

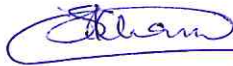
Name of Company:	Sainik Seva Samiti
Insurer Name	New India Assurance Company Limited
Premium	5,51,00,000
GST	99,18,000
Total Premium	6,50,18,000
Employee	1,300
Lives	2,591
Family Definition	1+3 (Self + Spouse + 2 Children up to age of 25 yrs (If physical handicapped no age limit)
Type of cover	Family floater
Type of Policy	Base
Sum Insured Slab	INR 3 Lacs/5 Lacs/7.5 Lacs/10 Lacs/15 Lacs/ 20 Lacs per family
1st,2nd,3rd,4th year exclusion clause	<p>Waived for existing members (In policy year 2022-23), In case they do not join the policy on renewal and decide to take the policy later than one month from the renewal date, it shall be considered as a break in policy and this restriction (as per New Joiners) shall also be imposed on them. 1 waiting period for New Joiners (in policy year 2023-24) on following disease:</p> <ol style="list-style-type: none"> 1. All internal & external benign tumors, cysts, polyps of any kind, including benign breast lumps 2. Benign Prostate Hypertrophy 3. Cataract & age-related eye ailments 4. Hernia of all types 5. Hydrocele 6. Hysterectomy for Menorrhagia/Fibromyoma, Myomectomy and Prolapse of uterus 7. Non-Infective Arthritis 8. Stone in Gall Bladder & Bile duct 9. Stones in Urinary Systems 10. Varicose Veins and Varicose Ulcers 11. Joint Replacement due to Degenerative Condition 12. Age-related Osteoarthritis & Osteoporosis . 13. Age Related Macular Degeneration(ARMD) 14. Genetic diseases or disorder
1st 30 Days exclusion clause	Covered
Pre existing disease clause	Covered
Reasonable and Customary Clause	Reasonable & Customary charges mean 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
Copayment Clause	Not applicable
Room Eligibility - Normal	1% of Sum Insured Per day subject to maximum Rs. 15,000/- whichever is less
Room Eligibility - ICU	2% of Sum Insured Per day subject to maximum Rs. 25,000/- whichever is less
Proportionate deduction	Proportionate deduction applicable
Pre-Hospitalization Cover	30 days
Post Hospitalization Cover	60 days
Day Care	Covered as per standard list
Day Care	For those hospitals where New india it having PPN network, only PPN rates will be applicable. If any employees opt for only rate/ package which is other than what has been agreed in PPN shall not be indemnified. For the given procedure in PPN, only agreed rates will be approved, whether claim submitted through cashless or reimbursement mode
New Born Coverage	Covered from Day 1
9 Month Waiting period	Waved off
Maternity Normal	INR 50,000/-
Maternity C- Sec	INR 50,000/-
Eye Care	Sublimit of Rs. 30000/- per eye, Only Monofocal lense can be covered Lasik Covered if correction index is above +/-7.5 D
Congenital External diseases	Covered in case of Life Threatening condition
Congenital Internal Diseases	Covered
Ayush	Ayurveda, Unani, Homeopathy and Sidhha treatments to be Covered upto 25% of Si on Hospitalisation
Total Joints replacement	Si up to 10 lacs: Rs. 1,75,000/- per joint replacement Si above 10 lacs: Rs. 2,00,000/- per joint replacement
Appendectomy	Si up to 10 lacs: Rs. 75,000/- Si above 10 lacs: Rs. 1,00,000/-
Hysterectomy	Si up to 10 lacs: Rs. 1,00,000/- Si above 10 lacs: Rs. 1,25,000/-
Kidney Stones-Surgical Management	Si up to 10 lacs: Rs. 75,000/- Si above 10 lacs: Rs. 1,00,000/-
Cholecystectomy	Si up to 10 lacs: Rs. 75,000/- Si above 10 lacs: Rs. 1,00,000/-
Herniorrhaphy	Si up to 10 lacs: Rs. 60,000/- SI above 10 lacs: Rs. 80,000/-

Coronary Angiography	Rs. 24,000
Coronary Angioplasty	St up to 10 lacs: Rs. 1,85,000/-SI above 10 lacs: Rs. 2,10,000
Ailment Capping	applicable as per attached annexure
Ambulance Cover	1% of SI or Rs. 2500/- whichever is less
Claims Intimation	Within 30 days from the date of admission
Claim Submission	claim (reimbursement of hospitalisation expenses) - with 30 days of discharge
Hospitalization /Injury Arising Out Terrorism	Covered
Uterine Artery Embolization and HIFU	20% of SI and subject to Maximum Rs. 2 lac
Balloon Sinuplasty	20% of SI and subject to Maximum Rs. 2 lac
Deep Brain Stimulation	50% of SI subject to Maximum 5 lac
Stereotactic Radio surgeries	50% of SI subject to Maximum 3 lac
Bronchial Thermoplasty	50% of SI subject to Maximum 2.5 lac
Vaporisation of the prostate (Green laser treatment or holmium laser treatment)	50% of SI subject to Maximum 2.5 lac
IONM - (Intra Operative Neuro Monitoring)	Up to 10% of SI subject to maximum 50000/-
Stem Cell Treatment	50% of SI subject to Maximum 2.5 lac.
Immunotherapy	25% of SI subject to maximum 2 lac
Robotic Surgery	50% of SI subject to Maximum 5 lac
Premium paid	yearly

Rater:

Rater Per Family						
Sum Insured	3,00,000	5,00,000	7,50,000	10,00,000	15,00,000	20,00,000
Premium Without GST	26,241	35,461	39,893	48,758	60,922	77,390
GST@18%	4,723	6,383	7,181	8,776	10,966	13,930
Total Premium with GST	30,964	41,844	47,074	57,534	71,888	91,320



Prudent Insurance Brokers Pvt Ltd

CINDERJIT SINGH



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