

ICICI LOMBARD GIC LTD GROUP MEDICLAIM INSURANCE QUOTATION			
<b>Proposer Details:</b>			
Name of the Client	IIM Udaipur	Policy Coverages:	
Location of the Proposer	Udaipur	Policy Start Date	1-Jul-16
Industry Type	Education	Policy End Date	30-Jun-17
Previous Insurer	0	Policy Type	Non Floater
		Policy Construct	Non Employer Employee
<b>Policy Details:</b>		Service Category	Both Cashless & Reimbursement
Floater/Non-Floater	Non Floater	OPD/IPD	IPD
Family Definition	Student only	Third Party Administrator	ICICI Lombard Healthcare
No. of Lives	325	OTC/Non OTC	Non OTC
<b>Premium Details:</b>		Physical Health Card	N
Gross Premium	178872	30 Days waiting period	Waived Off
Add:Service Tax	25042	IPD Claim Intimation Period	30 Days
Add:Swachh Bharat Cess	894	Total SI (in Rs.)	32500000
Add:Krishi Kalyan Cess	125	No. of Selves	325
Premium Payable after Service Tax	204934	No. of Dependents	0

<b>Conditions:</b>	
Age Band	3 years to 35 years
Family Definition	The family shall comprise of the insured student only
Sum Insured	SI is restricted to Rs.100000 per life during the policy period as per annexure attached herewith.
Corporate Floater	NA
Room Rent	Room rent is restricted to Rs.1500 per day for both Normal and ICU (inclusive of nursing charges). In the event of the insured getting admitted in a category higher than capped mentioned above per day, then the insured will bear the difference of all the medical expenses as in the final hospital bill in the same proportion.
Maternity Benefit for Normal & C-Section	NA
9 months waiting period	NA
Pre-Existing Diseases	Not Covered
Pre - Post Hospitalisation	Pre Hospitalisation and Post Hospitalisation for 30 days & 60 days respectively are covered.
<b>Special Coverages</b>	
Baby Day 1	NA
Pre/Post Natal Expenses	NA
Ambulance Service	Ambulance Charges limited to Rs. 1000 per person
OPD Cover	NA
Health Check Up	NA
1st Year waiting period	Waived Off
Domiciliary Hospitalisation	Excluded
Exclusion	Lasik Surgery, Septoplasty, Infertility & Related Ailments incl.'Male sterility';Treatment on trial/experimental basis; Admin/Registration/Service/Misc. Charges; Expenses on fitting of Prosthesis; Any device/instrument/machine contributing/replacing the function of an organ; Holter Monitoring are outside the scope of the policy.
Special Condition	Liability for Nasal Sinus Surgeries upto Rs.35,000; Hospitalisation arising out of Psychiatric ailments upto Rs.30,000
Co-Payment	No Copay
PPN Option	NA
Special Condition	50% Co-Pay for cyberknife treatment/Stem Cell Transplantation.Cochlear Implant treatment shall be restricted to 50% of the SI.
Special Condition	Claim must be filed within 30 days from the date of completion of treatment. However, the Company may at its absolute discretion consider waiver, of this Condition in extreme cases of hardship where it is proved to the satisfaction of the Company that under the circumstances in which the insured was placed it was not possible for him or any other person to give such notice or file claim within the prescribed time-limit. The claim would invite additional 10% co-payment over and above payable amount as per policy terms and conditions.
Mid-Term Inclusion	Mid-term inclusion of new joinees only
Special Condition	No Refund for deletion-if lives less than minimum required & if insured has claimed during policy
Special Condition	Any endorsements will be from the date of addition and not from the inception of the policy.
Add-Del of Lives	Premium to be charged on Pro rata basis for addition/deletion endorsement.
Day care procedure	Day care procedures are covered as per standard list

Diseases	Sub limits subject to max of SI	
	Metro	Non Metro
Appendix	20000	20000
Calculus of Kidney	20000	20000
Fracture/ Tear of knee/ Dislocation of Joint	25000	25000
Medical Cases (Any one claim)	15000	15000

Medical cases defined as: All fevers, Malaria, Typhoid, Viral fever, Respiratory tract infection, Other respiratory disorders, Urinary tract infection, Renal/Urinary Stones, Other disorders of urinary system, Hepatitis, Gastroenteritis, Vomiting, migraine, tonsils, all kind of allergies, all kinds of skin diseases.

Premium per life for addition /deletion purpose (excl of ST)	
Sum Insured	3 yrs - 30 yrs
100000	550

Quote is valid for 30 days. Quote is liable to change with change in information.



ICICI LOMBARD GIC LTD		POLICY COVERAGES:	
GROUP PERSONAL ACCIDENT INSURANCE			
<b>Proposer Details:</b>			
Name of the Client	IIM UDAIPUR	Benefit Table A	Yes
Location of the Proposer	UDAIPUR	Benefit Table B	Yes
Industry Type	0	Benefit Table C	Yes
Intermediary Name	YOGENDRA SINGH	Benefit Table D	No
Date	29-Jun-16	Risk Category	I & II
<b>Policy Details:</b>			
No. of Lives	325	Terrorism	Yes
Maximum SI	100,000	Medical Extension	Yes
Total SI	32,500,000	Age Band	18-65
<b>Premium Details:</b>			
Gross Premium	11,623	Weekly compensation	No
Add: Service Tax	1,627	AOA Limit	
Add: Swachh Bharat Cess	58	Add/Del Rate	36
Add: Krishi Kalyan Cess	-		
Premium Payable after Service Tax	13,308		

**Conditions:**

The Policy is issued on named basis.
A = Accidental Death only - 100%
B = (A) + Loss of Two Limbs, Two eyes or one limb and one eye -100%
Loss of One Limb or One Eye - 50%
Permanent Total Disablement (PTD) from injuries other than those named above -100%
C = (A) + (B) + Permanent Partial Disablement (PPD)
Medical expenses payable only if claim is admissible under Benefit Table Opted
Medical Expenses 75% of claim amount or 25% of S.I. whichever is less
Children Education Welfare Fund for dependent children incase of Death of Employee- upto 10,000/- per child ( Restricted to 2 children)
Carriage of Dead Body 2% of SI subject to max to Rs 2500/-
Terrorism is covered in the policy except for that arising out of Nuclear, Biological and/or Chemical means which is out side the scope of the policy.
Premium for Addition & deletion to be charged on short period scale
Premium shall not be refunded for deletion if any claim is paid during the policy.
Any endorsements will be from the date of addition and not from the inception of the policy.
Quote is valid for 30 days. Quote is liable to change with change in information
Quote is valid for the given set of data, any change in data will require revised premium.

**Exclusion**

Suicide, attempt to Suicide or intentionally self- inflicted injury, sexually transmitted conditions, mental disorder, anxiety, stress or depression.
Being under influence of drugs, alcohol, or other intoxication or hallucinogens
Participation in actual or attempted felony, riot, civil commotion, crime misdemeanor
Committing any breach of law of land with criminal intent.
Death or disablement resulting from Pregnancy or childbirth
Perils of the sea are excluded from the scope of the policy
Drivers are excluded from the policy
Professional sports team in respect of specific benefit for inability to perform
Participation in any kind of motor speed contest.
While engaged in aviation, or whilst mounting or dismounting from or traveling in any aircraft. ( Not applicable for fare Paying Passengers)
Underground mining & contractor specializing in tunneling
Naval, military or air force personnel
Radioactivity, Nuclear risks, ionizing radiation
Animal bite/Snake Bite/Insect bite is not covered.
Risk Category III people are out of the scope of the policy -
Persons working in mines, explosives, Electrical installations on high tension lines, Racing, Circus People, skiing, mountaineering, big game hunting, ballooning, hang gliding, river rafting, winter sports, skiing, ice hockey ,polo & such other persons engaged in occupation of similar hazard.