

CloudWay 24: Employee Insurance Policy Overview

CloudWay 24 provides comprehensive group insurance coverage for all employees, ensuring their health, safety, and well-being while on duty and beyond. Insurance benefits are categorized based on employee roles due to the varying risk profiles associated with their responsibilities.

Insurance Policy Categories

1. Non-Ground Staff

(Pilots & Cabin Crew)

- **Nature of Coverage:**
Enhanced coverage due to higher occupational risk (airborne duties, international layovers, irregular schedules).
 - **Policy Limit Highlights:**
 - **Group Life Insurance:** INR 1.5 Crore (approx. \$180,000)
 - **Accidental Death & Disability:** INR 2 Crore (approx. \$240,000)
 - **Medical Insurance (per annum):** INR 10 Lakh (~\$12,000)
 - **Critical Illness Cover:** INR 20 Lakh (~\$24,000)
 - **Loss of License Benefit:** Applicable to Pilots (up to INR 1 Crore/\$120,000 for loss of medical certification)
 - **Travel Insurance:** Comprehensive, global coverage included
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2. Ground Staff

(Engineering, HR, Administration, Support Services, and Other Employees)

- **Nature of Coverage:**
Standard coverage reflecting relatively lower occupational exposure.
 - **Policy Limit Highlights:**
 - **Group Life Insurance:** INR 50 Lakh (approx. \$60,000)
 - **Accidental Death & Disability:** INR 75 Lakh (approx. \$90,000)
 - **Medical Insurance (per annum):** INR 5 Lakh (~\$6,000)
 - **Critical Illness Cover:** INR 10 Lakh (~\$12,000)
 - **Loss of License Benefit:** Not Applicable
 - **Travel Insurance:** Domestic and limited international work travel coverage
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Additional Notes

- **Family Coverage:**
Medical insurance can be extended to spouse and dependent children at preferential group rates.
- **Claim Settlement:**
All claims are facilitated by the Corporate HR and Employee Well-being Department in partnership with leading insurance providers.
- **Review & Update:**
Insurance limits and coverage are reviewed annually as per regulatory standards and operational requirements.

Summary Table

Category	Life Insurance	Accidental Death & Disability	Medical Insurance (per annum)	Critical Illness	Loss of License	Travel Insurance
Pilots & Cabin Crew	INR 1.5 Crore	INR 2 Crore	INR 10 Lakh	INR 20 Lakh	Up to INR 1 Crore	Global, Comprehensive
Ground Staff (Engineering, HR)	INR 50 Lakh	INR 75 Lakh	INR 5 Lakh	INR 10 Lakh	Not Applicable	Domestic / Limited Int.

For latest updates or claims, log in to the CloudWay 24 Employee Portal or contact HR at **hr@cloudway24.com**.