

HEALTH INSURANCE

Aditya Birla Health Insurance Co. Limited



PROTECTING INVESTING FINANCING ADVISING

Group Activ Secure - Certificate of Insurance

Policy Issuing Office	Aditya Birla Health Insurance Company Limited, 10th Floor, R-Tech Park, Nirlon Compound, Goregaon-East, Mumbai - 400063	Policy Servicing Office	Aditya Birla Health Insurance Company Limited, 7th floor, C building, Modi Business Centre, Kasarvadavali, Mumbai, Thane West -400615
Master Policy Number		Certificate Number	
Product Name	Group Active Secure	Member Id	
Plan Name	Group Active Secure - Personal Accident		
Name of Insured Person Residential Address of Insured Person	121212121212	Unique Identification Number	

Inception date & Time of Master Policy	00:01 hrs
Expiry Date & Time of Master Policy	23:59 on
Period of Insurance	
Start Date	00:01 hrs
End Date	23:59 on

Insured Detail

Insured Person	Date of Birth	Gender	Nominee	Relationship	Sum Insured
Coverage Details					As per coverage details

Group Active Secure - Personal Accident	INR 5,000
Section A: Basic Covers	
Accidental Death	INR 5,000
Special Condition	
Unlimited Doc on call	

Grievance Redressal

In case of a grievance, you can contact Us with the details through: Our website: [adityabirlacapital.com/health insurance](http://adityabirlacapital.com/health%20insurance)
Email: care.healthinsurance@adityabirlacapital.com
Toll Free: 1800 270 7000

Address: Any of Our Branch office or Corporate office For senior citizens, please contact the respective branch office of the Company or call at 1800 270 7000 or may write an e- mail at seniorcitizen.healthinsurance@adityabirlacapital.com. You can also walk-in and approach the grievance cell at any of Our branches. If in case You are not satisfied with the response then You can contact Our Head of Customer Service at the following email carehead.healthinsurance@adityabirlacapital.com. If You are still not satisfied with Our redressal, You may approach the nearest Insurance Ombudsman. The Contact details of the Ombudsman offices are provided on Our Website and in the policy.

Policy Exclusions	
Group Personal Accident	As per Annexure 1

Premium Details

Please Contact us through any of these Modes	Address for Correspondence	Aditya Birla Health Insurance Company Limited, 5th floor, C building, Modi Business Centre, Kasarvadavali, Mumbai, Thane West - 400615
Particulars		Amount (Rs.)
Net Premium	Contact Number	1800 270 7000
CGST (9%)	Email ID	care.healthinsurance@adityabirlacapital.com
SGST / UTGST (9%)		
IGST (18%)		
Total Premium		
Premium payment mode		Yearly

GST Registration No.: 27AANCA4062G1ZN Category: General Insurance SAC Code: 997133

Stamp Duty: The stamp duty of INR 1/- paid vide MH011444489201920M dated 01/02/2020, received from Stamp Duty Authorities vide Receipt No./GRASS DEFACE NO 0006038796201920 dated 05/02/2020, payment has been made vide Letter of Authorisation No. CSD/315/2020/862/2020 dated 27/02/2020 from Main Stamp Duty Office.

Master Policy Number:

Note: Amount is inclusive of all taxes and cesses as applicable. This certificate must be surrendered to the Insurance Company for issuance of fresh certificate in case of cancellation of Master Policy or any alteration in the insurance affecting the premium.

Date:

Certificate Number:

Important •

Place: Mumbai

1) In case of payment by cheque, in the event of dishonour of cheque for any reason whatsoever, insurance provided under this document automatically stands cancelled from the inception irrespective of whether a separate communication is sent or not.

<p>We shall not be liable to make any payment for any claim under any Benefit under Section II.A. or Section II.B., in respect of any Insured Person, directly or indirectly for, caused by or arising from or in any way attributable to any of the following:</p> <ol style="list-style-type: none"> 1. Any Pre-Existing Disease or Injury or disability arising out of a Pre-Existing Diseases or any complication arising therefrom. 2. Any payment in case of more than one claim under the Policy during any one Policy Period by which Our maximum liability in that period would exceed the Sum Insured. This would not apply to payments made under the Additional Covers. 3. Suicide or attempted suicide, intentional self-inflicted Injury, acts of self-destruction whether the Insured Person is medically sane or insane. 4. Mental Illness or sickness or disease including a psychiatric condition, mental disorders of or disturbances of consciousness, strokes, fits or convulsions which affect the entire body and pathological disturbances caused by mental reaction to the same. 5. Certification by a Medical Practitioner who shares the same residence as the Insured Person or who is a member of the Insured Person's family. 6. Death or disablement arising out of or attributable to foreign invasion, act of foreign enemies, hostilities, warlike operations (whether war be declared or not or while performing duties in the armed forces of any country 	<ol style="list-style-type: none"> 16. Death or disablement caused by participation of the Insured Person in any flying activity, except as a bona fide, fare-paying passenger of a recognized airline on regular routes and on a scheduled timetable. 17. Insured Persons whilst engaging in a speed contest or racing of any kind (other than on foot), bungee jumping, parasailing, ballooning, parachuting, skydiving, paragliding, hang gliding, mountain or rock climbing necessitating the use of guides or ropes, potholing, abseiling, deep sea diving using hard helmet and breathing apparatus, polo, snow and ice sports in so far as they involve the training for or participation in competitions or professional sports and specified in the Policy Schedule. 18. Insured Persons involved in naval, military or air force operations. 19. Working in underground mines, tunnelling or explosives, or involving electrical installation with high tension supply, or as jockeys or circus personnel, or engaged in Hazardous Activities. 20. Accidental death or Injury occurring after twelve calendar months from the date of the Accident. 21. Death or disablement unless directly caused by an Accident. 22. Death or disablement or Injury arising from or caused by ionizing radiation or contamination by radioactivity from any nuclear fuel (explosive or hazardous form) or resulting from or from any other cause or event contributing concurrently or in any other sequence to the loss, claim or expense from any nuclear waste from the combustion of nuclear fuel, nuclear, chemical or biological attack. <ol style="list-style-type: none"> a) Chemical attack or weapons means the emission, discharge, dispersal, release or escape of any solid, liquid or gaseous chemical compound which, when suitably distributed, is capable of causing any Illness, incapacitating disablement or death. b) Biological attack or weapons means the emission, discharge, dispersal, release or escape of any pathogenic (disease producing) microorganisms and/or biologically produced toxins (including genetically modified organisms and chemically synthesized toxins) which are capable of causing any Illness, incapacitating disablement or death. 23. Any physical, medical or mental condition or treatment or service that is specifically excluded in the Policy. 24. Any Injury which shall result in Hernia. 25. Any Benefit under the policy arising from Hernia. <p>For detailed policy wordings regarding the above please visit our website https://www.adityabirlahealth.com/healthinsurance/#!/downloads</p>
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ANNEXURE 1 • PERMANENT EXCLUSIONS

*This is a computer generated document and does not need a signature

OPD Benefit - Tele Consultation

- Aditya Birla Health Insurance Co. Limited, IRDAI Reg-153, CIN No. U66000MH2015PLC263677
Product Name: Group Activ Secure, Product UIN: IRDAI/HLT/ABHI/P-H(G)/V.1/18/2016-17
1. Once COL generated information linked to partner portal
 2. Address: 10th Floor, 3rd Tech Park, Narva Compound, Next to HUB Mall, Off Western Express Highway, Goregaon East, Mumbai - 400 063, India
 3. User logs in to the partner portal
 4. An auto-generated emailer is sent to user, with login credentials (username and password) via the email id support @healthassure.in along with the website link/app details in the mail.
 5. User uses the user id and password sent on emailer and SMS.
 6. The user would get to see credit on the Tele Consultation tab.
 7. Click on Consultation tab. Click on the Package assigned to you and select •BOOK APPOINTMENT•.
 8. Fill in details required for booking appointment.
 9. Click on Request Appointment, post filling all details.
 10. User receives an appointment request confirmation tab, and an appointment request acknowledgement SMS and email immediately, acknowledging the receipt of the appointment request.
 11. Within 2 hours the user gets an call from Tele Consultation doctor appointment confirmation email and SMS on the same day as placing the request, except on Sundays. The request cut-off time is 5 pm on weekdays and Saturday
 12. Services available Monday to Saturday 8:00 Am to 8:00 Pm.
 13. Appointments can be cancelled and re schedule from the portal itself.

VAS - Mode of utilization

Partner Stores

- Step - 1 Visit our network wellness partner center
- Step - 2 Confirm the discount on service for the particular partner from the app before your visit
- Step - 3 Show your Wellness Saver Card for availing applicable benefit
- Step - 4 Write to us at abhicl.vas@adityabirlacapital.com

Online Partners

- Step - 1 Visit our wellness partner's website
- Step - 2 Enter the discount coupon code as mentioned in the app at checkout

Step - 3 Select the desired service that is applicable for the discount

Step - 4 Applicable discount will be applied & proceed for payment



Partner Category	Partners	Total Centres	Affinity discount
Consultation	Cloud Nine Hospital	9	Up to 10% on various services
Consultation	Express Clinics	21	Up to 20% discount on various services
Consultation	Family Doctor	27	Up to 15% discount on various services
Consultation	Healthcare @ Home	2	Up to 30% discount on various services
Consultation	Medall	15	Flat 10% discount on various services
Consultation	Qi spine	34	Up to 15% on various services
Consultation	R G Stone Hospitals	13	Up to 15% Discount on various services
Consultation	Shalby Hospitals	6	Flat 10% discount on various services
Genome Tests	Map my Genome	Online	Flat 40% discounts on genome tests
Onco. Second opinion	Cancer X	Online	Flat 20% discount on Onco. second opinion
Diagnostics	Core Diagnostic	120	Flat 20% discount on various services

Partner Category	Partners	Total Centres	Affinity discount
Diagnostics	Dr. Lal Path	210	Flat 20% discount on various services
Diagnostics	SRL Diagnostic	23	Flat 20% discount on various services
Diagnostics	Surksha	37	Flat 20% discount on various services
Diagnostics	Pathcare	31	Flat 30% discount on various services
Diagnostics	Suburban Diagnostics	16	Up to 30% discount on various services
Pharmacy	Apollo Pharmacy	2500	Up to 15% on various services
Pharmacy	MedLife	Online	Flat 22% discount on various products
Dental	Clove Dental	214	Up to 20% discount on various services
Dental	My Dental Plan	750	Flat 40% discount on annual membership