



## 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.

2. The policy can be renewed by the FIP members and their family **irrespective of the pilot's employment status or flying license status after enrollment into the policy**. It even continues for the pilots' spouse and nominees after his / her untimely demise – should such unfortunate situation occur.

3. **For the year 2025-26**, we have negotiated the most competitive terms with **Reliance General Insurance Co Ltd in collaboration with AON India Insurance Brokers Pvt Ltd**.

4. After multiple rounds of negotiation and constant persuasion, we have been able to get the lowest quote from Reliance General Insurance Company, our current insurer for the last 6 years. We have been able to successfully negotiate a decrease of 6.31% over last year, for all members including their dependent with the **following enhanced benefits**

**5. Aliment Capping / Enhanced Room Rent Limits for 2025 – 26:**

A) Cataract – Rs.100,000/- per eye over last year of Rs.70,000/- per eye.

B) Enhancement in Room Rent Limits:

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

**All other terms and conditions remain the same as last year**

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8. The Committee also considered the support provided by the Team of Reliance TPA on 24 x 7 basis with the help of their dedicated Customer Relation Manager.

9. The policy has been renewed with effect from renewal date of **10<sup>th</sup> April 2025**, for all members already enrolled in the policy from last year, **to avail uninterrupted cover**. The enrollment window to pay your renewal premium payment shall be open from **7<sup>th</sup> April 2025 till 15<sup>th</sup> May 2025**. All members are requested to log in to FIP website and complete their enrollment/payment for **2025-26** to avail the benefit.

10. To ensure continuity of the GMC benefit in long-term, we need to maximize the enrollment and have more members enroll under the policy.

11. In case of any query regarding emergency hospitalization or policy coverage or claim process etc. please contact FIP office or below mentioned numbers:

- Mr. Sonal Dhamal – Reliance – (M) + 91 8976874061
- Ms. Richa Thakur – Reliance – (M) + 91 9163245760
- Mr. Raghu Sharma – Accountant F.I.P.: (M) + 91 9326515166
- Mr. Thomas Colaco – Sr. Manager – F.I.P.: (M) + 91 8169164840

**TO RENEW/ENROL FOR GMC 2025 - 2026 CLICK ON THE LINK BELOW:**

[www.fipindia.com/gmc/gmcstart.asp](http://www.fipindia.com/gmc/gmcstart.asp)

Happy Landing!!

Warm Regards.

**Capt. C.S. Randhawa**