



**Enrollment & Renewal open till 28th June'20 (11.30 am to 4.30 pm at Club House). Policy Start date 1<sup>st</sup> July 2020**

**Garware Club House Launches Group Medclaim Policy With The Oriental Insurance Co Ltd. And Global Insurance Brokers**

### Exclusive Benefits for Club Members



Pre-existing Diseases NOT covered for new joiners for 1<sup>st</sup> Year



No Health Check- Up



New born baby covered from day 1



Family Floater policy covering Self, Spouse, and three children (upto 25 years)



Premium reduction



Sum insured option from 5 lacs to 30 lacs (Both GMC & CI)

### Transparent Disclosure

Reduction in Sum Insured at renewal not permitted.

Maternity expenses not covered.

Standard Exclusions of a Medclaim Policy Applicable.

Co-pay applicable.

Room Rent Capping applicable.

If sum insured is increased by member then new sum insured will not cover an illness which was already claimed last year  
Other terms and conditions of the previous policy (2019-20) remain unchanged.

### PREMIUM REDUCED COMPARED TO PREVIOUS YEAR FOR THE GMC POLICIES FOR THE YEAR 2020-2021

(All Figures in Indian Rupees)

Plan A - Base (Members)	Family Definition	Self + 4	Self + 4	Self + 4	Self + 4	Self + 4	Self + 1	Self + 1	Self + 1	Self + 1
	Age(Self)	21 - 35	36 - 45	46 - 55	56 - 60	61 - 65	66 - 70	71 - 75	76 - 80	Above 80
	5,00,000	26,725	35,558	42,592	57,260	68,831	66,409	73,039	80,332	88,354
	10,00,000	33,405	44,447	53,241	71,575	86,037	83,012	91,298	100,415	110,441
	15,00,000	41,311	53,450	63,343	81,968	96,725	93,993	103,378	113,698	125,053
	20,00,000	47,899	60,918	71,689	90,607	105,659	103,217	113,495	124,802	137,237
	25,00,000	52,512	66,145	77,531	96,655	111,909	109,673	120,591	132,602	145,811
	30,00,000	55,740	69,805	81,619	100,885	116,285	114,194	125,558	138,062	151,810

Plan A - Base (Parents / Parents in Law)	Family Definition	Self + 4	Self + 4	Self + 4	Self + 4	Self + 4	Self + 1	Self + 1	Self + 1	Self + 1
	Age(Self)	21 - 35	36 - 45	46 - 55	56 - 60	61 - 65	66 - 70	71 - 75	76 - 80	Above 80
	5,00,000	30,370	40,406	48,400	65,068	78,217	75,465	82,999	91,286	100,402
	10,00,000	37,960	50,508	60,501	81,335	97,770	94,332	103,747	114,108	125,501
	15,00,000	46,944	60,739	71,981	93,146	109,915	106,810	117,475	129,202	142,106
	20,00,000	54,430	69,225	81,465	102,963	120,067	117,292	128,972	141,820	155,951
	25,00,000	59,673	75,165	88,103	109,835	127,170	124,628	137,035	150,684	165,694
	30,00,000	63,341	79,324	92,748	114,642	132,141	129,766	142,680	156,889	172,512

Plan B - Top Up (Members/ Parents / Parents in Law)	Family Definition	Self + 4	Self + 4	Self + 4	Self + 4	Self + 4	Self + 1	Self + 1	Self + 1	Self + 1
	Age(Self)	21 - 35	36 - 45	46 - 55	56 - 60	61 - 65	66 - 70	71 - 75	76 - 80	Above 80
	5,00,000	11,390	12,775	14,162	14,674	15,186	15,700	17,268	18,993	20,889
	10,00,000	14,238	15,970	17,701	18,342	18,982	19,624	21,587	23,742	26,111
	15,00,000	20,010	22,512	25,012	25,911	26,810	27,707	30,450	33,467	36,786
	20,00,000	24,051	27,090	30,130	31,209	32,285	33,362	36,668	40,302	44,297
	25,00,000	26,879	30,295	33,713	34,915	36,118	37,323	41,020	45,085	49,553
	30,00,000	28,861	32,542	36,221	37,511	38,802	40,096	44,066	48,435	53,235

\*All Prices are inclusive of 18% GST

For more details please contact:

Nitin Pujara: +91 98196 01441 Sameer Ghatge: +91 84228 87752

**Make the most of this offering and secure yourself and your family against healthcare inflation now!**



[gch@globalinsurance.co.in](mailto:gch@globalinsurance.co.in)



<https://www.globalinsurance.co.in>

## Conditions

- Policy is valid within Indian Territory & Jurisdiction only.
- GCH is only facilitator of the scheme. All claims and policy related matter will be directly serviced by the Global Insurance Brokers Ltd and Paramount TPA in association with The Oriental Insurance Co. Ltd. GCH does not hold any liability towards settlement of claim of any individual member or their family member.
- The premium indicated is valid for this year only. Renewal premium will be subject to claim experience, number of members enrolled and prevailing insurance regulation. Terms and condition shall be subject to the guidelines of Insurance Company.
- For the policy to be placed, 75% of existing Policyholders and 50 New Members need to enrol in the policy. In case the expected no. of members have not enrolled in the policy, the premium will be refunded to the enrolled members without any interest or liability.

## Additional Terms

- New Members/Parents/In-Laws who have claimed under any Policy in 2020-2021, for them Chemotherapy and Dialysis, who have already undergone / undergoing treatment, will not be covered
- Family Size: Member of Club upto 65 years age + Spouse+ 3 Dependent Children(till the age of 25 years), Self + 4 dependents
- Members above 65 years + Spouse (1+1 only) for those who are already covered under this policy.
- Policy Period: 01 July 20 - 30 June 21
- Parents/Parents-in-law to be covered in separate Policy (only if Member of Club is covered)

### In case of claim for Critical Illness(Out of 11 Critical illness mentioned below):

- Under Plan A (Base)** - Critical Illness Sum Insured will come into force only when basic sum insured gets exhausted
- Under Plan B (Top-Up)**- Critical Illness Sum Insured will come into force only when basic sum insured is exhausted which is in excess of Rs.5,00,000/-
- Additional Sum Insured for Critical Illness will be available only to Members who were covered under the Policy for the period upto 2018-2019.

## Names of 11 Critical Illnesses:- Only Reimbursement Allowed

- |  |   |
|--|---|
| a) Cancer of Specified severity                  | g) Stroke resulting in Permanent symptoms       |
| b) First Heart Attack                            | h) Major organ/bone marrow transplant           |
| c) Open Chest CABG                               | l) Permanent paralysis of limbs                 |
| d) Open Heart Replacement/Repair of heart valves | j) Motor neuron disease with permanent symptoms |
| e) Coma of Specified severity                    | k) Multiple sclerosis with persistent symptoms  |
| f) Kidney Failure requiring dialysis             |   |

## Room Capping & ICU Capping as follows:



Sum Insured	Room Capping	ICU Capping
Up to Rs. 5 lacs	Rs. 5,000	Rs. 7,500
Up to Rs. 10 lacs	Rs. 10,000	Rs. 12,500
Above Rs. 10 lacs	Rs. 12,000	Rs. 14,500

- Organ donor benefit covered( 10 % of sum insured)
- 20% Co-pay for 65 years and above for every claim
- 10% Co-pay for age below 65 years for diseases like Knee Replacement/ Diseases of Digestive- Jaundice, Hepatitis, Gastroenteritis, Gallstones/ Circulatory System-Arteriosclerosis, Arteriosclerosis, Hernia/ Hypersterectomy.
- No Co-pay for Heart Diseases and Cancer
- Capping on Cataract- Rs 50,000/- per eye
- Portability is allowed as per IRDAI guidelines
- Pre/Post Hospitalization covered – 30 and 60 days respectively
- Reasonable & Customary Charges: Means the charges for services or supplies which are the standard charges for the specific provider and consistent with the prevailing charges in the geographical area for identical or similar services, taking into account the nature of the illness/ injury involved

## NEFT Details

Bank Name: Bank of Baroda  
 Virtual Account No.: GCMZ0000C12345  
 (GCMZ0000 followed by Membership No.)  
 IFSC : BARB0MARINE (please note the fifth character is ZERO  
 (Please refer to payment instructions on website  
[www.garwareclub.com](http://www.garwareclub.com))

## Contact Details

- Nitin Pujara: +91 98196 01441  
Sameer Ghatge: +91 84228 87752
- [gch@globalinsurance.co.in](mailto:gch@globalinsurance.co.in)
- <https://www.globalinsurance.co.in>

Disclaimer: **Global Insurance Brokers Pvt. Ltd** . Corporate/Registered Office - 5th Floor | One Forbes | Kala Ghoda Fort | Mumbai | 400001 | T +91 22 66560500/505 | F +91 22 66560506 | [contact@globalinsurance.co.in](mailto:contact@globalinsurance.co.in) | [www.globalinsurance.co.in](http://www.globalinsurance.co.in) | CIN:U67200MH2002PTC137954 | IRDAI License No.119

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