



## GROUP HEALTH INSURANCE POLICY DETAILS

for all members of NSCI with UNITED INDIA Insurance  
Powered by Prudent & Landmark Insurance Brokers



### Group Medi-claim Benefits for Registered Members of National Sports Club of India (NSCI)

We are delighted to announce that Prudent Insurance Brokers has brought to you an exclusive health proposition from UNITED INDIA INSURANCE CO. We present to you a comprehensive and all-encompassing mediclaim solution which offers Group Mediclaim Benefits.

#### This is Family Floater Group Mediclaim Policy

#### The Family Size has Four Options

\*Condition Apply



Self



Self + Spouse  
(1 + 1)



Self + Spouse +  
2 Children (1 + 3)



Self + Spouse + 2 Children +  
2 Dependent Parents  
+ In-Laws (1 + 5)

- ▶ The Insurer is United India Insurance Co. Ltd.
- ▶ The TPA to service above policy is to be decided by NSCI and Prudent Insurance Brokers. The policy will have cashless facility
- ▶ Entire Mediclaim policy and claim servicing will be responsibility of Prudent Insurance Brokers and the TPA as is mutually decided. Prudent Insurance Brokers will have dedicated help desk at NSCI on fixed schedule
- ▶ Minimum Guaranteed Lives 800. The Policy will not commence till the time 800 unique primary members' payments are not cleared once submitted to the insurance company

#### Policy Highlights with Terms & Conditions

Policy Type	Family Floater
Sum Insured Per Family	INR 500,000 / INR 10,00,000 / INR 15,00,000 / INR 20,00,000 / INR 25,00,000 / INR 30,00,000
Family Members covered (Family Definition)	1+3 (Self + Spouse + 2 Dep Children) wherein primary member is less than 45 years 1+3 (Self + Spouse + 2 Dep Children) wherein primary member is more than 45 years 1+5 (Self + Spouse + 2 Dep Children + 2 Parents /Parent in laws)
Age Restrictions	Children covered upto 30 years. Physically or Mentally challenged children covered with no age restrictions
Cashless Facility Through TPA	Yes
Coverage of Pre-existing Disease	Yes
30 days Waiting Period	Waived off
1st, 2nd, 3rd & 4th Year Exclusions	Waived off
Pre & Post Hospitalisation Cover - 30 & 60 days	Yes

Waiver on Clause No. 1.2 : 1.2 C, 1.3, 1.4 of policy condition	Yes
Maternity Cover	Rs. 75,000 for Normal and Caesarean
New Born Baby Cover	Covered from Day 1
Domiciliary Hospitalisation	Not Covered
Physiotherapy	Covered under Post Hospitalization
Ambulance Charges	Covered 1% of SI
New Member & Dependants to be covered from DOJ subject to CD	Yes
Terrorism cover	Yes
Room Rent limit Per Day	1% of SI for Normal and 2% of SI for ICU
Ailment Capping	No
Co-Pay in %	No
Oral Chemotherapy	Covered
LASIK Surgeries	LASIK surgeries to correct refractive error ONLY IF refractive index is over -7
Fracture on Day Care Basis	Covered with a Limit of Rs. 25,000/-
Special Conditions	The Policy will be floated to the member of the NSCI club to enrol under the policy. The window period will be required to be open for a 90 days post which the premium will be paid based on the enrolment.
Claim Intimation in days/Hrs/ Before discharge	Waived off
Claim Submission in days	60 days

**\*Policy Inception Rates - Primary Member less than 45 years of Age**

No. of Lives	500000	1000000	1500000	2000000	2500000	3000000
1	13,747	18,550	25,040	32,568	46,138	59,354
1+1	20,768	28,037	37,878	49,206	72,334	1,01,952
1+3	30,562	51,566	69,620	90,447	1,13,044	1,41,364

**\*Policy Inception Rates - Primary Member more than 45 years of Age**

No. of Lives	500000	1000000	1500000	2000000	2500000	3000000
1	21,594	54,162	62,658	81,420	1,10,212	1,58,946
1+1	37,276	80,535	99,474	1,17,587	1,58,238	2,40,189
1+3	49,300	1,28,856	1,73,897	2,03,491	2,40,189	3,35,592

**\*Policy Inception Rates for Family Size 1+5**

No. of Lives	500000	1000000	1500000	2000000	2500000	3000000
1+5	1,09,563	2,05,438	2,92,628	3,65,776	4,09,094	4,50,005

**Disclaimer**

PS. All above rates are inclusive of GST@18%

- Policy is valid in Indian territory only
- Next year renewal pricing may vary due to claim ratio, no. of lives, medical inflation, management expenses and other underwriting factors
- Terms & Conditions and Pricing may change as per advice of insurance company
- This policy is only for members of NSCI and their families (depending on category chosen)
- Policy commences only if 800 unique members are enrolled and total premium of Rs.9Cr is collected.
- This is a Group Policy and should not be mistaken as a substitute to individual personal health policy
- NSCI, The Club, is only the facilitator under this scheme, all claims and related matters will be directly serviced by Prudent Insurance Brokers Pvt. Ltd. and the TPA
- Acceptance of this proposal is solely at the discretion of the Insurance Company
- The Insurance Company mentioned in this scheme is United India Insurance
- The Group Mediclaim Policy shall be effective on or from the date the said premium amount is received by the Insurer. To clarify, note that if the premium amount is received on 5th November, 2018, the Group Mediclaim Policy shall be effective from the said date and not from 3rd November, 2018. Accordingly, the cover and cover for other enrolled members shall begin from said date and not prior. In case of any uncalled for event from the expiry date of the current Group Mediclaim Policy and the effective start date of the renewed/fresh Group Mediclaim Policy, no claim of any nature whatsoever shall be payable by the Insurer, NSCI and/or the said insurance brokers
- In the event, to-be-enrolled members collectively are unable to remit the above said minimum premium amount, the proposed Group Mediclaim Policy shall not be issued/renewed by the Insurer and in such an event any concern/grievance/claim cannot be raised against the Insurer, NSCI and/or the said insurance brokers

**Reach us on: 18004194199 or NSCI help desk from Monday to Saturday (10am to 7pm) only until 18<sup>th</sup> Nov, 2018**

**Landmark Insurance Brokers Pvt. Ltd.**

(CIN: U66030PN2002PTC017009)

[IRDA CoR No: 216 | Broker Code: DB 089/03 | Valid From 13/10/2018 till 12/10/2021

(originally licensed on 13/10/2003 and renewed thereafter) |Category: Direct (Life & General)]

Prudent Insurance Brokers Pvt Ltd.

Composite Broker License No: 291

18<sup>th</sup> Feb 2017 to 17<sup>th</sup> Feb 2020

CIN No: U70100MH1982PTC027681

(\* Subject to policy conditions applicable)