

Coverage Details			
Cover Name	Sum insured	Co-pay	Special Conditions
Hospitalization			Covered
Pre Hospitalization			60 days
Post Hospitalization			90 days
Maternity Cover			1) Maternity Benefits: - Rs.75,000 for Normal Delivery and Rs.1,00,000 for C-section. 2) Maternity Benefits applicable for first 2 deliveries
Waiver of Maternity waiting period			Waiver of 9 month waiting period for maternity for existing members
Ambulance charges			Emergency Ambulance charges restricted to maximum of INR 12,000 in case of emergency for Road, Rail and Marine. Air Ambulance charges restricted to max 25% of SI, Stretcher facility on regular Airlines covered in case Air Ambulance is not available but commercial air services are available to transport the patient for a life-threatening condition if treatment facility is not available within City or State.
Baby cover from Day1			New born Baby cover from day one within family floater SI
Domiciliary hospitalization			Domiciliary hospitalisation is covered upto 10% of SI as per RGICL policy terms and conditions
Pre and Post natal expenses			Pre and Postnatal expenses will be covered in case of IPD only within maternity limit. Policy Sum Insured in case of post-natal emergencies.
Pre-existing illness cover			Pre-existing diseases to be covered
Cover for first year excluded diseases			Waiver of 1st and 2nd yr exclusions
Cover for first 30 days Exclusion			Waiver of 30-day waiting period
Cover for congenital diseases			Internal Congenital disease covered
Family Definition			Family Floater (1+5) Self +Spouse/Partner as per Common Law + 4 dependent children upto 30 yrs & 2 Dependent Parents / Parents in Laws (Set of Parents, Cross Selection of parents and in-laws is allowed) upto 90 yrs. Living partner relationship is covered however Spouse and Living Partner both will not be cover Dependent siblings upto 30 years included within family definition of 1+5 Dependent Siblings in case of unmarried member/pilot should be allowed to be covered upto age of 30yrs as per the family definition Dependent Siblings in case of married member/pilot should be allowed to be covered upto age of 30 years as per the family definition, however the cover should be given to children first before extending it to siblings. Sum Insured Family Floater as per annexure - 500000, 1000000, 2500000 and 3000000

Cover Name	Sum insured	Co-pay	Special Conditions
Additional Details on family definition			Dependents to be declared at inception of policy only. Mid-term change/addition not allowed except spouse by marriage and child by birth. Data of newly married Spouse and New born child with 30 days from date of occurrence.
Member Addition and Deletion Process			1) Mid-term increase in sum insured is not permitted 2) Addition will be done on pro-rata premium basis for members along with dependants once in a month only, subject to all relevant details being forwarded to insurer before 7th day of succeeding month. 3) Deletion or replacement of a family member is allowed only in case of demise/divorce and necessary proof will have to be furnished for the same. 4) For cover wef from Date of Joining, sufficient CD balance to be maintained with us 5) Addition of existing member will not be allowed after policy inception.
Room Rent			Room Rent including nursing & RMO charges capped at Rs.5Lacs SI is Rs.6,000 for normal room and Rs.8,500for ICU per day Rs.10Lacs SI is Rs.7,000 for normal room and Rs.9,500 for ICU per day Rs.25Lacs SI is Excluding Delhi and NCR Rs.8,500 for normal room and Delhi and NCR location Rs.9,500 and Rs.11,000 for ICU per day Rs.30Lacs SI is Excluding Delhi and NCR Rs.9,500for normal room and Rs.13,000 for ICU per day Rs.30Lacs SI For Delhi and NCR Rs.10,000 for normal room and Rs.13,000 for ICU per day And all other related charges in accordance with room rent restriction or actual whichever is lower. In the event of a person getting admitted in higher category all hospital related charges will be prorated to the eligibility limit as per the room rent restriction
Day care procedure			Day care treatment covered as per RGICL policy terms and conditions

- General Conditions: 1) It shall be a condition precedent to the Companys liability under this policy that all supporting documents relating to the claim must be submitted to the RGICL within thirty (30) days from the date of discharge from the hospital. In case of post-hospitalization treatment days, all claim documents should be submitted to the RGICL within seven (7) days after completion of such treatment.
- 2) It is hereby agreed between the Proposer and the Company that any addition / deletion to the list of insured members shall be communicated to the Insurer in writing within a reasonable time but not later than 30 days from the date of the employee joining or being relieved from the organization.
- 3) Surcharges, service charges, miscellaneous charges and other non-treatment related expenses are not payable.
- 4) Heart related disease (Excluding Heart Transplant) - 6 Lacs
- 5) 40% Co-pay for cyber knife treatment and Stem cell transplantation.
- 6) Cochlear Implant treatment shall be restricted to 40% of Sum Insured.
- 7) Co-pay for Parents - 20% Co-pay is applicable on each admissible claim amount. Co-pay shall not be applicable on capped ailments like Cataract, Joint replacement.
- 8) Lasik Surgery is covered in case of Accidents and refractive error +- 6.5
- 9) AYUSH - Ayurvedic to be covered if treatment is taken as in patient in a Government Hospital/Medical Collage Hospital upto25% of per Family SI.
- 10) Laparoscopy, Neurosurgery and Prostate Cancer treatment covered without any capping and to be payable under the policy without any capping.
- 11) Oral Chemotherapy is covered.
- 12) Ailment/ Conditions not covered - Septoplasty, RFQMR - Rotational Field Quantum Magnetic Resonance Device - Cytotron, C3R, Bariatric surgery, Ozone Therapy, Enhanced External Counter Pulsation Therapy (EECP), Rejuvenation therapy.
- 13) Premium once committed shall not be refundable under any circumstances
- 14) For new additions under the policy, following conditions are applicable from the date of joining the policy Waiting period of 3 months for all planned surgeries and treatments. 9 months waiting period for maternity.
- 15) Surgical treatments for External congenital conditions are covered which is necessary for survival
- 16) If an existing member already covered under the policy decides to opt out of the policy, he would not be allowed to enrol for next 2 years
- 17) Family of deceased FIP members (already enrolled in GMC) can continue to be covered in the policy and the premium payable in subsequent years will be as per the deceased member's last age
- 18) No claim Bonus Family sum insured increased by 0.5% of SI in case of no claim under the expiring policy SI.
- 19) Psychiatric ailments to be covered on IPD basis up to 50% of sum insured
- 20) Unlimited Teleconsultation on RGI Mobile APP for Entire Family.
- 21) 18 members to have Sum Insured capped at Rs 5 Lacs per family and every claim for single hospitalization for these members and their family to be capped at INR 3 lacs.
- 22) All FIP members enrolling in the GMC policy for 2024-25 will have to continue for a minimum period of 3 years. In case they leave the policy within this period and return to the policy later, the premium will be loaded by 50% in the subsequent years of enrolment.
- 23) Rest all other terms & conditions strictly as per Reliance group Mediclaim insurance policy.

Ailment Capping: Cataract- INR 70,000 Per Eye and Joint replacement - INR 4,00,000 per joint

Warranted that the exclusions mentioned below stand deleted:

30 day Exclusion
First Year exclusion
Congenital Internal diseases
Pre- existing illness
Maternity
Maternity waiting period

11BRG020	MARSH INDIA INSURANCE BROKERS PVT LTD	8176001402
Intermediary Code	Intermediary Name	Intermediary Contact No.