

Sum Insured Graded Rs. 2 Lakh

Cashless Facility Yes

Maternity Cover "Maternity benefits, applicable only for the Employee or Dependent spouse, subject to a limit of Rs.50,000/- for normal and Rs.50,000/- for caesarean delivery."

9 Months waiting period for Maternity Waived off

Pre and Post Natal Expenses ( OPD / IPD Covered ) NA

Baby Cover from Day-1 Covered

Pre Existing Ailments Covered for All from day 1

Waiver of 30 days waiting period Waived off

Waiver of 1st, 2nd, 3rd & 4th Year exclusion Waived off

Room Rental Limit 2% of Sum Insured per day for normal and ICU- 3% of Sum Insured per day

Domiciliary Hospitalisation Cover Not Covered

Pre - Post Hospitalisation 30 days and 60 days respectively

Ambulance Charges Emergency ambulance charges up-to a sum of Rs.1500/- per hospitalization

Internal Congenital Covered

Corporate Floater NA

Copay 10% Co Pay for all memebres

GIPSA /PPN Network Not Applicable(Where TPA has no tie up network hospital)

Ailment wise / procedurewise capping "Sublimits only for Cataract Rs.25,000/- per eye.

Place : RANCHI

Date : 03/07/2023



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## The Oriental Insurance Company Limited

Attached to and forming part of policy number 332204/48/2024/370

Kidney Stones, Hernia cover - Rs.35000/-."  
Day Care Procedures Covered  
Claim Intimation As per expiring policy  
Claim submission clause As per expiring policy

In the event of a claim under the policy exceeding Rs. 1 lac or a claim for refund of premium exceeding Rs. 1 lac, the insured will comply with the provisions of the AML policy of the Company. The AML policy is available in all our operating offices as well as Company's website.

Warranted that in case the person covered under the policy has lodged any claim under the previous policy and the sum insured is enhanced under the current policy, for a further claim for the same disease during the current policy, the earlier Limit of Sum Insured shall be applicable and not the enhanced sum insured

Warranted that in case of dishonour of premium cheque(s) the Company shall not be liable under the policy and the policy shall be void abinitio (from inception).

**"We at Oriental continuously strive to ensure that you get the best possible treatment from our network hospitals. Please contact your TPA or any of the Oriental offices for our preferred hospitals in your area before going for a treatment. This will help us serve you in the best possible manner"**

In witness whereof the undersigned being authorised by and on behalf of the Company has/have herein to set his/their hands at CBO 4 RANCHI (GSTIN: 20AAACT0627R3ZB) on 03-JUL-23

"In case of grievance related to any issue related to this policy the same may be addressed to the office In-Charge or the Grievance Officer at above policy address. If the grievance remains pending, it may be escalated to Grievance Officer of the concerned Regional Office PIRMOHANI, KADAM KUAN, PATNA, BIHAR. The next escalation in case grievance remains unresolved is CSD, Head Office, situated at Oriental House, A-25/27, Asaf Ali Road, New Delhi-110002.

If the insured is not satisfied with the resolution/reply provided by the company, he/she may approach the Office of Insurance Ombudsman, within his/her jurisdiction. The list of offices of Ombudsman is available on Company's portal."

Entered By : MANOJ KUMAR SINGH

For and on behalf of  
The Oriental Insurance Company Limited

Examined By : MANOJ KUMAR SINGH

Policy Printed By : 804886

IP :

Policy Printed On : 03-JUL-23 18:14:15

MAC :

Authorised Signatory

Place : RANCHI

Date : 03/07/2023



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