



## FEDERATION OF INDIAN PILOTS

***Dear FIP Members!***

*1. To cater to the health insurance requirements for FIP members and their dependents, we have been successfully running the exclusive group medical insurance since 2015. This covers member pilots, their parents/parents-in-law, spouse/partner, children and siblings. With IndusInd General Insurance Company Limited (**Formerly known as Reliance General Insurance Co. Ltd.**)*

*2. The FIP Group Medical Cover (GMC) presents a structurally superior risk cover when compared to most standalone retail health insurance policies in India. Its most significant advantage lies in the treatment of pre-existing diseases: while standard individual policies in the Indian market typically impose waiting periods of 2–3 years, the FIP GMC reduces this drastically to a 90-day cooling period for new entrants.*

*3. Further, the FIP policy permits inclusion of parents or parents-in-law within the same cover with relatively high sum insured options and negotiated group premiums—an area where standalone policies become prohibitively expensive or restrictive with age-based loading.*

*4. It is also relevant that many standalone policies, while marketed as offering “no sub-limits” or “unlimited coverage,” operate under “reasonable and customary charges” clauses, which can effectively cap claim payouts based on insurer-defined benchmarks. In contrast, group-negotiated covers like the **FIP GMC** tend to provide more predictable claim realizations due to pre-agreed structures/limits.*

*5. In essence, the FIP GMC offers earlier risk absorption, broader family inclusion, and more practical claim certainty, making it a materially more efficient*

*6. The FIP Policy allows a member to cover the following people: Self / Spouse /Partner / 2 children (upto the age 30 and they must be dependent) One set of Parents i.e. (Mother + Father) Or Parents-in-law (Mother-in-law + Father-in-law). If the member does not have any children, he can cover his dependent sibling upto the age of 30 years. All members along with their family members can be covered upto the age of 90 Years. **The total no of Members allowed to enroll in the policy is 6 Members.***



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7. *The biggest advantage of our GMC policy is that all preexisting ailments are covered after a 90 days cooling period for all new entrants.*

8. *This year we have been able to successfully negotiate a decrease of 5% over last year premium, for all members including their dependent with the following enhanced benefit*

9. *Enhanced Room Rent Limits for 2026 – 27:*

SUM INSURED	NORMAL ROOM LIMIT	ENHANCED NORMAL ROOM LIMIT	ICU ROOM LIMIT	ENHANCED ICU ROOM LIMIT
INR 5 LAKHS	INR 7,000/-	INR 8,200/-	INR 9,000/-	INR 11,000/-
INR 10 LAKHS	INR 9,000/-	INR 10,200/-	INR 11,500/-	INR 13,500/-
INR 25 LAKHS	INR 9,500/-	INR 10,700/- (OTHER THAN DELHI)	INR 12,000/- (OTHER THAN DELHI)	INR 14,000/- (OTHER THAN DELHI)
INR 25 LAKHS	INR 10,500/-	INR 11,700/- (DELHI & NCR)	INR 13,000/- (DELHI & NCR)	INR 15,000/- (DELHI & NCR)
INR 30 LAKHS	INR 10,500/-	INR 11,700/- (OTHER THAN DELHI)	INR 14,000/- (OTHER THAN DELHI)	INR 16,000/- (OTHER THAN DELHI)
INR 30 LAKHS	INR 11,000/-	INR 12,200/- (DELHI & NCR)	INR 14,000/- (DELHI & NCR)	INR 16,000/- (DELHI & NCR)

*The Salient features of our Policy are mentioned below: -*

a) *Cataract – Rs.100,000/- per eye **REMAINS THE SAME***

b) *Heart related disease was capped at Rs.6,00,000/- per family,  
(Excluding Heart Transplant)*

***THIS BENEFIT HAS BEEN ENHANCED AS PER CHART BELOW***

<b>Sum Insured</b>	<b>Heart-Related Disease Capping</b>
<b>5 Lakhs</b>	<b>5 Lakhs</b>
<b>10 Lakhs</b>	<b>6 Lakhs</b>
<b>25 Lakhs</b>	<b>10 Lakhs</b>
<b>30 Lakhs</b>	<b>12 Lakhs</b>



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c) Joint Replacement last year was capped at Rs.400,000 per joint  
**THIS BENEFIT HAS BEEN ENHANCED AS PER CHART BELOW**

<b>Sum Insured</b>	<b>Joint Replacement Capping*</b>
<b>5 Lakhs</b>	<b>5 Lakhs</b>
<b>10 Lakhs</b>	<b>5 Lakhs</b>
<b>25 Lakhs</b>	<b>7.5 Lakhs</b>
<b>30 Lakhs</b>	<b>7.5 Lakhs</b>

**\*For Joint Replacement: 6-month waiting period applicable for new enrolments.**

**ALL OTHER BENEFITS REMAINS UNCHANGED**

*We are pleased to inform you that we have been able to included an addition top up option of Rs 5 Lakhs / 7.5 Lakhs and 10 Lakhs for the members opting the 30 Lakhs Sum Insured bracket. This Top – up Sum Insured will come it effect only once the base sum insured of Rs 30 Lakhs is exhausted.*

*The premium for the same is as follows: -*

<b>Addition Top Up Sum Insured</b>	<b>Top Up Premium (Excluding GST)</b>
<b>5 Lakhs</b>	<b>Rs 9,000/-</b>
<b>7.5 Lakhs</b>	<b>Rs 12,000/-</b>
<b>10 Lakhs</b>	<b>Rs 15,500/-</b>

*We request our members to join the scheme and take advantage of the same by clicking on the link mentioned below to check their individual premiums*

*The policy is effect from renewal date of 10th April 2026, and the enrollment window to pay your premium is open upto to 15th May 2026 on the link mentioned below: -*

<https://fipindia.com/gmc/gmcstart.asp>



## FEDERATION OF INDIAN PILOTS

*Please feel free to contact us on Nos mentioned below for any assistance: -*

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*Warm Regards*

***Capt. Surinder Mehta***

***Vice-President - FIP***