



दि न्यू इंडिया एश्योरन्स कंपनी लिमिटेड
(भारत सरकार का उपक्रम)
(कटक शाखा कार्यालय)
THE NEW INDIA ASSURANCE COMPANY LTD.
(Government of India Undertaking)
CUTTACK BRANCH OFFICE (550401)



आरुन्दोया मार्केट के सामने
लिंक रोड, कटक
७५३०१२

In front of Arunodoya market
Link road, Cuttack
753012

Website: www.newindia.co.in
Email: nia.550401@newindia.co.in

ATTACHED TO & FORMING PART OF POLICY NO. 55040134230400000001

Insured: **EVERESTIMS TECHNOLOGIES PRIVATE LIMITED**

Policy No.: **55040134230400000001**

Policy Period: **07.04.2023 (12:00:01 AM) to 06.04.2024 (11:59:59 PM)**

Family Size: **1+5 (Self+ Spouse + 2 Children upto 25 Yrs+ Dependent Parents upto 80 Years) No cross Selection**

Sum Insured: **Rs.5.00 Lakhs per Family (Restricted to Rs.2.00 Lakhs for Parents)**

Total Members: **484 (132 Employees & 352 Dependents)**

TPA: **East West Assist Pvt. Ltd.**

Premium: **Rs.18,91,892/- plus GST @ 18% (Total Rs.22,32,433/-)**

Conditions:

- Room Rent: No Capping
- Waiver of 4.1, 4.2, 4.3 of Standard Policy Conditions
- Maternity Benefit: Normal-Rs.40,000/- & C-Section-Rs.50,000/-
- Pre & Post- Natal Expenses: Covered upto Rs.5,000/- within Maternity Benefit Sum Insured
- Disease-wise capping: In case of multifocal/femtolasar treatment, claim will be payable upto the value of Unifocal lens/cataract limit.
- Corporate Buffer: NA
- Emergency Ambulance Charges: upto 1% of Sum Insured subject to max. upto Rs.2,000/- per hospitalisation.
- Co-Pay: 10% for All Claims
- Pre-Hospitalisation: 30 Days
- Post-Hospitalisation: 60 Days
- Midterm addition of Employee and Dependents will be permitted for new joiners only and not for existing employees.
- Dependents of existing employees may be added only in case of marriage of employee or in case of childbirth. Appropriate premium to be charged as applicable.
- If intimation of claims is made after 30 days, co-pay of 10% will be applicable. This co-pay will be over and above all other conditions of policy.
- Submission of Claim Documents: Within 30 days from the date of discharge.
- Those hospitals where New India is having PPN network, only PPN rates will be applicable. If any employee opts for any rate/ package which is other than what has been agreed in PPN, shall not be indemnified. For the given procedure in PPN, only agreed rates will be approved, whether claim submitted through cashless or reimbursement mode.
- If the insured gets admitted in Network hospital and opts for cashless facility, then the PPN rates shall be applicable as per their room rent eligibility.
- In case of reimbursement claim, as per the Declaration Form the insured should get the benefit of packages and discounts. If the same is not extended by the hospital, it shall be the duty of the TPA to ensure that the Insured gets appropriate refund from the hospital.



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- If the insured gets admitted in non-Network hospital, then no PPN rates shall be applied.

All other terms, conditions & exclusions as per Standard Policy Conditions provided separately.

For & on Behalf of
The New India Assurance Co. Ltd.

Branch Manager
Cuttack District Branch (550401)