



UNITED INDIA INSURANCE COMPANY LIMITED

VEER SAWARKAR BHAVAN J.M. ROAD,, PUNE
PUNE - 411005 MAHARASHTRA
PH: (020) 2553330 FAX: EMAIL:

TAILOR MADE GROUP HEALTH POLICY
POLICY NO.: 1630002815P103477028

PERIOD OF INSURANCE
FROM 10:00 Hrs on 01/04/2015
To Midnight on 31/03/2016

Insured
MS BANK OF MAHARASHTRA - HEAD OFFICE

LOKMANGAL SHIVAJI NAGAR PUNE

PUNE
MAHARASHTRA
411005

Agent Name : BANK OF MAHARASHTRA -
HEAD OFFICE
Agent Code : BKA92160090009000
Mobile/Landline Number : 9423268478 /

REGD. & HEAD OFFICE, 24, WHITES ROAD, CHENNAI - 600014
Website: <http://www.uic.co.in>, Email - info@uic.co.in

POLICY NO.: 1630002815P103477028

**TAILOR MADE GROUP HEALTH POLICY
SCHEDULE**

Policy No.	1630002815P103477028			Previous Policy No.	16220148144100000061
Insured Detail	Name/ID	MS BANK OF MAHARASHTRA - HEAD OFFICE/23015887727			
	Tel. (O)	Tel. (R)	Fax		
	E-Mail				
Period of Insurance	Business/Occupation	None			
	From	10:00	Hours of	01/04/2015	To Midnight of 31/03/2016

Coinsurance	UIIC 163000 : 100%
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No. of Employees	4153	No. of Lives	3000
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Coverage Details:-

Cover Group	Sum Insured (₹)	Premium (₹)
Hospitalization	629,200,000.00	51,879,692.82
	Total Sum Insured	Premium
	629,200,000.00	51,879,692.82

Insured Details
As Per Annexure Attached.

Details of TPA

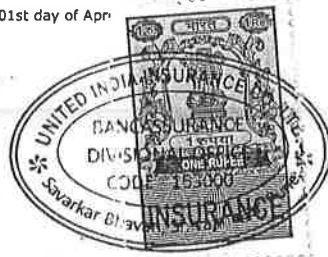
Name Of TPA	Health India TPA Services Pvt.Ltd.
Address Of TPA	Commercial Union House, 2nd floor, 9 Wallace St, Fort, Mumbai, Pin Code : 400001, Telephone No : 022-67557900

Premium:	₹	33617555
Service Tax:	₹	4155130
Stamp Duty:	₹	1
Total:	₹	37772685
Receipt Number :	10216300015100026262	
Receipt Date:	31/03/2015	
STax Regn No.:	AAACU5552CST001	
Development Officer Code: / Agent Code	/BKA92160090009000	
Cover Note No.		
Cover Note Date		

Underwriter Remarks	BOM STAFF GROUP MEDICLAIM POLICY 2015-16 .TERMS AND CONDITIONS AS PER BOM CIRCULAR AX1/ST/IR/CIR.77/2014 DATED 24.03.2015.
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This Schedule and the attached policy shall be read together as one contract and any word or expression to which a specific meaning has been attached in any part of this Policy or of the Schedule shall bear the same meaning wherever it may appear.

Date of Proposal and Declaration: 01/04/2015
IN WITNESS WHEREOF, this policy has been signed at 163000 on this 01st day of Apr
For and On behalf of
United India Insurance Co. Ltd.



POLICY NO.: 1630002815P103477028



UNITED INDIA INSURANCE COMPANY LIMITED
 REGD. & HEAD OFFICE : No.24, WHITES ROAD, CHENNAI-600014

TAILOR MADE GROUP HEALTH POLICY

1 WHEREAS the insured designated in the Schedule hereto has by a proposal and declaration dated as stated in the Schedule which shall be the basis of this Contract and is deemed to be incorporated herein has applied to UNITED INDIA INSURANCE COMPANY LTD. (hereinafter called the COMPANY) for the insurance hereinafter set forth in respect of Employees/Members (including their eligible family members) named in the Schedule hereto (hereinafter called the INSURED PERSON) and has paid premium as consideration for such insurance.

1.1 NOW THIS POLICY WITNESSES that subject to the terms, conditions, exclusions and definitions contained herein or endorsed, or otherwise expressed hereon the Company undertakes that if during the period stated in the Schedule or during the continuance of this policy by renewal any insured person shall contract any disease or suffer from any illness (hereinafter called DISEASE) or sustain any bodily injury through accident (hereinafter called INJURY) and if such disease or injury shall require any such insured Person, upon the advice of a duly qualified Physician/Medical Specialist/Medical practitioner (hereinafter called MEDICAL PRACTITIONER) or of a duly qualified Surgeon (hereinafter called SURGEON) to incur hospitalisation/domiciliary hospitalisation expenses for medical/surgical treatment at any Nursing Home/Hospital in India as herein defined (hereinafter called HOSPITAL) as an inpatient, the Company will pay through TPA to the Hospital / Nursing Home or Insured the amount of such expenses incurred as are Medically Necessary and reasonable and customary in respect thereof by or on behalf of such Insured Person but not exceeding the Sum Insured in aggregate in any one period of insurance stated in the schedule hereto.

1.2 In the event of any claim becoming admissible under this scheme, the company will pay through TPA to the Hospital / Nursing Home or insured person the amount of such expenses as would fall under different heads mentioned below and as are reasonably and necessarily incurred thereof by or on behalf of such insured person but not exceeding the Sum Insured in aggregate mentioned in the schedule hereto.

- A. Room, Boarding and Nursing expenses as provided by the Hospital/Nursing Home not exceeding 1% of the sum insured per day or the actual amount whichever is less. This also includes nursing care, RMO charges, IV Fluids/Blood transfusion/injection administration charges and similar expenses.
- B. Intensive Care Unit (ICU) expenses not exceeding 2% of the sum insured per day or actual amount whichever is less.
- C. Surgeon, Anaesthetist, Medical Practitioner, Consultants, Specialists Fees
- D. Anesthetic, Blood, Oxygen, Operation Theatre Charges, surgical appliances, Medicines & Drugs, Dialysis, Chemotherapy, Radiotherapy, Cost of Artificial Limbs, cost of prosthetic devices implanted during surgical procedure like pacemaker, orthopaedic implants, infra cardiac valve replacements, vascular stents, relevant laboratory/diagnostic tests, X-ray and such similar expenses that are medically necessary.
- E. Hospitalisation expenses (excluding cost of organ) incurred for/by donor in respect of organ transplant to the insured.

Note:

- 1. The amount payable under 1.2 C & D above shall be at the rate applicable to the entitled room category. In case the Insured person opts for a room with rent higher than the entitled category as in 1.2 A above, the charges payable under 1.2 C & D shall be limited to the charges applicable to the entitled category. This will not be applicable in respect of medicines & drugs and implants.
- 2. No payment shall be made under 1.2 C other than as part of the hospitalisation bill.

1.2.1 Expenses in respect of the following specified illnesses/surgeries will be restricted as detailed below:

Hospitalisation Benefits	LIMITS per surgery RESTRICTED TO
a. Cataract, Hernia, Hysterectomy	a. Actual expenses incurred or 25% of the sum insured whichever is less
b. Major surgeries*	b. Actual expenses incurred or 70% of the Sum Insured whichever is less

* Major surgeries include Cardiac surgeries, Brain Tumor surgeries, Pacemaker implantation for sick sinus syndrome, Cancer surgeries, Hip, Knee, joint replacement surgery, Organ Transplant.
 * The above limits specified are applicable per hospitalization/surgery.

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- Is required for the medical management of the illness or Injury suffered by the insured;
 - Must not exceed the level of care necessary to provide safe, adequate and appropriate medical care in scope, duration or intensity;
 - Must have been prescribed by a Medical Practitioner;
 - Must conform to the professional standards widely accepted in international medical practice or by the medical community in India.
- 2.24 MEDICAL PRACTITIONER:**
Medical Practitioner is a person who holds a valid registration from the Medical Council of any State or Medical Council of India or Council for Indian Medicine or the homeopathy set up by the Government of India or a State Government and is thereby entitled to practice medicine within its jurisdiction; and is acting within the scope and jurisdiction of his license. The term medical practitioner would include physician, specialist and surgeon. (The Registered practitioner should not be the insured or close family members such as parents, in-laws, spouse and children.)
- 2.25 NETWORK PROVIDER:**
Network Provider means hospitals or health care providers enlisted by an insurer or by a TPA and insurer together to provide medical services to an insured on payment by a cashless facility. The list of network hospitals is maintained by and available with the TPA and the same is subject to amendment from time to time.
Preferred Provider Network means a network of hospitals which have agreed to a cashless packaged pricing for certain procedures for the insured person. The list is available with the company/TPA and subject to amendment from time to time. Reimbursement of expenses incurred in PPN for the procedures (as listed under PPN package) shall be subject to the rates applicable to PPN package pricing.
- 2.26 NEW BORN BABY:**
A new born baby means baby born during the Policy Period aged between one day and 90 days, both days inclusive.
- 2.27 NON-NETWORK**
Any hospital, day care centre or other provider that is not part of the network.
- 2.28 NOTIFICATION OF CLAIM**
Notification of claim is the process of notifying a claim to the insurer or TPA by specifying the timelines as well as the address/telephone number to which it should be notified.
- 2.29 OPD TREATMENT:**
OPD Treatment is one in which the insured visits a clinic/hospital or associated facility like a consultation room for diagnosis and treatment based on the advice of medical a practitioner. The insured is not admitted as a day care or in-patient.
- 2.30 PRE-EXISTING DISEASE**
Pre Existing Disease is any condition, ailment or Injury or related condition(s) for which you ad signs or symptoms, and/or were diagnosed, and/or received medical advice/treatment, within 48 months prior to the first policy issued by the insurer.
- 2.31 PORTABILITY:**
Portability means transfer by an individual health insurance policyholder (including family cover) of the credit gained for pre-existing conditions and time-bound exclusions if he/she chooses to switch from one insurer to another.
- 2.32 PRE-HOSPITALISATION MEDICAL EXPENSES**
Medical expenses incurred immediately 30 days before the insured person is hospitalized will be considered as part of a claim as mentioned under Item 1.2 above provided that;
i. Such Medical expenses are incurred for the same condition for which the Insured Person's Hospitalisation was required; and
ii. The In-patient Hospitalisation claim for such Hospitalisation is admissible by the Insurance Company.
- 2.33 POST HOSPITALISATION MEDICAL EXPENSES:**
Relevant medical expenses incurred immediately 60 days after the Insured person is discharged from the hospital provided that ;
a. Such Medical expenses are incurred for the same condition for which the Insured Person's Hospitalisation was required; and
b. The In-patient Hospitalisation claim for such Hospitalisation is admissible by the Insurance Company.
- 2.34 QUALIFIED NURSE:**
Qualified Nurse is a person who holds a valid registration from the Nursing Council of India or the Nursing Council of any state in India.
- 2.35 REASONABLE AND CUSTOMARY CHARGES:**
Reasonable Charges means the charges for services or supplies, which are the standard charges for the specific provider and consistent with the prevailing charges in the geographical area for identical or similar services, taking into account the nature of the illness/Injury involved.

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2.36 RENEWAL:

Renewal defines the terms on which the contract of insurance can be renewed on mutual consent with a provision of grace period for treating the renewal continuous for the purpose of all waiting periods.

2.37 ROOM RENT

Room rent shall mean the amount charged by a hospital for the Occupancy of a bed on per day (24 hours) basis and shall include associated medical expenses.

2.38 SUBROGATION

Subrogation shall mean the right of the insurer to assume the rights of the insured person to recover expenses paid out under the policy that may be recovered from any other source.

2.39 SURGERY:

Surgery or Surgical Procedure means manual and/or operative procedure(s) required for treatment of an illness or injury, correction of deformities and defects, diagnosis and cure of diseases, relief of suffering or prolongation of life, performed in a hospital or day care centre by a Medical Practitioner.

2.40 THIRD PARTY ADMINISTRATOR

TPA means a Third Party Administrator who holds a valid License from Insurance Regulatory and Development Authority to act as a THIRD PARTY ADMINISTRATOR and is engaged by the Company for the provision of health services as specified in the agreement between the Company and TPA.

2.41 UNPROVEN/EXPERIMENTAL TREATMENT

Unproven/Experimental treatment is treatment, including drug Experimental therapy, which is not based on established medical practice in India.

3. COVERAGES:

- 3.1** Expenses on Hospitalisation for minimum period of 24 hours are admissible. However, this time limit is not applied to specific treatments, such as

1. Adenoidectomy	19. FESS
2. Appendectomy	20. Haemo dialysis
3. Ascitic/Pleural tapping	21. Fissurectomy/Fistulectomy
4. Auroplasty	22. Mastoidectomy
5. Coronary angiography	23. Hydrocele
6. Coronary angioplasty	24. Hysterectomy
7. Dental surgery	25. Inguinal/ventral/umbilical/ Femoral hernia
8. Dilatation & Curettage	26. Parenteral chemotherapy
9. Endoscopies	27. Polypectomy
10. Excision of Cyst/Granuloma/lump	28. Septoplasty
11. Eye surgery	29. Piles/fistula
12. Fracture/dislocation excluding hairline fracture	30. Prostate
13. Radiotherapy	31. Sinusitis
14. Lithotripsy	32. Tonsilectomy
15. Incision and drainage of abscess	33. Liver aspiration
16. Colonoscopy	34. Sclerotherapy
17. Varicocelelectomy	35. Varicose Vein Ligation
18. Wound suturing	

This condition will also not apply in case of stay in hospital of less than 24 hours provided -

- The treatment is undertaken under General or Local Anesthesia in a hospital/day care centre in less than 24 hours because of technological advancement and
 - Which would have otherwise required a hospitalisation of more than 24 hours.
- Procedures/treatments usually done in out patient department are not payable under the policy even if converted as an in-patient in the hospital for more than 24 hours or carried out in Day Care Centres.

- 3.2** Domiciliary Hospitalisation means medical treatment for a period exceeding three days for such an illness/disease/injury which in the normal course would require care and treatment at a hospital but is actually taken while confined at home under any of the following circumstances :

- The condition of the patient is such that he/she is not in a condition to be removed to a hospital or
- The patient takes treatment at home on account of non-availability of room in a hospital.

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Subject however that domiciliary hospitalisation benefits shall not cover:

- i) Expenses incurred for pre and post hospital treatment and
- ii) Expenses incurred for treatment for any of the following diseases:-
 - a. Asthma
 - b. Bronchitis
 - c. Chronic Nephritis and Nephritic Syndrome
 - d. Diarrhoea and all type of Dysenteries including Gastroenteritis
 - e. Diabetes Mellitus and Insipidus
 - f. Epilepsy
 - g. Hypertension
 - h. Influenza, Cough and Cold
 - i. All Psychiatric or Psychosomatic Disorders
 - j. Pyrexia of unknown Origin for less than 10 days
 - k. Tonsillitis and Upper Respiratory Tract infection including Laryngitis and pharangitis
 - l. Arthritis, Gout and Rheumatism

Liability of the company under this clause is restricted as stated in the Schedule attached hereto

3.3 For Ayurvedic Treatment, hospitalisation expenses are admissible only when the treatment has been undergone in a Government Hospital or In any Institute recognised by the Government and/or accredited by Quality Council of India/National Accreditation Board on Health.

Company's liability for all claims admitted in respect of any/all insured person/s during the period of insurance shall not exceed the Sum Insured stated in the schedule.

4. Exclusions:

The company shall not be liable to make any payment under this policy in respect of any expenses whatsoever incurred by any Insured Person in connection with or in respect of:

- 4.1 Any pre-existing condition(s) as defined in the policy, until 48 months of continuous coverage of such insured person have elapsed, since inception of his/her first Policy with the Company.
- 4.2 Any disease other than those stated in clause 4.3 below, contracted by the Insured person during the first 30 days from the commencement date of the policy. This exclusion shall not however, apply in case of the Insured person having been covered under an Insurance scheme with our Company for a continuous period of preceding 12 months without any break
- 4.3 Unless the Insured has 24 months of continuous coverage, the expenses on treatment of diseases such as Cataract, Benign Prostatic Hyperthrophy, Hysterectomy for Menorrhagia, or Fibromyoma, Hernia, Hydrocele, Congenital internal disease, Fistula In anus, piles, Sinusitis and related disorders, Gall Bladder Stone removal, Gout & Rheumatism, Calculus Diseases are not payable. Internal Congenital Disease means anomaly which is not visible and accessible parts of the body.
- 4.4 Unless the Insured has 48 months of continuous coverage, the expenses related to treatment of Joint Replacement due to Degenerative Condition and age-related Osteoarthritis & Osteoporosis are not payable. If these diseases mentioned in Exclusion no.4.3 and 4.4 (other than Congenital Internal Diseases) are pre-existing at the time of proposal they will not be covered even during subsequent period of renewal subject to the pre-existing disease exclusion clause. If the Insured is aware of the existence of congenital internal disease before inception of the policy, the same will be treated as pre-existing.
- 4.5 Injury / disease directly or indirectly caused by or arising from or attributable to War, invasion, Act of Foreign enemy, War like operations (whether war be declared or not).
- 4.6 a. Circumcision unless necessary for treatment of a disease not excluded hereunder or as may be necessitated due to an accident.
b. Vaccination or Inoculation
c. Change of life or cosmetic or aesthetic treatment of any description such as correction of eyesight, etc.
d. Plastic surgery other than as may be necessitated due to an accident or as a part of any illness.
- 4.7 Cost of spectacles, contact lenses and hearing aids.
- 4.8 Dental treatment or surgery of any kind unless necessitated by accident and requiring hospitalisation.
- 4.9 Convaescence, general debility; run-down condition or rest cure, obesity treatment and its complications including morbid obesity, Congenital external disease or defects or anomalies, treatment relating to all psychiatric and and psychomatic disorders. Infertility, Sterility, Venereal disease, intentional self injury and use of intoxication drugs / alcohol
- 4.10 All expenses arising out of any condition directly or indirectly caused to or associated with Human T-Cell Lymphotropic Virus Type III (HTLB - III) or lymphadinopathy Associated Virus (LAV) or the Mutants Derivative or Variation Deficiency Syndrome or any syndrome or condition of a similar kind commonly referred to as AIDS.

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- 4.11 Charges incurred at Hospital or Nursing Home primarily for diagnosis, x-ray or Laboratory examinations or other diagnostic studies not consistent with or incidental to the diagnosis and treatment of positive existence or presence of any ailment, sickness or injury, for which confinement is required at a Hospital / Nursing Home
- 4.12 Expenses on vitamins and tonics unless forming part of treatment for injury or diseases as certified by the attending physician
- 4.13 Injury or Disease directly or indirectly caused by or contributed to by nuclear weapon / materials
- 4.14 Treatment arising from or traceable to pregnancy, childbirth, miscarriage, abortion or complications of any of these including caesarean section, except abdominal operation for extra uterine pregnancy (Ectopic Pregnancy) which is proved by submission of Ultra Sonographic report and Certificate of Gynaecologist that it is life threatening one if left untreated.
- 4.15 Naturopathy Treatment, acupressure, acupuncture, magnetic therapies, experimental and unproven treatments/therapies. Treatment including drug experimental therapy which is not based on established medical practice in India, is treatment experimental or unproven.
- 4.16 External and or durable Medical / Non-medical equipment of any kind used for diagnosis and/or treatment and/or monitoring and/or maintenance and/or support including CPAP, CAPD, Infusion pump, Oxygen concentrator etc., Ambulatory devices i.e., walker, crutches, Belts, Collars, Caps, Splints, Slings, Braces, Stockings, elastrocepe bandages, external orthopaedic pads, sub cutaneous insulin pump, Diabetic foot wear, Glucometer/Thermometer, alpha/water bed and similar related items etc. and also any medical equipment, which are subsequently used at home.
- 4.17 Genetic disorders and stem cell implantation/surgery.
- 4.18 Change of treatment from one system of medicine to another unless recommended by the consultant/hospital under whom the treatment is taken.
- 4.19 Treatment for Age Related Muscular Degeneration (ARMD), treatment such as Rotational Field Quantum Magnetic Resonance (RFQMR), Enhanced External Counter Pulsation (EECP), etc.
- 4.20 All non-medical expenses including convenience items for personal comfort such as charges for telephone, television, ayah, private nursing/barber or beauty services, diet charges, baby food, cosmetic, tissue paper, diapers, sanitary pads, toiletry items and similar incidental expenses.
- 4.21 Any kind of Service charges, Surcharges, Admission Fees/Registration Charges, Luxury tax and similar charges levied by the hospital.
- 4.22 All non-Medical expenses. For detailed list of non-medical expenses, please log on to our website www.uic.co.in.
- 5. CONDITIONS:**
- 5.1 Contract: The Proposal form, Prospectus, Pre-acceptance Health check-up and the Policy Issued shall constitute complete Contract of Insurance.
- 5.2 Every notice or communication regarding hospitalization or claim to be given or made under this Policy shall be delivered in writing at the address of the TPA office as shown in the Schedule. Other matters relating to the policy may be communicated to the policy issuing office.
- 5.3 The premium payable under this Policy shall be paid in advance. No receipt for Premium shall be valid except on the official form of the company signed by a duly authorised official of the company. The due payment of premium and the observance and fulfilment of the terms, provisions, conditions and endorsements of this Policy by the Insured Person in so far as they relate to anything to be done or complied with by the Insured Person shall be a condition precedent to any liability of the Company to make any payment under this Policy. No waiver of any terms, provisions, conditions and endorsements of this policy shall be valid unless made in writing and signed by an authorised official of the Company.
- 5.4 Notice of Communication: Upon the happening of any event which may give rise to a claim under this Policy notice with full particulars shall be sent to the TPA named in the schedule immediately and in case of emergency hospitalization within 24 hours from the time of Hospitalisation/Domiciliary Hospitalisation
- 5.5 All supporting documents relating to the claim must be filed with TPA within 15 days from the date of discharge from the hospital. In case of post-hospitalisation, treatment (limited to 60 days), all claim documents should be submitted within 7 days after completion of such treatment.

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Note: Waiver of this Condition may be considered in extreme cases of hardship where it is proved to the satisfaction of the Company that 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.

- 5.6 The Insured Person shall obtain and furnish to the TPA with all original bills, receipts and other documents upon which a claim is based and shall also give the TPA / Company such additional information and assistance as the TPA / Company may require in dealing with the claim.
- 5.7 Any medical practitioner authorised by the TPA / Company shall be allowed to examine the Insured Person in case of any alleged injury or disease leading to Hospitalisation if so required.
- 5.8 The Company shall not be liable to make any payment under this policy in respect of any claim if such claim be in any manner fraudulent or supported by any fraudulent means or device whether by the Insured Person or by any other person acting on his behalf.
- 5.9 **DISCLOSURE TO INFORMATION NORM**
The Policy shall be void and all premium paid hereon shall be forfeited to the Company, in the event of misrepresentation, mis-description or non-disclosure of any material fact.
- 5.10 If at the time when a claim arises under the policy, there is in existence any other insurance taken by the insured to indemnify the treatment costs, the insured person shall have the right to require a settlement of the claim in terms of any of his policies. If the amount to be claimed exceeds the sum insured under a single policy, after considering deductibles or co-pay, the insured person shall have the right to choose the Insurers by whom the claim is to be settled. In such cases, the Company shall not be liable to pay or contribute more than its rateable proportion of any loss, liability, compensation costs or expenses.
Note: The insured person must disclose such other insurance at the time of making the claim under this policy.
- 5.11 The Policy may be renewed by mutual consent and in such event the renewal premium shall be paid to the Company on or before the date of expiry of the Policy or of the subsequent renewal thereof. The Company shall not be bound to give notice that such renewal premium is due, provided however that if the insured shall apply for renewal and remit the requisite premium before the expiry of this policy, renewal shall not normally be refused, unless the Company has reasonable justification to do so.
- 5.12 **ENHANCEMENT OF SUM INSURED**
The Insured may seek enhancement of Sum Insured in writing at or before payment of premium for renewal, which may be granted at the discretion of the Company. However, notwithstanding enhancement, for claims arising in respect of ailment, disease or injury contracted or suffered during a preceding policy period, liability of the company shall be only to the extent of the Sum Insured under the policy in force at the time when it was contracted or suffered during the currency of such renewed policy or any subsequent renewal thereof.
Any such request for enhancement must be accompanied by a declaration that the insured or any other insured person in respect of whom such enhancement is sought is not aware of any symptoms or other indications that may give rise to a claim under the policy. The Company may require such insured person/s to undergo a Medical examination to enable the company to take a decision on accepting the request for enhancement in the Sum Insured.
- 5.13 **Cancellation Clause :**
The Company may at any time cancel this Policy by sending the Insured 15 days notice by registered letter at the insured's last known address and in such event the Company shall refund to the Insured a pro-rata premium for unexpired Period of Insurance. The Company shall, however, remain liable for any claim, which arose prior to the date of cancellation. The Insured may at any time cancel this Policy and in such event the Company shall allow refund of premium at Company's short period rate only (Table given here below) provided no claim has occurred up to the date of cancellation.

PERIOD ON RISK	RATE OF PREMIUM TO BE CHARGED.
Upto one month	1/4 th of the annual rate
Upto three months	1/2 of the annual rate
Upto six months	3/4th of the annual rate
Exceeding six months	Full annual rate.

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- 5.14** If any dispute or difference shall arise as to the quantum to be paid under the policy (liability being otherwise admitted) such difference shall independently of all other questions be referred to the decision of a sole arbitrator to be appointed in writing by the parties or if they cannot agree upon a single arbitrator within 30 days of any party invoking arbitration, the same shall be referred to a panel of three arbitrators, comprising of two arbitrators, one to be appointed by each of the parties to the dispute/difference and the third arbitrator to be appointed by such two arbitrators and arbitration shall be conducted under and in accordance with the provisions of the Arbitration and Conciliation Act, 1996.

It is clearly agreed and understood that no difference or dispute shall be referable to arbitration as herein before provided, if the Company has disputed or not accepted liability under or in respect of this Policy.

It is hereby expressly stipulated and declared that it shall be a condition precedent to any right of action or suit upon this policy that award by such arbitrator/arbitrators of the amount of the loss or damage shall be first obtained.

- 5.15** If the TPA, as per terms and conditions of the policy or the Company shall disclaim liability to the Insured for any claim hereunder and if the Insured shall not within 12 calendar months from the date of receipt of the notice of such disclaimer notify the TPA/ Company in writing that he does not accept such disclaimer and intends to recover his claim from the TPA/Company then the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder.
- 5.16** All medical/surgical treatments under this policy shall have to be taken in India and admissible claims thereof shall be payable in Indian currency. Payment of claim shall be made through TPA to the Hospital/Nursing Home or the Insured Person as the case may be.
- Upon acceptance of an offer of settlement, the payment of amount due shall be made within 7 days from the date of acceptance of offer by the Insured. In the cases of delay in the payment, the insurer shall be liable to pay interest at a rate which is 2% above the bank rate prevalent at the beginning of the financial year in which the claim is reviewed by it.

5.17 Low Claim Ratio Discount (Bonus)

Low Claim Ratio Discount at the following scale will be allowed on the total premium at renewal only depending upon the incurred claim ratio for the entire group insured under the Group Mediciam Insurance Policy for the preceding 3 completed years excluding the year immediately preceding the date of renewal where the Group Mediciam Insurance Policy has not been in force for 3 completed years, such shorter period of completed years excluding the year immediately preceding the date of renewal will be taken in to account

Incurring Claim ratio under the group policy	Discount %
Not exceeding 60%	5
Not exceeding 50%	15
Not exceeding 40%	25
Not exceeding 30%	35
Not exceeding 25%	40

5.18 High Claims Ratio Loading (MALUS)

The total premium payable at renewal of the Group Policy will be loaded at the following scale depending upon the incurred claims ratio for the entire group insured under the Group Mediciam Insurance Policy for the preceding year (immediately preceding the date of renewal).

Incurring claims ratio under this group policy	Loading
Between 70% and 100%	25%
Between 101% and 125 %	55%
Between 126 % and 150 %	90%
Between 151 % and 175 %	120%
Between 176 and 200	150%
Over 200 %	Cover to be reviewed

Note:

- Low Claim Ratio Discount (Bonus) or High Claim Ratio loading (Malus) will be applicable to the Premium at renewal of the Policy depending on the incurred claims Ratio for the entire Group Insured.
- Incurring claim would mean claims paid plus claims outstanding in respect of the entire group insured under the policy during the relevant period.

The Insured shall throughout the period of insurance keep and maintain a proper record of register containing the names of all the insured persons and other relevant details as are normally kept in any Institution/ Organisation. The insured shall declare to the company any additions in the number of insured persons as and when arising during the period of insurance and shall pay the additional premium as agreed.



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hereby agreed and understood that, that this insurance being a Group Policy availed by the Insured covering Members, the benefit thereof would not be available to Members who cease to be part of the group for any reason whatsoever. Members may obtain further individual insurance directly from the Company and any claims shall be governed by the terms thereof.

MATERNITY EXPENSES BENEFIT EXTENSION: (Wherever applicable)

This is an optional cover, which can be obtained on payment of 10% of total basic premium for all the Insured Persons under the Policy.

Option for Maternity Benefits has to be exercised at the Inception of the Policy period and no refund is allowable in case of Insured's cancellation of this option during currency of the policy.

The hospitalization expenses in respect of the new born child can be covered within the Mother's Maternity expenses. The maximum benefit allowable under this clause will be up to Rs. 50,000/- or the sum insured opted by the group whichever is lower.

Special conditions applicable to Maternity expenses Benefit Extension:

1. These Benefits are admissible only if the expenses are incurred in Hospital / Nursing Home as in-patients in India
2. A waiting period of 9 months is applicable for payment of any claim relating to normal delivery or caesarean section or abdominal operation for extra uterine pregnancy. The waiting period may be relaxed only in case of delivery, miscarriage or abortion induced by accident or other medical emergency.
3. Claim in respect of delivery for only first two children and / or operations associated therewith will be considered in respect of any one Insured Person covered under the policy or any renewal thereof. Those Insured Persons who are already having two or more living children will not be eligible for this benefit.
4. Expenses incurred in connection with voluntary medical termination of pregnancy during the first 12 weeks from the date of conception are not covered.
5. Pre-natal and postnatal expenses are not covered unless admitted in Hospital / Nursing Home and treatment is taken there.

Note: When group policy is extended to include Maternity Expenses Benefit, the exclusion No.4.14 of the policy stands deleted.

IRDA REGULATIONS : This policy is subject to IRDA (Health Insurance) Regulations 2013 and IRDA (Protection of Policyholders' Interest) Regulations 2002 as amended from time to time.

GRIEVANCE REDRESSAL : In the event of the policyholder having any grievance relating to the insurance, the insured person may submit in writing to the Policy Issuing Office or Grievance cells at Regional Office of the Company for redressal. If the grievance remains unaddressed, the insured person may contact the Officer, Uni-Customer Care Department, Head Office.

IMPORTANT NOTICE

The Company may revise any of the terms, conditions and exceptions of this insurance including the premium payable on renewal in accordance with the guidelines/rules framed by the Insurance Regulatory and Development Authority (IRDA) and after obtaining prior approval from the Authority. We shall notify you of such changes at least three months before the revision are to take effect.

The Company may also withdraw the insurance as offered hereunder after following the due process as laid down by the IRDA and after obtaining prior approval of the Authority and we shall offer to cover you under such revised/new terms, conditions, exceptions and premium for which we shall have obtained prior approval from the Authority.

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