



A Golden Opportunity for Garware Club House members!

Garware Club House launches Group Medclaim Policy with The Oriental Insurance Co Ltd. and Edelweiss Insurance Brokers Ltd.

Exclusive Benefits for Club Members

- ▶ Pre-existing Diseases covered from Day 1
- ▶ No health check-up or age limit
- ▶ New born baby covered from day 1
- ▶ Family Floater policy covering Self, Spouse, and three children(upto 25 years)
- ▶ Members over 65 years of age can avail only Self + Spouse option
- ▶ 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(2018-19) remain unchanged

PLAN A - Base Plan for Basic Sum Insured + Additional Sum Insured for Critical illness

(All Figures in Indian Rupees)

Sum Insured	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
5 lacs		30,370	40,406	48,400	65,068	78,217	75,465	82,999	91,286	1,00,402
10 lacs		37,960	50,508	60,501	81,335	97,770	94,332	1,03,747	1,14,108	1,25,501
15 lacs		46,944	60,739	71,981	93,146	1,09,915	1,06,810	1,17,475	1,29,202	1,42,106
20 lacs		54,430	69,225	81,465	1,02,963	1,20,067	1,17,292	1,28,972	1,41,820	1,55,951
25 lacs		59,673	75,165	88,103	1,09,835	1,27,170	1,24,628	1,37,035	1,50,684	1,65,694
30 lacs		63,341	79,324	92,748	1,14,642	1,32,141	1,29,766	1,42,680	1,56,889	1,72,512

PLAN B- Top Up for Basic Sum Insured + Additional Sum Insured for Critical illness (in excess of Rs. 500,000)

Sum Insured	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
5 lacs		12,943	14,517	16,093	16,675	17,256	17,841	19,623	21,583	23,738
10 lacs		16,179	18,148	20,115	20,843	21,571	22,300	24,530	26,979	29,671
15 lacs		22,739	25,582	28,423	29,444	30,465	31,485	34,602	38,031	41,802
20 lacs		27,331	30,784	34,239	35,464	36,688	37,912	41,668	45,797	50,338
25 lacs		30,545	34,427	38,310	39,676	41,043	42,412	46,613	51,233	56,310
30 lacs		32,796	36,980	41,160	42,626	44,093	45,563	50,075	55,039	60,494

*All Prices are inclusive of 18% GST

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

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 <https://groupinsurance.bluebox.com/upgch>

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 Edelweiss 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, 80% of existing policyholders and 50 new members need to enrol in the policy.(Please note that pre-existing diseases with not be covered for the new members.) 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 are taking advantage of any Policy in 2019-2020, for them Chemotherapy and Dialysis, who have already undergone / undergoing treatment, will not be covered
- **Family Size:**(1+4): Member of Club + Spouse+ 3 Dependent Children(till the age of 65 years and above 65 years. 1+1 only)
- **Policy Period:** 01 July 19 - 30 June 20
- 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-** Critical Illness Sum Insured will come into force only when basic sum insured gets exhausted
 - ▶ **Under Plan B-** Critical Illness Sum Insured will come into force only when basic sum insured is exhausted which is in excess of Rs.5,00,000/-
- **Names of 11 Critical Illnesses:- Only Reimbursement Allowed**
 - Cancer of Specified severity
 - First Heart Attack
 - Open Chest CABG
 - Open Heart Replacement/Repair of heart valves
 - Coma of Specified severity
 - Kidney Failure requiring dialysis
 - Stroke resulting in Permanent symptoms
 - Major organ/bone marrow transplant
 - Permanent paralysis of limbs
 - Motor neuron disease with permanent symptoms
 - Multiple sclerosis with persistent symptoms
- Room Capping & ICU Capping as follows:

<u>Sum Insured</u>	<u>Room Capping</u>	<u>ICU Capping</u>
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 % 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-Anteroseclerosis, Arteriosclerosis, Hernia/Hypersterectomy. No Co-pay for heart diseases and Cancer
- ▶ Capping of Cataract- Rs 50,000/-
- ▶ Portability is allowed as per IRDAI guidelines
- ▶ Pre/Post Hospitalization covered
- ▶ **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: Kotak Mahindra Bank Ltd.
Account Name: Garware Club House- Medclaim A/C

Account No. : 9493929190
IFSC : KKBK0000639

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