

**COVERAGE FEATURES OF GROUP INSURANCE POLICY**

S.No.	Terms & Conditions:	
1	AOY Clause	Total claims in any one year cannot be greater than 5 crores
2	Age Band	1 day to 80 yrs
3	Family Definition	Employee, Spouse and 3 dependent children upto 25 yrs. of Age
4	Sum Insured	Sum Insured Per Family Rs-----500000----- during the policy period as per annexure attached herewith.
5	Pre-Existing Diseases	Pre-Existing Diseases Expenses Covered
6	1st Year waiting period	Waived Off
7	Room Rent	No Limit
8	Pre - Post Hospitalization	Pre Hospitalization and Post Hospitalization for 30 days & 60 days respectively are covered.
9	Maternity Benefit for Normal & C-Section	For Metro 50000-50000 & For Non-Metro 50000-50000 for First 2 children
10	9 months waiting period	Waive off
11	Baby Day 1	Within Family SI
12	Pre/Post Natal Expenses	Pre-post natal expenses to the limit of Rs. 5000 is covered within maternity limit
13	Corporate Floater	Overall CF Limit- Rs.1500000. Per Family Limit: Upto Family SI. It is not restricted to critical illnesses and can not be utilized for maternity.
14	Co-Payment	No Copay
15	-	
16	Day Care Procedures	Day Care Procedures are Covered as per the standard list
17	Ambulance Service	Ambulance Charges limited to Rs.1000 Per Person
18	Domiciliary Hospitalization	Excluded
19	OPD Cover (Reimbursement)	OPD Per Family is covered subject to a maximum of Rs. 1500 Claims pertaining to each Insured can be lodged only once during the Period of Insurance. The Company shall not receive any claims prior to completion of 90 days of the commencement of the Policy. Claims under this Benefit shall be payable only on Re-imbursement basis. No claim shall be admissible under this Benefit 30 days after expiring of the policy.

20	Exclusion	Infertility & Related Ailments incl.'Male sterility';Treatment on trial/experimental basis; Admin/Registration/Service/Misc. Charges; Expenses on fitting of Prosthesis; Any device/instrument/machine contributing/replacing the function of an organ; Holter Monitoring are outside the scope of the policy.
21	Special Condition	Policy also covers hospitalization arising out of Psychiatric ailments within a limit of Rs. 30,000 as well as treatment of Functional Endoscopic Sinus Surgery within a limit of Rs. 35,000.
22	Special Condition	50% Co-Pay for cyberknife treatment/Stem Cell Transplantation.Cochlear Implant treatment shall be restricted to 50% of the SI.
23	Special Condition	Claim must be filed within 30 days from the date of completion of treatment. However, the Company may at its absolute discretion consider waiver, of this Condition 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.
24	Mid-Term Inclusion	Mid term inclusion of dependents will be possible only in case of:a) spouse (on account of marriage during the policy term)b) children (childbirth during the policy term but after the the child has completed 91 days of age) subject to not more than three children
25	Reasonable and Customary Charges	Reasonable and Customary Charges will be applied on re-imbursement claims from non network hospitals where medical treatment taken by the Insured Person during the Policy Period following an Illness or Injury that occurs during the Policy Period, subject to availability of the Sum Insured and any specific limits specified in the Schedule of Benefits and the terms, conditions and exclusions specified in the Policy document.
26	Claim Intimation & Network Copay clause	All Reimbursement Claims must be intimated to ILHC within 24 hrs of Admission, except for Accidental claims If the member is getting admitted in any network hospital and filing for reimbursement claims such claims will be settled to members with 15% co-pay.
27	PPHI Condition	With reference to implementation of Protection of Policyholders' Interests Regulations, 2017, issued by IRDAI, it is hereby requested to ensure that the <b><u>Date of Birth</u></b> of all the members to be covered in a GHI policy is available in the annexure before getting the policy booked. Non-compliance of this requirement may lead to policy booking getting delayed till the time the aforementioned requirement is fulfilled.
28	Special Condition	No Refund for deletion-if lives less than minimum required & if insured has claimed during policy
29	Add-Del of Lives	Premium to be charged on Pro-Rata for addition/deletion endorsement.
30	Last year claim details	-
31	Corporate Floater	<b>Overall CF Limit- Rs.1500000. Per Family Limit: up to family SI. It is not restricted to critical illnesses and can not be utilized for maternity.</b>
32	Special Condition 2	Lucentis is covered upto Rs 50,000 Per family within the Sum Insured

33	Special Condition 3	Liability for Nasal Sinus Surgeries upto Rs.35,000; Hospitalisation arising out of Psychiatric ailments upto Rs.30,000;
34	Special Condition 4	Internal Congenital disease is covered and External congenital disease is covered in life threatening situation
35	Special Condition 5	All charges levied by hospital including but not limited to Hospital Registration fees, surcharge, service charges, attendant charges, admission charges, booking charges, service charges where nursing charge is also charged, non-adjustable hospital deposit etc., are Covered as per IRDA
36	Special Condition 6	Air Ambulance is covered upto Rs 100,000 or family sum insured whichever is less. Hospitalization due to terrorism is covered under the policy.
37	Special Condition 7	lasik surgery is covered if correction index is + / - 6.5 D
38	Special Condition 8	Internal Congenital disease is covered and External congenital disease is covered in life threatening situation.
39	Special Condition 9	50% Co-Pay for cyberknife treatment/Stem Cell Transplantation.Cochlear Implant treatment shall be restricted to 50% of the SI.
40	Special Condition	AYUSH Hospitalisation - We will cover inpatient medical expenses incurred in respect of Insured Person's AYUSH Treatment during the Policy Period up to the Sum Insured provided that –
		i. The Insured person is Hospitalized for AYUSH Treatment at a Government Recognized AYUSH Hospital or AYUSH Day Care Centre.
		ii. This Cover will be provided on reimbursement basis and/or on cashless basis wherever applicable
41	Portability	Portability is available on this product as per IRDA directive and product features.
42	Termination	Policy will cease to be in effect from the date of termination of relationship with the organization.
43	Disclaimer 1	I/We, the undersigned have read and understood the Guidelines on Group Insurance Policies issued by the Authority vide ref. no. 015/IRDA/Life/Circular/GI Guidelines 2005 dated July 14, 2005, as amended from time to time, and shall adhere to its provisions at all times.
44	Politically Exposed Person* (PEP)	No. Politically Exposed Persons” (PEPs) are individuals who have been entrusted with prominent public functions by a foreign country, including the heads of States or Governments, senior politicians, senior government or judicial or military officers, senior executives of state-owned corporations and important political party officials.