

Insured Name – Federation of Indian Pilots

Policy Period - 03/04/2018 to mid night of 02/04/2019

Schedule attached to and forming part of Policy No.110131828120000059

Family Definition-

Family Floater (1+5) – Self +Spouse + 4 dependent children upto 30 yrs & 2 Dependent Parents / Parents in Laws (Set of Parents) upto 90 yrs

Hospitalization –

Pre Hospitalization 30 Days

Post Hospitalization 60 Days

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

Maternity Cover --

1)Maternity Benefits :- Rs.90,000 for Normal Delivery and Rs.90,000 for Csection.

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 or Air fare restricted to maximum of INR 10,000 in Case of emergency.

Air Ambulance charges restricted to max INR 2 lacs. This covers Stretcher cases where Air Ambulance is not available but commercial air services are available to transport the Patient for a life threatening condition.



Baby cover from Day1-

New Born Baby cover from day one within family floater SI

Domiciliary hospitalization-

Domiciliary hospitalization not covered

Pre and Post natal expenses-

Pre and Post natal expenses will be covered in case of IPD only within maternity limit. Policy Sum Insured in case of post natal emergencies.

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-deletion will be done on pro-rata premium basis for employees along with dependants once in a month only, subject to all relevant details being forwarded to insurer before 7th day of succeeding month.
- 3) For cover wef from Date of Joining, sufficient CD balance to be maintained with us.
- 4) Addition of existing employees will not be allowed after policy inception.

Room Rent-

Room Rent including nursing & RMO charges capped for Rs.10Lacs SI is Rs.7,500 for normal room and Rs.15,000 for ICU per day and Rs.25 Lacs SI is Rs.10,000 for normal room and Rs.20,000 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 pro-rated 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 Company's 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) Rest all other terms & conditions strictly as per Reliance group mediclaim insurance policy.
- 5) Ailment/ Conditions not covered :- Robotic surgery/treatment done using this technology/Robotically assisted Surgery, Stem Cell Transplantation/bone marrow transplant, Septoplasty, Cochlear Implant or related aids, RFQMR - Rotational Field Quantum Magnetic Resonance Device - Cytotron, C3R, Balloon Sinuplasty, Bariatric surgery, Inj Avastin /Lucentis/Macugen, Ozone Therapy, Enhanced External Counter Pulsation Therapy (EECP), Rejuvenation therapy, Lasik Surgery.
- 6) 40% Co-pay for cyber knife treatment and Stem cell transplantation.
- 7) Cochlear Implant treatment shall be restricted to 40% of Sum Insured.
- 8) Co-pay for Parents :- 20% Co-pay is applicable on each and every admissible claim amount
- 9) Co-pay for SSC :- 10% Co-pay is applicable on Self+ Spouse + children each and every admissible claim amount
- 10) Laparoscopy, Neuro Surgery and Prostate Cancer treatment covered without any capping and to be payable under the policy without any capping.
- 11) Oral Chemotherapy is covered.
- 12) Reduction in Sum Insured not allowed in any circumstances
- 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/treatments. 9 months waiting period for maternity
- 15) Surgical treatments for External congenital conditions is covered which is necessary for survival Ailment Capping: Cataract- INR 50000 Per Eye, Joint replacement - INR 250000 and CABG - INR 250000
- 16) Co-Pay not applicable on capped ailments
- 17) Lasik Surgery Covered Accidents and Refractive error +-7.5.

Warranted that the exclusions mentioned below stand deleted: Policy No. 110131828120000059

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

