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| Group Health Insurance Quote | | | Caringly yours | |
| | | | BAJAJ Allianz | |
| Name of the Corporate :- Codegnan Employee Details | | | | |
| This Quote is valid for 15 days. Quote is subject to change with change in information | | | | |
| Policy Type | New Business | Group Type * | Employer-Employee | |
| Policy Details | | | | |
| Corporate Reg. No | NA | GST / PAN Number | NA | |
| Product :- | GMC- Floater - 8403 | Beneficiary :- | Corporate | |
| Member Details | | | | |
| | Relation | Member Count | Coverage's | Age Restriction |
| | Employees | 20 | Covered | 18 Yrs To 100 Yrs |
| | Spouse | 0 | Not-Covered | |
| | Dependent Children | 0 | Not-Covered | |
| | Dependent Parents/In-Laws | 0 | Not-Covered | |
| Premium Details | | | | |
| | Net Premium | INR 65,123 | | |
| | Gross Premium (Including GST) | INR 76,845 | | |
| Scope Of Cover | | | | |
| Pre hospitalization | 30 Days | | | |
| Pre-post hospitalization | 60 Days | | | |
| Pre-Existing Disease | Covered | | | |
| Room Rent Restriction | No Room Rent Capping | | | |
| Emergency Ambulance | Ambulance charges covered upto INR 1000 per case in case of emergency only. Ambulance charges will be applicable for transferring patient to Hospital or between Hospitals in the Hospital's ambulance or in an ambulance provided by any ambulance service provider only. | | | |
| Co-payment | 10% For all insured members. Co-payment will be applicable on all admissible claims only except capped ailments and maternity claims (If Cover Applicable). | | | |
| Non-Network Hospitalization Co-Payment | Not Applicable | | | |
| Family Definition | Employee Only, , , | | | |
| Maternity Benefit | Normal Delivery | INR 25000 | Maternity benefit is available only for Employee. Maternity Benefit will be applicable for first two deliveries only. | |
| | Caesarean section | INR 35000 | | |
| Infertility treatment | Infertility treatment is not covered under the policy. | | | |
| Pre and Post Natal Expenses | Pre and post natal will be covered in case of IPD, upto the maternity sublimit. OPD is not covered. | | | |
| Ailment-Wise Sub Limits | Not Applicable | | | |
| Day Care Procedures | Covered | | | |
| Covid-19 - Inpatient Hospitalization Cover | If Insured member is Hospitalized due to Coronavirus Disease on the advice of a Doctor/Medical Practitioner provided COVID-19 has been confirmed positive basis on investigation report by Authorized centers and certified by District Surveillance officer, Govt. Chief Medical Officer or any other Govt. authority appointed by Government of India during the Cover Period requiring Hospitalization of Insured Beneficiary, then the Company will indemnify and pay Medical Expenses for the below listed items up to the family/Member Sum Insured in the policy, subject otherwise to all other terms, conditions and exclusions of the Certificate of Insurance read with Policy. 1.Room rent, boarding expenses, 2.Nursing 3.Intensive care unit, 4.Consultation fees, 5.Anesthesia, blood, oxygen, 6.Medicines, drugs and consumables, 7.Relevant laboratory diagnostic tests, X-ray and such similar expenses that are medically necessary. | | | |
| Exclusions under Covid-19 Cover | Exclusions under Covid-19 Cover:- 1. Expenses related to any admission primarily for diagnostics and evaluation purposes only are excluded even if the same requires confinement at a Hospital. 2. Any diagnostic expenses which are not related or not incidental to the current diagnosis and treatment for Coronavirus Disease are excluded. 3. Expenses related to any admission primarily for enforced bed rest and not for receiving treatment. 4. Other exclusions as per standard policy benefits | | | |

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| Disclaimer | |
| Mandatory Details at Placement Of The Policy | <p>RFQ to be stamped and signed by client, if there is a major variation in data then we reserve rights to withdraw and revise the existing quote.</p> <p>* PAN number of organization. * Registration number of organization. * Complete and correct Member data (with employee ID numbers as per duty attendance muster). This quote is valid subject to all salaried employees covered and there is employee-employer relationship exist. We would be unable to accept the policy in case of Non-employee-employer groups.</p> |
| Continuity Guideline / Portability | Group to retail portability benefit can be availed at the time of retirement or resignation from the services (Provided these events are falling within the policy period) Portability option is available under the existing retail health products, Std coverage's, terms, conditions, & guidelines of retail product would apply. |
| Claim Intimation and Submission of Documents | All reimbursement claims have to be intimated to Bajaj Allianz within 7 days of discharge and have to be submitted for reimbursement within 30 days of date of discharge of the patient. |
| Guideline for Addition Endorsements | Midterm additions allowed only for natural additions subject to intimation received within 45 days. Any additions for new employee, spouse / children would be allowed within 45 days of date of joining marriage / birth respectively. Backdation of 45 days from date of intimation shall not be allowed. Any endorsements will be from the date of addition and not from the inception of the policy. |
| Guideline for Deletion Endorsements | In case of refund endorsements on account of deletion, pro-rata refund for entire family should be done subject to nil claims, whereas refund should be nil if the premium is charged on per family basis. Deletion to be intimated immediately on finalization of last working day of employee. In case employee avails the claim after his LWD for which intimation is received after DOA, insurer would recover paid amount from available float balance. Pro-rata refund will be calculated as from DOL if intimation is within 7days else intimation date will be consider for calculation subject to nil claim. |
| Other Conditions | <p>50% Co-Pay for cyber-knife treatment, Gamma Knife treatment and Stem Cell Transplantation, Robotic Surgery, Femto laser treatment for eye. It will be applicable for each eye each event. Any Doctors/ Surgeons fees charged/paid over and above the Hospital Standard Tariff/Package stand excluded from the scope of the policy. In case of Chamber cases or outside visiting consultant has conduct ted the surgery or is being consulted, Insurance company would be liable to pay up to the agreed tariff/package rates with the hospital. The over & above limit will have to be borne by the customer Cochlear Implant treatment shall be restricted to 50% of the SI. Weight management services and treatment related to weight program's including treatment of obesity will not be payable. Beneficiary name for issue of claim cheques will be assumed as name of the corporate unless otherwise specified. Any additions for new employee, spouse / children would be allowed within 45 days of date of joining, marriage / birth respectively. Additional premium for each additional member. Per person premium would be provided by HO once the quote is finalized. No Individual(Employee / Dependent) can be covered more than once in a policy. The list of members submitted at the inception of the policy will be considered as final. As employer/group manager, by obtaining our Group Medical Policy [subject to standard terms and conditions of Group Policy to be issued by us] to cover your employees, you would, inter alia, will get additional advantage of online web integration [subject to accepting terms and conditions, disclaimers,] with our website thereby you can online access for the purpose of enabling you to service, provide claim help and support etc., to your employees covered under GMC. Claims servicing and processing will be done by In-house Health Administration Team, Bajaj Allianz General Insurance Company. Rest all as per attached Standard Group Health policy wording.</p> |
| Undertaking | This is to hereby declare that the particulars of the prospect/risk mentioned in this quotation are as provided to Bajaj Allianz General Insurance Company Limited (Insurer) for the purpose of the requested risk coverage. Bajaj Allianz General Ins co ltd further confirms that the derivation of the premium in the Quotation is in accordance with the risk coverage required by the proposer/broker and as per information given in the attached quotation. In the event of any change in information pertaining to any aspect of the quotation at a later date, Bajaj Allianz General Ins co ltd reserves the right to revise the premium and recover the same from customer or invoke cancellation of the policy, as may be deemed fit, with short term premium recovered. |

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Bajaj Allianz General Insurance Company Ltd.GE Plaza, Airport Road, Yerawada,Pune 411 006

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