

Date of Release	05/02/2025	Date of Expiry of Quote	06/03/2025 ✓
Quote No	Q200040764598	Type of Quote	OTC

**Group Medicare Quote (OTC)**

Name of the client	M S RAMAIAH LAW COLLEGE	Total No. of Lives	122
Insured Location	Bangalore	Total No. of Employees	54
Floater/Non-Floater	Floater	Policy Type	Non-Selective
Quote Type	TAGIC renewal	Relationship	Employer -Employee
Policy Start Date (DD/MM/YYYY)	08/02/2025 ✓	Funding Type	Non-Contributory
Policy End Date (DD/MM/YYYY)	07/02/2026 ✓	Policy Duration	Annual
Family Definition	Employee + Spouse + Children	Service Type	Cashless and Reimbursement(IPD)
Category	SME	Claim Administrator	Inhouse
Value added Services	Standard	Provider Type	Open Network

Premium Details	Option1
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Premium(INR)	Add: GST	Total Premium(INR)
3,11,219	18%	3,67,239

**Coverage Details**

Age Band	1 day-90 years
In-patient treatment(IPD)	Flat Sum Insured of INR 2,00,000
Family Definition	Employee , Spouse, 4 Dependent Children up to 25 years Only
Inclusion of LGBTQ members	Policy will also provide cover for LGBTQ members. However, gender reassignment surgery and hormonal therapy shall be excluded
Pre Post Hospitalisation	30 - 60 days
Day Care	List of 541 Day Care procedure attached in Policy Terms and Conditions is covered
Organ Donor	Medical and surgical Expenses of the organ donor for harvesting the organ where an Insured Person is the recipient limited to the In-Patient Sum Insured
Conjunctivity Benefit- For Normal	Covered For Metro INR 35,000 & For Non-Metro INR 45,000- Applicable for Self and Spouse for First two deliveries only
Maternity Benefit- For C-Section	Covered For Metro INR 35,000 & For Non-Metro INR 45,000 - Applicable for Self and Spouse for First two deliveries only, Maternity will be covered upto full sum insured in case of life threatening situation.
Ambulance	Road Ambulance covered upto 1% of SI with maximum amount of INR 2,000 Per Hospitalisation
9 Month Waiting Period for Maternity	9 months waiting period waived off
Baby day 1 cover	Covered Within Family SI
Pre and Post Natal Expenses	Covered up to Rs. 5,000 within Maternity Limit
Family Transportation	Covered upto INR 5,000
Nursing Allowance	Covered for INR 100 per day upto a maximum of 15 days with a deductible of 2 days
Congenital Internal diseases	Covered
Congenital External diseases	Covered in Life threatening condition only
Ayush Cover	Covered in Govt. Recognised hospitals only upto 25% of Sum Insured
Limit on Room Rent	1% of SI for Normal and 2% for ICU. Normal Room Rent is inclusive of Nursing Charges

Insurance is the subject matter of the solicitation. For more details on risk factors, terms and conditions , please read sales brochure carefully, before concluding a sale.

**TATA AIG General Insurance Company Limited**

Registered office: Peninsula Business Park, Tower A, 15th Floor, G.K Marg, Lower Parel , Mumbai - 400013

24\*7 Tollfree Number: 1800 266 7780 Email: customersupport@tataaig.com | Website: www.tataaig.com

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Immunotherapy- Monoclonal Antibody to be given as Injection	Covered with 50% Co Pay
Intravitreal Injections (Except Lucentis)	Covered with 50% Co Pay
Robotic surgeries	Covered with 50% Co Pay
Vaporisation of the prostate (Green laser treatment or holmium laser treatment)	Covered with 50% Co Pay
Bronchial Thermoplasty	Covered with 50% Co Pay
Stereotactic radio surgeries	Covered with 50% Co Pay
Intra Operative Neuro Monitoring	Covered with 50% Co Pay
Stem cell therapy	Covered with 50% Co Pay

Value Added Services	Coverage Limit
Teleconsultation General	Unlimited
Discount from Network providers	Additional discount of 2% on Pharmacy & 10% on diagnostics
Health Risk Assessment	Unlimited
Flexicare Support Services-Emergency help me	Unlimited

Limit on Treatment/Illness/Surgery	Metro(₹)	Non metro(₹)
Appendix	No Capping	No Capping
Eye related(Other than Cataract)	No Capping	No Capping
Gall Bladder	No Capping	No Capping
Hernia	No Capping	No Capping
Hydrocele	No Capping	No Capping
Hysterectomy	No Capping	No Capping
Piles	No Capping	No Capping
Urinary Stone (incl DJ stent removal for same stone)	No Capping	No Capping
Joint Replacement including Vertebral joints	No Capping	No Capping

**Demography**

SI	0-18	19-35	36-45	46-55	56-60	61-65	66-70	71-75	76-90	Total Lives
200000	30	42	30	18	1	0	0	1	0	122

**Claim Summary**

Claims As on	No. of Claims	Incurred Amount(Paid+oS)
03/02/2025	3	58,879

**Standard Conditions**

1	All employees of the organisation should be covered under the policy on compulsory basis and there shall be no selection of the employees.
2	In addition to the conditions mentioned above, all the terms, conditions and exclusions will be as per the Group Medicare Policy Wordings.
3	Quote is liable to change with change in information, specifically but not limited to the given demography as per the aforesaid table. If the age demographic distribution of the insurable population changes, the quote will have to be revised.
4	Additions and deletions of employee/member will be done on prorata basis from day 1 for additions subject to sufficient CD balance being maintained. Data for such additions and deletions has to be shared not later than 30 days from the date of joining of the employee. In case of deletion of employee, pro-rata refund for entire family to be done subject to nil claims.

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5	No individual can be covered more than once in the policy – specifically if an employee and spouse are working for the same organization both cannot cover each other and cannot cover the same set of dependents. In case at the time of claim it is found that the member is covered twice, a deletion endorsement of member will be effected to remove that member and there will be no refund for such deletions.
6	Age of Primary insured should be 18 years or above. In case dependent children are covered, then children covered up to the age of 25 years only.
7	In case of New Joinees, names of all dependants to be submitted one time only along with the name of the employee.
8	Interchange of dependents will not be allowed during the policy period & for subsequent renewal also.
9	All insurable members in the group to be insured under policy and there shall be no selection of members.
10	Members already employed but not declared by the employer at the time of providing the quote shall not be covered subsequently after commencement of the policy.
11	The basis of selecting the sum insured for the members shall be communicated to the insurance company prior to inception of policy. No individual member shall be allowed to choose his/her sum insured deviating from the basis provided.
12	This is a non binding indicative quote which needs to be validated before placement by submission of revised claim figures wherever applicable.
13	<ul style="list-style-type: none"> <li>• Parents ( if Covered in Policy) -Voluntary parental selection is not allowed. Warranted that entire premium is borne by the employer and no recovery of premium is made against the employees.</li> <li>• Parents covered in the expiring policy only can be covered at the time of renewal (For Market Rollover Cases).</li> <li>• Mid-term addition of parents shall be possible only for new joinees.</li> <li>• Only one set of Parents either Parents /Parents in law will be covered; No Cross Combination of Parents will be allowed .</li> </ul>

**Declaration:-**

We do hereby declare that all information provided by us under the present Offer, are true and correct and also complete in all respects and there is nothing material, which is concealed by us in any manner whatsoever. We understand that as per applicable regulations for Group Insurance minimum 7 lives are required to be insured under the Group Policy. Accordingly we confirm that we will insure at least 7 lives during the course of the policy and in this context we are paying premium of 7 lives upfront. In the event we fail to insure minimum 7 lives then the Insurance Company shall book the entire premium of 7 lives and no refund shall be due to us. In the event of any change in information pertaining to any aspect of the quotation at a later date, TATA AIG General Insurance Company 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. We do hereby authorize TATA AIG General Insurance Company Ltd to open a CD account in the name of our Company. We have also carefully read and understood the entire terms, coverage and exclusions agreed in the Offer, and further accept the same, which shall be binding on both of us as a contract between us and TATA AIG General Insurance Company Ltd.

(Authorized Signatory)

**1. Prohibition of Rebates –**

- Section 41 of the Insurance Act, 1938 as amended by Insurance Laws (Amendment) Act 20151. No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the prospectus or tables of the insurer.
- Any person making default in complying with the provision of this section shall be liable for penalty which may extend to ten lakh rupees.

**2. AML guidelines: -**

- I/we hereby confirm that all premiums have been/will be paid from bonafide sources and no premiums have been/will be paid out of proceeds of crime relate to any of the offence listed in prevention of Money Laundering Act, 2002.
- I understand that the Company has the right to call for documents to establish sources of funds.
- I / we are not Politically Exposed Persons \* nor are their close relatives. I / we shall keep the company informed if we subsequently become a Politically Exposed Person.
- "Politically Exposed Persons" shall have the meaning assigned to it by Ministry of Finance vide notification S.O. 1074( E ) dated March 7, 2023, as amended from time to time.
- The insurance company has right to cancel the insurance contract in case I am/have been found guilty by any competent court of law under any of the statutes, directly or indirectly governing the prevention of money laundering in India.
- Insurance is the subject matter of the solicitation. For more details on risk factors, terms and conditions, please read sales brochure/policy wordings carefully, before concluding a sale.
- Tata AIG General Insurance Company Limited. Registered Office: Peninsula Business Park, Tower A, 15th Floor, G. K. Marg, Off Senapati Bapat Road, Lower Parel, Mumbai-400013, Maharashtra, India. 24X7 Toll Free No: 1800 266 7780 or 1800 22 9966 Email:customersupport@tataaig.com Website: www.tataaig.com IRDA of India Registration No: 108 CIN: U85110MH2000PLC128425

Scan Below QR Codes For Other Details

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Policy Wordings



Network Hospital



Excluded Hospital List

Subject otherwise to the terms, conditions and exclusions of GROUP Medicare INSURANCE POLICY

The quote is valid for 30 days.

This Quote is valid only if the Incurred claims and Loss Ratio figure is Correct. In case of any misrepresentation found, Insurer reserves the right to Cancel Policy without refund

Per Life rate excluding GST

SI	0-18	19-35	36-45	46-55	56-60	61-65	66-70	71-75	76-90
200000	1367.86969	2375.12347	2622.70583	4062.65488	6619.13195	8642.50258	10165.99816	11999.80943	13826.59999

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