

Date: 27/02/2023

Policy Number: 00732100202300
Customer ID: 0010064772

Mr. Giridhar Vermuganti
Director, People Operations and Business Support
Tata Unistore Limited
4th Floor B Wing Empire Plaza II LBS Road Vikhroli
MUMBAI – 400083
Maharashtra

Dear Mr. Giridhar Vermuganti,

Welcome to Niva Bupa Health Insurance Company Limited (formerly known as Max Bupa Health Insurance Company Limited)

We know your health is of prime importance and at Niva Bupa we are committed to providing you with world-class health insurance solutions, dedicated to helping you to protect your regular affairs by protecting your employees.

In every evaluation & subsequent proposal, we consider cost-effective & suitable employee benefits, efficient limit, ease to use, our extensive insurance experience, and our ongoing client support.

We are committed to the proposition that Insurance is a critical part of employee protection and satisfaction and therefore, to your subsequent career success. We also realise that our business ethics and our ongoing professional support services are essential in maintaining your customer loyalty, which as a professional, we know you understand. We guarantee to be readily available to assist you in answering questions and providing ongoing personal service in all your Insurance affairs. Our goal is to develop a long term, mutually beneficial relationship by protecting you in a cost effective, friendly, personal and professional manner.

We are able to provide you with services necessary to meet key objective:

- **Stability:** The services, knowledge and expertise of well-known and respected Insurance company.
- **Customer service:** A well staffed dedicated unit of experts has been assembled to be an advocate for effective problem solving.
- **Claim service:** Quality effective claim management provided by a staff of experienced claim management professionals utilizing state of art computer claims processing.

Your Customer Pack contains the following documents, which will collectively help you in understanding your policy and accessing our services:

- Employee & dependent personalized health card.
- Certificate of Insurance
- Premium Receipt
- Benefits of the policy (Annexure)
- Terms & conditions of the policy.
- Employee & dependent list covered under the policy.

Niva Bupa Health Insurance Company Limited
(formerly known as Max Bupa Health Insurance Company Limited)

IRDAI Registration No. 145 | CIN: U66000DL2008PLC182918

Registered Office: C-98, Lajpat Nagar 1, Delhi-110024 | Corporate Office: 14th Floor, Capital Cyberscape
Golf Course Extension Road Sector-59, Gurugram-122011(Haryana) | Website: www.nivabupa.com

Tel.: + 91-11-30902000, Fax No.: + 91- 011-30902010

We urge all our valued group customers to read their policy documents including benefits, inclusions and exclusions carefully. Also check their Health cards which will be helpful at the point of claim. It is the responsibility of the employer to inform all the beneficiaries about the same and ensure the group customers are aware of their health policy details.

Should you need additional information, please write us at group.endorsements@nivabupa.com

Apart from this you can view the policy details on our dedicated Group Portal at the following link:

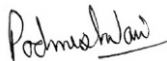
<http://healthlink.nivabupa.com>

A separate individual communication on "Healthlink" would be sent on your registered email id available in our records. These communications would be with respect to "Employer" & "Employee" Login.

Again, thank you for choosing Niva Bupa Health Insurance Co Ltd. We appreciate the opportunity given to us to serve you and looking forward for a continued beneficial relationship.

Here's wishing to a healthy and happy life ahead.

Yours Sincerely,

A handwritten signature in black ink, appearing to read "Padmesh Nair".

*Padmesh Nair
Director-Operations & Customer Service*

Important - Please read this document and keep in a safe place.

Internal

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Policy Document – Health Plus

Schedule of Insurance Certificate	
Issuing office	National Operating Centre - NOIDA
Policyholder's name	Tata Unistore Limited
Policyholder's address	4th Floor B Wing Empire Plaza II LBS Road Vikhroli MUMBAI Maharashtra - 400083
Policy number	00732100202300
First Policy inception date	04-February-2023
Date and time of Policy commencement	04-February-2023
Date and time of Policy expiry	03-February-2024
Aggregate Sum Insured	425700000.00
Premium Payment Frequency	Annually
Free look Period	15 Days
Agent name	Plum Benefit Pvt Ltd
Agent code	CA00510001
Agent contact number	NA
Claims Administrator	Niva Bupa Health Insurance Company Limited (formerly known as Max Bupa Health Insurance Company Limited)

S.No	Basic Details	Particulars
1	Family Structure	Employee, Spouse, Kids and Parents
2	Total no of employees/Primary Members	740
3	Total no of Insured Members	2559
Cover Type (Individual/Floater)		Floater

Benefit Structure	
Inpatient Care – Sum Insured	INR 5 Lakhs, INR 6 Lakhs, INR 7 Lakhs, INR 8 Lakhs, INR 9 Lakhs, INR 10 Lakhs
Listed Day Care Treatment	Covered upto Sum Insured
	Normal 1%
	ICU 1.5%
Hospital Accommodation – Room rent/day & ICU/day	If the Insured Person is admitted in the Hospital in a room category or in a room where the Room Rent is higher than the eligibility as specified above, then Niva Bupa shall be liable to pay only a pro-rated proportion of the total Associated Medical Expenses (including surcharge or taxes thereon) in the proportion of the difference between the Room Rent actually incurred and the entitled room category/eligible Room Rent.
Pre Hospitalization Medical Expenses	Covered upto Sum Insured for 30 days
Post Hospitalization Medical Expenses	Covered upto Sum Insured for 60 days
Emergency Ambulance	INR 2000 per hospitalization
	Normal 1,00,000
	C-Section 1,50,000
Maternity Expenses	1. Maternity Expenses Benefit is available for Employees or Spouse only if both are covered in Insured members data received from Policyholder. 2. The Maternity Benefit may be claimed under the Policy in respect of eligible Insured Person(s) only twice during the lifetime of the Policy including any Renewal thereafter for the delivery of a child or Medically Necessary Treatment and lawful termination of pregnancy up to maximum of 2 pregnancies or terminations.
Pre & Post Natal Expenses	Covered within Maternity Expenses with a capping of INR 5000 in case of IPD only.
Corporate Floater	Corporate floater for any illness or accident
Corporate Floater Limit	50,00,000
Corporate Floater utilization/family	Uncapped
List of Critical Illness	NA
OPD Coverage	Covered upto INR 20000 per family (Ind. Diagnosis, Pharmacy & Consultation)
Co-payment	NA
Disease wise capping	NA

Waiting Periods	
Pre-Existing Disease (PED)	Waived Off
2 yr exclusions (Disease Specific Exclusions)	Waived Off
Initial Waiting Period	Waived Off

Special Conditions:	
1. New born baby would be covered from the date of delivery provided we receive the endorsement within 90 days of delivery.	
2. Claim for lasik treatment - if power of eye is above +/- 6.5, is payable, 3. 50% co-pay For cyberknife treatment/Robotic Surgery/Bio-absorbable Stent/FAMETO Laser Suregry/Toric lens/KT Laser Prostate.	
4. Existing and future Employees who opt for parental enrollment of their dependent parents during enrolment will only be allowed to cover their dependent parents,	
5. Live-in Partner covered (only one partner allowed during the policy period); LGBTQ Partner are also covered however gender reassignment surgery is not covered,	
6. Widow/widower are covered during the policy period,	
7. Differently Abled Children covered above 25yrs,	
8. Complications arising due to maternity covered within maternity limit,	
9. Congenital External Disease covered under life threatening conditions,	
10. Animal/ Serpent attack covered upto 10K per claim only on IPD basis,	
11. Eye related claims includes cost of lenses within OPD limit,	
12. Oral chemotherapy is covered upto 10% of SI,	
13. Genetic disorder is covered upto 25% of sum insured,	
14. HIV/Aids is covered,	
15. Ayurveda hospitalization expenses, covered if treatment is for not less than 24 hours, in an Ayurveda hospital which is govt. hospital or in any institute recognised by govt.and/or accredited by Quality Council of India/National Accreditation Board on Health on the advice of a Doctor because of illness or accidental bodily injury sustained or contracted during the policy period up to 20% of Base Sum Insured maximum of INR 3 lacs,	
16. Physiotherapy coverage are covered, expenses as pre-post hospitalization expenses (or) under OPD if it's prescribed by a registered medical practitioner, subject to active line of treatment,	
17. Dental procedures including root canal will be covered, under OPD benefit. Pharmacy / Online pharmacy - Pharmacy bills can be availed upto ₹7.5K. Valid against prescription only for treatment purpose.	

GST Details	
GSTI No.:29AAFCM7916H1Z4	SAC Code/ Type of Service : 997133 / General Insurance Services
Niva Bupa State Code :	29
Customer State Code	27
Customer GSTI No. :	27AACCT7290E127

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Premium Details:	
Hospitalization Cover Premium (Rs.)	0.00
Fixed Benefit coverage for named illness Premium (Rs.)	0.00
Hospital Cash Benefit Premium (Rs.)	0.00
OPD Treatment & Diagnostic Cover Premium (Rs.)	0.00
International Coverage Premium (Rs.)	0.00
Accidental Cover Premium (Rs.)	0.00
Critical Illness Premium (Rs.)	0.00
Wellness Benefits Premium (Rs.)	0.00
Total Net premium (Rs.)	2,78,86,486
Integrated Goods and Service Tax (18%)	50,19,566
Central Goods and Service Tax (9%)	0
Duties and cess (Rs.)	0.00
State/UT Goods and Service Tax (9%)	0
Gross premium (Rs.)	3,29,06,052
Gross premium (Rs.) (In words)	Rupees Three Crore Twenty Nine Lakh Six Thousand and Fifty Two Only
Next premium due date	04-February-2024

Cheque no./ Demand Draft no./ Transaction no.(Online fund transfer)	74606IP01U11
Date:	31-01-2023

This Policy is subject to the terms, conditions and exclusions mentioned in Health Plus policy document.

*Goods and Service Tax Registration No: 07AAFCM7916H12A. Service tax is subject to changes in tax laws.

The contract will be cancelled ab initio in case the consideration under the policy is not realized.

Policy issuing Office : Noida, Consolidated Stamp Duty deposited on the Master Policy.

According to rule 54(2) of CGST Rules 2017, policies issued by an Insurance Company can be treated as a tax invoices and such invoices need not be serially numbered

Padmeshwari

Location: NOIDA
Date: 27-02-2023

Director-Operations & Customer Service

Note:

• The above details may be altered basis customers requirements.

• Where the proposal form is not received, information obtained from Policyholder, whether orally or otherwise, is captured in the policy document. Discrepancies, if any, in the information contained in the policy document may be pointed out by Policyholder within 15 days from the policy issue date after which information contained in the policy document shall be deemed to have been accepted as correct.

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Premium Rater "Without Tax"

Per Family premium Rater (Excluding GST)						
Sum Insured	500000	600000	700000	800000	900000	1000000
Age band	Band A	Band B	Band C	Band D	Band E	Band F
0-2	35969.18	41055.08	43107.84	44125.21	45334.12	46755.18
03-17						
18-25						
26-30						
31-35						
36-40						
41-45						
46-50						
51-55						
56-60						
61-65						
65+						

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Premium Receipt

Tata Unistore Limited
4th Floor B Wing Empire Plaza II LBS Road Vikhroli
MUMBAI – 400083
Maharashtra

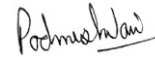
We acknowledge the receipt of payment towards the premium of the following health insurance policy:

Policy Holder's Name :Tata Unistore Limited	Policy Number	00732100202300	
	Aggregate Sum Insured (Rs.	425700000.00	
Commencement Date	04-02-2023	Expiry date	03-02-2024
Gross Premium(Rs.)	Rs.3,39,70,110/-		

Upon issuance of this receipt, all previously issued temporary receipts, if any, related to this policy are considered null and void.

GST Details	
GSTI No.:29AAFCM7916H1Z4	SAC Code/ Type of Service : 997133 / General Insurance Services
Niva Bupa State Code :29	Customer State Code / Customer GSTI 27 /27AACCT7290E1Z7

**For & On behalf of Niva Bupa Health Insurance Company Limited
(formerly known as Max Bupa Health Insurance Company Limited)**



Location: NOIDA
Date:27-02-2023

Director-Operations & Customer Service

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