



Hindustan Port Private Limited and other DP World Group of companies 23-24

Introduction to Group Medi-claim Policy – Employees

Tech+ ❤️ = Live Smart

1 Policy Overview

2 Health Claims Process



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General Information

Policy Details:

- ☐ Policy Number: **110132328120000136**
- ☐ Policy Period: **From 1-September-2023 to 31-August-2024 mid night.**

Sum Insured:

- ☐ Rs 500000 per family for all the employees.
- ☐ SI applicable as family floater
- ☐ Midterm increase of sum insured is not applicable.
- ☐ Mid-term change/addition not allowed except spouse by marriage and child by birth subject to not more than three children.



Family and Dependents

Family Definition :

- ☐ Self + Spouse + 3 Dependent Children
- ☐ Children are covered up to the age of 25 years. Treatment for mentally / physically handicapped children would be reimbursed beyond permissible age limit.
- ☐ Adoption - Once legally adopted the dependent can be added on to the family floater -
The paperwork needs to be accurate and specify the legal addition of the dependent to the employee's family. Dependent child then will be covered under the employee's insurance



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Family and Dependents

Member Addition and Deletion Process:

- ☐ Allowed for New Joiners, Newly wed spouse & New born child.
- ☐ Employee to exercise this option at the time of joining the policy
- ☐ Date of inclusion in the policy will be
 - New Joiners: from date of joining with insured.
 - Newly wedded spouse: from date of marriage.
 - New born Baby: from date of birth.
- ☐ Employees have to intimate the HR within 30 days from the date of event for the addition of dependents in above said conditions.



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Member Room Eligibility

Room Rent and Eligibility:

- Room Rent capped (Including Nursing Charges)at 2% of SI for normal room (Rs.10000) and 4% of SI (Rs.20000) for ICU per day
- All other related charges in accordance with room rent restriction or actual whichever is lower.
- In the event of a person getting admitted in higher category all hospital related charges will be pro-rated to the eligibility limit as per the room rent restriction.

$$\text{Proportionate Deduction \%} = \frac{\text{Room opted} - \text{Room Eligible}}{\text{Room opted}} \times 100\%$$

$$\text{Ex: Proportionate Deduction \%} = \frac{12000 - 10000}{12000} \times 100\% = 20\%$$

20% of the bill charges are deducted and 80 % is paid in the given example.

****Proportionate charges are not applicable on medicines ,Implant charges and consumables .

Hospitalization Cover

Hospitalization:

- ☐ Minimum period of 24 hrs of admission in a hospital for a proper medical/ surgical management with active line of treatment.

Active Line of Treatment:

- ☐ Justified hospitalization - based on clinical condition and treatment provided.
- ☐ Hospitalization for treatment which
 - cannot be taken on an out patient basis
 - cannot be taken at home
 - requires Doctor's supervision
 - is not only oral medication (tablets)
 - not only for evaluation and observation



Hospitalization Cover

Day Care Treatment:

- ❑ Medical treatment, and /or surgical procedure which is
 - Undertaken under General or Local Anaesthesia in a hospital/ day care centre in less than 24 hours because of technological advancement
 - Which would have otherwise required a hospitalisation of more than 24 hours.

Example: (Including but not limited to) (Detailed list is available with SSC HR and on Connections)

- Cataract Surgery
- Chemotherapy & Radiotherapy for Cancer
- Tonsillectomy
- Dialysis



Coverages and Conditions

Coverage and Conditions:

- Pre Hospitalization 30 days prior to date of admission to hospital
- Post Hospitalization 60 Days after date of discharge from hospital
- Domiciliary hospitalization covered up to Rs.20,000 per family

*Domiciliary hospitalization" means medical treatment for an illness/disease/injury which in the normal course require care and treatment at a hospital but is actually taken while confined at home under any of the following circumstances: the condition of the patient is such that he/she cannot be removed to Hospital/or the patient takes treatment at home on account of non-availability of room in a hospital or unavailability of bed in hospital .

- Ambulance charges are covered in case of emergency hospitalization to a limit of Rs 5000/- , Cardiac Ambulance charges to be Rs. 7500 per event
- Modern Treatment Methods & Advancement in Technology at 50% of sum insured subject to Hospitalization. Eg: Monoclonal antibody , robotic surgery , balloon sinuplasty, Bronchial Thermoplasty etc. (This is just indicative and not exhaustive). Experimental surgeries would not be covered (Only surgeries approved by the medical council would be covered)



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Additional Coverage and Conditions

- External Congenital disease is covered only in Life threatening conditions.
- Internal Congenital disease covered
- Nursing Allowance covered for INR 100 per day up to a maximum of 15 days with a deductible of first 2 days . Which means that the first two days nursing

Additional Coverage and Conditions

Limit on any one disease or ailment:

Diagnosis	Limit (Rs)
Functional Endoscopic Sinus Surgery	35000
Hospitalization arising out of psychiatric ailment	30000
Cyber knife treatment/ Stem Cell Transplantation	50% Co-pay
Cochlear Implant	50% of Sum Insured



Maternity and Baby Cover

Maternity Benefit:

- Rs. 60,000 for Normal Delivery
- Rs. 80,000 for C-section.
- Maternity Benefits applicable for first 2 deliveries only.
- Maternity Benefit will be applicable only for self and Spouse.
- Pre and Post natal treatment covered within the maternity limits in case of hospitalization only up to Rs. 5000
- Infertility would be covered within the maternity sub limit on IPS /Day care basis

New Born Baby Cover:

- New Born Baby cover from day one within family floater SI

Maternity and Baby Cover

Coverage and Conditions:

- Surrogacy condition - Cost of surrogacy (maternity expenses as per sublimit) would be provided and the child would be included in the insurance .The treatment should be legal and per the law of India (altruistic surrogacy is allowed, commercial surrogacy is not) .Only first child maternity expenses of surrogate mother will be covered up to maternity sublimit. Pre-post-natal expenses are not covered for surrogacy cases.
- The details of the surrogate (along with documentations) to be provided once the surrogate pregnancy is confirmed so that the surrogate can be added under the policy.
- The coverage for surrogate mother would be limited to maternity sublimit of Rs. 60,000 for Normal Delivery and Rs. 80,000 for C-section

Coverage Enhancement Included during renewal

Coverage and Conditions:

- Provision for legally adopted child to be added under the policy
- Modern Treatment Methods & Advancement in Technology at 50% of sum insured
- Cardiac Ambulance charges upto Rs. 7500 per event
- Cost of surrogacy (maternity expenses as per sublimit i.e. Rs. 60,000 for Normal Delivery and Rs. 80,000 for C-section)
- Treatment for mentally / physically handicapped children would be reimbursed beyond permissible age limit of 25 years
- Infertility covered within maternity sublimit on IPD basis/Day care basis
- LGBTQ+ - Partners irrespective of marital status and gender to be included subject to declaration by the corporate at the inception, proof of living in the same residence-If this is applicable for spouse, , subject to swapping of partner is not allowed.



SPOC DETAILS

Level	Name	Email ID	Contact No.
SPOC	Sakshi Shigwan	sakshi.s.shigwan@relianceada.com	8976874061
Level 2	Vinod Manchekar	vinod.manchekar@relianceada.com	7304590383
Level 3	Devendra Sonawane	devendra.sonawane@relianceada.com	7304454360
Escalation	Ajay Sharma	ajay.sk.sharma@relianceada.com	9321760187

Exclusions

Treatment and Services Not Payable:

- ☐ Miscellaneous charges and other non treatment related expenses are not payable.
- ☐ Charges incurred at Hospital or Nursing Home primarily for diagnostic, X-ray or laboratory examinations or other diagnostic studies not consistent with or incidental to the diagnosis and treatment of the positive existence or presence of any ailment, sickness or injury, for which confinement is required at a Hospital/Nursing Home or at home under domiciliary hospitalisation as defined.
- ☐ Expenses on vitamins and tonics unless forming part of treatment for disease or injury as certified by the medical practitioner.
- ☐ Unproven/Experimental Treatment, OPD claims not covered
- ☐ Cost of spectacles, contact lenses and hearing aids.
- ☐ Dental treatment or surgery of any kind unless requiring hospitalization
- ☐ Convalescence, general debility, 'run-down' condition or rest cure, congenital external disease or defects or anomalies



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Exclusions

Treatment and Services Not Payable:

- ☐ Sterility, venereal disease, intentional self-injury and use of intoxicating drugs/alcohol.
- ☐ Circumcision unless necessary for treatment of a disease not excluded herein above or as may be necessitated due to an accident, vaccination or inoculation or change of life or cosmetic or aesthetic treatment of any description, plastic surgery other than as may be necessitated due to an accident or as a part of any illness.
- ☐ All expenses arising out of any condition, directly or indirectly, caused to or associated with human T-Cell Lymphotropic
- ☐ Virus type III (HTLV III) or Lymphadenopathy Associated Virus (LAV) or the Mutants Derivative or Variations Deficiency Syndrome or any Syndrome or condition of a similar kind commonly referred to as AIDS.



- 1 Policy Overview
- 2 Health Claims Process



Claim Process

Claim Intimation:

- ❑ **Planned Hospitalization** : The policyholder/Insured person will intimate such admission at least 48 hr prior to the planned date of admission
- ❑ **Emergency Hospitalization:** The policy holder / insured person will intimate such admission within 24 hrs of such admission.

In the event of an employee availing Cashless/Reimbursement claim. She / He may intimate the same to RGICL via any of the following modes

- Through mobile app “Self- I “ Link to download app <http://onelink.to/ep5mb4>
- Calling our Toll Free number 1800 3009
- Checking into the website www.reliancegeneral.co.in
- Writing to rgicl.rcarehealth@relianceada.com

Claim Process

Cashless Process:

- ☐ RGICL has 9300 plus hospitals on panel
- ☐ The updated list shall be available on the website **https://rgi-locator.appspot.com/?Search_by=hospital&sourcesystem=website&phonenumber=&emailid=#/**
- ☐ In the event of hospitalization in cashless hospital; the insured needs to approach the TPA / Insurance / Billing desk at the hospital and the Hospital sends the information via Email or Provider Portal to RGICL
- ☐ The TAT for Cashless issuance shall be 4 hrs from the receipt of all documents (Initial approval) and TAT for the final approval shall be 2 hrs from the receipt of all the documents.
- ☐ The Insured shall be informed about the status of the Cashless processing to his registered contact number and email-id.

Claim Assistance



●.....● Intimate Claim to US ●.....●

Intimate with in 24 hours for the emergency Hospitalization/One day prior for Cashless or Reimbursement



Our Smart App
on Google
Playstore and
iOS AppStore



Bro Bot – Any
time any where
reach 24/7 Claim
Assistance



Logon to
www.reliancegeneral.co.in



Mail us on
rgicl.rcarehealth@relianceada.com



Call us on
1800 3009 (Toll
free) or 022
4890
3009 (Paid)



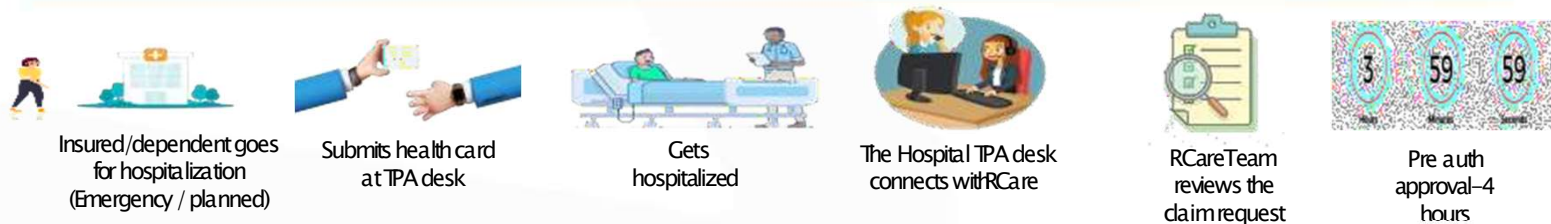
Whats app on
7400422200



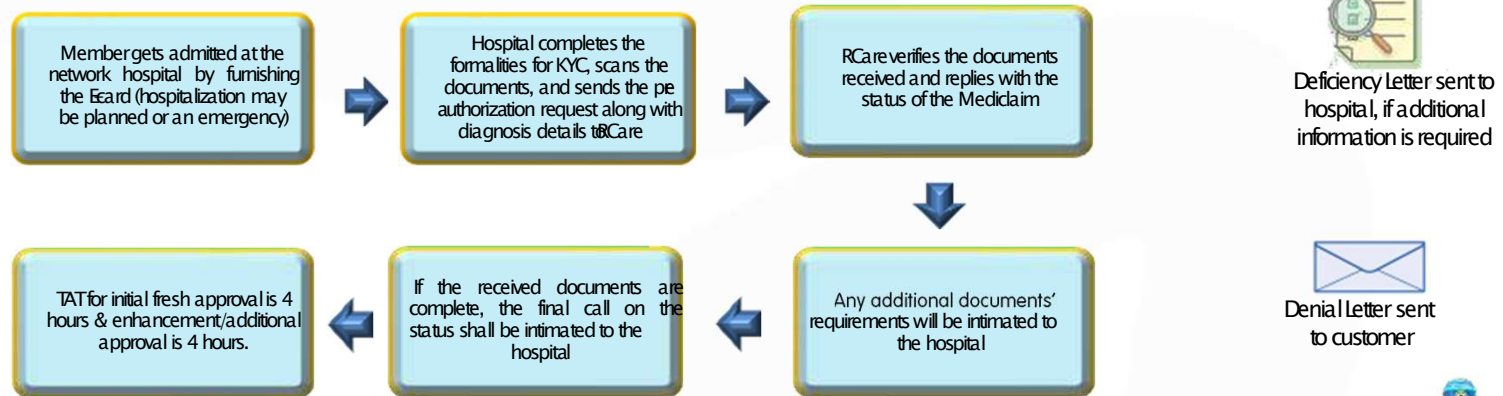
* Please refer to your policy document for more details on the claim procedure or contact your relationship manager.

Claim Journey - Cashless

reliance GENERAL INSURANCE



Cashless Process



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List of Documents – Cashless



The following documents to be submitted to the hospital cashless team while admission

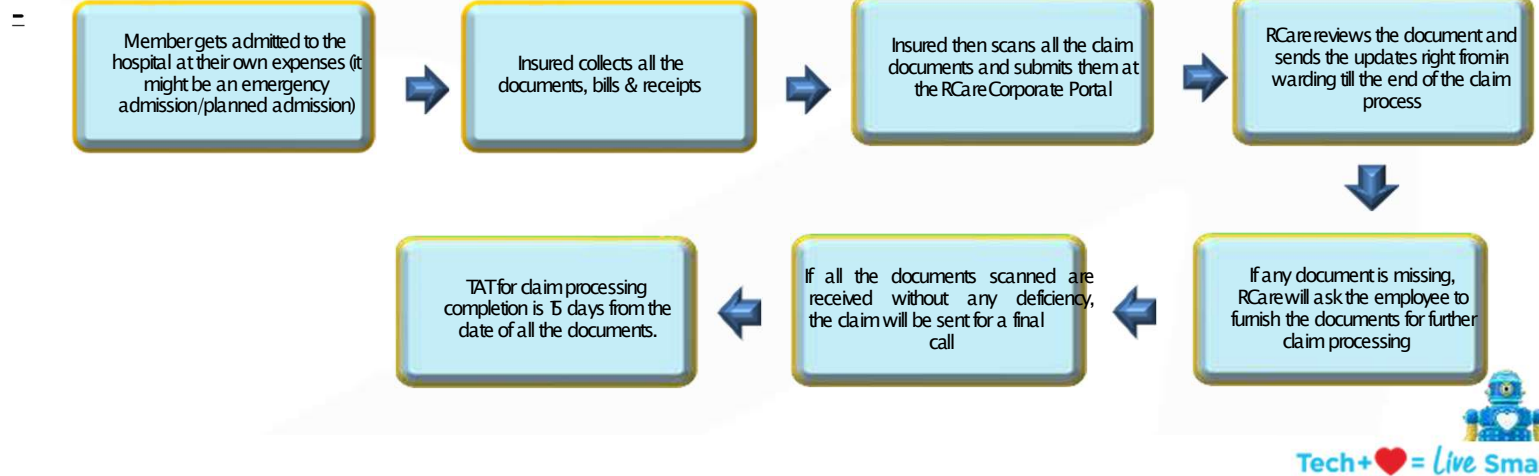
- ✓ Duly Completed Pre Auth Form
- ✓ Photo Identity proof of the patient
- ✓ Health Card copy
- ✓ NEFT Details (Only applicable for reimbursement of the deposit amount if any)
- ✓ KYC (Identity proof with Address) of the proposer, where claim liability is above Rs 1 Lakh as per AML Guidelines
- ✓ Pan Card copy of the claimant/Proposer
- ✓ Any other relevant document asked by cashless team at hospital
- ✓ Retain the photocopy of all the hospital bills/documents submitted to cashless team at the hospital for record purpose



Claim Journey - Reimbursement



Reimbursement Process



Kindly note that all Health claim related notifications will be received by members from our business email id :rgicl.rcarehealth@relianceada.com

List of Documents - Reimbursement



- ✓ Duly Completed claim form (optional if the claim is submitted through digital modes through Reliance Selfi App or corporate portal)
- ✓ Photo Identity proof of the patient
- ✓ Insured Person Test Report From the ICMR authorized COVID'19 test Centre (Only for Covid)
- ✓ Original Home care prescribed certificate by authorised medical practitioner (Only for Covid)
- ✓ Original bills with itemized break-up
- ✓ Payment receipts
- ✓ Hospital Discharge summary or home quarantine Domiciliary summary(Covid) including complete medical history of the patient along with other details.
- ✓ Any other Investigation/ Diagnostic test reports etc. supported by the prescription from attending medical practitioner.
- ✓ NEFT Details (to enable direct credit of claim amount in bank account) and cancelled cheque



List of Documents - Reimbursement



- ✓ KYC (Identity proof with Address) of the proposer (employee), where claim liability is above Rs 1 Lakh as per AML Guidelines
- ✓ Pan Card copy mandatory (employee) for the claim amount above 1 Lakh
- ✓ Legal heir/succession certificate , wherever applicable
- ✓ Any other relevant document required by Company/TPA for assessment of the claim.

Claim Status Check



..... Claim Status Check Through

Self I



- Login to **Self I Mobile App** with your credentials
- Attach Policy if not done yet
- Click on to Claim status tab and check your claim status within no time

Corporate Portal



- Login with Your credentials <http://corporate.reliancegeneral.co.in/Login/COEMLogin>
- Check your claim status by selecting 'Track Claim'.

Call Centre



- Dial Tollfree Number **1800 3009**
- Select The language and enter the claim number following # (or)

Email



- Write to Rgicl.racrehealth@reliancegeneral.co.in
- Acknowledgement email followed by Response within 24 hours

Website



- Login to www.reliancegeneral.co.in
- click on to claims tab and navigate to check your claims status



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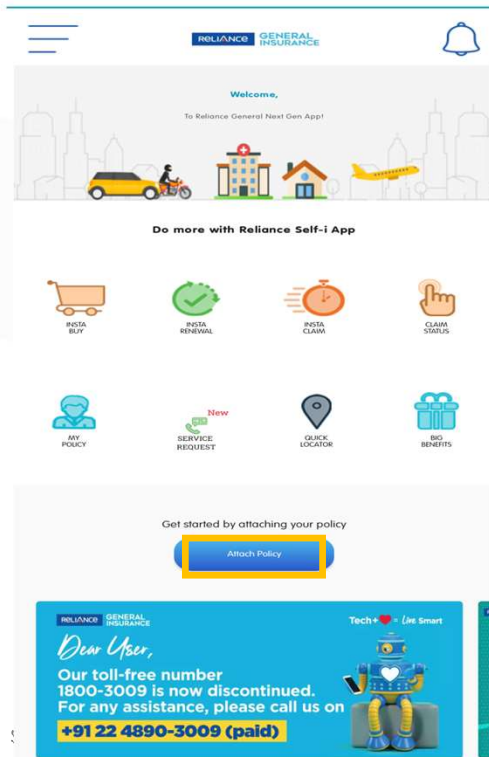
RELIANCE GENERAL
INSURANCE

Reliance Self-i

Tech+❤️= *Live Smart*

9/28/2023

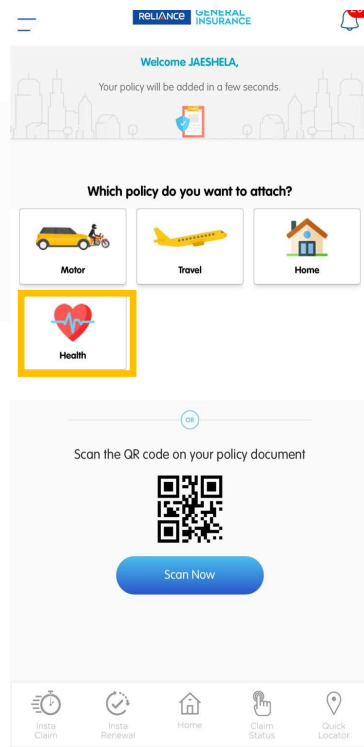
Selfi: Attach policy



Launch Self-i app, look for “**Attach policy**” – Click to attach your policy
Policy numbers given below -

Reliance Selfi

reliance GENERAL
INSURANCE

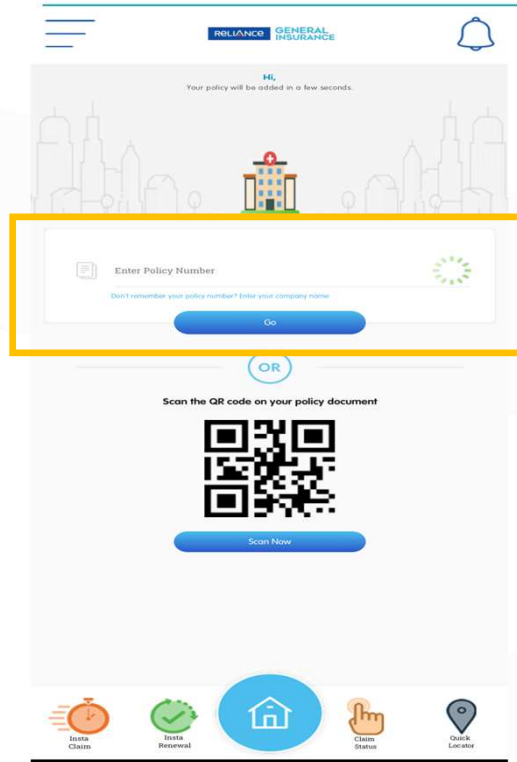


Click on Health to attach
your health policy

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Selfi: Attach policy



Hi

Your policy will be added in a few seconds.

Enter Policy Number

Don't remember your policy number? Enter your company name

Go

OR

Scan the QR code on your policy document

Scan Now

Extra Claims

Extra Renewal

Home

Claim Status

Quick Locator

Enter your "Policy number"

- 110132328120000136 -
HINDUSTAN PORTS PRIVATE
LIMITED

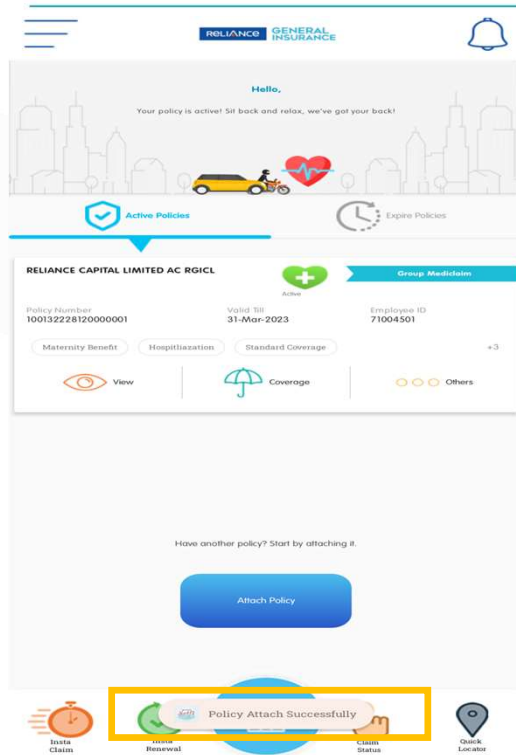
Selfi: Attach policy

The screenshot shows the 'Selfi' app interface for attaching a policy. At the top, there's a header with the Reliance General Insurance logo and a notification bell. Below the header, a message says 'Hi, Your policy will be added in a few seconds.' The main content area is divided into two sections. The first section, highlighted with a yellow border, contains a form with the following fields: 'Enter Policy Number' (with a green checkmark icon), 'Don't remember your policy number? Enter your company name', 'To verify this is your policy', 'Enter Your Date of Birth' (with a small calendar icon), and 'Enter Employee ID' (with a small person icon). A blue 'Show Policy' button is at the bottom of this section. Below this section, there's a blue circle with 'OR' inside. The second section is titled 'Scan the QR code on your policy document' and features a large QR code. At the bottom of the app, there's a navigation bar with five icons: 'Insta Claim' (clock icon), 'Insta Renewal' (checkmark icon), 'Home' (house icon), 'Claim Status' (hand icon), and 'Quick Locator' (location pin icon).

Along with your policy number
enter “**date of birth**” and
“**Employee ID**” to show your
policy

Selfi: Attach policy

RELIANCE GENERAL
INSURANCE

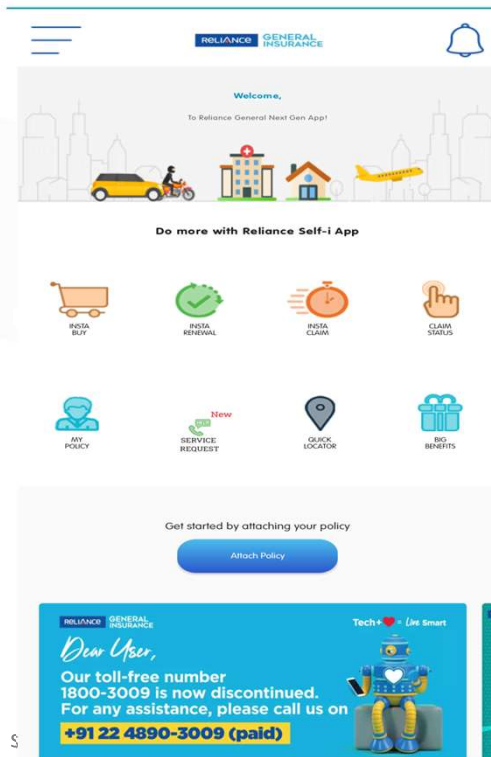


Pop up will show **“Successfully attached your policy”**

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Selfi: My Profile

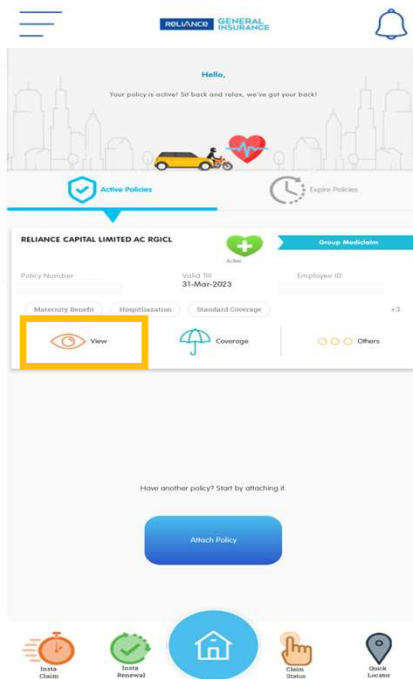
RELIANCE GENERAL
INSURANCE



Look for **"My policy"** on the top of the page to view your policy details

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Selfi: My Profile



After successfully attaching the policy, you can view your active policies under Active policies.

Slide 2



Selfi

RELIANCE GENERAL
INSURANCE

HL
Now your policy will always be at your fingertips.

RELIANCE CAPITAL LIMITED AC RGICL Group Mediclaim

Insured	Policy End Date 31-03-2023
Member(s) Covered 1 Adults + 0 Child	Employee ID
Mobile Number	Sum Insured Three Lakh

Member(s) Insured

Policy Holder

MS.PI
UHID

25 yrs
SELF

Claim

Don't see a member? Email us on
rgicl.carehealth@relianceada.com

You can view your details and
number of members insured
in the policy

Slide 2

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Self –I: Health card

RELIANCE CAPITAL LIMITED A/C RGICL

Group Mediclaim

Insured

Policy End Date
31-03-2023

Member(s) Covered
1 Adults + 0 Child

Employee ID

Mobile Number

Sum Insured
Three Lakh

Member(s) Insured

MS.F
UHE

Download E-Card

Claim

Don't see a member? Email us on
rgicl.rcarehealth@relianceada.com

From “Member(s)
Insured” you can look for
“Download E-Card”

Toll Free Customer Helpline No.: 1800 3009

Please quote your UHD No. for assistance

- This card is invalid if the policy is cancelled.
- Immediate intimation to RCare Health is a must in case of Hospitalization.
- To avail cashless facility at the Network Hospitals, please produce your Health Card & Photo ID Card at the Helpdesk.
- Updated list of Network Hospitals available on www.reliancegeneral.co.in

RCare Health: In-House Claim Servicing unit

Reliance General Insurance No.: 1-4832640 to 4243201, 3rd floor, Krishna Block, Krishna Sagar, Madhapur, Hyderabad - 500081.

24 Hours Toll Free Fax No.: 1800 3010 3001

Email: rgicl.rcarehealth@relianceada.com

Please refer claims FAQs updated hospital list in our website

Health card get
downloaded by clicking
download e-card

Self –I: Claim

The screenshot shows the Reliance General Insurance mobile app interface. At the top, there's a header with the Reliance General Insurance logo and a notification bell icon. Below the header, a banner reads "Now your policy will always be at your fingertips." with a cityscape illustration. The main content area displays policy details for "RELIANCE CAPITAL LIMITED AC RGICL" under a "Group: Mediclaim" tab. Fields include "Insured /", "Policy End Date: 31-03-2023", "Member(s) Covered: 1 Adults + 0 Child", "Employee ID", "Mobile Number", and "Sum Insured: Three Lakh". A section titled "Member(s) Insured" is highlighted with an orange border, showing a member profile for "M. UHL" aged "25 yrs" with a "SELF" status and a "Claim" button. At the bottom, there's a footer with contact information: "Don't see a member? Email us on rgicl.carehealth@relianceada.com".

When you are admitted to the hospital, click "**Claim**" to activate your policy



Self –I: Cashless or Reimbursement

Initiate Claim
Claiming is now quick and effortless with us.

What type of claim do you want to raise?
Self-made claim

Cashless
Just seek admission in the nearest network hospital and we'll directly settle the bills with the hospital.

OR


Reimbursement
Get treated at a non-network hospital and we'll reimburse the medical expenses.

Or you can also claim through hospital
Get instant claim through hospital in just 5 minutes.
[Learn how you can](#)



Initiate your claim based on whether your hospitalisation was "Cashless" or "Reimbursement."

Slide 2



Self –I: Hospitalization details



Cashless



Cashless Claim
We'll settle the bills directly with the network hospital.




← What is the cause of hospitalisation?



Describe cause of hospitalisation

Characters left: 250



Enter the cause of hospitalisation



Reimbursement




Reimbursement Claim
We'll settle the bills directly with the network hospital.




← What is the cause of hospitalisation?

Describe cause of hospitalisation

Characters left: 250





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Selfi: Hospitalization details

Cashless

Cashless Claim
We'll settle the bills directly with the network hospital.

Share details of the hospital

Enter Pincode
502032

Enter Hospital Name*

Network hospitals

- Panacea Meridian Hospitals**
H. No.28-29/12-1, Opp. Beeranguda Kaman, Ramachandra
Puram, MEDAK, MEDAK, 502032
- N Care Hospital (A Unit Of Saraguna Health Care)**
25-26, Mayuri Nagar, Near RC Puram Mandal Office,
Ramchandrapuram, JYOTIBAG, HYDERABAD, 502032
- Preeti Urology & Kidney Hospital**
2-82, 2-82/1, 2-82/2, Near Lingampally Bustop, BHIL, X
Roads, Lingampally 2-82, 2-82/1, 2-82/2, Near
Lingampally Bustop, BHIL, X Roads, Lingampally
2-82, 2-82/1, 2-82/2, Near Lingampally Bustop, BHIL, X
Roads, Lingampally, PATANCHERU, JYOTIBAG, HYDERABAD, 502032

Enter "Pin code," and the hospital name will show at the bottom depending on the pin code. Choose the "Hospital name" from the list that appears below.

Reimbursemen

Reimbursement Claim
We'll settle the bills directly with the network hospital.

Share details of the hospital

Enter Pincode
502032

Enter Hospital Name*
Panacea Meridian Hospitals

Network hospitals

- Panacea Meridian Hospitals**
H. No.28-29/12-1, Opp. Beeranguda Kaman, Ramachandra
Puram, MEDAK, MEDAK, 502032

Self –I: Hospitalisation details

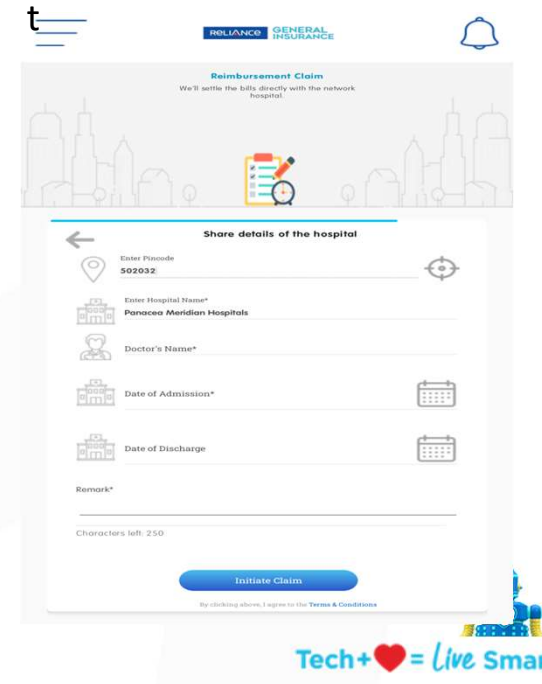
Cashless



The Cashless Claim form is titled "Cashless Claim" with a sub-header "We'll settle the bills directly with the network hospital." It features a city skyline illustration and a clipboard icon. The form section "Share details of the hospital" includes fields for "Enter Pincode" (502032), "Enter Hospital Name*" (Panacea Meridian Hospitals), "Doctor's Name*", "Date of Admission*" (with a calendar icon), and "Date of Discharge" (with a calendar icon). A "Remark*" field is at the bottom, followed by a "Characters left: 250" indicator and an "Initiate Claim" button.

Enter "Doctor name", "Date of Admission", "Date of discharge" and "Remarks" to initiate claim

Reimbursement



The Reimbursement Claim form is titled "Reimbursement Claim" with a sub-header "We'll settle the bills directly with the network hospital." It features a city skyline illustration and a clipboard icon. The form section "Share details of the hospital" includes fields for "Enter Pincode" (502032), "Enter Hospital Name*" (Panacea Meridian Hospitals), "Doctor's Name*", "Date of Admission*" (with a calendar icon), and "Date of Discharge" (with a calendar icon). A "Remark*" field is at the bottom, followed by a "Characters left: 250" indicator and an "Initiate Claim" button. A small "By clicking above, I agree to the Terms & Conditions" text is visible at the bottom right. The footer includes the slogan "Tech+❤️= Live Smart" with a small building icon.

Self –I: Hospitalisation details

Reimbursement

The screenshot shows the 'Reimbursement Claim' screen in the Reliance General Insurance app. At the top, there's a header with the company logo and a notification bell. Below the header, a banner reads 'Reimbursement Claim' and 'Claiming is now quick and effortless with us.' The main section is titled 'Upload the below documents' and includes a field for 'Approximate Value of the Bills*' with an example of '₹ 85,000'. There are three document upload slots: 'Claim form Duly Filled', 'Discharge Card', and 'Medicine/Pharmacy Bills', each with a document icon and an upload arrow. At the bottom, there's a date picker showing a calendar for May 2022, with the 28th selected. A 'Done' button is located to the right of the date picker.

RELIANCE GENERAL
INSURANCE

Reimbursement Claim
Claiming is now quick and effortless
with us.

Upload the below documents

Approximate Value of the Bills*
Eg. ₹ 85,000

Claim form Duly Filled

Discharge Card

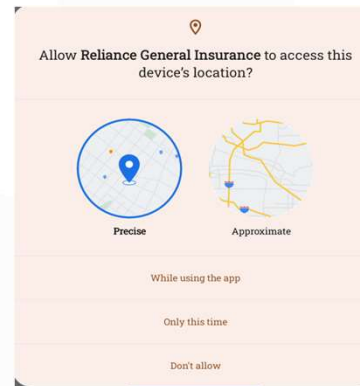
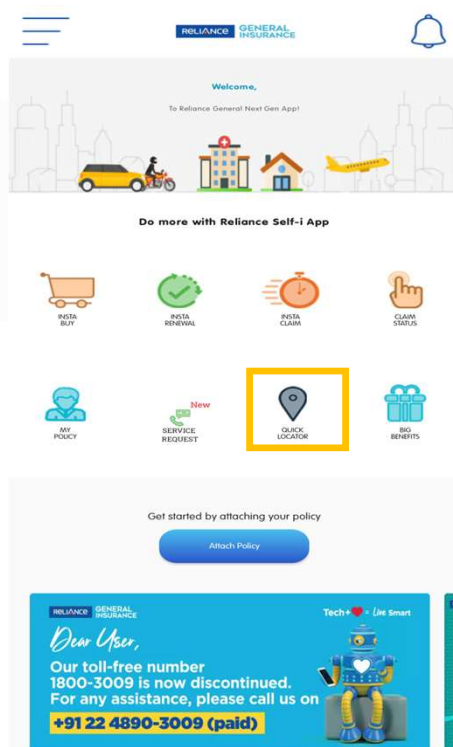
Medicine/Pharmacy Bills

Done

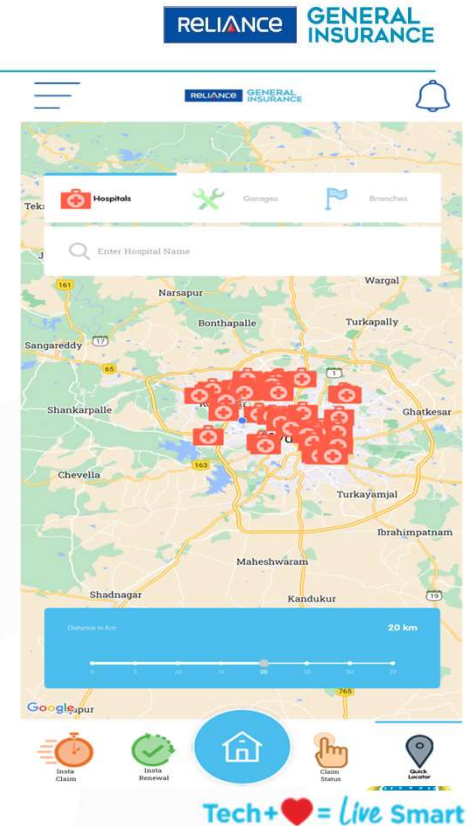
25 February 2019
26 March 2020
27 April 2021
28 May 2022
29 June 2023
30 July 2024
31 August 2025

Upload the documents and
click on submit

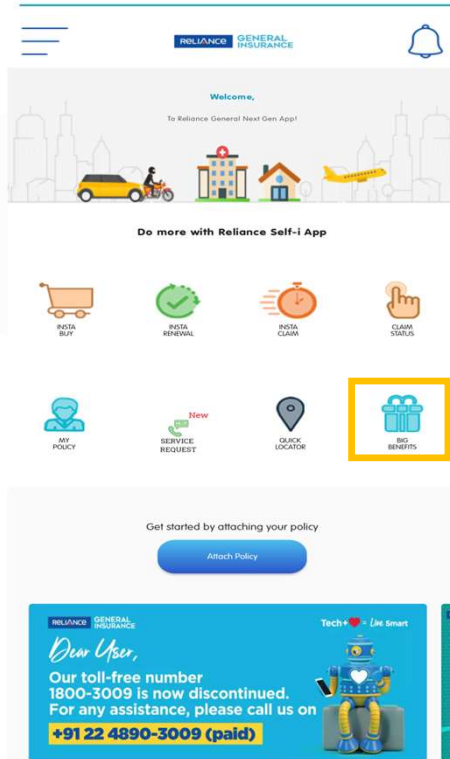
Self –I: Quick Locator for Network hospital search



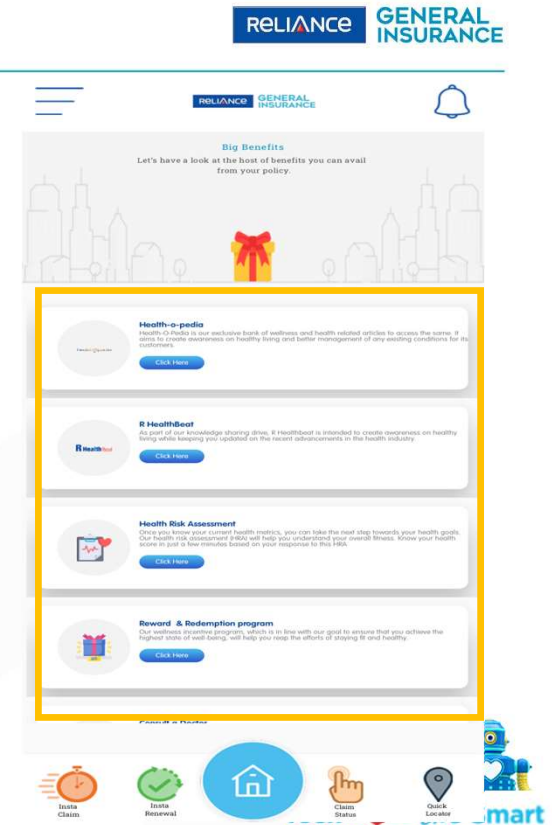
Click on "Quick Locator" to view Rcare network hospitals.



Self –I: Big Benefits



Click on “Big Benefit”
which you can avail
from your policy



THANK YOU

