

## THE NEW INDIA ASSURANCE COMPANY LTD.

## JAYANAGAR BRANCH

No.346, Manandi Court, 2nd floor, 27th cross, 3rd block, Jayanagar, Bangalore -560011

| ne of the client  POTAIN TECHNOLOGY PRIVATE LIMITED  TO  TO  TO  TO  TO  TO  TO  TO  TO  T   |             |   | Placement Slip attached with Policy   |               |
|--|-------------|---|---|---------------|
| r   To:   To | ma of the C | iont  |   |               |
| of Employees of Dependents of Dependents of Dependents of Dependents of Lives  POLICY FEATURES  SELNO DETAILS EMPLOYEES  EMPLOY Speece Covered All Employees Covered All Employees Covered All All Employees Covered All All All All All All All All All Al  |             |   |   | 8-lun-23      |
| of Dependents  of Dependents  of Dependents  DUCY FEATURES  POLICY FEATURES  POLICY FEATURES  POLICY FEATURES  POLICY FEATURES  SERVING  DEPINOS  TERMS & CONDITIONS REQUESTED  New York  All  Exp. Serving Serving Covered  All  Exp. Serving Serving Covered  All  FEATURES  FOR SERVING CONDITIONS REQUESTED  New York  All  For Serving Serving Covered  All  For Serving Covered Cove | ncy i criou |   |   |               |
| of Employees of Dependents of Dependents of Dependents of Dependents of Uses  POUCY FATURES  SL. NO. DETAILS  Employees Covered All  Employees Covered All  SSP (Polf + Spouse + 2 Dep. Children + 2 dependent parents/parents in law (no cross ESP) (Polf + Spouse + 2 Dep. Children + 2 dependent parents/parents in law (no cross ESP) (Polf + Spouse + 2 Dep. Children + 2 dependent parents/parents in law (no cross ESP) (Polf + Spouse + 2 Dep. Children + 2 dependent parents/parents in law (no cross ESP) (Polf + Spouse + 2 Dep. Children + 2 dependent parents/parents in law (no cross ESP) (Polf + Spouse + 2 Dep. Children + 2 dependent parents/parents in law (no cross ESP) (Polf + Spouse + 2 Dep. Children + 2 dependent parents/parents in law (no cross ESP) (Polf + Spouse + 2 Dep. Children + 2 dependent parents/parents in law (no cross ESP) (Polf + Spouse + 2 Dep. Children + 2 dependent parents/parents in law (no cross ESP) (Polf + Spouse + 2 Dep. Children + 2 dependent parents/pa | ar          |   |   | , , , , , , , |
| of Dependents of Users  POLICY FEATURES  SE. NO.  DEFAILS  FERMS & CONDITIONS REQUESTED  ALL  Employees Covered  All  ESCP (Self + Spouse + 2 Dep. Children + 2 dependent parents/parents in law (no cross  ESCP  ALL  Temployees Covered  All  ALL  Employees Covered  All  No. of Employees  All  No. of Employees  All  No. of Employees  All  All  No. of Employees  All  All  All  All  All  All  All   |             | ees   |   | 40            |
| POLICY FEATURES  SL. NO. DETAILS  FRAMS & CONDITIONS REQUESTED  1 Employees Covered  All  ESCP (Self * Spouse + 2 Dep Children + 2 dependent parents/parents in law (no cross combination allowed))  3 Policy Type  Renewal  4 No. of Employees  4 No. of Employees  4 Age limit or employees, spouse, parents upto 90 years and uptoBhildren upto 30 years.  Agreed  5 No of Lives  1 37  6 Age Limit  Age limit or employees, spouse, parents upto 90 years and uptoBhildren upto 30 years.  Agreed  8 Corporate Floater  NA  1 Corporate Floater  NA  2 Corporate Floater  NA  3 Jay awaiting period  Waived for all  1 Styrear Exclusion  Waived for all  1 Agreed  1 Agreed |             |   |   |               |
| SIND. DETAILS TERMS & CONDITIONS REQUESTED ALL Employees Covered All Employees Covered All Employees Covered All Expenses Covered All Expenses Covered All Expenses Covered All Expenses Covered All No. of Employees Covered All No. of Employees 40  | . of Lives  |   |   | 137           |
| Family Scope   SCP (Self - Spouse + 2 Dep. Children + 2 dependent parents/parents in law (no cross   SECP  |             |   | POLICY FEATURES   |               |
| SECP (Self + Spouse + 2 Dep. Children + 2 dependent parents/parents in law (no cross combination allowed))   | SL. NO.     | DETAILS   | TERMS & CONDITIONS REQUESTED  | NEW INDI      |
| 2 Family Scope combination allowed)) 3 Policy Type Renewal 4 No. of Employees 4 No. of Employees 4 No. of Lives 137 5 No. of Lives 137 6 Age Limit 6 Age Limit for employees, spouse, parents upto 90 years and upto@hidren upto 30 years. 137 7 Sum insured 8 Carporate Floater No. No. of Lives 138 8 Carporate Floater No. No. of Lives 139 9 30 days, waiting period Walved for all 10 1st year Exclusion Walved for all 11 9 months waiting period Walved for all 12 1/2/4 years waiting period Walved for all 13 Room Rent 14 Maternity Benefit 15 Fe Post Natial Expenses Pre and Post Natal Expenses Pre He obstitude in the prescribed and respectively are covered. 16 Pre Post Nospitalisation Pre Post Inopitalisation Pre Hospitalisation Robert Pre Post Nospitalisation Pre Hospitalisation Robert Pre Post Nospitalisation Robert Robert Pre Post Nospitalisation Robert Robe | 1           | Employees Covered   | All   | ALL           |
| Combination allowed )   Floater  | 2           | Family Scano  | ESCP (Self + Spouse + 2 Dep. Children + 2 dependent parents/parents in law (no cross  | ESCD          |
| 4 No. of Employees 40 5 No. of Lives 137 6 Age Limit Age limit for employees, spouse, parents upto 90 years and upto&hildren upto 30 years. Agreed 77 8 Sum insured Sum insured Sum insured Per Family Rs. 500000/- Agreed 30 days waiting period Waived for all Agreed 11 9 30 days waiting period Waived for all Agreed 11 9 months waiting period Waived for all Agreed 11 12 glove Faculasion Waived for all Agreed 11 13 Room Bent 2% for Normal and 4% for ICU Agreed 11 14 Maternity Benefit 7% for both normal and c-sec Pre and Post Natal Expenses Covered within maternity limits of upto Rs. 5000 Agreed 15 15 Pre & Post Natal Expenses Pre and Post Natal Expenses Covered within maternity limits of upto Rs. 5000 Agreed 16 16 Pre Existing Aliments/Diseases Covered Natal Expenses Covered Waived for 30 days & 60 days respectively are covered. Pre Hospitalisation and Post Hospitalisation for 30 days & 60 days Agreed 17 Pre - Post Hospitalisation Pre Hospitalisation and Post Hospitalisation for 30 days & 60 days respectively are covered. Pre Hospitalisation. Agreed 20 Lask treatment If power of the eye is above +7.750 then the claim is payable Agreed 21 20 Lask treatment If power of the eye is above +7.750 then the claim is payable Agreed 22 21 Cataract 30K per eye 22 Cataract 30K per eye 23 Oay Care Procedures All day care procedures are covered(405 list attached) Agreed 4 Agreed 4 Agreed 4 Agreed 4 Agreed 4 Agreed 5 Add-Del of Lives Influence of the Agreed 5 Agreed 5 Agreed 5 Add-Del of Lives Influence of the Agreed 5 Agreed 5 Add-Del of Lives Influence of the Agreed 5 Agreed 5 Add-Del of Lives Influence of the Agreed 5 Agreed 5 Add-Del of Lives Influence 5 Agreed 5 Agreed 5 Add-Del of Lives Influence 5 Agreed 5 Add-Del of Lives Influence 5 Agreed 5 Agreed 5 Add-Del of Lives Influence 5 Agreed 5 Agreed 6 Add-Del of Lives Influence 5 Agreed 6 A | 2           | ганну зсоре   | combination allowed))   | LJCF          |
| 5 No. of Lives  Age Limit Age limit for employees, spouse, parents upto 90 years and upto@hidren upto 30 years. Agreed 7 Sum insured 8 Corporate Floater NA Agreed 9 30 days waiting period Waived for all 12 1/2/4 years waiting period Waived for all Waived for all 12 1/2/4 years waiting period Waived for all Waived for all 13 Room Rent 22% for Normal and 4% for ICU Agreed 31 Room Rent 22% for Normal and 4% for ICU Agreed 31 Room Rent 22% for Normal and 4% for ICU Agreed 31 Room Rent 22% for Normal and 4% for ICU Agreed 32 Pre - Bost Natal Expenses Pre and Post Natal Expenses Pre and Post Natal Expenses Pre Hospitalisation Pre Hospitalisation Pre Hospitalisation and Post Hospitalisation for 30 days & 60 days respectively are covered. 18 New Born Baby Coverage Covered from Day 1 within the Family Floater Sum Insured Agreed 19 Ambulance Service Emergency ambulance befave to a sum of Rs. 1000/- per hospitalisation. Agreed 20 Lask treatment If power of the eye is above +/7.50 then the claim is payable Lask treatment If power of the eye is above +/7.50 then the date of completion of treatment. However, the Corpusy NA Agreed Claim submission clause  Agreed Claim submission clause  Mid-Term Inclusion Mid-Term Inclusion Mid-Term Inclusion Mid-Term Inclusion Mid term inclusion of dependents will be possible only in case of-a) spouse (on account of marriage during the policy term)b) children (childbirth during the policy term but after the the child has completed if use in minimum required this imission of policy. Agreed Mid-Term Inclusion No Panalty/Co-pay Denial on Late submission Mid term inclusion of dependents will be possible only in case of-a) spouse (on account of marriage during the policy term)b) children (childbirth during the policy term but after the the child has completed 31 days of age subject to not more than four childbirth during the policy term but after the the child has completed 31 days of age subject to not more than four childbirth during the policy term but after the the child has completed 31 days | 3           | Policy Type   | Renewal   | Floater       |
| Sum insured Sum in |             | No. of Employees  | 40  | 40            |
| Sum insured Sum in | 5           | No. of Lives  | 137   | 137           |
| 8 Corporate Floater NA Agreed 9 30 days waiting period Waived for all Agreed 10 1st year Exclusion Waived for all Agreed 11 9 months waiting period Waived for all Agreed 11 12 1/2/4 years waiting period Waived for all Agreed 21 1/2/4 years waiting period For specified aliments 23 Room Rent 2% for Normal and 4% for ICU Agreed 24 Maternity Benefit 75k for both normal and 6-sec 25 Pre & Post Natal Expenses Pre and Post Natal Expenses Covered within maternity limits of upto Rs. 5000 Agreed 16 Pre Existing Aliments/Diseases Covered for all Pre - Post Hospitalisation Pre - Post Post Hospitalisation Pre - Post Hospitalisation Pre - Post Hosp |             |   |   | Agreed        |
| 9 30 days waiting period Waived for all Agreed 10 1st year Exclusion Waived for all Agreed 11 9 months waiting period Waived for all Agreed 12 1/2/4 years waiting period Waived for all Agreed 13 Room Rent 2½ for Normal and 4% for ICU Agreed 14 Maternity Benefit 75 K for both normal and c-sec 15 Pre & Post Natal Expenses Pre and Post Natal Expenses Covered within maternity limits of upto Rs. 5000 Agreed 15 Pre & Post Natal Expenses Pre and Post Natal Expenses Covered for all 17 Pre - Post Hospitalisation Pre Hospitalisation and Post Hospitalisation for 30 days & 60 days 18 New Born Baby Coverage Covered from Day 1 within the Family Floater Sum Insured Agreed 19 Ambulance Service Emergency ambulance charges up to a sum of Rs. 1000/- per hospitalisation. Agreed 19 Ambulance Service Emergency ambulance charges up to a sum of Rs. 1000/- per hospitalisation. Agreed 20 Lasik treatment If power of the eye is above +/-7.5D then the claim is payable Agreed 21 Copay NA 22 Cataract 30 K per eye 23 Day Care Procedures 24 Claim submission clause  Claim must be filed within 30 days from the date of completion of treatment. However, the Company may at its discretion consider waiver based on merits of the claim, where there is delay in intimation or in submission of documents due to unavoidable circumstances and it is proved that the delay was for reasons beyond the control of the insured and under the circumstances in which the insured was placed the was not possible for him or any other person to give such notice or file claim within the prescribed time-limit  25 Mid-Term Inclusion  Mid term inclusion of dependents will be possible only in case of a) spouse (on account of marriage during the policy term)by children (childbirth during the policy term but after the the child has completed 91 days of age) subject to not more than four children  26 Add-Del of Lives  Mid-Term Inclusion  Mid term inclusion of dependents will be possible only in case of a) spouse (on account of marriage during the policy term)by children (childbirth |             |   |   | Agreed        |
| 10   |             | † ·   |   | Agreed        |
| 11 9 months waiting period   12 1/2/4 years waiting period for specified aliments   13 Room Rent   |             |   |   | Agreed        |
| 12 1/2/4 years waiting period for specified allments 13 Room Rent 14 Maternity Benefit 15 Pre & Post Natal Expenses 16 Pre & Post Natal Expenses 17 Pre E Post Natal Expenses 18 Pre & Post Natal Expenses 19 Pre Application 19 Pre Per Estisting Aliments/Diseases 19 Pre Per Estisting Aliments/Diseases 19 Pre Per Estisting Aliments/Diseases 19 Pre Per Post Hospitalisation 19 Pre Post Hospitalisation 20 Lasik treatment 21 Copay 22 Cataract 23 Day Care Procedures 23 Day Care Procedures 24 Claim submission clause 25 Mid-Term Inclusion 26 Add-Del of Lives 26 Add-Del of Lives 27 Portability 28 LigBTQ+ 29 Epedemic/Pandemic Cover 29 Epedemic/Pandemic Cover 29 Epedemic/Pandemic Cover 20 Epedemic/Pandemic Cover 20 Claim minimum and post Hospitalisation for 30 days & 60 days 29 Agreed 20 Lasik reatment 29 Agreed 20 Lasik reatment 29 In Including Post Post Post Post Post Post Post Post  |             |   |   | Agreed        |
| aliments Waved for all Agreed  Agreed  Agreed  Maternity Benefit 2% for Normal and 4% for ICU  Agreed  Maternity Benefit 75k for both normal and c-sec  Pre & Post Natal Expenses Per and Post Natal Expenses Covered within maternity limits of upto Rs. 5000 Agreed  Pre Existing Aliments/Diseases Covered for all Pre Existing Aliments/Diseases Covered for all Pre Hospitalisation and Post Hospitalisation for 30 days & 60 days respectively are covered.  Pre Hospitalisation and Post Hospitalisation for 30 days & 60 days respectively are covered.  New Born Baby Coverage Covered from Day 1 within the Family Floater Sum Insured Agreed from Day 1 within the Family Floater Sum Insured Agreed from Day 1 within the Family Floater Sum Insured Agreed from Day 2 within the Family Floater Sum Insured Agreed from Day 2 within the Family Floater Sum Insured Agreed from Day 2 within the Family Floater Sum Insured Agreed from Day 2 within the Family Floater Sum Insured Agreed Agreed 11 Copay NA Agreed from Day 1 within the Family Floater Sum Insured Agreed Agreed 22 Cataract If power of the eye is above +/7-5D then the claim is payable Agreed Agreed 23 Day Care Procedures All day care procedures are covered(405 list attached) Agreed Catamact Sum Agreed Agreed Agreed Within 30 days from the date of completion of treatment. However, the Company may at its discretion consider waiver based on ments of the claim, where there is delay in Intimation or in submission of documents due to unavoidable circumstances and it is proved that the delay was for reasons beyond the control of the incurantances in which the insured was placed it was not possible for him or any other person to give such notice or file claim within the prescribed time-limit  Mid-Term Inclusion Mid term inclusion of dependents will be possible only in case of al) spouse (on account of marriage during the policy term but after the the child has completed 91 days of age) subject to not more than four children  Premium to be charged on Pro-Rata for addition/deletion endorsemen | 11          | 7.  | Waived for all  | Agreed        |
| 14 Maternity Benefit 75k for both normal and c-sec Pre and Post Natal Expenses Pre and Post Natal Expenses Covered within maternity limits of upto Rs. 5000 Agreed 15 Pre a Post Natal Expenses Covered within maternity limits of upto Rs. 5000 Agreed 16 Pre Existing Allments/Diseases Covered for all Pre Hospitalisation Pre Hospitalisation and Post Hospitalisation for 30 days & 60 days respectively are covered.  18 New Born Baby Coverage Covered from Day 1 within the Family Floater Sum Insured Agreed 19 Ambulance Service Emergency ambulance charges up-to a sum of Rs. 1000/- per hospitalization. Agreed 19 Ambulance Service Emergency ambulance charges up-to a sum of Rs. 1000/- per hospitalization. Agreed 11 Copay NA Agreed 12 Copay NA Agreed 12 Copay NA Agreed 13 Oby Care Procedures All day care procedures are covered(405 list attached) Agreed 22 Cataract 30K per eye All day care procedures are covered(405 list attached) Agreed Claim submission clause Value by the value of the date of completion of treatment. However, the Company may at its discretion consider waiver based on merits of the claim, where there is delay in intimation or in submission of documents due to unavoidable circumstances and it is proved that the delay was for reasons beyond the control of the insured and under the circumstances in which the insured was placed it was not possible for him or any other person to give such notice or file claim within the prescribed time-limit  25 Mid-Term Inclusion Mid-Term Inclusion of dependents will be possible only in case of:a) spouse (on account of marriage during the policy term)b) children (childibitin during the policy term but after the the child has completed 91 days of age) subject to not more than four children  26 Add-Del of Lives Protability Portability is available on this product as per IRDA directive and product features. Agreed Freeding Premium to be charged on Pro-Rata for addition/deletion endorsement., No Refund for deletion if lives less than minimum required & if insured has claimed during p | 12          |   | Waived for all  | Agreed        |
| Pre New Post Natal Expenses  | 13          | Room Rent   | 2% for Normal and 4% for ICU  | Agreed        |
| Pre Existing Ailments/Diseases   Covered for all   | 14          | Maternity Benefit   | 75k for both normal and c-sec   | Agreed        |
| Pre - Post Hospitalisation   | 15          | Pre & Post Natal Expenses   | Pre and Post Natal Expenses Covered within maternity limits of upto Rs. 5000  | Agreed        |
| 18 New Born Baby Coverage Covered from Day 1 within the Family Floater Sum Insured Agreed 19 Ambulance Service Emergency ambulance charges up-to a sum of Rs. 1000/- per hospitalization. Agreed 20 Lasik treatment If power of the eye is above +/-7.5D then the claim is payable Agreed 21 Copay NA Agreed 22 Cataract 30K per eye Agreed 23 Day Care Procedures All day care procedures are covered(405 list attached) Agreed 24 Claim submission clause Claim must be filed within 30 days from the date of completion of treatment. However, the Company may at its discretion consider waiver based on merits of the claim, where there is delay in intimation or in submission of documents due to unavoidable circumstances in which the insured was placed it was not possible for him or any other person to give such notice or file claim within the prescribed time-limit 25 Mid-Term Inclusion Mid term inclusion of dependents will be possible only in case of a) spouse (on account of marriage during the policy term)b) children (childbirth during the policy term but after the the child has completed 91 days of age) subject to not more than four children 26 Add-Del of Lives Premium to be charged on Pro-Rata for addition/deletion endorsement. , No Refund for deletion-fil lives less than minimum required & fil insured has claimed during policy Agreed 27 Portability Portability Portability is available on this product as per IRDA directive and product features. Agreed 30 No Panalty/Co-pay Denial on Late submissis Agreed, 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.  31 AYUSH treatment Agreed 32 Epedemic /Pandemic Cover Covered 33 Special condition NA Agreed   | 16          | Pre Existing Ailments/Diseases  | Covered for all   | Agreed        |
| 19 Ambulance Service Emergency ambulance charges up-to a sum of Rs. 1000/- per hospitalization. Agreed 20 Lasik treatment If power of the eye is above +/-7.50 then the claim is payable Agreed 21 Copay NA Agreed 22 Cataract 30K per eye Agreed 23 Day Care Procedures All day care procedures are covered(405 list attached) Agreed 24 Claim submission clause Claim must be filed within 30 days from the date of completion of treatment. However, the Company may at its discretion consider waiver based on merits of the claim, where there is delay in intimation or in submission of documents due to unavoidable circumstances and it is proved that the delay was for reasons beyond the control of the insured and under the circumstances in which the insured was placed it was not possible for him or any other person to give such notice or file claim within the prescribed time-limit  25 Mid-Term Inclusion Mid term inclusion of dependents will be possible only in case of:a) spouse (on account of marriage during the policy term) by children (childbrith during the policy term but after the the child has completed 91 days of age) subject to not more than four children 26 Add-Del of Lives Premium to be charged on Pro-Rata for addition/deletion endorsement. , No Refund for deletion-if lives less than minimum required & if insured has claimed during policy 27 Portability Portability is available on this product as per IRDA directive and product features. Agreed 28 LGBTQ+ Not covered Not covered 29 Epedemic /Pandemic Cover Covered 30 No Panalty/Co-pay Denial on Late submisso Agreed, 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.  31 AYUSH treatment Ayurvedic treatment upto 25% of SI in any Govt. Regd. Hospital Agreed External -Only in case of Life Threatening conditions.  32 Special conditions NA Agreed   | 17          | Pre - Post Hospitalisation  |   | Agreed        |
| Lasik treatment   If power of the eye is above +/-7.5D then the claim is payable   Agreed  | 18          | New Born Baby Coverage  | Covered from Day 1 within the Family Floater Sum Insured  | Agreed        |
| 21 Copay NA Agreed 22 Cataract 30K per eye Agreed 23 Day Care Procedures All day care procedures are covered(405 list attached) Agreed 24 Claim submission clause Claim must be filed within 30 days from the date of completion of treatment. However, the Company may at its discretion consider waiver based on merits of the claim, where there is delay in intimation or in submission of documents due to unavoidable circumstances and it is proved that the delay was for reasons beyond the control of the insured and under the circumstances in which the insured was placed it was not possible for him or any other person to give such notice or file claim within the prescribed time-limit  25 Mid-Term Inclusion Mid term inclusion of dependents will be possible only in case of:a) spouse (on account of marriage during the policy term)b) children (childbirth during the policy term but after the the child has completed 91 days of age) subject to not more than four children  26 Add-Del of Lives Premium to be charged on Pro-Rata for addition/deletion endorsement. , NO Refund for deletion-if lives less than minimum required & if insured has claimed during policy  27 Portability Portability is available on this product as per IRDA directive and product features. Agreed  28 LGBTQ+ Not covered Agreed  29 Epedemic /Pandemic Cover Covered  30 No Panalty/Co-pay Denial on Late submission and pay will be over and above all other conditions of policy.  31 AYUSH treatment Ayurvedic treatment upto 25% of SI in any Govt. Regd. Hospital Agreed Internal - Covered External -Only in case of Life Threatening  33 Special condition NA Agreed   | 19          | Ambulance Service   | Emergency ambulance charges up-to a sum of Rs. 1000/- per hospitalization.  | Agreed        |
| 22 Cataract 30K per eye Agreed 23 Day Care Procedures All day care procedures are covered(405 list attached) Agreed  24 Claim submission clause  Claim submission clause  Claim submission clause  Claim submission of documents due to unavoidable circumstances and it is proved that the delay was for reasons beyond the control of the insured and under the circumstances in which the insured was placed it was not possible for him or any other person to give such notice or file claim within the prescribed time-limit  Mid-Term Inclusion  Mid-Term I | 20          | Lasik treatment   | If power of the eye is above +/-7.5D then the claim is payable  | Agreed        |
| 24 Claim submission clause  Claim submission documents due to unavoidable circumstances and it is proved that the delay was for reasons beyond the control of the insured and under the circumstances in which the insured was placed it was not possible for him or any other person to give such notice or file claim within the prescribed time-limit  Mid term inclusion of dependents will be possible only in case of:a) spouse (on account of marriage during the policy term)b) children (childbirth during the policy term but after the the child has completed 91 days of age) subject to not more than four children  Premium to be charged on Pro-Rata for addition/deletion endorsement., No Refund for deletionif lives less than minimum required & if insured has claimed during policy  Agreed  Portability Portability is available on this product as per IRDA directive and product features. Agreed  LGBTQ+ Not covered Not covered  Speedemic/Pandemic Cover Covered  No Panalty/Co-pay Denial on Late submission 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.  Agreed  Agreed  Agreed  Internal congenital in all cases and external congenital diseases in case of life threatening conditions.  NA  Special condition  NA  Agreed  Agreed  Agreed  Agreed  External -Only in case of Life Threatening  | 21          | Copay   | NA  | Agreed        |
| Claim must be filed within 30 days from the date of completion of treatment. However, the Company may at its discretion consider waiver based on merits of the claim, where there is delay in intimation or in submission of documents due to unavoidable circumstances and it is proved that the delay was for reasons beyond the control of the insured and under the circumstances in which the insured was placed it was not possible for him or any other person to give such notice or file claim within the prescribed time-limit  Mild-Term Inclusion  Mid-Term Inclusion  Mid-Term Inclusion of dependents will be possible only in case of:a) spouse (on account of marriage during the policy term)b) children (childbirth during the policy term but after the the child has completed 91 days of age) subject to not more than four children  Premium to be charged on Pro-Rata for addition/deletion endorsement., No Refund for deletionif lives less than minimum required & if insured has claimed during policy  Portability Portability is available on this product as per IRDA directive and product features.  Agreed  LGBTQ+  No Panalty/Co-pay Denial on Late submission  Agreed, 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.  Agreed  AYUSH treatment  Ayurvedic treatment upto 25% of S1 in any Govt. Regd. Hospital  Internal congenital in all cases and external congenital diseases in case of life threatening conditions.  NA  Agreed  | 22          | Cataract  | 30K per eye   | Agreed        |
| Company may at its discretion consider waiver based on merits of the claim, where there is delay in intimation or in submission of documents due to unavoidable circumstances and it is proved that the delay was for reasons beyond the control of the insured and under the circumstances in which the insured was placed it was not possible for him or any other person to give such notice or file claim within the prescribed time-limit  Mid-Term Inclusion  Mid-Term Inclu | 23          | Day Care Procedures   | All day care procedures are covered(405 list attached)  | Agreed        |
| Mid-Term Inclusion marriage during the policy term)b) children (childbirth during the policy term but after the the child has completed 91 days of age) subject to not more than four children  Premium to be charged on Pro-Rata for addition/deletion endorsement., No Refund for deletion-if lives less than minimum required & if insured has claimed during policy  Portability Portability is available on this product as per IRDA directive and product features. Agreed  LGBTQ+ Not covered Agreed  Premium to be charged on Pro-Rata for addition/deletion endorsement., No Refund for deletion-if lives less than minimum required & if insured has claimed during policy  Agreed  Reged  Not covered Agreed  Agreed  Agreed  Agreed  Agreed  Agreed, 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.  Agreed  Agreed  Internal congenital in all cases and external congenital in all cases and external congenital diseases in case of life threatening conditions.  NA Special condition NA Agreed   | 24          | Claim submission clause   | Company may at its discretion consider waiver based on merits of the claim, where there is delay in intimation or in submission of documents due to unavoidable circumstances and it is proved that the delay was for reasons beyond the control of the insured and under the circumstances in which the insured was placed it was not possible for him or any other person to give such notice | Agreed        |
| Agreed  AGG-Del of Lives  if lives less than minimum required & if insured has claimed during policy  Agreed  Portability  Portability is available on this product as per IRDA directive and product features.  Agreed  Agreed  Epedemic /Pandemic Cover  Overed  No Panalty/Co-pay Denial on Late submissi  Agreed, 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.  Agreed  Agreed  Internal congenital in all cases and external congenital diseases in case of life threatening conditions.  NA  Agreed  Special condition  NA  Agreed  Agreed  Agreed  External -Only in case of Life Threatening  | 25          | Mid-Term Inclusion  | marriage during the policy term)b) children (childbirth during the policy term but after the the  | Agreed        |
| 27 Portability Portability is available on this product as per IRDA directive and product features. Agreed 28 LGBTQ+ Not covered Agreed 29 Epedemic /Pandemic Cover Covered Agreed 30 No Panalty/Co-pay Denial on Late submissi 31 AYUSH treatment Agreed Internal congenital in all cases and 32 external congenital diseases in case of life threatening conditions. Agreed 33 Special condition NA Agreed   | 26          | Add-Del of Lives  | -   | Agreed        |
| 28 LGBTQ+ Not covered Agreed 29 Epedemic /Pandemic Cover Covered Agreed 30 No Panalty/Co-pay Denial on Late submissi 31 AYUSH treatment Agreed external congenital in all cases and external congenital diseases in case of life threatening conditions. 32 Special condition NA Agreed 33 Special condition Agreed  | 27          | Portability   | Portability is available on this product as per IRDA directive and product features.  | Agreed        |
| No Panalty/Co-pay Denial on Late submissi Agreed, 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.  Agreed Agreed Internal congenital in all cases and external congenital diseases in case of life threatening conditions.  Agreed Internal - Covered External -Only in case of Life Threatening  Agreed Agreed Agreed Agreed  | 28          | LGBTQ+  | Not covered   | Agreed        |
| Agreed  AYUSH treatment  Ayurvedic treatment upto 25% of SI in any Govt. Regd. Hospital  Agreed  Agreed  Agreed  Agreed  Internal congenital in all cases and external congenital diseases in case of life threatening conditions.  Agreed  Internal - Covered External - Only in case of Life Threatening  Agreed  Agreed  Agreed  Agreed  Agreed   | 29          | Epedemic /Pandemic Cover  | Covered   | Agreed        |
| 31 AYUSH treatment    Ayurvedic treatment upto 25% of SI in any Govt. Regd. Hospital   Agreed  | 30          | No Panalty/Co-pay Denial on Late submissi   |   | Agreed        |
| Internal congenital in all cases and external congenital diseases in case of life threatening conditions.  Internal - Covered External - Only in case of Life Threatening  Agreed External - Only in case of Life Threatening  | 31          | AYUSH treatment   |   | Agreed        |
| 33 Special condition NA Agreed   |             | Internal congenital in all cases and external congenital diseases in case of life | Internal - Covered  | Agreed        |
|  | 33          |   | NA  | Agreed        |
|  |             | 1   | Covered if due to accident and requiring hospitalisation  |               |



