

भारतीय प्रबंध संस्थान इंदौर
INDIAN INSTITUTE OF MANAGEMENT INDORE

प्रबंध शिखर, राऊ-पीथमपुर रोड, इंदौर - 453 556
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निविदा क्रमांक Tender No: IIMI/2020-21/01



दिनांक/ Date: April 14 , 2020

आईआईएम इंदौर के पीजीपी/आईपीएम/एफपीएम/ईपीजीपी/पीजीपी-एचआरएम छात्रों के लिए समूह स्वास्थ्य बीमा पॉलिसी के लिए निविदा आमंत्रण सूचना

NOTICE INVITING TENDER FOR GROUP HEALTH INSURANCE POLICY FOR IIM INDORE PGP/IPM/FPM/EPGP/PGP-HRM PARTICIPANTS

(E-PROCUREMENT MODE ONLY)

भारतीय प्रबंध संस्थान इंदौर (आईआईएम इंदौर) दो बोली प्रणालियों में निम्नलिखित मदों के लिए आईआरडीए से मान्यता प्राप्त बीमा कंपनियों ऑनलाइन बोली (ई- टेंडर) आमंत्रित करता है।

Indian Institute of Management Indore (IIM Indore) invites bids from IRDA accredited Insurance companies in two bid systems.

निविदा का संक्षिप्त विवरण Brief Details of Tender:

कार्य का विवरण Work Description	अग्रिम जमा EMD (Rs.)
Group Health Insurance Policy For IIM Indore PGP/IPM/FPM/EPGP/PGP-HRM Participants	5,000/-

निविदा दस्तावेज <http://eprocure.gov.in/eprocure/app> से डाउनलोड किया जा सकता है और केवल इसी पोर्टल के माध्यम से जमा किये जाने की अंतिम तिथि और समय तक प्रस्तुत किया जाना चाहिए।

The Tender Document can be downloaded from Central Public Procurement (CPP) Portal <http://eprocure.gov.in/eprocure/app> and bid is to be submitted **online** only through the same portal up to the last date and time of submission of tender.

निविदा की महत्वपूर्ण तिथियाँ Critical Dates of Tender:

क्रमांक S. No.	विवरण Particulars	दिनांक Date	समय Time
01	निविदा के ऑनलाइन प्रकाशन / डाउनलोड की तिथि एवं समय Date & Time of Online Publication/Download of Tender	14-04-2020	1730 Hrs.
02	बोली जमा करने की प्रारंभ तिथि एवं समय Bid Submission Start Date & Time	14-04-2020	1730 Hrs.
03	बोली जमा करने की अंतिम तिथि एवं समय Bid Submission Close Date & Time	11-05-2020	1500 Hrs.
04	अग्रिम जमा राशि को जमा करने की अंतिम तिथि एवं समय Closing date & time for Submission of EMD	11-05-2020	1500 Hrs.
05	तकनीकी बोलियों का खोला जाना Opening of Technical Bids	12-05-2020	1500 Hrs.

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1. ABOUT IIM INDORE

Indian Institute of Management Indore is an institution of national importance under the Indian Institutes of Management Act, 2017.

2. SCHEDULE OF REQUIREMENT

Technical details	
Group Name	Indian Institute of Management Indore.
Commencement Date	10-July-2020
Period of coverage One Year	Actual number may slightly vary.
Claim Ratio Till 18-03-2020	33%
Insured Group Details	
Participants Strength As on	23-03-2020
Total number of lives	1864 approx. students/participants
Floater/Individual	Individual
Sum Insured bands	Rs. 1,50,000 per students/participants
Coverage & Benefits Details	
Domiciliary Hospitalization	Covered
Coverage of Pre Existing diseases	Covered
Day Care Surgeries	Covered
Cashless facility	Applicable
30 days waiting Period	Waived
1st Year and 2 years exclusions	Waived
30 Days Pre and 60 Days post hospitalization Expenses coverage	Covered
Room Rent Limit per day	3% of the sum assured maximum, i.e. Rs.4500/- per day
ICU Rent Limit per day	5% of the sum assured maximum, i.e. Rs.7500/- per day
Corporate Buffer	Rs 10,00,000/- Limit up to Sum Insured.
Other Conditions	New students/participants joining the Institute become automatically covered under the scheme from their date of joining the Institute and the premium amount will be paid by the Institute. There is no internal ceiling of treatment except room/ICU rent.
Claim Settlement Facility	List of network of authorized hospitals to be provided.
Cashless Facility	1. Cashless treatment to be provided atleast in the four of the following major Hospitals located in Indore which essentially should include Choithram Hospital and Research Centre : a) Bombay Hospitals Indore b) Choithram Hospitals and Research Centre Indore c) Apollo Hospital Indore d) Vishesh Hospital & Diagnostic Solutions e) CHL Hospitals Indore f) Apple Hospitals Indore

	<p>2. No deposit/treatment charges to be levied on the participants at the time of admission.</p> <p>3. Treatment should be initiated immediately after admission in the hospital on producing the insurance ID card/student ID from the Institute without waiting for any other documents/confirmation from the Insurance company / Institute.</p> <p>4. No amount to be retained by the hospital at the time of discharge. Students/participants are to be provided with medical treatment on their arrival at the hospital.</p>
Any Service Charges on Medical Bills	Should not be deducted from the individual Claim.
A copy of existing insurance policy document is attached for reference.	

3. EARNEST MONEY DEPOSIT DETAILS

- a) **EMD of Rs. 5,000/- (Rupees Five Thousand only)** should be submitted through NEFT or RTGS in favour of **Indian Institute of Management Indore**.
- b) Micro and Small Enterprises (MSEs) firms as defined in MSE Procurement Policy issued by Department of Micro, Small and Medium Enterprises (MSME) or the firms registered with the Central Purchase Organization or the concerned Ministry or Department or Startups as recognized by Department of Industrial Policy & Promotion (DIPP) for **all these items only**, are exempted from EMD. However, they have to enclose valid self-attested registration certificate(s) along with the tender to this effect.
- c) **The bidders who seeks exemption from EMD as per clause no. 3(b) above, if they withdraw or modify their bids during the period of validity, or if they are awarded the contract and they fail to sign the contract, or to submit a performance security before the deadline defined in the request for bids document, they will be suspended for the period of three years or as decided by the competent authority from being eligible to submit bids for contracts with the entity that invited the bids.**
- d) EMD of all unsuccessful bidders (if any) will be returned after finalization of the tender. EMD of the successful bidder will be returned only after receipt of Security Deposit towards Performance Guarantee.
- e) In case of successful tenderer, the EMD (if any) may be adjusted towards the Performance Security deposit on request.
- f) The amount of EMD (if any) is liable to be forfeited, if the tenderer withdraws from the offer after submission of the tender or after the acceptance of the offer and fails to remit the Performance Security Deposit.
- g) No interest will be paid on the EMD (if any) / Performance Security deposited / remitted
- h) The details pertaining to EMD are to be filled as per Annexure-I.

4. OID, ELIGIBILITY CRITERIA & TECHNICAL CRITERIA

4.1 OID (Other Important Documents)

OID viz. Firm Incorporation Certificate, PAN details, TIN/CST/ST etc. details are to be provided.

4.2 Eligibility Criteria

- a) The Bidder should give self-declaration certificate for acceptance of all terms & conditions of tender documents. A duly completed certificate to this effect is to be submitted as per the **Annexure-I**.
- b) The firm should be neither blacklisted by any Government Dept., nor is any criminal case registered / pending against the firm or its owner / partners anywhere in India. A duly completed certificate to this effect is to be submitted as per **Annexure-II**.
- c) The firm should have valid accreditation certificate with IRDA on the date of submission of the tender. A duly sealed & signed valid certificate submitted to this effect.
- d) Bidders should have experience in providing Group Health Insurance for last five years from the date of submission of the tender. The details of the same along with supporting document/copy of insurance policy are to be submitted.
- e) The firm should have at least 4 major Hospitals located in Indore for Cashless Treatment facility. The details of the same along with supporting documents are to be submitted.
- f) Bidders should have Claim Settlement Facility. The details of the same are to be submitted.

4.3 Technical Criteria

Bidders required to sealed & signed of each page of technical bid and submit as per Annexure-III. Unsigned technical bid or the bids not in prescribed format will be rejected without assigning any reason.

5. FINANCIAL BID DETAILS

Financial bid i.e. BOQ given with tender to be uploaded after filling all relevant information. The priced BOQ should be uploaded strictly as per the format available with the tender failing which the offer is liable for rejection (renaming or changing format of BOQ sheet (file) will not be accepted by system). Kindly quote your offer on FOR IIM INDORE (Including all other charges etc.) exclusive of applicable taxes.

Vendor should quote prices in BOQ only, offers indicating rates anywhere else shall be liable for rejection

6. TIME SCHEDULE

S. No.	Particulars	Date	Time
a.	Date of Online Publication of Tender	14-04-2020	1730 Hrs.
b.	Bid Submission Start Date	14-04-2020	1730 Hrs.
c.	Bid Submission Close Date	11-05-2020	1500 Hrs.
d.	Closing date & time for Submission of EMD	11-05-2020	1500 Hrs.
e.	Opening of Technical Bids	12-05-2020	1500 Hrs.

7. AVAILABILITY OF TENDER

The tender document can be downloaded from <http://eprocure.gov.in/eprocure/app> or Institute website www.iimidr.ac.in and be submitted only through the CPP Portal <http://eprocure.gov.in/eprocure/app>.

8. BID VALIDITY PERIOD

The bid will remain valid for 90 days from the date of opening as prescribed by IIM Indore. A bid valid for a shorter period shall be rejected, being non-responsive.

9. BID SUBMISSION

9.1 Instruction to Bidder

Bidders are required to enrol on the e-Procurement module of the **Central Public Procurement Portal (URL: <https://eprocure.gov.in/eprocure/app>)** by clicking on the link "Online Bidder Enrolment" on the CPP Portal. **The registration is completely free of charge.**

Possession of a valid Class II/III DSC in the form of smart card / e-token is a prerequisite for registration and participating in the bid submission activities. DSCs can be obtained from the authorised certifying agencies recognized by CCA India (e.g. Sify/TCS/nCode/eMudhra etc).

Bidders are advised to register their valid email address and mobile numbers as part of the registration process. These would be used for any communication from the CPP Portal.

Only one valid DSC should be registered by a bidder. Please note that the bidders are responsible to ensure that they do not lend their DSCs to others which may lead to misuse.

The Bidders are required to log in to the site through the secured log-in by entering their respective user ID / password and the password of the DSC.

The CPP portal also has user manuals with detailed guidelines on enrollment and participation in the online bidding process. The user manuals can be downloaded for reference.

Any queries related to process of online bid submission or queries related to CPP Portal in general may be directed to the 24x7 CPP Portal Helpdesk. The Toll Free contact numbers for the helpdesk are 1800 3070 2232, 7878007972 and 7878007973.

9.2 Online Bid Submission Procedure

OID: The file should be saved in a PDF version and should comprise of the following items:

1. [Packet-1](#): Duly Completed Scanned PDF of PAN Card.
2. [Packet-2](#): Duly Completed Scanned PDF of Registration Certificate Details.
3. [Packet-3](#): Duly Completed Scanned PDF of GST.

Cover-1: The file should be saved in a PDF version and should comprise of the following items:

1. [Packet-1](#): Duly Completed Scanned PDF copy of Annexure-I with copy of DD or Banker's Cheque for EMD.
2. [Packet-2](#): Duly Completed Scanned PDF copy of Annexure-II.
3. [Packet-3](#): Duly Completed Scanned PDF copy of Annexure-III.
4. [Packet-4](#): Duly Completed copy of IRDA Accreditation certificate.
5. [Packet-5](#): Duly Completed copy of documents as per clause 4.2 (d).
6. [Packet-6](#): The details of at least 4 major Hospitals located in Indore for Cashless Treatment facility.
7. [Packet-7](#): The details of the Claim Settlement Facility along with contact details.
8. [Packet-8](#): Duly Completed Copy of Statuary documents as per Annexure-IV.

Cover-2: The BOQ should be downloaded from the website and should comprise of the following items.

1. [Packet-1](#): Financial Bid in XLS version Filled with all relevant information.

9.3 Offline Submission of EMD

It is also required to submit signed EMD along with duly completed Annexure-I in original in a sealed envelope superscripted **"Notice Inviting Tender for Group Health Insurance**

Policy for IIM Indore PGP/IPM/FPM/EPGP/PGP-HRM Participants” at the following address on or before 11-05-2020 at 1500 hrs.

Stores & Purchase Office
First Floor, Administrative Block
Indian Institute of Management Indore
Prabandh Shikhar, Rau-Pithampur Road
Indore-453 556 (M.P), India
Phone: 0731-2439630-33
Email: stores@iimidr.ac.in

10. BID OPENING

- a) Technical Bids will be opened on 12-05-2020 at 1500 Hrs.
- b) Financial Bids of the eligible bidders will be opened on a later date. The date and time for opening of Financial Bids will be announced later.
- c) Bids should be summarily rejected, if tender is submitted other than through online or original EMD and tender fee are not submitted within stipulated date / time.

11. BID EVALUATION

The Technical Evaluation Committee of the Institute constituted for the purpose shall assess the ability of the agencies to render the requisite services based on the eligibility criteria set out in the tender document.

Based on results of the Technical evaluation IIM Indore evaluates the Commercial Bid of those Bidders who qualify in the Technical Evaluation Criteria. The Commercial Bid with the lowest price will be the highest evaluated bid.

12. PAYMENT TERMS

Payment shall be made to the successful bidder along with the order by the concerned department.

13. LIQUIDATED DAMAGES

- a) In case of any unsatisfactory service, suitable penalties as decided by the Competent Authority shall be levied after issuing notice.
- b) In case of failure in settlement of claims within the time frame, the penalty will be enforced as per Institute norms.

14. CONTRACT PERIOD

- a) The contract will be initially for a period of one year starting from 10-July-2020 (00:00 hrs). Based on satisfactory performance, the contract may be extended maximum up to another two years on mutually agreed terms and conditions.

- b) IIM Indore can terminate the contract with one-month notice in case the services are not found satisfactory. In such a case, IIM Indore will settle the premium amount of service rendered on prorata basis and the remaining amount will be recovered from the bidder, after levying appropriate penalty, if any.

15. COMMENCEMENT SCHEDULE

The successful bidder has to commence the service w.e.f. 10 July 2020 (00:00 hrs).

16. TERMS AND CONDITIONS

16.1 General Terms & Conditions:

- a) The bidder has to submit the relevant & readable files only as indicated in the tender documents. In case of any irrelevant or non-readable files, the bid may be rejected.
- b) IIM Indore reserves the right to accept or reject any or all the tenders in part or in full or may cancel the tender, without assigning any reason thereof.
- c) IIM Indore reserves the right to relax / amend / withdraw any of the terms and conditions contained in the tender document without assigning any reason thereof. Any inquiry after submission of the quotation will not be entertained.
- d) IIM Indore reserves the right to modify/change/delete/add any further terms and conditions prior to issue of purchase order.
- e) Conditional tenders will not be considered in any case.
- f) Tenders sent by fax & e-mail will not be accepted.
- g) In case of differences arising in the terms and conditions of the tender documents with the firm(s), the decision of IIM Indore shall prevail.
- h) The Courts of Indore alone will have the jurisdiction to try any matter, dispute or reference between the bidders and the Institute arising out of this service. It is specifically agreed that no court outside and other than Court in Indore shall have jurisdiction in the matter.
- i) Arbitration- All dispute and differences which may arise between the IIM Indore and the Insurance Company shall be referred to Director, IIM Indore whose decision shall be binding on all concerned.
- j) Bids which are late/vague/conditional/incomplete/not confirming to the laid down procedure in any respect will be rejected.
- k) IIM Indore shall not be responsible for any transaction delay i.e. non-receipt of the EMD amount.

- l) IIM Indore may issue amendment/corrigendum to tender documents before due date of submission of bid. Any amendment/corrigendum to the tender document if any, issued by IIM Indore will be posted on CPP Portal. For the bidders, submitting bids on downloaded tender document, it is 'bidders' responsibility to check for any amendment/corrigendum on the website of IIM Indore or check for the same CPP Portal before submitting their duly completed bids.**

16.2 Special Terms and Conditions:

- a) Cashless facility should be provided in at least four of these major multi-specialty hospitals located in Indore as stated in the technical bid. All transactions with these hospitals should be totally cashless. No deposit/treatment charges to be levied on the participants at the time of admission and no amount to be retained by the hospital at the time of discharge. Students/participants are to be provided with medical treatment on their arrival at the hospital.
- b) All PGP/IPM/FPM/EPGP/PGP-HRM participants of IIM Indore irrespective of age group should be eligible to join the scheme. New students/participants joining the Institute become automatically covered under the scheme and the premium will be paid by the Institute.
- c) There should be a dedicated helpline (24 x 7) / TPA from the Insurance Company and the contact details should be furnished in the tender. Contact details of the claim settlement person should be provided by the Insurance Company including the name of the contact person, contact numbers and postal & email address.
- d) Door-step reimbursement facility for cases of reimbursement to individual and reimbursement amount can be made directly to the members only preferably within 15 days from the date of submission of required documents.
- e) Reports including the claims of individuals and the details of settlement are to be furnished to the Institute on monthly basis or as and when required by the Institute.
- f) Admission and discharge to and from the hospital preferably on 24x7 basis.
- f) The successful agency shall at its own cost comply with the provision of orders and notifications issued by IRDA and Government from time to time.
- g) Provide/access to retrieve the update Claim Dump / MIS in MS Excel Format only with each and every claim details on quarterly basis.

ANNEXURE – I

To
The Officer (Stores & Purchase)
Indian Institute of Management
Prabandh Shikhar,
Rau – Pithampur Road
Indore

Sub: - EMD Details.

Ref : -Tender No. IIMI/2020-21/01 dated 14-04-2020
(Notice Inviting Tender for Group Health Insurance Policy for IIM Indore PGP/IPM/FPM/EPGP/PGP-HRM Participants)

Sir,

1. I /we hereby submit our tender for Group Health Insurance Policy for IIM Indore PGP/IPM/FPM/EPGP/PGP-HRM Participants along with other required documents.
2. I/ We enclosed herewith the following in favor of Indian Institute of Management Indore towards EMD

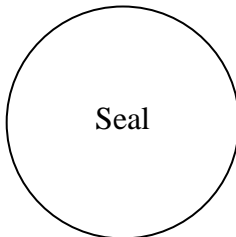
Particular	Amount	Transaction No. & Date	Bank Name	Supporting documents are to be attached along with the Annexure-I
Earnest Money Deposit (EMD)	Rs. 5,000/-			

3. I / We hereby reconfirm and declare that I / We have carefully read, understood & complying the above referred tender document including instructions, terms & conditions, scope of work, schedule of quantities and all the contents stated therein. I / We also confirm that the rates quoted by me / us are inclusive of all taxes, duties etc., applicable as on date.
4. I /we have gone through all terms and conditions of the tender document before submitting the same.

Date:

Place:

Designation:



Authorized Signatory

Name:

Contact No.:

ANNEXURE – II

CERTIFICATE (to be provided on letter head of the firm)

I hereby certify that the above firm neither blacklisted by any Central/State Government/Public Undertaking/Institute nor is any criminal case registered / pending against the firm or its owner / partners anywhere in India.

I also certify that the above information is true and correct in any every respect and in any case at a later date it is found that any details provided above are incorrect, any contract given to the above firm may be summarily terminated and the firm blacklisted.

Date:

Authorized Signatory

Name:

Place:

Designation:

Contact No.:

ANNEXURE – III

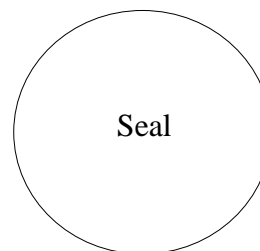
TECHNICAL BID

Technical details	
Group Name	Indian Institute of Management Indore.
Commencement Date	10-July-2020
Period of coverage One Year	Actual number may slightly vary.
Claim Ratio Till 29-03-2019	33%
Insured Group Details	
Participants Strength As on	23-03-2020
Total number of lives	1864 approx. students/participants
Floater/Individual	Individual
Sum Insured bands	Rs. 1,50,000 per students/participants
Coverage & Benefits Details	
Domiciliary Hospitalization	Covered
Coverage of Pre Existing diseases	Covered
Day Care Surgeries	Covered
Cashless facility	Applicable
30 days waiting Period	Waived
1st Year and 2 years exclusions	Waived
30 Days Pre and 60 Days post hospitalization Expenses coverage	Covered
Room Rent Limit per day	3% of the sum assured maximum, i.e. Rs.4500/- per day
ICU Rent Limit per day	5% of the sum assured maximum, i.e. Rs.7500/- per day
Corporate Buffer	Rs 10,00,000/- Limit up to Sum Insured.
Other Conditions	New students/participants joining the Institute become automatically covered under the scheme from their date of joining the Institute and the premium amount will be paid by the Institute. There is no internal ceiling of treatment except room/ICU rent.
Claim Settlement Facility	List of network of authorized hospitals to be provided.
Cashless Facility	<ol style="list-style-type: none"> 1. Cashless treatment to be provided atleast in the four of the following major Hospitals located in Indore which essentially should include Choithram Hospital and Research Centre: <ol style="list-style-type: none"> a) Bombay Hospitals Indore b) Choithram Hospitals and Research Centre Indore c) Apollo Hospital Indore d) Vishesh Hospital & Diagnostic Solutions e) CHL Hospitals Indore f) Apple Hospitals Indore 2. No deposit/treatment charges to be levied on the participants at the time of admission. 3. Treatment should be initiated immediately after admission in the hospital on producing the insurance ID card/student ID from the

	<p>Institute without waiting for any other documents/confirmation from the Insurance company / Institute.</p> <p>4. No amount to be retained by the hospital at the time of discharge. Students/participants are to be provided with medical treatment on their arrival at the hospital.</p>
Any Service Charges on Medical Bills	Should not be deducted from the individual Claim.
A copy of existing insurance policy document is attached for reference.	

Name of Authorized Person

Signature of Authorized Person



ANNEXURE –IV

Statutory Documents (Copies of documents to be enclosed)

Name of the Party		
Date of Incorporation / Establishment		Supporting documents are to be attached along with the Annexure-IV
PAN Number		
GST Registration Number		
Registered Office Address		
Authorized Signatory Details	Name	
	Designation	
	Email	
	Phone	
Details of Contact other than Authorized Signatory	Name	
	Designation	
	Email	
	Phone	

Signature and Seal of the Tenderer:

Name in Block Letter:

Designation:

Contact no.

Full Address:

APPENDIX-I (CLAIM RATIO)

<u>SN</u> <u>O</u>	<u>Tpa</u> <u>Name</u>	<u>Policy_N</u> <u>o</u>	<u>Relati</u> <u>on</u>	<u>Age</u> <u>e</u>	<u>Gender</u> <u>e</u>	<u>AdminDa</u> <u>te</u>	<u>Disdate</u>	<u>Total</u> <u>Sl</u>	<u>Claim</u> <u>Type</u>	<u>Dise</u> <u>ase</u> <u>Cod</u> <u>e</u>	<u>Disease</u> <u>Name</u>	<u>Disease</u> <u>Group</u>	<u>Nature</u> <u>Of</u> <u>Claim</u>	<u>Hospital</u> <u>Name</u>	<u>Hospit</u> <u>al City</u>	<u>Hospita</u> <u>I Type</u>	<u>Hospita</u> <u>I PPN</u> <u>Type</u>	<u>Claim</u> <u>Amou</u> <u>nt</u>
1	Vipul MedCo rp	'020100/22/H0119553	SELF	22	Male	24-Jul-19	30-Jul-19	150000	Cashless	S82	FRACTURE OF LOWER LEG, INCLUDING ANKLE	Trauma	REGULAR CLAIM	NEEMA HOSPITAL S PVT. LTD	INDORE	NETWORK	NON PPN HOSPITAL	104062
2	Vipul MedCo rp	'020100/22/H0119553	SELF	22	Male	05-Aug-19	07-Aug-19	150000	Cashless	D64	OTHER ANAEMIAS	Heamatology	REGULAR CLAIM	CHOITHRAM HOSPITAL AND RESEARCH CENTRE	INDORE	NETWORK	NON PPN HOSPITAL	31123
3	Vipul MedCo rp	'020100/22/H0119553	SELF	23	Female	04-Sep-19	05-Sep-19	150000	Cashless	R50	FEVER OF UNKNOWN ORIGIN	General S/S	REGULAR CLAIM	CHOITHRAM HOSPITAL AND RESEARCH CENTRE	INDORE	NETWORK	NON PPN HOSPITAL	18628
4	Vipul MedCo rp	'020100/22/H0119553	SELF	18	Male	12-Sep-19	14-Sep-19	150000	Cashless	R10.0	ACUTE ABDOMEN	SYMPTOMS AND SIGNS INVOLVING THE DIGESTIVE SYSTEM AND ABDOMEN	REGULAR CLAIM	CHOITHRAM HOSPITAL AND RESEARCH CENTRE	INDORE	NETWORK	NON PPN HOSPITAL	32491
5	Vipul MedCo rp	'020100/22/H0119553	SELF	24	Male	02-Oct-19	03-Oct-19	150000	Cashless	N45.2	ORCHITIS	Male GENITOURINARY	REGULAR CLAIM	CHOITHRAM HOSPITAL AND RESEARCH CENTRE	INDORE	NETWORK	NON PPN HOSPITAL	11913
6	Vipul MedCo rp	'020100/22/H0119553	SELF	27	Female	09-Oct-19	12-Oct-19	150000	Cashless	R50.9	FEVER, UNSPECIFIED	General S/S	REGULAR CLAIM	SHALBY HOSPITAL	INDORE	NETWORK	PPN HOSPITAL	35126
7	Vipul MedCo rp	'020100/22/H0119553	SELF	27	Male	18-Oct-19	21-Oct-19	150000	Cashless	M71.061	ABSCCESS OF BURSA, RIGHT KNEE	Orthopaedic	SURGICAL	SAHAJ HOSPITAL PVT. LTD	INDORE	NETWORK	PPN HOSPITAL	150000
8	Vipul MedCo rp	'020100/22/H0119553	SELF	21	Male	13-Nov-19	16-Nov-19	150000	Cashless	S14.5XXS	INJURY OF CERVICAL SYMPATHETIC	Trauma	REGULAR CLAIM	BOMBAY HOSPITAL	INDORE	NETWORK	PPN HOSPITAL	46801

										NERVES, SEQUELA								
9	Vipul MedCo rp	'020100/ 22/H011 9553	SELF	19	Male	02-Mar- 20	05-Mar- 20	1500 00	Cashless	J01. 00	ACUTE MAXILLARY SINUSITIS, UNSPECIFIE D	NOSE. THROAT and other Respiratory disorders	REGUL AR CLAIM	CHOITHR AM HOSPITAL AND RESEARC H CENTRE	INDOR E	NETWO RK	NON PPN HOSPIT AL	38577
10	Vipul MedCo rp	'020100/ 22/H011 9553	SELF	17	Fema le	03-Mar- 20	05-Mar- 20	1500 00	Cashless	J06. 9	ACUTE UPPER RESPIRATO RY INFECTION, UNSPECIFIE D	NOSE. THROAT and other Respiratory disorders	SURGIC AL	CHOITHR AM HOSPITAL AND RESEARC H CENTRE	INDOR E	NETWO RK	NON PPN HOSPIT AL	20349
11	Vipul MedCo rp	'020100/ 22/H011 9553	SELF	23	Fema le	04-Sep- 19	05-Sep- 19	1500 00	Reimburs ement	R50	FEVER OF UNKNOWN ORIGIN	General S/S	REGUL AR CLAIM	CHOITHR AM HOSPITAL AND RESEARC H CENTRE	INDOR E	NETWO RK	NON PPN HOSPIT AL	7847
12	Vipul MedCo rp	'020100/ 22/H011 9553	SELF	19	Male	24-Feb- 20	24-Feb- 20	1500 00	Reimburs ement	S00. 81X A	ABRASION OF OTHER PART OF HEAD, INITIAL ENCOUNTE R	Trauma	REGUL AR CLAIM	CHOITHR AM HOSPITAL & RESEARC H CENTRE	INDOR E	NON- NETWO RK	NON PPN HOSPIT AL	26900

**IFFCO TOKIO GENERAL INSURANCE COMPANY
LIMITED**

Group Medishield Insurance Policy

For

INDIAN INSTITUTE OF MANAGEMENT

Period of Insurance: 10/07/2019 To 09/07/2020

Policy No: H0119553

Welcome to the world of ITGI

We would like to take this opportunity to thank you for patronizing ITGI for Group Medishield Policy. At IFFCO TOKIO General Insurance Company Limited (ITGI), we are fully committed to provide insurance products and services to you in a convenient and satisfying manner.

Our policies and different Add-on coverage have been designed to provide you with more than just a healing touch in those unfortunate, yet unavoidable, circumstances of life. We have made every effort to make our products and procedures simple, transparent and customer friendly. Our product range will serve almost all your insurance needs.

This booklet contains the Policy Schedule with add on covers, List of employees covered, Third Party Administrator details (for claims assistance) along with policy wordings of "Group Medishield Policy Coverage". We have taken adequate measures to issue the policy document as per your requirements. In case of any discrepancy please inform policy issuing office immediately.

It would be our privilege to assist you for your insurance requirements or feedback anytime. You may contact our SBU or Toll Free number available on Policy Schedule.

With ITGI, your future is in safe hands. **"Muskurate Raho"**.

IFFCO-TOKIO General Insurance Company Limited Regd. Office: IFFCO SADAN, C1 Distt Centre, Saket, New Delhi-110017 Corporate Identification Number (CIN) U74899DL2000PLC107621, IRDA Reg. No. 106				Issuing Office	SBU	22
Group Medishield Insurance Policy Schedule <u>CUM TAX INVOICE</u>				IFFCO TOKIO GEN INSU. CO. LTD. 1st Floor, Commerce House 7, race course Road New Palasiya, Near 56 shops INDORE MADHYA PRA 452001 INDIA GSTIN : 23AAACI7573H1ZK General insurance Service :9971 -		
Insured	INDIAN INSTITUTE OF MANAGEMENT			Policy Invoice No	1-15Z9PAJV	
Address	RAU PITHAMPUR ROAD			Policy No	H0119553	
	INDORE MADHYA PRA INDIA			Covernote No		
	Phone #	NA	Pin Code	453556		
		Agent Code	Period of Insurance			
State code	23	GSTIN	23AAAJI0057R1Z3	from 00.00 hours on	10/07/2019	
State	MADHYA PRADESH	Country	INDIA	To Mid Night on	09/07/2020	
Total Members Covered	1457					
Co-insurance Details						
Iffco Tokio General Insurance Company LTD 100 %						
Premium Details						
Gross Premium (Taxable Value)	Rs. 1302657		Net Premium Payable (Total Invoice Value)	Rs . 1537135.26		
Third Party Administrator	VIPUL MEDCORP TPA PRIVATE LIMITED					
GST DETAILS						
	CGST	SGST	UGST	IGST		
Percentage (%)	9	9				
Amount (Rs.)	117239	117239				
Policy Conditions/Extensions/endorsements						
Plan 1						
Family Composition *Family Composition : Students only on individual Sum insured basis for all. Sum Insured Rs.1.5 Lac per person. Day Care Surgeries is covered under the policy. (As per annexure attached). Per lives premium including GST is Rs.1055/-						
Pre Existing Disease *Pre - Existing Diseases Notwithstanding anything stated to contrary it is hereby declared and agreed that Clause 1 of 'what is not covered' under 'Coverage' clause (clause 40) of the Policy stands deleted.						
First 30 Days Exclusion *First 30 Days Exclusion (the clause no. 2 under "What is not covered") Waived.						
First 1 Year Exclusion *First year Exclusion (the clause no.3 under " What is not covered")Waived.						
Maternity Benefit Cover						

*Maternity Benefit not Covered under the policy.

Room Rent Condition

*Room Rent Limit per day: 3% of the sum assured maximum, i.e. Rs.4500/- per day
ICU Rent Limit per day : 5% of the sum assured maximum, i.e. Rs.7500/- per day

Room Rent Proportion

*All benefits as an inpatient in a hospital attached to room will be restricted to the room which falls within the room rent limits allowed. The enhanced difference in expenses due to opting rooms with higher room rent than what has been allowed will be borne by the insured only. Wherever the room rent based tariff for the other expenses is not available, the payment would be done in the same proportion as per the entitlement of room rent under the policy excluding medicines, consumables and implants medically prescribed by the treating doctor under the policy.

*In case of package treatment where individual bifurcation of room rent, medicines, operation theatre expenses, doctor's consultation charges etc are not available, then the package charges shall be proportionately linked to the entitled room rent of the insured person under the Policy.

Domiciliary Hospitalisation

*Domiciliary Hospitalisation is covered under the policy.

Day One Cover for New Joinees

*Day One Cover for New Joinees subject to receipt of premium / sufficient CD balance as on effective date of cover & also intimation by 15th day of every succeeding month.

Declaration Period

*Refund of premium on account of Mid-term Deletion of Members is allowed from the date of separation subject to receipt of intimation by 15th day of every succeeding month failing which refund will be calculated from the date of submission of intimation to ITGI. No refund is allowed in case of claim preferred on ITGI for self and /or dependents. (in case of Family Floater).

Corporate Floater

*Corporate Buffer Rs.10,00,000/-Limit up to sum insured.

Pre Hospitalization

*Pre-Hospitalisation Relevant medical expenses incurred up to 30 days prior to hospitalisation on disease/illness/injury sustained will be part of Hospitalisation Expenses claim.

Post Hospitalization

*Post Hospitalisation Relevant medical expenses incurred during period up to 60 days after Hospitalisation on disease/illness/injury sustained will be part of Hospitalisation Expenses claim.

Other Coverages

*Nursing charges and registration charges are covered.
Other charges mentioned under the expiring policy are not covered.

* Service charges are covered under the policy.

Claim Intimation

*Intimation of claims : As per the Standard ITGI GMC policy (Claim to be intimated within 7th day from date of hospitalization). Non compliance will result in 10% Co-pay.

Submission Of Claim Documents

*Submission of Claim Documents : All Claim documents for reimbursement should be submitted within 30 days from the date of discharge in case of claim for Pre-hospitalisation and Hospitalisation expenses. For Post Hospitalisation expenses, all claim documents should be submitted within 15 days of the completion of Post hospitalisation treatment or Post hospitalisation days limit stated in the Policy whichever is earlier. Non compliance will result in 10% Co-pay.

The coverage is as per policy wordings / endorsements / clauses attached. Please go through the Group Medishield Insurance Policy and in case of any discrepancy, please inform us.
Policy is cancelled ab-initio in case of Cheque Dishonor.

In case of exports of services invoice shall carry an endorsement "Supply meant for export on payment of integrated tax"

1) "Policy Issuing Office: Delhi".

2) " Consolidated Stamp Duty deposited as per the order of Government of National Capital Territory of Delhi"

Toll Free: 1800-103-5499 (24 hours all days) or SMS "CLAIMS" to 56161.

For IFFCO-TOKIO General Insurance Co. Ltd


Subrata Mondal

Contact Details**IFFCO TOKIO General Insurance Company Limited**

Name of Co-ordinator	SOURABH JAISWAL
Contact No	8120000482
email ID	sourabh.jaiswal@itgi.co.in

Third Party Administrator

VIPUL MEDCORP TPA PRIVATE LIMITED

Toll Free (24 hours)	1800 102 7477
Email Id	
Address	Gurgaon GURGAON HARYANA 122001 INDIA

Details of Intermediary/ Agent

Name	
Contact No	NA
email ID	

Settlement Type

Cash Less

Health ID Cards

Non-Photo Id

Claim payment to be made to

Employer

Previous ITGI Policy No

52980518

Group MediShield Policy Wording

This POLICY is evidence of the contract between YOU and US. The proposal along with any written statement(s), declaration(s) of YOURS for purpose of this POLICY forms part of this contract.

This POLICY witnessed that in consideration of YOUR having paid the premium for the period stated in the schedule or for any further period for which WE may accept the payment for renewal of this policy, WE will insure the Insured Person(s) and accordingly. WE will pay to YOU or to insured person(s) or their legal representatives, as the case may be in respect of events occurring during the period of insurance in the manner and to the extent set-forth in the policy including endorsements provided that all the terms, conditions, provisions, and exceptions of this policy in so far as they relate to anything to be done or complied with by YOU and/or Insured Person(s) have been met.

The Schedule shall form part of this POLICY and the term 'POLICY' whenever used shall be read as including the Schedule.

Any word or expression to which a specific meaning has been attached in any part of this POLICY or of Schedule shall bear such meaning whenever it may appear.

THE POLICY is based on information which have been given to US about Insured Person(s) pertaining to risk insured under the policy and the truth of this information shall be condition precedent to YOUR or the Insured Person(s) right to recover under this POLICY.

Definition of Words

1. **Any One illness** It means continuous period of illness and it includes relapse within 45 days from the date of last consultation with the Hospital/Nursing Home where treatment may have been taken.
2. **Cashless facility** means a facility extended by the insurer to the insured where the payments, of the costs of treatment undergone by the insured in accordance with the policy terms and conditions, are directly made to the network provider by the insurer to the extent pre-authorization approved.
3. **Condition Precedent** shall mean a policy term or condition upon which the Insurer's liability under the policy is conditional upon.
4. **Congenital Anomaly**-- Congenital Anomaly refers to a condition(s) which is present since birth, and which is abnormal with reference to form, structure or position.
 - a. **Internal Congenital Anomaly:** Anomaly which is not in the visible and accessible parts of the body
 - b. **External Congenital Anomaly:** Anomaly which is in the visible and accessible parts of the body
5. **Contribution** is essentially the right of an insurer to call upon other insurers, liable to the same insured, to share the cost of an indemnity claim on a ratable proportion of the Sum Insured.
6. **Domiciliary Hospitalization** means Medical treatment for an illness/ disease/ injury which in the normal course would require care and treatment at a *hospital*, but is actually taken while confined at home under any of the following circumstances:
 - a) Condition of the patient is such that he/she is not in a condition to be removed to a hospital or
 - b) The patient takes treatment at home on account of non availability of room in hospital.
7. **Emergency Care** means management for a severe illness or injury which results in symptoms which occur suddenly and unexpectedly, and requires immediate care by a *medical practitioner* to prevent death or serious long term impairment of the insured person's health.
8. **Grace Period** means the specified period of time immediately following the premium due date during which a payment can be made to renew or continue a policy in force without loss of continuity benefits such as waiting periods and coverage of *Pre- existing diseases*. Coverage is not available for the period for which no premium is received.

9. **Hospital** means any institution established for in-patient care and day care treatment of illness and/or injuries and which has been registered as a hospital with the local authorities under the Clinical Establishments (Registration and Regulation) Act, 2010 or under the enactments specified under the Schedule of Section 56(1) of the said Act **OR** complies with all minimum criteria as under:

- has qualified nursing staff under its employment round the clock;
- has at least 10 in-patient beds in towns having a population of less than 10,00,000 and at least 15 in-patient beds in all other places;
- has qualified medical practitioner(s) in charge round the clock;
- has a fully equipped operation theatre of its own where surgical procedures are carried out;
- maintains daily records of patients and makes these accessible to the insurance company's authorized personnel.

***Following are the enactments specified under the Schedule of section 56 of clinical Establishments (Registration and Regulation) Act, 2010 as of October 2013. Please refer to the act for amendments, if any.**

1. The Andhra Pradesh Private Medical Care Establishments (Registration and Regulation) Act, 2002.
2. The Bombay Nursing Homes Registration Act, 1949.
3. The Delhi Nursing Homes Registration Act, 1953.
4. The Madhya Pradesh Upcharya Griha Tatha Rujopchar Sanbabdu Sthapamaue (Ragistrikaran TathaAnugyapan) Adhinyam, 1973.
5. The Manipur Homes and Clinics Registration Act, 1992.
6. The Nagaland Health Care Establishments Act, 1997.
7. The Orissa Clinical Establishments (Control and Regulation) Act, 1990.
8. The Punjab State Nursing Home Registration Act, 1991.
9. The West Bengal Clinical Establishments Act, 1950.

10. **Hospitalization** means admission in a Hospital for a minimum period of 24 hours Inpatient Care consecutive hours except for specified procedures/ treatments, where such admission could be for a period of less than 24 consecutive hours.

11. **Illness** means a sickness or pathological condition leading to the impairment of normal physiological function which manifests itself during the Policy Period and requires medical treatment.

12. **Injury** means accidental physical bodily harm excluding illness or disease solely and directly caused by external, violent and visible and evident means which is verified and certified by a Medical Practitioner.

13. **Inpatient Care** means treatment for which the insured person has to stay in a *hospital* for more than 24 hours for a covered event.

14. **Insured Person:** The person named as insured person(s) in the schedule lodged with US by YOU.

15. **Intensive Care Unit** means an identified section, ward or wing of a *hospital* which is under the constant supervision of a dedicated *medical practitioner(s)*, and which is specially equipped for the continuous monitoring and treatment of patients who are in a critical condition, or require life support facilities and where the level of care and supervision is considerably more sophisticated and intensive than in the ordinary and other wards.

16. **Maternity Expenses** shall include

(a) medical treatment expenses traceable to childbirth (including complicated deliveries and caesarean sections incurred during hospitalization.

(b) expenses towards lawful medical termination of pregnancy during the Policy period.

17. **Medical Advise** Any consultation or advice from a Medical Practitioner including the issue of any prescription or repeat prescription.

18. **Medical Practitioner** is a person who holds valid registration from the Medical Council of any State or

Medical Council of India or Council of Indian Medicine or for Homeopathy set up by the Government of India or a State Government and is thereby entitled to practice medicine within its jurisdiction; and is acting within the scope and jurisdiction of license. The registered Medical Practitioner should not be the Insured or close family member.

19. **Network Provider** means hospitals or health care providers enlisted by an insurer or by a TPA and insurer together to provide medical services to an insured on payment by a cashless facility.
20. **Non- Network** means any *hospital*, day care centre or other provider that is not part of the *network*.
21. **Notification of Claim** is the process of notifying a claim to the Insurer or TPA by specifying the timelines as well as the address / telephone number to which it should be notified.
22. **Period of Insurance:** It means the duration of this policy as shown in the Schedule.
23. **Policy** It means the policy booklet, the Schedule and any applicable endorsement or memoranda. The policy contains details of the extent of cover available to Insured person (s), what is excluded from the cover and the conditions on which the policy is issued.
24. **Portability--** Portability means transfer by an individual health insurance policy holder (including family cover) of the credit gained by the insured for pre-existing conditions and time bound exclusions if he/she chooses to switch from one insurer to another.
25. **Post Hospitalization Medical Expenses** means medical expenses incurred immediately after the Insured Person is discharged, provided that
 - a. Such Medical Expenses are incurred for the same condition for which the Insured Person's Hospitalization was required, and
 - b. The In-patient Hospitalization claim for such Hospitalization is admissible by the Insurance Company.
26. **Pre-existing Disease** Any condition, ailment or injury ,or related condition (s) for which you had signs or symptoms, and / or were diagnosed, and / or received medical advice / treatment within 48 months to prior to the first policy issued by the insurer.
27. **Pre-Hospitalization Medical Expenses** means medical expenses incurred immediately before the Insured Person is Hospitalized, provided that
 - a. Such Medical Expenses are incurred for the same condition for which the Insured Person's Hospitalization was required, and
 - b. The In-patient Hospitalization claim for such Hospitalization is admissible by Us
28. **Proposal** It means any signed proposal by filing up the questionnaires and declarations, written statements and any information in addition thereto supplied to US by YOU.
29. **Qualified Nurse** is a person who holds a valid registration from the Nursing Council of India or the Nursing Council of any state in India.
30. **Reasonable and 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.
31. **Renewal** defines the terms on which the contract of insurance can be renewed on mutual consent with a provision of grace period for treating the renewal continuous for the purpose of all waiting periods.
32. **Schedule** It means latest Schedule issued by US as part of the policy. It provides details of the policy of

Insured person(s) which are in force and the level of cover Insured Person(s) have.

33. **Subrogation** shall mean the right of the insurer to assume the rights of the insured person to recover expenses paid out under the policy that may be recovered from any other source.
34. **Sum Insured** It means the monetary amount shown against Insured Person.
35. **Surgery/Surgical Procedure** It means manual and/or operative procedure(s) required for treatment of an illness or injury, correction of deformities and defects, diagnosis and cure of diseases, relief of suffering or prolongation of life, performed in a hospital or day care centre by a *medical practitioner*.
36. **Terrorism / Terrorist Incident** Means any actual or threatened use of force or violence directed at or causing damage, injury, harm or disruption, or the commission of an act dangerous to human life or property, against any individual, property or government, with the stated or unstated objective of pursuing economic, ethnic, nationalistic, political, racial or religious interests, whether such interests are declared or not. Robberies or other criminal acts, primarily committed for personal gain and acts arising primarily from prior personal relationships between perpetrator(s) and victim(s) shall not be considered terrorist activity. Terrorism shall also include any act, which is verified or recognized by the relevant Government as an act of terrorism".
37. **Third Party Administrator** means any person who is licensed under the IRDA (Third Party Administrators - Health Services) Regulations, 2001 by the Authority, and is engaged, for a fee or remuneration by an insurance company, for the purposes of providing health services.
38. **WE/OUR/US:** It means IFFCO-TOKIO GENERAL INSURANCE COMPANY LIMITED.
39. **YOU/YOUR:** It means the person(s)/the company/the entity named as Insured in the Schedule.

40. Coverage

WHAT IS COVERED	WHAT IS NOT COVERED
<p>If the Insured Person sustains injury or contracts any disease and upon advice of Medical Practitioner, he/she has to incur Hospitalization Expenses then WE will pay for the following in Hospitalization Expenses:</p> <ol style="list-style-type: none"> 1. Room, Boarding Expenses as provided by the Hospital/Nursing Home. 2. Nursing Expense. 3. Medical Practitioner/Anesthetist, Consultant fees 4. Expense on Anesthesia, Blood, Oxygen, operation Theatre charges, Surgical Appliances, Medicines and Drugs, Diagnostic Materials and X-ray, Dialysis, Chemotherapy, Radiotherapy, Cost of pacemaker, Artificial Limbs, Cost of organs and similar expenses. 5. Expenses on Vitamins and Tonics forming part of treatment as certified by the attending Medical Practitioner. 6. WE will also pay for those of above relevant expenses in Domiciliary Hospitalization. 	<p>WE will not pay for</p> <ol style="list-style-type: none"> 1. Any expense incurred for treatment of any pre-existing condition. 2. Any Expense on Hospitalization /Domiciliary Hospitalization for any diseases other than those stated in Clause 3. Of "What is not covered" during first 30 days of commencement of this Insurance cover. This exclusion shall not however apply if in the opinion of Panel of Medical Practitioners constituted by US, the Insured Person could not have known of the existence of the Disease or any symptoms or complaints thereof at the time of making the proposal for Insurance to US. This exclusion shall not, however, apply in case of the Insured Person having been covered under this Scheme or Group Insurance Scheme with any of Indian Insurance Companies for a continuous period of preceding 12 months without any break. 3. In the first year of operation of Insurance Cover on treatment of disease such as: <ul style="list-style-type: none"> · Cataract, Benign, Prostatic Hyperthropy, Hysterectomy for Menorrhagia or Fibromyoma · Hernia, Hydrocele, Congenital Internal Disease. · Fistula in anus, Piles, Sinusitis and related disorders. <p>If the above mentioned diseases are pre-existing at the time of proposal, they will not be covered even during subsequent period of renewal too.</p> 4. Circumcision except for disease not excluded here or Injury, Vaccination or Inoculation or change of life or cosmetic or aesthetic treatment of any description, plastic surgery except for relating to treatment of injury or illness. 5. Cost of Spectacles and contact lens, hearing aids.
<ol style="list-style-type: none"> 7. Pre-Hospitalization and Post Hospitalization expenses for 30 and 60 days respectively as defined under the Policy will also be reimbursed along with the aforesaid Hospitalization expenses subject to the overall Sum Insured limit of the Insured Person. 	<ol style="list-style-type: none"> 6. Convalescence, General Debility, Run down condition or rest cure, congenital External Disease or defects or anomalies, sterility, venereal disease, intentional self injury and use of Intoxicating drugs /alcohols. 7. Any Expense of any treatment related to Human T.Cell Lymphotropic viruses Types III (11TLB-III) or Lymphadinspathy Associated viruses (LAV) or the Mutant derivatives or Variations Deficiency Syndrome or any syndrome or a Condition of a similar kind referred to as AIDS. 8. Expenses on Diagnostic, X-Ray, or Laboratory examinations unless related to the treatment of sickness or injury falling within ambit of Hospitalization or Domiciliary Hospitalization. 9. (a) Expenses on treatment as a consequence of pregnancy childbirth including caesarean section. (This exclusion will stand deleted where policy is extended to cover Maternity Benefits). (b) Voluntary Medical termination of pregnancy during the first 12 (twelve) weeks from the date of conception 10. Any Expenses on treatment of Insured person as outpatient in the Hospital. 11. Any Expenses on Naturopathy 12. Any Expenses under Domiciliary Hospitalization for <ul style="list-style-type: none"> · Pre and Post Hospitalization treatment · Treatment of following diseases: <ol style="list-style-type: none"> 1. Asthma

	<p> II. Bronchitis III. Chronic Nephritis and Nephritic Syndrome IV. Diarrhoea and all type of Dysenteries including Gastro-enteritis V. Diabetes Mellitus and Insipidus VI. Epilepsy VII. Hypertension VIII. Influenza, Cough and Cold IX. All types of Psychiatric or Psychosomatic Disorders X. Pyrexia of unknown Origin for less than 20 days XI. Tonsillitis and Upper Respiratory Tract infection including Laryngitis and Pharyngitis XII. Arthritis, Gout and Rheumatism XIII. Dental Treatment or Surgery </p> <p>13. Terrorism / Terrorist Incident of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss.</p>
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General Conditions

1. **Conditions Precedent-** Where this Policy requires You/your family member(s) named in the Schedule to do or not to do something, then the complete satisfaction of that requirement by You or someone claiming on Your behalf is a precondition to any obligation We have under this Policy. If You or someone claiming on Your behalf fails to completely satisfy that requirement, then We may refuse to consider Your claim. You/your family member(s) named in the schedule will cooperate with Us at all times
2. **Reasonable Precautions** YOU/Insured Person shall take all reasonable precautions to prevent injury, illness, disease in order to minimize claims.
3. **Notice** YOU/Insured Person will give every notice and communication in writing to our office through which this insurance is affected.
4. **Disclosure to information norm:** The Policy shall be void and all premium paid hereon shall be forfeited to the Company in the event of misrepresentation, non-description or non-disclosure of any material fact.

5. **Changes in Circumstances** YOU must inform US, as soon as reasonably possible of any change in information YOU have provided to US about Insured person(s) which may affect the Insurance cover provided e.g. duty, business, occupation.

6. Claim Procedure and Requirements

Notification of Claim: An event which might become a claim under the policy must be reported to US as soon as possible, but not later than 7 days from the date of Hospitalization. A written statement of the claim will be required and a claim form will be provided and the claim must be filed within 30 days from the date of discharge from the Hospital except for in extreme cases of hardship where it is proved to our satisfaction that under the circumstances, in which YOU, the Insured Person or his/her personal representative were placed, it was not possible for any one of YOU to give notice or file claim within the prescribed time limit.

The Insured Person must give all bills, receipts, certificates, information and evidences from a Medical Attendant or otherwise required by US in the manner and form as WE may prescribe. In such claims our representative shall be allowed to carry out examination and obtain information in case of alleged injury or disease requiring Hospitalization if and when WE may reasonably require.

7. **Fraud:** If a claim is fraudulent in any respect or supported by any fraudulent statement or device with or without YOUR knowledge or that of Insured Person, all benefit(s) under this Policy shall be forfeited.

8. **Contribution** is essentially the right of an insurer to call upon other insurers, liable to the same insured, to share the cost of an indemnity claim on a ratable proportion.

9. **Renewal** The renewal defines the terms on which the contract of insurance can be renewed on mutual consent with a provision of grace period for treating the renewal continuous for the purpose of all waiting periods

10. **Cancellation** WE may cancel this policy by sending 30(Thirty) days notice by registered post to YOUR last known address. YOU will then be entitled to a pro-rata refund of premium for unexpired period of this policy in respect of such insured person(s) in respect whom no claim has arisen.

YOU may cancel the policy by sending written notice to US under Regd. Post WE will then allow a refund on following scale, except for those Insured Person(s) where claim has been preferred on US under the current policy:

Period of Cover up to	Refund of Annual Premium rate (%)
1 Month	75%
3 Month	50%
6 Month	25%
Exceeding Six Months	NIL

11. WE will not be bound to take notice or be affected by any notice of any trust, charge, lien, assignment or other dealings with or relating to this policy. YOUR receipt or receipt of Insured Person shall in all cases be an effective discharge to US.

12. **Arbitration** Should any dispute arise between US and YOU on quantum of Amount payable (liability being admitted by US), such dispute will be referred to Arbitrator to be appointed in accordance with statutory provisions of the country in force at that time. Further, if when any dispute is referable or referred to arbitration, the making of an award by arbitration, shall be a condition precedent to any right of action by YOU against US.

13. **Disclaimer Clause** If WE shall disclaim our liability in any claim and such claim shall not have been made subject matter of suit in a court of law within 12(twelve) months from date of disclaimer, then the claim shall for all purpose be deemed to have been abandoned and shall not thereafter be recoverable under this Policy.

14. No sum payable under this policy shall carry any interest/ penalty.

15. The geographical scope of this policy will be India.

16. Maternity Expenses Benefit (Wherever applicable) This is an optional cover, which can be obtained on payment of additional premium for all the Insured Persons under the Policy.

a. Option for Maternity Benefits has to be exercised at the inception of the policy period and no refund is allowable in case of Insured's cancellation of this option during currency of the policy.

b. The maximum benefit allowable under this clause will be up to Rs.50,000/- or 20% of the Sum Insured opted by the member of the group whichever is lower.

c. Special conditions applicable to Maternity Expenses Benefit Extension

1. These benefits are admissible only if the expenses are incurred in Hospital/Nursing Home as in-patients in India.

2. A waiting period of 9 months is applicable for payment of any claim relating to normal delivery or caesarean section or abdominal operation for extra uterine Pregnancy. The waiting period may be relaxed only in case of delivery, miscarriage or abortion induced by accident or other medical emergency.

3. Claim in respect of only first two children and/or operations associated therewith will be considered in respect of any one Insured Person covered under the Policy or any renewal thereof. Those Insured Persons who are already having two or more living children will not be eligible for this benefit.

4. Pre-natal and post-natal expenses are not covered unless admitted in Hospital/Nursing Home and treatment is taken there.

17. Free Look Period: The free look period shall be applicable at the inception of the policy and

i. The insured will be allowed a period of at least 15 days from the date of receipt of the Policy to review the terms and conditions of the Policy and to return the same if not acceptable;

ii. If the insured has not made any claim during the free look period, the insured shall be entitled to-

a. A refund of the premium paid less any expenses incurred by the insurer on medical examination of the insured persons and the stamp duty charges or;

b. Where the risk has already commenced and the option of return of the policy is exercised by the policyholder, a deduction towards the proportionate risk premium for period on cover or

c. Where only a part of the risk has commenced, such proportionate risk premium commensurate with the risk covered during such period.

18. Alteration of Policy Conditions: The policy terms and conditions may undergo alteration as per the IRDA Health Regulation. However the same shall be duly notified to you at least three months prior to the date when such alteration or revision comes into effect by registered post at your last declared correspondence address. The timeliness for revision in terms and rates shall be as per the IRDA Health Regulation.

19. Withdrawal of Policy: This product may be withdrawn with the prior approval of the Authority and information of withdrawal shall be given to you in advance as per the IRDA guidelines with details of options provided by us. If we do not receive your response on the intimation of withdrawal, the existing product shall be withdrawn on the renewal date and you shall have to take a new policy available with us, subject to portability conditions.

20. Portability

- a. Portability shall be granted only to the Insured Person/s who is/are presently covered and were continuously covered without any lapses under any other similar health insurance plan with equivalent Deductible with an Indian Non life/Health insurer in the past.
- b. In case portability is granted by us the proviso's regarding the waiting periods specified under Exclusion Nos 1,2 and 3 of the Policy stand modified as under in respect of such insured persons granted with portability.
 - i. The waiting periods shall be reduced by the number of continuous preceding years of coverage of the Insured Person under the previous health insurance policy/Policies; AND
 - ii. If the proposed Sum Insured for a proposed Insured Person is more than the Sum Insured applicable under the previous health insurance policy, then the reduced waiting period shall apply only to the extent of the Sum Insured under the previous health insurance policy.
 - iii. The reduction in the waiting period specified above shall be only if We have received the database and claim history from the previous Indian insurance company;
 - iv. We shall consider only completed years of coverage for waiver of waiting periods. Policy extensions if any sought during or for the purpose of porting insurance policy shall not be considered for waiting period waiver

List Of Insured Families and Person

Member No	Employee Code	Gender	Relationship	Sum Insured
H0119553-2014IPM043-00	2014IPM043	Female	Self	150000
H0119553-2015IPM001-00	2015IPM001	Male	Self	150000
H0119553-2015IPM002-00	2015IPM002	Male	Self	150000
H0119553-2015IPM004-00	2015IPM004	Male	Self	150000
H0119553-2015IPM005-00	2015IPM005	Female	Self	150000
H0119553-2015IPM006-00	2015IPM006	Female	Self	150000
H0119553-2015IPM008-00	2015IPM008	Male	Self	150000
H0119553-2015IPM010-00	2015IPM010	Male	Self	150000
H0119553-2015IPM011-00	2015IPM011	Female	Self	150000
H0119553-2015IPM012-00	2015IPM012	Male	Self	150000
H0119553-2015IPM013-00	2015IPM013	Male	Self	150000
H0119553-2015IPM015-00	2015IPM015	Female	Self	150000
H0119553-2015IPM016-00	2015IPM016	Female	Self	150000
H0119553-2015IPM017-00	2015IPM017	Female	Self	150000
H0119553-2015IPM018-00	2015IPM018	Male	Self	150000
H0119553-2015IPM019-00	2015IPM019	Female	Self	150000
H0119553-2015IPM020-00	2015IPM020	Male	Self	150000
H0119553-2015IPM022-00	2015IPM022	Female	Self	150000
H0119553-2015IPM023-00	2015IPM023	Male	Self	150000
H0119553-2015IPM025-00	2015IPM025	Male	Self	150000
H0119553-2015IPM027-00	2015IPM027	Female	Self	150000
H0119553-2015IPM030-00	2015IPM030	Female	Self	150000
H0119553-2015IPM031-00	2015IPM031	Female	Self	150000
H0119553-2015IPM032-00	2015IPM032	Male	Self	150000
H0119553-2015IPM033-00	2015IPM033	Male	Self	150000
H0119553-2015IPM034-00	2015IPM034	Male	Self	150000
H0119553-2015IPM036-00	2015IPM036	Female	Self	150000
H0119553-2015IPM037-00	2015IPM037	Male	Self	150000
H0119553-2015IPM038-00	2015IPM038	Male	Self	150000
H0119553-2015IPM040-00	2015IPM040	Male	Self	150000
H0119553-2015IPM041-00	2015IPM041	Male	Self	150000
H0119553-2015IPM042-00	2015IPM042	Female	Self	150000
H0119553-2015IPM043-00	2015IPM043	Male	Self	150000
H0119553-2015IPM044-00	2015IPM044	Male	Self	150000
H0119553-2015IPM045-00	2015IPM045	Male	Self	150000
H0119553-2015IPM046-00	2015IPM046	Male	Self	150000
H0119553-2015IPM050-00	2015IPM050	Male	Self	150000
H0119553-2015IPM051-00	2015IPM051	Male	Self	150000
H0119553-2015IPM052-00	2015IPM052	Female	Self	150000
H0119553-2015IPM053-00	2015IPM053	Female	Self	150000
H0119553-2015IPM054-00	2015IPM054	Male	Self	150000
H0119553-2015IPM055-00	2015IPM055	Male	Self	150000
H0119553-2015IPM056-00	2015IPM056	Male	Self	150000
H0119553-2015IPM057-00	2015IPM057	Male	Self	150000
H0119553-2015IPM058-00	2015IPM058	Female	Self	150000
H0119553-2015IPM059-00	2015IPM059	Female	Self	150000
H0119553-2015IPM060-00	2015IPM060	Female	Self	150000
H0119553-2015IPM061-00	2015IPM061	Male	Self	150000
H0119553-2015IPM062-00	2015IPM062	Female	Self	150000
H0119553-2015IPM064-00	2015IPM064	Male	Self	150000
H0119553-2015IPM065-00	2015IPM065	Male	Self	150000
H0119553-2015IPM066-00	2015IPM066	Female	Self	150000
H0119553-2015IPM067-00	2015IPM067	Male	Self	150000
H0119553-2015IPM068-00	2015IPM068	Male	Self	150000
H0119553-2015IPM069-00	2015IPM069	Male	Self	150000

Member No	Employee Code	Gender	Relationship	Sum Insured
H0119553-2015IPM070-00	2015IPM070	Male	Self	150000
H0119553-2015IPM072-00	2015IPM072	Male	Self	150000
H0119553-2015IPM074-00	2015IPM074	Female	Self	150000
H0119553-2015IPM076-00	2015IPM076	Male	Self	150000
H0119553-2015IPM077-00	2015IPM077	Male	Self	150000
H0119553-2015IPM078-00	2015IPM078	Female	Self	150000
H0119553-2015IPM079-00	2015IPM079	Female	Self	150000
H0119553-2015IPM080-00	2015IPM080	Female	Self	150000
H0119553-2015IPM082-00	2015IPM082	Female	Self	150000
H0119553-2015IPM083-00	2015IPM083	Female	Self	150000
H0119553-2015IPM085-00	2015IPM085	Male	Self	150000
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H0119553-2015IPM087-00	2015IPM087	Male	Self	150000
H0119553-2015IPM089-00	2015IPM089	Female	Self	150000
H0119553-2015IPM090-00	2015IPM090	Male	Self	150000
H0119553-2015IPM091-00	2015IPM091	Male	Self	150000
H0119553-2015IPM092-00	2015IPM092	Female	Self	150000
H0119553-2015IPM093-00	2015IPM093	Female	Self	150000
H0119553-2015IPM094-00	2015IPM094	Male	Self	150000
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H0119553-2015IPM098-00	2015IPM098	Male	Self	150000
H0119553-2015IPM100-00	2015IPM100	Female	Self	150000
H0119553-2015IPM101-00	2015IPM101	Male	Self	150000
H0119553-2015IPM102-00	2015IPM102	Female	Self	150000
H0119553-2015IPM103-00	2015IPM103	Male	Self	150000
H0119553-2015IPM104-00	2015IPM104	Male	Self	150000
H0119553-2015IPM105-00	2015IPM105	Female	Self	150000
H0119553-2015IPM106-00	2015IPM106	Male	Self	150000
H0119553-2015IPM107-00	2015IPM107	Male	Self	150000
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H0119553-2016IPM003-00	2016IPM003	Male	Self	150000
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H0119553-2016IPM012-00	2016IPM012	Female	Self	150000
H0119553-2016IPM013-00	2016IPM013	Male	Self	150000
H0119553-2016IPM014-00	2016IPM014	Male	Self	150000
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H0119553-2016IPM016-00	2016IPM016	Male	Self	150000
H0119553-2016IPM017-00	2016IPM017	Male	Self	150000
H0119553-2016IPM018-00	2016IPM018	Male	Self	150000
H0119553-2016IPM019-00	2016IPM019	Male	Self	150000
H0119553-2016IPM020-00	2016IPM020	Female	Self	150000
H0119553-2016IPM021-00	2016IPM021	Male	Self	150000
H0119553-2016IPM022-00	2016IPM022	Male	Self	150000
H0119553-2016IPM023-00	2016IPM023	Male	Self	150000

Member No	Employee Code	Gender	Relationship	Sum Insured
H0119553-2016IPM024-00	2016IPM024	Male	Self	150000
H0119553-2016IPM025-00	2016IPM025	Male	Self	150000
H0119553-2016IPM026-00	2016IPM026	Female	Self	150000
H0119553-2016IPM027-00	2016IPM027	Male	Self	150000
H0119553-2016IPM028-00	2016IPM028	Female	Self	150000
H0119553-2016IPM029-00	2016IPM029	Female	Self	150000
H0119553-2016IPM030-00	2016IPM030	Male	Self	150000
H0119553-2016IPM031-00	2016IPM031	Female	Self	150000
H0119553-2016IPM032-00	2016IPM032	Male	Self	150000
H0119553-2016IPM034-00	2016IPM034	Male	Self	150000
H0119553-2016IPM035-00	2016IPM035	Female	Self	150000
H0119553-2016IPM036-00	2016IPM036	Male	Self	150000
H0119553-2016IPM037-00	2016IPM037	Female	Self	150000
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H0119553-2016IPM040-00	2016IPM040	Male	Self	150000
H0119553-2016IPM041-00	2016IPM041	Male	Self	150000
H0119553-2016IPM042-00	2016IPM042	Male	Self	150000
H0119553-2016IPM043-00	2016IPM043	Male	Self	150000
H0119553-2016IPM044-00	2016IPM044	Male	Self	150000
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H0119553-2016IPM076-00	2016IPM076	Male	Self	150000
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H0119553-2016IPM080-00	2016IPM080	Female	Self	150000
H0119553-2016IPM082-00	2016IPM082	Female	Self	150000
H0119553-2016IPM083-00	2016IPM083	Female	Self	150000
H0119553-2016IPM084-00	2016IPM084	Male	Self	150000
H0119553-2016IPM085-00	2016IPM085	Male	Self	150000
H0119553-2016IPM086-00	2016IPM086	Male	Self	150000
H0119553-2016IPM088-00	2016IPM088	Male	Self	150000
H0119553-2016IPM089-00	2016IPM089	Female	Self	150000
H0119553-2016IPM090-00	2016IPM090	Male	Self	150000
H0119553-2016IPM091-00	2016IPM091	Male	Self	150000
H0119553-2016IPM092-00	2016IPM092	Male	Self	150000

Member No	Employee Code	Gender	Relationship	Sum Insured
H0119553-2016IPM093-00	2016IPM093	Male	Self	150000
H0119553-2016IPM094-00	2016IPM094	Male	Self	150000
H0119553-2016IPM097-00	2016IPM097	Female	Self	150000
H0119553-2016IPM098-00	2016IPM098	Female	Self	150000
H0119553-2016IPM099-00	2016IPM099	Female	Self	150000
H0119553-2016IPM100-00	2016IPM100	Female	Self	150000
H0119553-2016IPM101-00	2016IPM101	Male	Self	150000
H0119553-2016IPM102-00	2016IPM102	Male	Self	150000
H0119553-2016IPM103-00	2016IPM103	Male	Self	150000
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H0119553-2016IPM110-00	2016IPM110	Male	Self	150000
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H0119553-2016IPM112-00	2016IPM112	Female	Self	150000
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H0119553-2016IPM115-00	2016IPM115	Male	Self	150000
H0119553-2016IPM117-00	2016IPM117	Female	Self	150000
H0119553-2016IPM118-00	2016IPM118	Male	Self	150000
H0119553-2016IPM119-00	2016IPM119	Male	Self	150000
H0119553-2016IPM120-00	2016IPM120	Female	Self	150000
H0119553-2016IPM121-00	2016IPM121	Female	Self	150000
H0119553-2017IPM001-00	2017IPM001	Female	Self	150000
H0119553-2017IPM002-00	2017IPM002	Female	Self	150000
H0119553-2017IPM004-00	2017IPM004	Male	Self	150000
H0119553-2017IPM005-00	2017IPM005	Male	Self	150000
H0119553-2017IPM006-00	2017IPM006	Female	Self	150000
H0119553-2017IPM007-00	2017IPM007	Male	Self	150000
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H0119553-2017IPM009-00	2017IPM009	Male	Self	150000
H0119553-2017IPM010-00	2017IPM010	Male	Self	150000
H0119553-2017IPM011-00	2017IPM011	Male	Self	150000
H0119553-2017IPM012-00	2017IPM012	Male	Self	150000
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H0119553-2017IPM015-00	2017IPM015	Male	Self	150000
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H0119553-2017IPM017-00	2017IPM017	Female	Self	150000
H0119553-2017IPM018-00	2017IPM018	Female	Self	150000
H0119553-2017IPM019-00	2017IPM019	Male	Self	150000
H0119553-2017IPM020-00	2017IPM020	Male	Self	150000
H0119553-2017IPM021-00	2017IPM021	Male	Self	150000
H0119553-2017IPM022-00	2017IPM022	Male	Self	150000
H0119553-2017IPM023-00	2017IPM023	Male	Self	150000
H0119553-2017IPM024-00	2017IPM024	Female	Self	150000
H0119553-2017IPM025-00	2017IPM025	Female	Self	150000
H0119553-2017IPM026-00	2017IPM026	Male	Self	150000
H0119553-2017IPM027-00	2017IPM027	Female	Self	150000
H0119553-2017IPM028-00	2017IPM028	Male	Self	150000
H0119553-2017IPM029-00	2017IPM029	Female	Self	150000
H0119553-2017IPM030-00	2017IPM030	Male	Self	150000
H0119553-2017IPM031-00	2017IPM031	Male	Self	150000
H0119553-2017IPM032-00	2017IPM032	Male	Self	150000
H0119553-2017IPM033-00	2017IPM033	Male	Self	150000
H0119553-2017IPM034-00	2017IPM034	Female	Self	150000
H0119553-2017IPM035-00	2017IPM035	Female	Self	150000
H0119553-2017IPM036-00	2017IPM036	Male	Self	150000
H0119553-2017IPM038-00	2017IPM038	Female	Self	150000
H0119553-2017IPM039-00	2017IPM039	Female	Self	150000
H0119553-2017IPM040-00	2017IPM040	Male	Self	150000
H0119553-2017IPM041-00	2017IPM041	Female	Self	150000

Member No	Employee Code	Gender	Relationship	Sum Insured
H0119553-2017IPM042-00	2017IPM042	Female	Self	150000
H0119553-2017IPM043-00	2017IPM043	Male	Self	150000
H0119553-2017IPM044-00	2017IPM044	Male	Self	150000
H0119553-2017IPM045-00	2017IPM045	Female	Self	150000
H0119553-2017IPM046-00	2017IPM046	Male	Self	150000
H0119553-2017IPM048-00	2017IPM048	Female	Self	150000
H0119553-2017IPM049-00	2017IPM049	Female	Self	150000
H0119553-2017IPM050-00	2017IPM050	Male	Self	150000
H0119553-2017IPM051-00	2017IPM051	Female	Self	150000
H0119553-2017IPM052-00	2017IPM052	Male	Self	150000
H0119553-2017IPM053-00	2017IPM053	Male	Self	150000
H0119553-2017IPM054-00	2017IPM054	Female	Self	150000
H0119553-2017IPM055-00	2017IPM055	Female	Self	150000
H0119553-2017IPM056-00	2017IPM056	Male	Self	150000
H0119553-2017IPM057-00	2017IPM057	Male	Self	150000
H0119553-2017IPM058-00	2017IPM058	Male	Self	150000
H0119553-2017IPM059-00	2017IPM059	Female	Self	150000
H0119553-2017IPM060-00	2017IPM060	Male	Self	150000
H0119553-2017IPM061-00	2017IPM061	Female	Self	150000
H0119553-2017IPM062-00	2017IPM062	Male	Self	150000
H0119553-2017IPM063-00	2017IPM063	Male	Self	150000
H0119553-2017IPM064-00	2017IPM064	Male	Self	150000
H0119553-2017IPM065-00	2017IPM065	Male	Self	150000
H0119553-2017IPM066-00	2017IPM066	Male	Self	150000
H0119553-2017IPM067-00	2017IPM067	Male	Self	150000
H0119553-2017IPM068-00	2017IPM068	Female	Self	150000
H0119553-2017IPM069-00	2017IPM069	Female	Self	150000
H0119553-2017IPM070-00	2017IPM070	Male	Self	150000
H0119553-2017IPM072-00	2017IPM072	Male	Self	150000
H0119553-2017IPM073-00	2017IPM073	Male	Self	150000
H0119553-2017IPM074-00	2017IPM074	Male	Self	150000
H0119553-2017IPM075-00	2017IPM075	Female	Self	150000
H0119553-2017IPM076-00	2017IPM076	Male	Self	150000
H0119553-2017IPM077-00	2017IPM077	Male	Self	150000
H0119553-2017IPM080-00	2017IPM080	Female	Self	150000
H0119553-2017IPM081-00	2017IPM081	Male	Self	150000
H0119553-2017IPM082-00	2017IPM082	Male	Self	150000
H0119553-2017IPM083-00	2017IPM083	Female	Self	150000
H0119553-2017IPM084-00	2017IPM084	Female	Self	150000
H0119553-2017IPM085-00	2017IPM085	Female	Self	150000
H0119553-2017IPM086-00	2017IPM086	Male	Self	150000
H0119553-2017IPM087-00	2017IPM087	Male	Self	150000
H0119553-2017IPM088-00	2017IPM088	Male	Self	150000
H0119553-2017IPM089-00	2017IPM089	Male	Self	150000
H0119553-2017IPM090-00	2017IPM090	Male	Self	150000
H0119553-2017IPM091-00	2017IPM091	Female	Self	150000
H0119553-2017IPM092-00	2017IPM092	Male	Self	150000
H0119553-2017IPM093-00	2017IPM093	Male	Self	150000
H0119553-2017IPM094-00	2017IPM094	Female	Self	150000
H0119553-2017IPM095-00	2017IPM095	Male	Self	150000
H0119553-2017IPM096-00	2017IPM096	Female	Self	150000
H0119553-2017IPM097-00	2017IPM097	Male	Self	150000
H0119553-2017IPM098-00	2017IPM098	Male	Self	150000
H0119553-2017IPM099-00	2017IPM099	Male	Self	150000
H0119553-2017IPM100-00	2017IPM100	Female	Self	150000
H0119553-2017IPM101-00	2017IPM101	Female	Self	150000
H0119553-2017IPM102-00	2017IPM102	Male	Self	150000
H0119553-2017IPM103-00	2017IPM103	Male	Self	150000
H0119553-2017IPM104-00	2017IPM104	Male	Self	150000
H0119553-2017IPM105-00	2017IPM105	Male	Self	150000
H0119553-2017IPM106-00	2017IPM106	Male	Self	150000
H0119553-2017IPM107-00	2017IPM107	Female	Self	150000
H0119553-2017IPM108-00	2017IPM108	Male	Self	150000

Member No	Employee Code	Gender	Relationship	Sum Insured
H0119553-2017IPM109-00	2017IPM109	Female	Self	150000
H0119553-2017IPM110-00	2017IPM110	Male	Self	150000
H0119553-2017IPM111-00	2017IPM111	Female	Self	150000
H0119553-2017IPM112-00	2017IPM112	Female	Self	150000
H0119553-2017IPM113-00	2017IPM113	Female	Self	150000
H0119553-2017IPM114-00	2017IPM114	Male	Self	150000
H0119553-2017IPM115-00	2017IPM115	Male	Self	150000
H0119553-2017IPM116-00	2017IPM116	Male	Self	150000
H0119553-2017IPM117-00	2017IPM117	Female	Self	150000
H0119553-2017IPM118-00	2017IPM118	Male	Self	150000
H0119553-2017IPM119-00	2017IPM119	Female	Self	150000
H0119553-2017IPM120-00	2017IPM120	Male	Self	150000
H0119553-2017IPM121-00	2017IPM121	Female	Self	150000
H0119553-2017IPM122-00	2017IPM122	Male	Self	150000
H0119553-2017IPM123-00	2017IPM123	Female	Self	150000
H0119553-2017PGP287-00	2017PGP287	Male	Self	150000
H0119553-2017PGP342-00	2017PGP342	Female	Self	150000
H0119553-2018IPM001-00	2018IPM001	Male	Self	150000
H0119553-2018IPM002-00	2018IPM002	Male	Self	150000
H0119553-2018IPM003-00	2018IPM003	Female	Self	150000
H0119553-2018IPM004-00	2018IPM004	Male	Self	150000
H0119553-2018IPM005-00	2018IPM005	Male	Self	150000
H0119553-2018IPM006-00	2018IPM006	Male	Self	150000
H0119553-2018IPM007-00	2018IPM007	Male	Self	150000
H0119553-2018IPM008-00	2018IPM008	Male	Self	150000
H0119553-2018IPM009-00	2018IPM009	Male	Self	150000
H0119553-2018IPM010-00	2018IPM010	Male	Self	150000
H0119553-2018IPM011-00	2018IPM011	Male	Self	150000
H0119553-2018IPM012-00	2018IPM012	Male	Self	150000
H0119553-2018IPM013-00	2018IPM013	Female	Self	150000
H0119553-2018IPM014-00	2018IPM014	Female	Self	150000
H0119553-2018IPM015-00	2018IPM015	Male	Self	150000
H0119553-2018IPM016-00	2018IPM016	Female	Self	150000
H0119553-2018IPM017-00	2018IPM017	Male	Self	150000
H0119553-2018IPM018-00	2018IPM018	Male	Self	150000
H0119553-2018IPM019-00	2018IPM019	Female	Self	150000
H0119553-2018IPM020-00	2018IPM020	Male	Self	150000
H0119553-2018IPM021-00	2018IPM021	Female	Self	150000
H0119553-2018IPM022-00	2018IPM022	Male	Self	150000
H0119553-2018IPM023-00	2018IPM023	Male	Self	150000
H0119553-2018IPM024-00	2018IPM024	Male	Self	150000
H0119553-2018IPM025-00	2018IPM025	Male	Self	150000
H0119553-2018IPM026-00	2018IPM026	Female	Self	150000
H0119553-2018IPM027-00	2018IPM027	Female	Self	150000
H0119553-2018IPM028-00	2018IPM028	Male	Self	150000
H0119553-2018IPM029-00	2018IPM029	Male	Self	150000
H0119553-2018IPM030-00	2018IPM030	Male	Self	150000
H0119553-2018IPM031-00	2018IPM031	Male	Self	150000
H0119553-2018IPM032-00	2018IPM032	Male	Self	150000
H0119553-2018IPM033-00	2018IPM033	Male	Self	150000
H0119553-2018IPM034-00	2018IPM034	Male	Self	150000
H0119553-2018IPM035-00	2018IPM035	Male	Self	150000
H0119553-2018IPM036-00	2018IPM036	Male	Self	150000
H0119553-2018IPM037-00	2018IPM037	Male	Self	150000
H0119553-2018IPM038-00	2018IPM038	Female	Self	150000
H0119553-2018IPM039-00	2018IPM039	Female	Self	150000
H0119553-2018IPM040-00	2018IPM040	Male	Self	150000
H0119553-2018IPM041-00	2018IPM041	Male	Self	150000
H0119553-2018IPM042-00	2018IPM042	Female	Self	150000
H0119553-2018IPM044-00	2018IPM044	Male	Self	150000
H0119553-2018IPM045-00	2018IPM045	Female	Self	150000
H0119553-2018IPM046-00	2018IPM046	Male	Self	150000
H0119553-2018IPM047-00	2018IPM047	Female	Self	150000

Member No	Employee Code	Gender	Relationship	Sum Insured
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H0119553-2018IPM049-00	2018IPM049	Male	Self	150000
H0119553-2018IPM050-00	2018IPM050	Male	Self	150000
H0119553-2018IPM051-00	2018IPM051	Male	Self	150000
H0119553-2018IPM052-00	2018IPM052	Male	Self	150000
H0119553-2018IPM053-00	2018IPM053	Male	Self	150000
H0119553-2018IPM054-00	2018IPM054	Male	Self	150000
H0119553-2018IPM055-00	2018IPM055	Male	Self	150000
H0119553-2018IPM056-00	2018IPM056	Male	Self	150000
H0119553-2018IPM057-00	2018IPM057	Male	Self	150000
H0119553-2018IPM058-00	2018IPM058	Male	Self	150000
H0119553-2018IPM059-00	2018IPM059	Male	Self	150000
H0119553-2018IPM060-00	2018IPM060	Female	Self	150000
H0119553-2018IPM061-00	2018IPM061	Male	Self	150000
H0119553-2018IPM062-00	2018IPM062	Male	Self	150000
H0119553-2018IPM063-00	2018IPM063	Male	Self	150000
H0119553-2018IPM064-00	2018IPM064	Female	Self	150000
H0119553-2018IPM065-00	2018IPM065	Female	Self	150000
H0119553-2018IPM066-00	2018IPM066	Female	Self	150000
H0119553-2018IPM067-00	2018IPM067	Male	Self	150000
H0119553-2018IPM068-00	2018IPM068	Female	Self	150000
H0119553-2018IPM069-00	2018IPM069	Male	Self	150000
H0119553-2018IPM070-00	2018IPM070	Male	Self	150000
H0119553-2018IPM071-00	2018IPM071	Female	Self	150000
H0119553-2018IPM072-00	2018IPM072	Male	Self	150000
H0119553-2018IPM073-00	2018IPM073	Male	Self	150000
H0119553-2018IPM074-00	2018IPM074	Female	Self	150000
H0119553-2018IPM075-00	2018IPM075	Male	Self	150000
H0119553-2018IPM076-00	2018IPM076	Male	Self	150000
H0119553-2018IPM077-00	2018IPM077	Male	Self	150000
H0119553-2018IPM078-00	2018IPM078	Male	Self	150000
H0119553-2018IPM079-00	2018IPM079	Male	Self	150000
H0119553-2018IPM080-00	2018IPM080	Male	Self	150000
H0119553-2018IPM081-00	2018IPM081	Female	Self	150000
H0119553-2018IPM082-00	2018IPM082	Male	Self	150000
H0119553-2018IPM083-00	2018IPM083	Male	Self	150000
H0119553-2018IPM084-00	2018IPM084	Male	Self	150000
H0119553-2018IPM085-00	2018IPM085	Male	Self	150000
H0119553-2018IPM086-00	2018IPM086	Male	Self	150000
H0119553-2018IPM087-00	2018IPM087	Male	Self	150000
H0119553-2018IPM088-00	2018IPM088	Male	Self	150000
H0119553-2018IPM089-00	2018IPM089	Female	Self	150000
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H0119553-2018IPM091-00	2018IPM091	Male	Self	150000
H0119553-2018IPM092-00	2018IPM092	Male	Self	150000
H0119553-2018IPM093-00	2018IPM093	Female	Self	150000
H0119553-2018IPM094-00	2018IPM094	Male	Self	150000
H0119553-2018IPM095-00	2018IPM095	Female	Self	150000
H0119553-2018IPM096-00	2018IPM096	Male	Self	150000
H0119553-2018IPM097-00	2018IPM097	Female	Self	150000
H0119553-2018IPM098-00	2018IPM098	Male	Self	150000
H0119553-2018IPM099-00	2018IPM099	Male	Self	150000
H0119553-2018IPM100-00	2018IPM100	Male	Self	150000
H0119553-2018IPM101-00	2018IPM101	Female	Self	150000
H0119553-2018IPM102-00	2018IPM102	Female	Self	150000
H0119553-2018IPM103-00	2018IPM103	Female	Self	150000
H0119553-2018IPM104-00	2018IPM104	Male	Self	150000
H0119553-2018IPM105-00	2018IPM105	Male	Self	150000
H0119553-2018IPM106-00	2018IPM106	Male	Self	150000
H0119553-2018IPM107-00	2018IPM107	Male	Self	150000
H0119553-2018IPM108-00	2018IPM108	Male	Self	150000
H0119553-2018IPM109-00	2018IPM109	Female	Self	150000
H0119553-2018IPM110-00	2018IPM110	Female	Self	150000

Member No	Employee Code	Gender	Relationship	Sum Insured
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H0119553-2018IPM112-00	2018IPM112	Male	Self	150000
H0119553-2018IPM113-00	2018IPM113	Male	Self	150000
H0119553-2018IPM114-00	2018IPM114	Male	Self	150000
H0119553-2018IPM115-00	2018IPM115	Male	Self	150000
H0119553-2018IPM116-00	2018IPM116	Male	Self	150000
H0119553-2018IPM117-00	2018IPM117	Male	Self	150000
H0119553-2018IPM118-00	2018IPM118	Male	Self	150000
H0119553-2018IPM119-00	2018IPM119	Male	Self	150000
H0119553-2018IPM120-00	2018IPM120	Female	Self	150000
H0119553-2018IPM121-00	2018IPM121	Male	Self	150000
H0119553-2018IPM122-00	2018IPM122	Male	Self	150000
H0119553-2018IPM123-00	2018IPM123	Male	Self	150000
H0119553-2018IPM124-00	2018IPM124	Female	Self	150000
H0119553-2018IPM125-00	2018IPM125	Male	Self	150000
H0119553-2018IPM126-00	2018IPM126	Male	Self	150000
H0119553-2018IPM127-00	2018IPM127	Male	Self	150000
H0119553-2018PGP001-00	2018PGP001	Male	Self	150000
H0119553-2018PGP002-00	2018PGP002	Male	Self	150000
H0119553-2018PGP003-00	2018PGP003	Female	Self	150000
H0119553-2018PGP004-00	2018PGP004	Male	Self	150000
H0119553-2018PGP005-00	2018PGP005	Female	Self	150000
H0119553-2018PGP006-00	2018PGP006	Male	Self	150000
H0119553-2018PGP007-00	2018PGP007	Female	Self	150000
H0119553-2018PGP008-00	2018PGP008	Female	Self	150000
H0119553-2018PGP009-00	2018PGP009	Male	Self	150000
H0119553-2018PGP010-00	2018PGP010	Male	Self	150000
H0119553-2018PGP011-00	2018PGP011	Male	Self	150000
H0119553-2018PGP013-00	2018PGP013	Male	Self	150000
H0119553-2018PGP014-00	2018PGP014	Male	Self	150000
H0119553-2018PGP015-00	2018PGP015	Male	Self	150000
H0119553-2018PGP016-00	2018PGP016	Male	Self	150000
H0119553-2018PGP017-00	2018PGP017	Male	Self	150000
H0119553-2018PGP018-00	2018PGP018	Male	Self	150000
H0119553-2018PGP019-00	2018PGP019	Male	Self	150000
H0119553-2018PGP020-00	2018PGP020	Male	Self	150000
H0119553-2018PGP021-00	2018PGP021	Male	Self	150000
H0119553-2018PGP022-00	2018PGP022	Male	Self	150000
H0119553-2018PGP023-00	2018PGP023	Male	Self	150000
H0119553-2018PGP024-00	2018PGP024	Male	Self	150000
H0119553-2018PGP025-00	2018PGP025	Male	Self	150000
H0119553-2018PGP026-00	2018PGP026	Male	Self	150000
H0119553-2018PGP027-00	2018PGP027	Male	Self	150000
H0119553-2018PGP028-00	2018PGP028	Female	Self	150000
H0119553-2018PGP029-00	2018PGP029	Male	Self	150000
H0119553-2018PGP031-00	2018PGP031	Male	Self	150000
H0119553-2018PGP032-00	2018PGP032	Male	Self	150000
H0119553-2018PGP033-00	2018PGP033	Male	Self	150000
H0119553-2018PGP034-00	2018PGP034	Male	Self	150000
H0119553-2018PGP035-00	2018PGP035	Male	Self	150000
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H0119553-2018PGP037-00	2018PGP037	Male	Self	150000
H0119553-2018PGP038-00	2018PGP038	Male	Self	150000
H0119553-2018PGP040-00	2018PGP040	Female	Self	150000
H0119553-2018PGP041-00	2018PGP041	Male	Self	150000
H0119553-2018PGP043-00	2018PGP043	Male	Self	150000
H0119553-2018PGP044-00	2018PGP044	Male	Self	150000
H0119553-2018PGP045-00	2018PGP045	Male	Self	150000
H0119553-2018PGP046-00	2018PGP046	Female	Self	150000
H0119553-2018PGP047-00	2018PGP047	Male	Self	150000
H0119553-2018PGP048-00	2018PGP048	Female	Self	150000
H0119553-2018PGP049-00	2018PGP049	Female	Self	150000
H0119553-2018PGP050-00	2018PGP050	Male	Self	150000

Member No	Employee Code	Gender	Relationship	Sum Insured
H0119553-2018PGP052-00	2018PGP052	Female	Self	150000
H0119553-2018PGP053-00	2018PGP053	Female	Self	150000
H0119553-2018PGP055-00	2018PGP055	Male	Self	150000
H0119553-2018PGP056-00	2018PGP056	Female	Self	150000
H0119553-2018PGP057-00	2018PGP057	Female	Self	150000
H0119553-2018PGP058-00	2018PGP058	Female	Self	150000
H0119553-2018PGP059-00	2018PGP059	Male	Self	150000
H0119553-2018PGP060-00	2018PGP060	Female	Self	150000
H0119553-2018PGP061-00	2018PGP061	Female	Self	150000
H0119553-2018PGP062-00	2018PGP062	Male	Self	150000
H0119553-2018PGP063-00	2018PGP063	Male	Self	150000
H0119553-2018PGP064-00	2018PGP064	Female	Self	150000
H0119553-2018PGP065-00	2018PGP065	Female	Self	150000
H0119553-2018PGP066-00	2018PGP066	Female	Self	150000
H0119553-2018PGP067-00	2018PGP067	Female	Self	150000
H0119553-2018PGP068-00	2018PGP068	Female	Self	150000
H0119553-2018PGP069-00	2018PGP069	Male	Self	150000
H0119553-2018PGP071-00	2018PGP071	Male	Self	150000
H0119553-2018PGP072-00	2018PGP072	Male	Self	150000
H0119553-2018PGP073-00	2018PGP073	Female	Self	150000
H0119553-2018PGP074-00	2018PGP074	Male	Self	150000
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H0119553-2018PGP078-00	2018PGP078	Male	Self	150000
H0119553-2018PGP079-00	2018PGP079	Female	Self	150000
H0119553-2018PGP081-00	2018PGP081	Male	Self	150000
H0119553-2018PGP082-00	2018PGP082	Female	Self	150000
H0119553-2018PGP083-00	2018PGP083	Male	Self	150000
H0119553-2018PGP084-00	2018PGP084	Male	Self	150000
H0119553-2018PGP085-00	2018PGP085	Male	Self	150000
H0119553-2018PGP086-00	2018PGP086	Female	Self	150000
H0119553-2018PGP087-00	2018PGP087	Male	Self	150000
H0119553-2018PGP088-00	2018PGP088	Male	Self	150000
H0119553-2018PGP090-00	2018PGP090	Male	Self	150000
H0119553-2018PGP091-00	2018PGP091	Female	Self	150000
H0119553-2018PGP092-00	2018PGP092	Male	Self	150000
H0119553-2018PGP093-00	2018PGP093	Male	Self	150000
H0119553-2018PGP094-00	2018PGP094	Male	Self	150000
H0119553-2018PGP095-00	2018PGP095	Male	Self	150000
H0119553-2018PGP096-00	2018PGP096	Female	Self	150000
H0119553-2018PGP097-00	2018PGP097	Female	Self	150000
H0119553-2018PGP100-00	2018PGP100	Male	Self	150000
H0119553-2018PGP102-00	2018PGP102	Male	Self	150000
H0119553-2018PGP103-00	2018PGP103	Male	Self	150000
H0119553-2018PGP104-00	2018PGP104	Male	Self	150000
H0119553-2018PGP105-00	2018PGP105	Male	Self	150000
H0119553-2018PGP106-00	2018PGP106	Male	Self	150000
H0119553-2018PGP108-00	2018PGP108	Male	Self	150000
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H0119553-2018PGP114-00	2018PGP114	Male	Self	150000
H0119553-2018PGP115-00	2018PGP115	Female	Self	150000
H0119553-2018PGP116-00	2018PGP116	Female	Self	150000
H0119553-2018PGP118-00	2018PGP118	Male	Self	150000
H0119553-2018PGP119-00	2018PGP119	Male	Self	150000
H0119553-2018PGP120-00	2018PGP120	Female	Self	150000
H0119553-2018PGP121-00	2018PGP121	Female	Self	150000
H0119553-2018PGP122-00	2018PGP122	Male	Self	150000
H0119553-2018PGP123-00	2018PGP123	Male	Self	150000
H0119553-2018PGP124-00	2018PGP124	Female	Self	150000
H0119553-2018PGP125-00	2018PGP125	Female	Self	150000
H0119553-2018PGP126-00	2018PGP126	Male	Self	150000
H0119553-2018PGP127-00	2018PGP127	Female	Self	150000

Member No	Employee Code	Gender	Relationship	Sum Insured
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H0119553-2018PGP130-00	2018PGP130	Male	Self	150000
H0119553-2018PGP131-00	2018PGP131	Female	Self	150000
H0119553-2018PGP132-00	2018PGP132	Female	Self	150000
H0119553-2018PGP133-00	2018PGP133	Male	Self	150000
H0119553-2018PGP134-00	2018PGP134	Male	Self	150000
H0119553-2018PGP135-00	2018PGP135	Female	Self	150000
H0119553-2018PGP136-00	2018PGP136	Female	Self	150000
H0119553-2018PGP137-00	2018PGP137	Female	Self	150000
H0119553-2018PGP139-00	2018PGP139	Female	Self	150000
H0119553-2018PGP140-00	2018PGP140	Male	Self	150000
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H0119553-2018PGP149-00	2018PGP149	Female	Self	150000
H0119553-2018PGP150-00	2018PGP150	Male	Self	150000
H0119553-2018PGP151-00	2018PGP151	Male	Self	150000
H0119553-2018PGP152-00	2018PGP152	Female	Self	150000
H0119553-2018PGP154-00	2018PGP154	Male	Self	150000
H0119553-2018PGP155-00	2018PGP155	Male	Self	150000
H0119553-2018PGP156-00	2018PGP156	Female	Self	150000
H0119553-2018PGP157-00	2018PGP157	Female	Self	150000
H0119553-2018PGP158-00	2018PGP158	Female	Self	150000
H0119553-2018PGP159-00	2018PGP159	Male	Self	150000
H0119553-2018PGP161-00	2018PGP161	Female	Self	150000
H0119553-2018PGP162-00	2018PGP162	Male	Self	150000
H0119553-2018PGP163-00	2018PGP163	Female	Self	150000
H0119553-2018PGP166-00	2018PGP166	Female	Self	150000
H0119553-2018PGP167-00	2018PGP167	Female	Self	150000
H0119553-2018PGP169-00	2018PGP169	Male	Self	150000
H0119553-2018PGP171-00	2018PGP171	Female	Self	150000
H0119553-2018PGP172-00	2018PGP172	Male	Self	150000
H0119553-2018PGP173-00	2018PGP173	Male	Self	150000
H0119553-2018PGP174-00	2018PGP174	Female	Self	150000
H0119553-2018PGP175-00	2018PGP175	Male	Self	150000
H0119553-2018PGP176-00	2018PGP176	Female	Self	150000
H0119553-2018PGP179-00	2018PGP179	Female	Self	150000
H0119553-2018PGP180-00	2018PGP180	Female	Self	150000
H0119553-2018PGP181-00	2018PGP181	Female	Self	150000
H0119553-2018PGP182-00	2018PGP182	Male	Self	150000
H0119553-2018PGP183-00	2018PGP183	Male	Self	150000
H0119553-2018PGP184-00	2018PGP184	Female	Self	150000
H0119553-2018PGP185-00	2018PGP185	Male	Self	150000
H0119553-2018PGP186-00	2018PGP186	Male	Self	150000
H0119553-2018PGP187-00	2018PGP187	Female	Self	150000
H0119553-2018PGP188-00	2018PGP188	Male	Self	150000
H0119553-2018PGP189-00	2018PGP189	Male	Self	150000
H0119553-2018PGP190-00	2018PGP190	Male	Self	150000
H0119553-2018PGP191-00	2018PGP191	Male	Self	150000
H0119553-2018PGP194-00	2018PGP194	Female	Self	150000
H0119553-2018PGP195-00	2018PGP195	Female	Self	150000
H0119553-2018PGP196-00	2018PGP196	Male	Self	150000
H0119553-2018PGP197-00	2018PGP197	Female	Self	150000
H0119553-2018PGP198-00	2018PGP198	Male	Self	150000
H0119553-2018PGP199-00	2018PGP199	Male	Self	150000
H0119553-2018PGP201-00	2018PGP201	Male	Self	150000
H0119553-2018PGP204-00	2018PGP204	Male	Self	150000
H0119553-2018PGP206-00	2018PGP206	Female	Self	150000

Member No	Employee Code	Gender	Relationship	Sum Insured
H0119553-2018PGP208-00	2018PGP208	Female	Self	150000
H0119553-2018PGP210-00	2018PGP210	Male	Self	150000
H0119553-2018PGP211-00	2018PGP211	Female	Self	150000
H0119553-2018PGP212-00	2018PGP212	Male	Self	150000
H0119553-2018PGP213-00	2018PGP213	Male	Self	150000
H0119553-2018PGP214-00	2018PGP214	Male	Self	150000
H0119553-2018PGP215-00	2018PGP215	Male	Self	150000
H0119553-2018PGP216-00	2018PGP216	Female	Self	150000
H0119553-2018PGP217-00	2018PGP217	Female	Self	150000
H0119553-2018PGP220-00	2018PGP220	Male	Self	150000
H0119553-2018PGP221-00	2018PGP221	Male	Self	150000
H0119553-2018PGP223-00	2018PGP223	Female	Self	150000
H0119553-2018PGP224-00	2018PGP224	Female	Self	150000
H0119553-2018PGP225-00	2018PGP225	Male	Self	150000
H0119553-2018PGP226-00	2018PGP226	Female	Self	150000
H0119553-2018PGP227-00	2018PGP227	Male	Self	150000
H0119553-2018PGP228-00	2018PGP228	Male	Self	150000
H0119553-2018PGP230-00	2018PGP230	Female	Self	150000
H0119553-2018PGP231-00	2018PGP231	Male	Self	150000
H0119553-2018PGP232-00	2018PGP232	Male	Self	150000
H0119553-2018PGP233-00	2018PGP233	Male	Self	150000
H0119553-2018PGP234-00	2018PGP234	Male	Self	150000
H0119553-2018PGP235-00	2018PGP235	Female	Self	150000
H0119553-2018PGP236-00	2018PGP236	Female	Self	150000
H0119553-2018PGP237-00	2018PGP237	Female	Self	150000
H0119553-2018PGP238-00	2018PGP238	Female	Self	150000
H0119553-2018PGP239-00	2018PGP239	Female	Self	150000
H0119553-2018PGP240-00	2018PGP240	Female	Self	150000
H0119553-2018PGP241-00	2018PGP241	Male	Self	150000
H0119553-2018PGP242-00	2018PGP242	Female	Self	150000
H0119553-2018PGP245-00	2018PGP245	Male	Self	150000
H0119553-2018PGP247-00	2018PGP247	Female	Self	150000
H0119553-2018PGP248-00	2018PGP248	Male	Self	150000
H0119553-2018PGP249-00	2018PGP249	Male	Self	150000
H0119553-2018PGP250-00	2018PGP250	Female	Self	150000
H0119553-2018PGP251-00	2018PGP251	Female	Self	150000
H0119553-2018PGP252-00	2018PGP252	Female	Self	150000
H0119553-2018PGP253-00	2018PGP253	Female	Self	150000
H0119553-2018PGP254-00	2018PGP254	Male	Self	150000
H0119553-2018PGP255-00	2018PGP255	Female	Self	150000
H0119553-2018PGP256-00	2018PGP256	Male	Self	150000
H0119553-2018PGP257-00	2018PGP257	Male	Self	150000
H0119553-2018PGP258-00	2018PGP258	Female	Self	150000
H0119553-2018PGP259-00	2018PGP259	Male	Self	150000
H0119553-2018PGP260-00	2018PGP260	Male	Self	150000
H0119553-2018PGP261-00	2018PGP261	Male	Self	150000
H0119553-2018PGP263-00	2018PGP263	Male	Self	150000
H0119553-2018PGP264-00	2018PGP264	Female	Self	150000
H0119553-2018PGP265-00	2018PGP265	Male	Self	150000
H0119553-2018PGP266-00	2018PGP266	Male	Self	150000
H0119553-2018PGP267-00	2018PGP267	Male	Self	150000
H0119553-2018PGP268-00	2018PGP268	Male	Self	150000
H0119553-2018PGP270-00	2018PGP270	Male	Self	150000
H0119553-2018PGP271-00	2018PGP271	Male	Self	150000
H0119553-2018PGP272-00	2018PGP272	Male	Self	150000
H0119553-2018PGP273-00	2018PGP273	Female	Self	150000
H0119553-2018PGP274-00	2018PGP274	Male	Self	150000
H0119553-2018PGP275-00	2018PGP275	Male	Self	150000
H0119553-2018PGP276-00	2018PGP276	Female	Self	150000
H0119553-2018PGP277-00	2018PGP277	Female	Self	150000
H0119553-2018PGP278-00	2018PGP278	Female	Self	150000
H0119553-2018PGP279-00	2018PGP279	Female	Self	150000
H0119553-2018PGP281-00	2018PGP281	Female	Self	150000

Member No	Employee Code	Gender	Relationship	Sum Insured
H0119553-2018PGP282-00	2018PGP282	Female	Self	150000
H0119553-2018PGP283-00	2018PGP283	Female	Self	150000
H0119553-2018PGP284-00	2018PGP284	Female	Self	150000
H0119553-2018PGP285-00	2018PGP285	Male	Self	150000
H0119553-2018PGP286-00	2018PGP286	Female	Self	150000
H0119553-2018PGP287-00	2018PGP287	Male	Self	150000
H0119553-2018PGP288-00	2018PGP288	Male	Self	150000
H0119553-2018PGP290-00	2018PGP290	Female	Self	150000
H0119553-2018PGP291-00	2018PGP291	Female	Self	150000
H0119553-2018PGP292-00	2018PGP292	Male	Self	150000
H0119553-2018PGP293-00	2018PGP293	Male	Self	150000
H0119553-2018PGP294-00	2018PGP294	Male	Self	150000
H0119553-2018PGP295-00	2018PGP295	Female	Self	150000
H0119553-2018PGP296-00	2018PGP296	Male	Self	150000
H0119553-2018PGP297-00	2018PGP297	Female	Self	150000
H0119553-2018PGP298-00	2018PGP298	Female	Self	150000
H0119553-2018PGP299-00	2018PGP299	Male	Self	150000
H0119553-2018PGP300-00	2018PGP300	Female	Self	150000
H0119553-2018PGP301-00	2018PGP301	Male	Self	150000
H0119553-2018PGP302-00	2018PGP302	Male	Self	150000
H0119553-2018PGP303-00	2018PGP303	Male	Self	150000
H0119553-2018PGP304-00	2018PGP304	Female	Self	150000
H0119553-2018PGP305-00	2018PGP305	Female	Self	150000
H0119553-2018PGP306-00	2018PGP306	Female	Self	150000
H0119553-2018PGP307-00	2018PGP307	Male	Self	150000
H0119553-2018PGP308-00	2018PGP308	Female	Self	150000
H0119553-2018PGP309-00	2018PGP309	Male	Self	150000
H0119553-2018PGP310-00	2018PGP310	Male	Self	150000
H0119553-2018PGP311-00	2018PGP311	Male	Self	150000
H0119553-2018PGP312-00	2018PGP312	Male	Self	150000
H0119553-2018PGP313-00	2018PGP313	Male	Self	150000
H0119553-2018PGP315-00	2018PGP315	Male	Self	150000
H0119553-2018PGP316-00	2018PGP316	Male	Self	150000
H0119553-2018PGP317-00	2018PGP317	Female	Self	150000
H0119553-2018PGP318-00	2018PGP318	Female	Self	150000
H0119553-2018PGP319-00	2018PGP319	Female	Self	150000
H0119553-2018PGP320-00	2018PGP320	Male	Self	150000
H0119553-2018PGP321-00	2018PGP321	Male	Self	150000
H0119553-2018PGP322-00	2018PGP322	Male	Self	150000
H0119553-2018PGP323-00	2018PGP323	Male	Self	150000
H0119553-2018PGP324-00	2018PGP324	Female	Self	150000
H0119553-2018PGP326-00	2018PGP326	Female	Self	150000
H0119553-2018PGP327-00	2018PGP327	Male	Self	150000
H0119553-2018PGP328-00	2018PGP328	Male	Self	150000
H0119553-2018PGP329-00	2018PGP329	Male	Self	150000
H0119553-2018PGP330-00	2018PGP330	Male	Self	150000
H0119553-2018PGP331-00	2018PGP331	Male	Self	150000
H0119553-2018PGP333-00	2018PGP333	Male	Self	150000
H0119553-2018PGP334-00	2018PGP334	Male	Self	150000
H0119553-2018PGP335-00	2018PGP335	Male	Self	150000
H0119553-2018PGP337-00	2018PGP337	Female	Self	150000
H0119553-2018PGP338-00	2018PGP338	Female	Self	150000
H0119553-2018PGP340-00	2018PGP340	Female	Self	150000
H0119553-2018PGP341-00	2018PGP341	Female	Self	150000
H0119553-2018PGP342-00	2018PGP342	Female	Self	150000
H0119553-2018PGP343-00	2018PGP343	Female	Self	150000
H0119553-2018PGP344-00	2018PGP344	Male	Self	150000
H0119553-2018PGP346-00	2018PGP346	Male	Self	150000
H0119553-2018PGP347-00	2018PGP347	Female	Self	150000
H0119553-2018PGP348-00	2018PGP348	Female	Self	150000
H0119553-2018PGP349-00	2018PGP349	Male	Self	150000
H0119553-2018PGP350-00	2018PGP350	Male	Self	150000
H0119553-2018PGP351-00	2018PGP351	Male	Self	150000

Member No	Employee Code	Gender	Relationship	Sum Insured
H0119553-2018PGP352-00	2018PGP352	Male	Self	150000
H0119553-2018PGP353-00	2018PGP353	Female	Self	150000
H0119553-2018PGP354-00	2018PGP354	Male	Self	150000
H0119553-2018PGP355-00	2018PGP355	Female	Self	150000
H0119553-2018PGP356-00	2018PGP356	Female	Self	150000
H0119553-2018PGP357-00	2018PGP357	Female	Self	150000
H0119553-2018PGP358-00	2018PGP358	Male	Self	150000
H0119553-2018PGP359-00	2018PGP359	Male	Self	150000
H0119553-2018PGP360-00	2018PGP360	Male	Self	150000
H0119553-2018PGP361-00	2018PGP361	Male	Self	150000
H0119553-2018PGP363-00	2018PGP363	Female	Self	150000
H0119553-2018PGP364-00	2018PGP364	Female	Self	150000
H0119553-2018PGP365-00	2018PGP365	Male	Self	150000
H0119553-2018PGP366-00	2018PGP366	Male	Self	150000
H0119553-2018PGP367-00	2018PGP367	Male	Self	150000
H0119553-2018PGP368-00	2018PGP368	Male	Self	150000
H0119553-2018PGP369-00	2018PGP369	Female	Self	150000
H0119553-2018PGP372-00	2018PGP372	Male	Self	150000
H0119553-2018PGP375-00	2018PGP375	Male	Self	150000
H0119553-2018PGP377-00	2018PGP377	Male	Self	150000
H0119553-2018PGP378-00	2018PGP378	Female	Self	150000
H0119553-2018PGP379-00	2018PGP379	Female	Self	150000
H0119553-2018PGP380-00	2018PGP380	Male	Self	150000
H0119553-2018PGP381-00	2018PGP381	Male	Self	150000
H0119553-2018PGP383-00	2018PGP383	Male	Self	150000
H0119553-2018PGP384-00	2018PGP384	Male	Self	150000
H0119553-2018PGP385-00	2018PGP385	Male	Self	150000
H0119553-2018PGP386-00	2018PGP386	Male	Self	150000
H0119553-2018PGP387-00	2018PGP387	Male	Self	150000
H0119553-2018PGP388-00	2018PGP388	Male	Self	150000
H0119553-2018PGP389-00	2018PGP389	Male	Self	150000
H0119553-2018PGP390-00	2018PGP390	Male	Self	150000
H0119553-2018PGP393-00	2018PGP393	Male	Self	150000
H0119553-2018PGP394-00	2018PGP394	Male	Self	150000
H0119553-2018PGP395-00	2018PGP395	Male	Self	150000
H0119553-2018PGP397-00	2018PGP397	Female	Self	150000
H0119553-2018PGP398-00	2018PGP398	Male	Self	150000
H0119553-2018PGP399-00	2018PGP399	Female	Self	150000
H0119553-2018PGP400-00	2018PGP400	Female	Self	150000
H0119553-2018PGP401-00	2018PGP401	Male	Self	150000
H0119553-2018PGP402-00	2018PGP402	Female	Self	150000
H0119553-2018PGP403-00	2018PGP403	Female	Self	150000
H0119553-2018PGP404-00	2018PGP404	Female	Self	150000
H0119553-2018PGP405-00	2018PGP405	Male	Self	150000
H0119553-2018PGP406-00	2018PGP406	Female	Self	150000
H0119553-2018PGP407-00	2018PGP407	Male	Self	150000
H0119553-2018PGP408-00	2018PGP408	Male	Self	150000
H0119553-2018PGP409-00	2018PGP409	Male	Self	150000
H0119553-2018PGP410-00	2018PGP410	Male	Self	150000
H0119553-2018PGP411-00	2018PGP411	Female	Self	150000
H0119553-2018PGP413-00	2018PGP413	Male	Self	150000
H0119553-2018PGP414-00	2018PGP414	Female	Self	150000
H0119553-2018PGP415-00	2018PGP415	Female	Self	150000
H0119553-2018PGP416-00	2018PGP416	Male	Self	150000
H0119553-2018PGP417-00	2018PGP417	Male	Self	150000
H0119553-2018PGP418-00	2018PGP418	Male	Self	150000
H0119553-2018PGP419-00	2018PGP419	Female	Self	150000
H0119553-2018PGP420-00	2018PGP420	Male	Self	150000
H0119553-2018PGP421-00	2018PGP421	Male	Self	150000
H0119553-2018PGP422-00	2018PGP422	Female	Self	150000
H0119553-2018PGP423-00	2018PGP423	Male	Self	150000
H0119553-2018PGP425-00	2018PGP425	Male	Self	150000
H0119553-2018PGP427-00	2018PGP427	Female	Self	150000

Member No	Employee Code	Gender	Relationship	Sum Insured
H0119553-2018PGP428-00	2018PGP428	Male	Self	150000
H0119553-2018PGP429-00	2018PGP429	Male	Self	150000
H0119553-2018PGP430-00	2018PGP430	Female	Self	150000
H0119553-2018PGP431-00	2018PGP431	Male	Self	150000
H0119553-2018PGP432-00	2018PGP432	Male	Self	150000
H0119553-2018PGP433-00	2018PGP433	Female	Self	150000
H0119553-2018PGP434-00	2018PGP434	Male	Self	150000
H0119553-2018PGP435-00	2018PGP435	Male	Self	150000
H0119553-2018PGP436-00	2018PGP436	Female	Self	150000
H0119553-2018PGP437-00	2018PGP437	Female	Self	150000
H0119553-2018PGP438-00	2018PGP438	Male	Self	150000
H0119553-2018PGP439-00	2018PGP439	Male	Self	150000
H0119553-2018PGP440-00	2018PGP440	Male	Self	150000
H0119553-2018PGP441-00	2018PGP441	Male	Self	150000
H0119553-2018PGP442-00	2018PGP442	Male	Self	150000
H0119553-2018PGP443-00	2018PGP443	Male	Self	150000
H0119553-2018PGP444-00	2018PGP444	Male	Self	150000
H0119553-2018PGP445-00	2018PGP445	Male	Self	150000
H0119553-2018PGP446-00	2018PGP446	Male	Self	150000
H0119553-2018PGP447-00	2018PGP447	Female	Self	150000
H0119553-2018PGP448-00	2018PGP448	Female	Self	150000
H0119553-2018PGP449-00	2018PGP449	Male	Self	150000
H0119553-2018PGP450-00	2018PGP450	Male	Self	150000
H0119553-2018PGP454-00	2018PGP454	Female	Self	150000
H0119553-2018PGP455-00	2018PGP455	Male	Self	150000
H0119553-2018PGP456-00	2018PGP456	Female	Self	150000
H0119553-2018PGP457-00	2018PGP457	Male	Self	150000
H0119553-2018PGP458-00	2018PGP458	Male	Self	150000
H0119553-2018PGP460-00	2018PGP460	Female	Self	150000
H0119553-2018PGP461-00	2018PGP461	Male	Self	150000
H0119553-2018PGP462-00	2018PGP462	Female	Self	150000
H0119553-2018PGP463-00	2018PGP463	Female	Self	150000
H0119553-2018PGP465-00	2018PGP465	Female	Self	150000
H0119553-2018PGP466-00	2018PGP466	Male	Self	150000
H0119553-2018PGP467-00	2018PGP467	Female	Self	150000
H0119553-2018PGP468-00	2018PGP468	Male	Self	150000
H0119553-2018PGP469-00	2018PGP469	Female	Self	150000
H0119553-2018PGP470-00	2018PGP470	Male	Self	150000
H0119553-2018PGP471-00	2018PGP471	Male	Self	150000
H0119553-2018PGP472-00	2018PGP472	Male	Self	150000
H0119553-2018PGP473-00	2018PGP473	Female	Self	150000
H0119553-2018PGP474-00	2018PGP474	Female	Self	150000
H0119553-2018PGP475-00	2018PGP475	Female	Self	150000
H0119553-2018PGP476-00	2018PGP476	Male	Self	150000
H0119553-2018PGP477-00	2018PGP477	Female	Self	150000
H0119553-2018PGP478-00	2018PGP478	Male	Self	150000
H0119553-2018PGP479-00	2018PGP479	Female	Self	150000
H0119553-2018PGP480-00	2018PGP480	Male	Self	150000
H0119553-2018PGP482-00	2018PGP482	Male	Self	150000
H0119553-2018PGP483-00	2018PGP483	Female	Self	150000
H0119553-2018PGP484-00	2018PGP484	Male	Self	150000
H0119553-2018PGP485-00	2018PGP485	Male	Self	150000
H0119553-2018PGP486-00	2018PGP486	Female	Self	150000
H0119553-2018PGP488-00	2018PGP488	Male	Self	150000
H0119553-2018PGP489-00	2018PGP489	Male	Self	150000
H0119553-2018PGP490-00	2018PGP490	Male	Self	150000
H0119553-2018PGP491-00	2018PGP491	Male	Self	150000
H0119553-2018PGP492-00	2018PGP492	Female	Self	150000
H0119553-2018PGP494-00	2018PGP494	Female	Self	150000
H0119553-2018PGP495-00	2018PGP495	Female	Self	150000
H0119553-2018PGP496-00	2018PGP496	Female	Self	150000
H0119553-2018PGP497-00	2018PGP497	Male	Self	150000
H0119553-2018PGP499-00	2018PGP499	Female	Self	150000

Member No	Employee Code	Gender	Relationship	Sum Insured
H0119553-2018PGP500-00	2018PGP500	Female	Self	150000
H0119553-2018PGP501-00	2018PGP501	Male	Self	150000
H0119553-2018PGP502-00	2018PGP502	Male	Self	150000
H0119553-2018PGP503-00	2018PGP503	Male	Self	150000
H0119553-2018PGP505-00	2018PGP505	Female	Self	150000
H0119553-2018PGP507-00	2018PGP507	Male	Self	150000
H0119553-2018PGPH001-00	2018PGPH001	Male	Self	150000
H0119553-2018PGPH002-00	2018PGPH002	Female	Self	150000
H0119553-2018PGPH003-00	2018PGPH003	Male	Self	150000
H0119553-2018PGPH005-00	2018PGPH005	Female	Self	150000
H0119553-2018PGPH006-00	2018PGPH006	Female	Self	150000
H0119553-2018PGPH007-00	2018PGPH007	Male	Self	150000
H0119553-2018PGPH009-00	2018PGPH009	Female	Self	150000
H0119553-2018PGPH010-00	2018PGPH010	Male	Self	150000
H0119553-2018PGPH012-00	2018PGPH012	Male	Self	150000
H0119553-2018PGPH013-00	2018PGPH013	Female	Self	150000
H0119553-2018PGPH014-00	2018PGPH014	Female	Self	150000
H0119553-2018PGPH015-00	2018PGPH015	Male	Self	150000
H0119553-2018PGPH016-00	2018PGPH016	Male	Self	150000
H0119553-2018PGPH017-00	2018PGPH017	Male	Self	150000
H0119553-2018PGPH018-00	2018PGPH018	Male	Self	150000
H0119553-2018PGPH019-00	2018PGPH019	Female	Self	150000
H0119553-2018PGPH020-00	2018PGPH020	Female	Self	150000
H0119553-2018PGPH022-00	2018PGPH022	Male	Self	150000
H0119553-2018PGPH023-00	2018PGPH023	Male	Self	150000
H0119553-2018PGPH024-00	2018PGPH024	Male	Self	150000
H0119553-2018PGPM001-00	2018PGPM001	Male	Self	150000
H0119553-2018PGPM002-00	2018PGPM002	Male	Self	150000
H0119553-2018PGPM003-00	2018PGPM003	Male	Self	150000
H0119553-2018PGPM004-00	2018PGPM004	Female	Self	150000
H0119553-2018PGPM005-00	2018PGPM005	Female	Self	150000
H0119553-2018PGPM006-00	2018PGPM006	Female	Self	150000
H0119553-2018PGPM007-00	2018PGPM007	Male	Self	150000
H0119553-2018PGPM008-00	2018PGPM008	Male	Self	150000
H0119553-2018PGPM009-00	2018PGPM009	Female	Self	150000
H0119553-2018PGPM010-00	2018PGPM010	Male	Self	150000
H0119553-2018PGPM011-00	2018PGPM011	Female	Self	150000
H0119553-2018PGPM012-00	2018PGPM012	Female	Self	150000
H0119553-2018PGPM013-00	2018PGPM013	Male	Self	150000
H0119553-2018PGPM014-00	2018PGPM014	Female	Self	150000
H0119553-2018PGPM015-00	2018PGPM015	Male	Self	150000
H0119553-2018PGPM016-00	2018PGPM016	Male	Self	150000
H0119553-2018PGPM017-00	2018PGPM017	Male	Self	150000
H0119553-2018PGPM018-00	2018PGPM018	Male	Self	150000
H0119553-2018PGPM019-00	2018PGPM019	Male	Self	150000
H0119553-2018PGPM020-00	2018PGPM020	Male	Self	150000
H0119553-2018PGPM021-00	2018PGPM021	Female	Self	150000
H0119553-2018PGPM022-00	2018PGPM022	Female	Self	150000
H0119553-2018PGPM023-00	2018PGPM023	Female	Self	150000
H0119553-2018PGPM024-00	2018PGPM024	Male	Self	150000
H0119553-2018PGPM026-00	2018PGPM026	Male	Self	150000
H0119553-2018PGPM027-00	2018PGPM027	Female	Self	150000
H0119553-2018PGPM028-00	2018PGPM028	Female	Self	150000
H0119553-2018PGPM029-00	2018PGPM029	Male	Self	150000
H0119553-2018PGPM030-00	2018PGPM030	Male	Self	150000
H0119553-2018PGPM031-00	2018PGPM031	Female	Self	150000
H0119553-2018PGPM032-00	2018PGPM032	Female	Self	150000
H0119553-2018PGPM033-00	2018PGPM033	Male	Self	150000
H0119553-2018PGPM034-00	2018PGPM034	Male	Self	150000
H0119553-2018PGPM035-00	2018PGPM035	Male	Self	150000
H0119553-2018PGPM036-00	2018PGPM036	Female	Self	150000
H0119553-2018PGPM037-00	2018PGPM037	Male	Self	150000
H0119553-2018PGPM038-00	2018PGPM038	Male	Self	150000

Member No	Employee Code	Gender	Relationship	Sum Insured
H0119553-2018PGPM039-00	2018PGPM039	Male	Self	150000
H0119553-2018PGPM040-00	2018PGPM040	Male	Self	150000
H0119553-2018PGPM041-00	2018PGPM041	Male	Self	150000
H0119553-2018PGPM042-00	2018PGPM042	Male	Self	150000
H0119553-2018PGPM043-00	2018PGPM043	Male	Self	150000
H0119553-2018PGPM044-00	2018PGPM044	Male	Self	150000
H0119553-2018PGPM045-00	2018PGPM045	Female	Self	150000
H0119553-2018PGPM046-00	2018PGPM046	Female	Self	150000
H0119553-2018PGPM047-00	2018PGPM047	Male	Self	150000
H0119553-2018PGPM048-00	2018PGPM048	Male	Self	150000
H0119553-2018PGPM049-00	2018PGPM049	Male	Self	150000
H0119553-2018PGPM050-00	2018PGPM050	Male	Self	150000
H0119553-2018PGPM051-00	2018PGPM051	Male	Self	150000
H0119553-2018PGPM052-00	2018PGPM052	Male	Self	150000
H0119553-2018PGPM053-00	2018PGPM053	Male	Self	150000
H0119553-2018PGPM054-00	2018PGPM054	Male	Self	150000
H0119553-2018PGPM055-00	2018PGPM055	Male	Self	150000
H0119553-2018PGPM056-00	2018PGPM056	Male	Self	150000
H0119553-2018PGPM057-00	2018PGPM057	Male	Self	150000
H0119553-2019PGP001-00	2019PGP001	Male	Self	150000
H0119553-2019PGP002-00	2019PGP002	Female	Self	150000
H0119553-2019PGP003-00	2019PGP003	Female	Self	150000
H0119553-2019PGP005-00	2019PGP005	Female	Self	150000
H0119553-2019PGP006-00	2019PGP006	Female	Self	150000
H0119553-2019PGP008-00	2019PGP008	Male	Self	150000
H0119553-2019PGP009-00	2019PGP009	Female	Self	150000
H0119553-2019PGP010-00	2019PGP010	Female	Self	150000
H0119553-2019PGP011-00	2019PGP011	Male	Self	150000
H0119553-2019PGP012-00	2019PGP012	Male	Self	150000
H0119553-2019PGP013-00	2019PGP013	Male	Self	150000
H0119553-2019PGP015-00	2019PGP015	Male	Self	150000
H0119553-2019PGP016-00	2019PGP016	Female	Self	150000
H0119553-2019PGP017-00	2019PGP017	Male	Self	150000
H0119553-2019PGP018-00	2019PGP018	Male	Self	150000
H0119553-2019PGP019-00	2019PGP019	Male	Self	150000
H0119553-2019PGP020-00	2019PGP020	Male	Self	150000
H0119553-2019PGP021-00	2019PGP021	Female	Self	150000
H0119553-2019PGP022-00	2019PGP022	Male	Self	150000
H0119553-2019PGP023-00	2019PGP023	Female	Self	150000
H0119553-2019PGP024-00	2019PGP024	Male	Self	150000
H0119553-2019PGP025-00	2019PGP025	Male	Self	150000
H0119553-2019PGP026-00	2019PGP026	Male	Self	150000
H0119553-2019PGP027-00	2019PGP027	Female	Self	150000
H0119553-2019PGP028-00	2019PGP028	Male	Self	150000
H0119553-2019PGP030-00	2019PGP030	Male	Self	150000
H0119553-2019PGP031-00	2019PGP031	Male	Self	150000
H0119553-2019PGP032-00	2019PGP032	Female	Self	150000
H0119553-2019PGP033-00	2019PGP033	Female	Self	150000
H0119553-2019PGP034-00	2019PGP034	Male	Self	150000
H0119553-2019PGP035-00	2019PGP035	Female	Self	150000
H0119553-2019PGP036-00	2019PGP036	Male	Self	150000
H0119553-2019PGP037-00	2019PGP037	Male	Self	150000
H0119553-2019PGP038-00	2019PGP038	Male	Self	150000
H0119553-2019PGP039-00	2019PGP039	Male	Self	150000
H0119553-2019PGP040-00	2019PGP040	Male	Self	150000
H0119553-2019PGP041-00	2019PGP041	Female	Self	150000
H0119553-2019PGP042-00	2019PGP042	Male	Self	150000
H0119553-2019PGP043-00	2019PGP043	Male	Self	150000
H0119553-2019PGP044-00	2019PGP044	Male	Self	150000
H0119553-2019PGP045-00	2019PGP045	Female	Self	150000
H0119553-2019PGP047-00	2019PGP047	Male	Self	150000
H0119553-2019PGP048-00	2019PGP048	Male	Self	150000
H0119553-2019PGP049-00	2019PGP049	Male	Self	150000

Member No	Employee Code	Gender	Relationship	Sum Insured
H0119553-2019PGP050-00	2019PGP050	Male	Self	150000
H0119553-2019PGP051-00	2019PGP051	Female	Self	150000
H0119553-2019PGP052-00	2019PGP052	Female	Self	150000
H0119553-2019PGP054-00	2019PGP054	Male	Self	150000
H0119553-2019PGP055-00	2019PGP055	Male	Self	150000
H0119553-2019PGP056-00	2019PGP056	Female	Self	150000
H0119553-2019PGP057-00	2019PGP057	Male	Self	150000
H0119553-2019PGP058-00	2019PGP058	Male	Self	150000
H0119553-2019PGP059-00	2019PGP059	Male	Self	150000
H0119553-2019PGP060-00	2019PGP060	Male	Self	150000
H0119553-2019PGP061-00	2019PGP061	Female	Self	150000
H0119553-2019PGP062-00	2019PGP062	Male	Self	150000
H0119553-2019PGP064-00	2019PGP064	Male	Self	150000
H0119553-2019PGP065-00	2019PGP065	Male	Self	150000
H0119553-2019PGP066-00	2019PGP066	Male	Self	150000
H0119553-2019PGP067-00	2019PGP067	Female	Self	150000
H0119553-2019PGP068-00	2019PGP068	Female	Self	150000
H0119553-2019PGP069-00	2019PGP069	Female	Self	150000
H0119553-2019PGP072-00	2019PGP072	Male	Self	150000
H0119553-2019PGP074-00	2019PGP074	Female	Self	150000
H0119553-2019PGP075-00	2019PGP075	Male	Self	150000
H0119553-2019PGP076-00	2019PGP076	Male	Self	150000
H0119553-2019PGP078-00	2019PGP078	Female	Self	150000
H0119553-2019PGP079-00	2019PGP079	Male	Self	150000
H0119553-2019PGP080-00	2019PGP080	Male	Self	150000
H0119553-2019PGP081-00	2019PGP081	Male	Self	150000
H0119553-2019PGP082-00	2019PGP082	Male	Self	150000
H0119553-2019PGP083-00	2019PGP083	Male	Self	150000
H0119553-2019PGP084-00	2019PGP084	Male	Self	150000
H0119553-2019PGP085-00	2019PGP085	Male	Self	150000
H0119553-2019PGP086-00	2019PGP086	Male	Self	150000
H0119553-2019PGP087-00	2019PGP087	Male	Self	150000
H0119553-2019PGP088-00	2019PGP088	Female	Self	150000
H0119553-2019PGP089-00	2019PGP089	Male	Self	150000
H0119553-2019PGP090-00	2019PGP090	Female	Self	150000
H0119553-2019PGP091-00	2019PGP091	Female	Self	150000
H0119553-2019PGP092-00	2019PGP092	Male	Self	150000
H0119553-2019PGP093-00	2019PGP093	Male	Self	150000
H0119553-2019PGP094-00	2019PGP094	Female	Self	150000
H0119553-2019PGP096-00	2019PGP096	Male	Self	150000
H0119553-2019PGP097-00	2019PGP097	Female	Self	150000
H0119553-2019PGP098-00	2019PGP098	Male	Self	150000
H0119553-2019PGP100-00	2019PGP100	Female	Self	150000
H0119553-2019PGP102-00	2019PGP102	Male	Self	150000
H0119553-2019PGP103-00	2019PGP103	Female	Self	150000
H0119553-2019PGP104-00	2019PGP104	Male	Self	150000
H0119553-2019PGP105-00	2019PGP105	Male	Self	150000
H0119553-2019PGP106-00	2019PGP106	Male	Self	150000
H0119553-2019PGP107-00	2019PGP107	Male	Self	150000
H0119553-2019PGP108-00	2019PGP108	Male	Self	150000
H0119553-2019PGP109-00	2019PGP109	Male	Self	150000
H0119553-2019PGP110-00	2019PGP110	Male	Self	150000
H0119553-2019PGP111-00	2019PGP111	Male	Self	150000
H0119553-2019PGP112-00	2019PGP112	Male	Self	150000
H0119553-2019PGP113-00	2019PGP113	Male	Self	150000
H0119553-2019PGP114-00	2019PGP114	Female	Self	150000
H0119553-2019PGP115-00	2019PGP115	Male	Self	150000
H0119553-2019PGP116-00	2019PGP116	Male	Self	150000
H0119553-2019PGP117-00	2019PGP117	Male	Self	150000
H0119553-2019PGP118-00	2019PGP118	Male	Self	150000
H0119553-2019PGP119-00	2019PGP119	Male	Self	150000
H0119553-2019PGP120-00	2019PGP120	Male	Self	150000
H0119553-2019PGP121-00	2019PGP121	Male	Self	150000

Member No	Employee Code	Gender	Relationship	Sum Insured
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H0119553-2019PGP123-00	2019PGP123	Female	Self	150000
H0119553-2019PGP124-00	2019PGP124	Male	Self	150000
H0119553-2019PGP125-00	2019PGP125	Female	Self	150000
H0119553-2019PGP126-00	2019PGP126	Male	Self	150000
H0119553-2019PGP127-00	2019PGP127	Male	Self	150000
H0119553-2019PGP128-00	2019PGP128	Male	Self	150000
H0119553-2019PGP129-00	2019PGP129	Female	Self	150000
H0119553-2019PGP130-00	2019PGP130	Male	Self	150000
H0119553-2019PGP131-00	2019PGP131	Female	Self	150000
H0119553-2019PGP132-00	2019PGP132	Female	Self	150000
H0119553-2019PGP133-00	2019PGP133	Female	Self	150000
H0119553-2019PGP134-00	2019PGP134	Male	Self	150000
H0119553-2019PGP135-00	2019PGP135	Male	Self	150000
H0119553-2019PGP136-00	2019PGP136	Female	Self	150000
H0119553-2019PGP137-00	2019PGP137	Female	Self	150000
H0119553-2019PGP138-00	2019PGP138	Female	Self	150000
H0119553-2019PGP139-00	2019PGP139	Female	Self	150000
H0119553-2019PGP140-00	2019PGP140	Male	Self	150000
H0119553-2019PGP141-00	2019PGP141	Female	Self	150000
H0119553-2019PGP143-00	2019PGP143	Male	Self	150000
H0119553-2019PGP144-00	2019PGP144	Female	Self	150000
H0119553-2019PGP145-00	2019PGP145	Male	Self	150000
H0119553-2019PGP147-00	2019PGP147	Male	Self	150000
H0119553-2019PGP148-00	2019PGP148	Male	Self	150000
H0119553-2019PGP149-00	2019PGP149	Female	Self	150000
H0119553-2019PGP150-00	2019PGP150	Male	Self	150000
H0119553-2019PGP152-00	2019PGP152	Male	Self	150000
H0119553-2019PGP153-00	2019PGP153	Male	Self	150000
H0119553-2019PGP154-00	2019PGP154	Female	Self	150000
H0119553-2019PGP155-00	2019PGP155	Male	Self	150000
H0119553-2019PGP157-00	2019PGP157	Male	Self	150000
H0119553-2019PGP158-00	2019PGP158	Male	Self	150000
H0119553-2019PGP159-00	2019PGP159	Female	Self	150000
H0119553-2019PGP161-00	2019PGP161	Male	Self	150000
H0119553-2019PGP162-00	2019PGP162	Male	Self	150000
H0119553-2019PGP163-00	2019PGP163	Male	Self	150000
H0119553-2019PGP164-00	2019PGP164	Male	Self	150000
H0119553-2019PGP165-00	2019PGP165	Female	Self	150000
H0119553-2019PGP166-00	2019PGP166	Male	Self	150000
H0119553-2019PGP167-00	2019PGP167	Female	Self	150000
H0119553-2019PGP169-00	2019PGP169	Female	Self	150000
H0119553-2019PGP170-00	2019PGP170	Female	Self	150000
H0119553-2019PGP171-00	2019PGP171	Male	Self	150000
H0119553-2019PGP172-00	2019PGP172	Male	Self	150000
H0119553-2019PGP173-00	2019PGP173	Male	Self	150000
H0119553-2019PGP174-00	2019PGP174	Male	Self	150000
H0119553-2019PGP176-00	2019PGP176	Male	Self	150000
H0119553-2019PGP177-00	2019PGP177	Male	Self	150000
H0119553-2019PGP178-00	2019PGP178	Male	Self	150000
H0119553-2019PGP179-00	2019PGP179	Female	Self	150000
H0119553-2019PGP180-00	2019PGP180	Female	Self	150000
H0119553-2019PGP181-00	2019PGP181	Male	Self	150000
H0119553-2019PGP183-00	2019PGP183	Female	Self	150000
H0119553-2019PGP185-00	2019PGP185	Male	Self	150000
H0119553-2019PGP186-00	2019PGP186	Female	Self	150000
H0119553-2019PGP187-00	2019PGP187	Male	Self	150000
H0119553-2019PGP188-00	2019PGP188	Female	Self	150000
H0119553-2019PGP189-00	2019PGP189	Male	Self	150000
H0119553-2019PGP191-00	2019PGP191	Female	Self	150000
H0119553-2019PGP192-00	2019PGP192	Male	Self	150000
H0119553-2019PGP193-00	2019PGP193	Female	Self	150000
H0119553-2019PGP194-00	2019PGP194	Female	Self	150000

Member No	Employee Code	Gender	Relationship	Sum Insured
H0119553-2019PGP196-00	2019PGP196	Male	Self	150000
H0119553-2019PGP197-00	2019PGP197	Male	Self	150000
H0119553-2019PGP198-00	2019PGP198	Female	Self	150000
H0119553-2019PGP199-00	2019PGP199	Male	Self	150000
H0119553-2019PGP200-00	2019PGP200	Female	Self	150000
H0119553-2019PGP203-00	2019PGP203	Male	Self	150000
H0119553-2019PGP204-00	2019PGP204	Male	Self	150000
H0119553-2019PGP205-00	2019PGP205	Male	Self	150000
H0119553-2019PGP206-00	2019PGP206	Male	Self	150000
H0119553-2019PGP207-00	2019PGP207	Male	Self	150000
H0119553-2019PGP208-00	2019PGP208	Male	Self	150000
H0119553-2019PGP209-00	2019PGP209	Female	Self	150000
H0119553-2019PGP210-00	2019PGP210	Male	Self	150000
H0119553-2019PGP211-00	2019PGP211	Male	Self	150000
H0119553-2019PGP213-00	2019PGP213	Female	Self	150000
H0119553-2019PGP214-00	2019PGP214	Male	Self	150000
H0119553-2019PGP215-00	2019PGP215	Female	Self	150000
H0119553-2019PGP216-00	2019PGP216	Male	Self	150000
H0119553-2019PGP217-00	2019PGP217	Male	Self	150000
H0119553-2019PGP218-00	2019PGP218	Male	Self	150000
H0119553-2019PGP221-00	2019PGP221	Male	Self	150000
H0119553-2019PGP222-00	2019PGP222	Male	Self	150000
H0119553-2019PGP223-00	2019PGP223	Male	Self	150000
H0119553-2019PGP225-00	2019PGP225	Male	Self	150000
H0119553-2019PGP226-00	2019PGP226	Male	Self	150000
H0119553-2019PGP227-00	2019PGP227	Male	Self	150000
H0119553-2019PGP228-00	2019PGP228	Female	Self	150000
H0119553-2019PGP229-00	2019PGP229	Male	Self	150000
H0119553-2019PGP230-00	2019PGP230	Male	Self	150000
H0119553-2019PGP231-00	2019PGP231	Female	Self	150000
H0119553-2019PGP232-00	2019PGP232	Female	Self	150000
H0119553-2019PGP233-00	2019PGP233	Male	Self	150000
H0119553-2019PGP234-00	2019PGP234	Female	Self	150000
H0119553-2019PGP235-00	2019PGP235	Male	Self	150000
H0119553-2019PGP236-00	2019PGP236	Male	Self	150000
H0119553-2019PGP237-00	2019PGP237	Male	Self	150000
H0119553-2019PGP238-00	2019PGP238	Male	Self	150000
H0119553-2019PGP239-00	2019PGP239	Female	Self	150000
H0119553-2019PGP240-00	2019PGP240	Female	Self	150000
H0119553-2019PGP241-00	2019PGP241	Female	Self	150000
H0119553-2019PGP242-00	2019PGP242	Male	Self	150000
H0119553-2019PGP243-00	2019PGP243	Male	Self	150000
H0119553-2019PGP244-00	2019PGP244	Female	Self	150000
H0119553-2019PGP245-00	2019PGP245	Male	Self	150000
H0119553-2019PGP246-00	2019PGP246	Male	Self	150000
H0119553-2019PGP247-00	2019PGP247	Female	Self	150000
H0119553-2019PGP248-00	2019PGP248	Female	Self	150000
H0119553-2019PGP249-00	2019PGP249	Male	Self	150000
H0119553-2019PGP250-00	2019PGP250	Female	Self	150000
H0119553-2019PGP251-00	2019PGP251	Female	Self	150000
H0119553-2019PGP253-00	2019PGP253	Female	Self	150000
H0119553-2019PGP254-00	2019PGP254	Female	Self	150000
H0119553-2019PGP255-00	2019PGP255	Male	Self	150000
H0119553-2019PGP256-00	2019PGP256	Male	Self	150000
H0119553-2019PGP257-00	2019PGP257	Female	Self	150000
H0119553-2019PGP258-00	2019PGP258	Male	Self	150000
H0119553-2019PGP259-00	2019PGP259	Male	Self	150000
H0119553-2019PGP260-00	2019PGP260	Female	Self	150000
H0119553-2019PGP261-00	2019PGP261	Female	Self	150000
H0119553-2019PGP263-00	2019PGP263	Female	Self	150000
H0119553-2019PGP264-00	2019PGP264	Female	Self	150000
H0119553-2019PGP265-00	2019PGP265	Male	Self	150000
H0119553-2019PGP267-00	2019PGP267	Male	Self	150000

Member No	Employee Code	Gender	Relationship	Sum Insured
H0119553-2019PGP268-00	2019PGP268	Male	Self	150000
H0119553-2019PGP269-00	2019PGP269	Male	Self	150000
H0119553-2019PGP270-00	2019PGP270	Male	Self	150000
H0119553-2019PGP271-00	2019PGP271	Female	Self	150000
H0119553-2019PGP272-00	2019PGP272	Female	Self	150000
H0119553-2019PGP273-00	2019PGP273	Female	Self	150000
H0119553-2019PGP274-00	2019PGP274	Female	Self	150000
H0119553-2019PGP275-00	2019PGP275	Male	Self	150000
H0119553-2019PGP276-00	2019PGP276	Male	Self	150000
H0119553-2019PGP277-00	2019PGP277	Female	Self	150000
H0119553-2019PGP278-00	2019PGP278	Male	Self	150000
H0119553-2019PGP279-00	2019PGP279	Male	Self	150000
H0119553-2019PGP280-00	2019PGP280	Female	Self	150000
H0119553-2019PGP281-00	2019PGP281	Female	Self	150000
H0119553-2019PGP283-00	2019PGP283	Male	Self	150000
H0119553-2019PGP285-00	2019PGP285	Male	Self	150000
H0119553-2019PGP286-00	2019PGP286	Male	Self	150000
H0119553-2019PGP287-00	2019PGP287	Female	Self	150000
H0119553-2019PGP288-00	2019PGP288	Female	Self	150000
H0119553-2019PGP289-00	2019PGP289	Female	Self	150000
H0119553-2019PGP290-00	2019PGP290	Female	Self	150000
H0119553-2019PGP291-00	2019PGP291	Female	Self	150000
H0119553-2019PGP292-00	2019PGP292	Female	Self	150000
H0119553-2019PGP293-00	2019PGP293	Male	Self	150000
H0119553-2019PGP294-00	2019PGP294	Male	Self	150000
H0119553-2019PGP295-00	2019PGP295	Male	Self	150000
H0119553-2019PGP298-00	2019PGP298	Male	Self	150000
H0119553-2019PGP299-00	2019PGP299	Female	Self	150000
H0119553-2019PGP300-00	2019PGP300	Female	Self	150000
H0119553-2019PGP301-00	2019PGP301	Female	Self	150000
H0119553-2019PGP302-00	2019PGP302	Female	Self	150000
H0119553-2019PGP304-00	2019PGP304	Male	Self	150000
H0119553-2019PGP305-00	2019PGP305	Female	Self	150000
H0119553-2019PGP306-00	2019PGP306	Male	Self	150000
H0119553-2019PGP307-00	2019PGP307	Male	Self	150000
H0119553-2019PGP309-00	2019PGP309	Male	Self	150000
H0119553-2019PGP311-00	2019PGP311	Male	Self	150000
H0119553-2019PGP312-00	2019PGP312	Male	Self	150000
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Member No	Employee Code	Gender	Relationship	Sum Insured
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Member No	Employee Code	Gender	Relationship	Sum Insured
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Member No	Employee Code	Gender	Relationship	Sum Insured
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H0119553-2019PGPH030-00	2019PGPH030	Female	Self	150000
H0119553-2019PGPH031-00	2019PGPH031	Male	Self	150000

DAY CARE PROCEDURES

ENT: Operation of the ear	26 Procedures for pterygium
1 Stapedotomy or Stapedectomy	27 Removal of a foreign body from the
2 Myringoplasty (Type -I	lens of the eye
Tympanoplasty)	28 Removal of a foreign body from the
3 Tympanoplasty (closure of an	posterior chamber of the eye
eardrum perforation)	29 Removal of a foreign body from the
4 Reconstruction and other	orbit and eyeball
Procedures of the auditory ossicles	30 Operation of cataract
5 Myringotomy	31 Chalazion removal
6 Removal of a tympanic drain	32 Glaucoma Surgery
7 Mastoidectomy	33 Surgery for Retinal detachment
8 Reconstruction of the middle ear	Procedures on the skin & subcutaneous
9 Fenestration of the inner ear	tissues
10 Incision (opening) and destruction	34 Incision of a pilonidal sinus
(elimination) of the inner ear	35 Other incisions of the skin and
ENT: Procedures on the nose & the nasal	subcutaneous tissues
sinuses	36 Surgical wound toilet (wound
11 Excision and destruction of diseased	debridement)
tissue of the nose	37 Local excision or destruction of
12 Procedures on the turbinates (nasal	diseased tissue of the skin and
concha)	subcutaneous tissues
13 Nasal sinus aspiration	38 Simple restoration of surface
ENT: Procedures on the tonsils & adenoids	continuity of the skin and
14 Transoral incision and drainage of a	subcutaneous tissues
pharyngeal abscess	39 Free skin transplantation, donor
15 Tonsillectomy and / or	site
adenoidectomy	40 Free skin transplantation, recipient
16 Excision and destruction of a lingual	site
tonsil	41 Revision of skin plasty
17 Quinsy drainage	42 Restoration and reconstruction of
OPHTHALMOLOGY: Procedures on the eyes	the skin and subcutaneous tissues
18 Incision of tear glands	43 Chemosurgery to the skin
19 Excision and destruction of diseased	44 Excision of Granuloma
tissue of the eyelid	45 Incision and drainage of abscess
20 Procedures on the canthus and	Procedures on the tongue
epicanthus	46 Incision, excision and destruction of
21 Corrective surgery for entropion and	diseased tissue of the tongue
ectropion	47 Partial glossectomy
22 Corrective surgery for	48 Glossectomy
blepharoptosis	49 Reconstruction of the tongue
23 Removal of a foreign body from the	Procedures on the salivary glands &
conjunctiva	salivary ducts
24 Removal of a foreign body from the	50 Incision and lancing of a salivary
cornea	
25 Incision of the cornea	

salivary gland and a salivary duct	82 Sclerotherapy
52 Resection of a salivary gland	83 Therapeutic Ascitic Tapping
53 Reconstruction of a salivary gland	84 Endoscopic ligation /banding
and a salivary duct	85 Dilatation of digestive tract
Procedures on the mouth & face	strictures
54 External incision and drainage in the	86 Endoscopic ultrasonography and
region of the mouth, jaw and face	biopsy
55 Incision of the hard and soft palate	Replacement of Gastrostomy tube
56 Excision and destruction of diseased	87 Endoscopic decompression of colon
hard and soft palate	88 Therapeutic ERCP
57 Incision, excision and destruction in	89 Nissen fundoplication for Hiatus
the mouth	Hernia /Gastro esophageal reflux Disease
58 Plastic surgery to the floor of the	90 Endoscopic Gastrostomy
mouth	91 Laparoscopic procedures e.g.
59 Palatoplasty	colecystectomy, appendicectomy
Trauma surgery and orthopaedics	etc.
60 Incision on bone, septic and aseptic	92 Endoscopic Drainage of
61 Closed reduction on fracture,	Pseudopancreatic cyst
luxation or epiphyseolysis with	93 Hernia Repair (Herniotomy /
osteosynthesis	hernioraphy / hernioplasty)
62 Suture and other Procedures on	Procedures on the female sexual organs
tendons and tendon sheath	94 Incision of the ovary
63 Reduction of dislocation under GA	95 Insufflation of the Fallopian tubes
64 Arthroscopic knee aspiration	96 Dilatation of the cervical canal
65 Aspiration of hematoma	97 Conisation of the uterine cervix
66 Excision of dupuytren's contracture	98 Incision of the uterus (hysterotomy)
67 Carpal tunnel decompression	99 Therapeutic curettage
68 Surgery for ligament tear	100 Culdotomy
69 Surgery for meniscus tear	101 Local excision and destruction of
70 Surgery for hemoarthrosis/	diseased tissue of vagina and Pouch
pyoarthrosis	of Douglas
71 Removal of fracture pins/nails	102 Procedures on Bartholin's glands
72 Removal of metal wire	(cyst)
73 Joint Aspiration - Daignostic /	103 Endoscopic polypectomy
therapeutic	104 Myomectomy , hysterscopic or
Procedures on the breast	laparoscopic biopsy or removal
74 Incision of the breast	Procedures on the prostate & seminal vesicles
75 Procedures on the nipple	105 Incision of the prostate
76 Excision of breast lump /Fibro	106 Transurethral excision and
adenoma	destruction of prostate tissue
Procedures on the digestive tract	107 Open surgical excision and
77 Incision and excision of tissue in the	
perianal region	
78 Surgical treatment of anal fistulas	
79 Surgical treatment of haemorrhoids	
80 Division of the anal sphincter	
(sphincterotomy)	
81 Ultrasound guided aspirations	
Procedures on the digestive tract	

destruction of prostate tissue	136 Tran urethral resection of bladder tumor
108 Radical prostatovesiculectomy	
109 Incision and excision of periprostatic tissue	137 Suprapubic cystostomy
Procedures on the scrotum & tunica vaginalis testis	Procedures of Respiratory System
110 Incision of the scrotum and tunica vaginalis testis	138 Brochosopic treatment of bleeding lesion
111 Operation on a testicular hydrocele	139 Brochosopic treatment of fistula / stenting
112 Excision and destruction of diseased scrotal tissue	140 Bronchoalveolar lavage & biopsy
113 Plastic reconstruction of the scrotum and tunica vaginalis testis	141 Direct Laryngoscopy with biopsy
Procedures on the testes	142 Therapeutic Pleural Tapping
114 Incision of the testes	Procedures of Heart and Blood vessels
115 Excision and destruction of diseased tissue of the testes	143 Coronary angiography (CAG)
116 Orchidectomy- Unilateral / Bilateral	144 Coronary Angioplasty (PTCA)
117 Orchidopexy	145 Insertion of filter in inferior vena cava
118 Abdominal exploration in cryptorchidism	146 TIPS procedure for portal hypertension
119 Surgical repositioning of an abdominal testis	147 Blood transfusion for recipient
120 Reconstruction of the testis	148 Therapeutic Phlebotomy
121 Implantation, exchange and removal of a testicular prosthesis	149 Pericardiocentesis
Procedures on the spermatic cord, epididymis and Ductus Deferans	150 Insertion of gel foam in artery or vein
122 Surgical treatment of a varicocele and hydrocele of spermatic cord	151 Carotid angioplasty
123 Excision in the area of the epididymis	152 Renal angioplasty
124 Epididymectomy	153 Varicose vein stripping or ligation
125 Reconstruction of the spermatic cord	OTHER Procedures
126 Reconstruction of the ductus deferens and epididymis	154 Radiotherapy for Cancer
Procedures on the penis	155 Cancer Chemotherapy
127 Procedures on the foreskin	156 True cut Biopsy
128 Local excision and destruction of diseased tissue of the penis	157 Endoscopic Foreign Body Removal
129 Amputation of the penis	158 Vaccination / Inoculation - Post Dog bite or Snake bite
130 Plastic reconstruction of the penis	159 Endoscopic placement/removal of stents
Procedures on the urinary system	160 Tumor embolisation
	161 Aspiration of an internal abscess under ultrasound guidance
131 Cystoscopic removal of stones	
132 Lithotripsy	
133 Haemodialysis	
134 PCNS (Percutaneous nephrostomy)	
135 PCNL (Percutaneous Nephro-Lithotomy)	

LIST OF NON PAYABLE ITEMS

TOILETRIES/COSMETICS/ PERSONAL COMFORT OR CONVENIENCE ITEMS

1 HAIR REMOVAL CREAM	41 GUEST SERVICES
2 BABY CHARGES (UNLESS SPECIFIED/INDICATED)	42 BED PAN
3 BABY FOOD	43 BED UNDER PAD CHARGES
4 BABY UTILITES CHARGES	44 CAMERA COVER
5 BABY SET	45 CLINIPLAST
6 BABY BOTTLES	46 CREPE BANDAGE
7 BRUSH	47 CURAPORE
8 COSY TOWEL / TOWEL	48 DIAPER OF ANY TYPE
9 HAND WASH	49 DVD, CD CHARGES
10 M01STUR1SER PASTE BRUSH	50 EYELET COLLAR
11 POWDER	51 FACE MASK
12 RAZOR	52 FLEXI MASK
13 SHOE COVER	53 GAUSE SOFT
14 BEAUTY SERVICES	54 GAUZE
15 BELTS/ BRACES	55 HAND HOLDER
16 BUDS	56 HANSAPLAST/ADHESIVE BANDAGES
17 BARBER CHARGES	57 INFANT FOOD
18 CAPS	58 SLINGS
19 COLD PACK/HOT PACK	ITEMS SPECIFIC ALL Y EXCLUDED IN THE POLICIES
20 CARRY BAGS	59 WEIGHT CONTROL PROGRAMS/ SUPPLIES/ SERVICES
21 CRADLE CHARGES	60 COST OF SPECTACLES/ CONTACT LENSES/ HEARING AIDS ETC
22 COMB	61 DENTAL TREATMENT EXPENSES THAT DO NOT REQUIRE HOSPITALISATION
23 DISPOSABLES RAZORS CHARGES (for site preparations)	62 HORMONE REPLACEMENT THERAPY
24 EAU-DE-COLOGNE / ROOM FRESHNERS	63 HOME VISIT CHARGES
25 EYE PAD	64 INFERTILITY/ SUBFERTILITY/ ASSISTED CONCEPTION PROCEDURE
26 EYE SHEILD	65 OBESITY (INCLUDING MORBID OBESITY) TREATMENT IF EXCLUDED IN POLICY
27 EMAIL / INTERNET CHARGES	66 PSYCHIATRIC & PSYCHOSOMATIC DISORDERS Exclusion in policy unless
28 FOOD CHARGES (OTHER THAN PATIENT'S DIET PROVIDED BY HOSPITAL)	67 CORRECTIVE SURGERY FOR REFRACTIVE ERROR
	68 TREATMENT OF SEXUALLY TRANSMITTED DISEASES
	69 DONOR SCREENING CHARGES
29 FOOT COVER	70 ADMISSION/REGISTRATION CHARGES
30 GOWN	71 HOSPITALISATION FOR EVALUATION/ DIAGNOSTIC PURPOSE
31 LEGGINGS	72 EXPENSES FOR INVESTIGATION/ TREATMENT IRRELEVANT TO THE DISEASE FOR WHICH ADMITTED OR DIAGNOSED
32 LAUNDRY CHARGES	73 ANY EXPENSES WHEN THE PATIENT IS DIAGNOSED WITH RETRO VIRUS + OR SUFFERING FROM /HIV/ AIDS ETC IS DETECTED/ DIRECTLY OR INDIRECTLY
33 MINERAL WATER	74 STEM CELL IMPLANTATION/ SURGERY and storage
34 OIL CHARGES	ITEMS WHICH FORM PART OF HOSPITAL SERVICES WHERE SEPARATE CONSUMABLES ARE NOT PA YABLE BUT THE SER VICE IS
35 SANITARY PAD	75 WARD AND THEATRE BOOKING CHARGES
36 SLIPPERS	76 ARTHROSCOPY & ENDOSCOPY INSTRUMENTS
37 TELEPHONE CHARGES	77 MICROSCOPE COVER
38 TISSUE PAPER	78 SURGICAL BLADES,HARMONIC SCALPEL,SHAVER
39 TOOTH PASTE	79 SURGICAL DRILL
40 TOOTH BRUSH	80 EYE KIT

81 EYE DRAPE	121 MEDICAL CERTIFICATE
82 X-RAY FILM	122 MAINTENANCE CHARGES
83 SPUTUM CUP	123 MEDICAL RECORDS
84 BOYLES APPARATUS CHARGES	124 PREPARATION CHARGES
85 BLOOD GROUPING AND CROSS MATCHING OF DONORS SAMPLES	125 PHOTOCOPIES CHARGES
86 Antiseptic or disinfectant lotions Not Payable	126 PATIENT IDENTIFICATION BAND / NAME TAG
87 BAND AIDS, BANDAGES, STERILE INJECTIONS, NEEDLES, SYRINGES	127 WASHING CHARGES
88 COTTON	128 MEDICINE BOX
89 COTTON BANDAGE	129 MORTUARY CHARGES
90 MICROPORE/ SURGICAL TAPE	130 MEDICO LEGAL CASE CHARGES (MLC CHARGES)
91 BLADE	EXTERNAL DURABLE DEVICES
92 APRON	131 WALKING AIDS CHARGES
93 TORNIQUET	132 BIPAP MACHINE
94 ORTHOBUNDLE, GYNAEC BUNDLE	133 COMMODE
95 URINE CONTAINER	134 CPAP/ CAPD EQUIPMENTS
ELEMENTS OF ROOM CHARGE	135 INFUSION PUMP
96 LUXURY TAX	136 OXYGEN CYLINDER (FOR USAGE OUTSIDE THE HOSPITAL)
97 HVAC P a r t o f room cha rge not	137 PULSEOXYMER CHARGES
98 HOUSE KEEPING CHARGES	138 SPACER
99 SERVICE CHARGES WHERE NURSING CHARGE ALSO CHARGED	139 SPIROMETRE
100 TELEVISION & AIR CONDITIONER CHARGES	140 SP02 PROBE
101 SURCHARGES	141 NEBULIZER KIT
102 ATTENDANT CHARGES	142 STEAM INHALER
103 IM IV INJECTION CHARGES	143 ARMSLING
104 CLEAN SHEET	144 THERMOMETER
105 EXTRA DIET OF PATIENT	145 CERVICAL COLLAR
106 BLANKET/WARMER BLANKET	146 SPLINT
ADMINISTRATIVE OR NON-MEDICAL CHARGES	147 DIABETIC FOOT WEAR
107 ADMISSION KIT	148 KNEE BRACES (LONG/ SHORT/ HINGED)
108 BIRTH CERTIFICATE	149 KNEE IMMOBILIZER/SHOULDER IMMOBILIZER
109 BLOOD RESERVATION CHARGES AND ANTE NATAL BOOKING CHARGES	150 LUMBOSACRAL BELT
110 CERTIFICATE CHARGES	151 NIMBUS BED OR WATER OR AIR BED CHARGES
111 COURIER CHARGES	152 AMBULANCE COLLAR
112 CONVENYANCE CHARGES	153 AMBULANCE EQUIPMENT
113 DIABETIC CHART CHARGES	154 MICROSHEILD
114 DOCUMENTATION CHARGES / ADMINISTRATIVE EXPENSES	155 ABDOMINAL BINDER
115 DISCHARGE PROCEDURE CHARGES	ITEMS PAYABLE IF SUPPORTED BY A PRESCRIPTION
116 DAILY CHART CHARGES	156 BETADINE \ HYDROGEN PEROXIDE\SPIRIT\\ \DISINFECTANTS ETC
117 ENTRANCE PASS / VISITORS PASS CHARGES	157 PRIVATE NURSES CHARGES- SPECIAL NURSING CHARGES
118 EXPENSES RELATED TO PRESCRIPTION ON DISCHARGE	158 NUTRITION PLANNING CHARGES
119 FILE OPENING CHARGES	159 SUGAR FREE Tablets Payable -S u g a r free
120 INCIDENTAL EXPENSES / MISC. CHARGES (NOT EXPLAINED)	160 CREAMS POWDERS LOTIONS

161 Digestion gels	180 ANY KIT WITH NO DETAILS MENTIONED [DELIVERY KIT, ORTHOKIT, RECOVERY KIT, ETC]
162 ECG ELECTRODES	181 EXAMINATION GLOVES
163 GLOVES Sterilized Gloves	182 KIDNEY TRAY
164 HIV KIT	183 MASK
165 LISTERINE/ ANTISEPTIC MOUTHWASH	184 OUNCE GLASS
166 LOZENGES	185 OUTSTATION CONSULTANT'S/ SURGEON'S FEES
167 MOUTH PAINT	186 OXYGEN MASK
168 NEBULISATION KIT If used d u rin g	187 PAPER GLOVES
169 NOVARAPID	188 PELVIC TRACTION BELT
170 VOLINI GEL/ ANALGESIC GEL	189 REFERRAL DOCTOR'S FEES
171 ZYTEE GEL	190 ACCU CHECK (Glucometry/ Strips)
172 VACCINATION CHARGES Routine Vaccination not PART OF HOSPITAL'S OWN COSTS AND NOT PA YA BLE	191 PAN CAN
173 AHD	192 SOFNET
174 ALCOHOL SWABES	193 TROLLY COVER
175 SCRUB SOLUTION/STERILLIUM	194 UROMETER, URINE JUG
OTHERS	195 AMBULANCE
176 VACCINE CHARGES FOR BABY	196 TEGADERM / VASOFIX SAFETY Payable - maximum o f 3
177 AESTHETIC TREATMENT / SURGERY	197 URINE BAG
178 TPA CHARGES	198 SOFTOVAC
179 VISCO BELT CHARGES	199 STOCKINGS Essential for case like CABG etc. where it should be paid

LIST OF EXCLUDED HOSPITALS

List Of Excluded Hospitals				
<p>Excluded Hospitals / Medical Practitioners: The policy does not pay for Cost of treatment (both cashless and reimbursement) pertaining to any procedure or treatment undertaken by Insured Person(s) in any of the Hospital(s) or from any of the Medical practitioner(s) specified in the list attached to this Policy. The list of such excluded hospitals / Medical Practitioner(s) is attached below for ready reference, as this list is dynamic and may change from time to time. Hence we suggest you to please check our website</p>				
Hospital Name	Hospital Address	City	State	With Effect From
Anupama Hospital	16-31/494 And 495, 6Th Phase, Kphb Colony, Jntu Road, Kuketpally	Hyderabad	Andhra Pradesh	1-May-15
Happy Children'S Hospital	Plot No. 387 , Church Road , Huda Colony , Chanda Nagar ,	Hyderabad	Andhra Pradesh	1-May-15
Paramitha Childrens Hospital P. Ltd.	H.No:3-112,Hanuman Nagar, Chaithanyapuri, Dilsukhnagar,	Hyderabad	Andhra Pradesh	1-May-15
Pranaam Hospital	1-58/6/40841, Madinaguda, Miyapur	Hyderabad	Andhra Pradesh	1-May-15
Prasad Hospital	Mig-204 , 1St Road , K.P.H.B. Colony	Hyderabad	Andhra Pradesh	1-May-15
Premier Hospital	12-2-710, Gudimalkapur Road,Nanal Nagar Mehdipatnam	Hyderabad	Andhra Pradesh	1-May-15
Shadow Hospitals	Opp Police Station, Hayathnagar	Hyderabad	Andhra Pradesh	1-May-15
Shree Bala Ji Hospital	Uppal	Hyderabad	Andhra Pradesh	1-May-15
Sun Rise Hospital	H.# : 4-9-321, Plot 4 and 7, Hayathnagar, R.R. Dist	Hyderabad	Andhra Pradesh	1-May-15
Xenia Hospital	Plot No.43,Ecil X Road,Hyderabad-500062	Hyderabad	Andhra Pradesh	1-Apr-14
Cure Emergency Hospital	11-9-91/A , Balaji Nagar	Khammam	Andhra Pradesh	1-Apr-14
Sri Pooja Hospital	Behind Vinodha Theatre , Beside Overbridge , Mayuri Centre ,	Khammam	Andhra Pradesh	1-Apr-14
Aphila Hospital	# 29-9-65, G.R. Naidu Street, Nakkala Road, Suryaraopet, Vijayawada-520002	Vijayawada	Andhra Pradesh	1-Apr-14
Chikitsa Hospitals	Payakapuram, Nunna Road	Vijayawada	Andhra Pradesh	29-Feb-16
Aakash Eye And General Hospital	A-116, Arjun Park (Near Nangli Dairy, Aakash Public School)	Delhi	Delhi	1-Jul-15
AASHIRWAD HOSPITAL	5 AND 6 KRISHNA MARKET, JHILMIL COLONY, MAIN ROAD, VIVEK VIHAR, PHASE 2	Delhi	Delhi	29-Feb-16
Aashirwad Nursing Home Heart	A-29/3, Lions Enclave, Marbla Block, Opp. Dda Park,	Delhi	Delhi	1-Jul-15

	Vikas Nagar, Uttam Nagar			
Ameda Hospital	Rz-1/3, Main Road, Palam Colony (Opp. Flyover Pillar No. 40)	Delhi	Delhi	1-Jul-15
Balaji Hospital	Main Gurgaon Rd, Goyla More, Deenpur, Najafgarh	Delhi	Delhi	1-Apr-14
Bansal Hospital	51, Tyagi Colony, Rajendra Park, Near Nangloi Metro Station, Main Rohtak Road, Nangloi,	Delhi	Delhi	1-May-15
Bhagat Hospital	Plot No.2, D, Block, Janakpuri	Delhi	Delhi	1-Apr-14
Delhi Medicare Hospital	Plot No. -2, Main Goyala More, Deenpur, Najafgarh	Delhi	Delhi	1-May-15
Dr Badhwar Fracture And MTP Centre	B-25, Main Najafgarh Road, Near Uttam Nagar Terminal, Opp. Metro Pillar No.: 654, Near Uttam Nagar East Metro Station	Delhi	Delhi	29-Feb-16
Durga Hospital (P) Ltd	711, Dr. Mukherjee Nagar , (Opp.Batra Cinema)	Delhi	Delhi	1-Apr-14
East Delhi Medical Centre	1/550, G T Road, Mansarovar Park, Shahdara	Delhi	Delhi	1-Apr-14
EDEN HOSPITAL PVT LTD	B-162, Eden Hospital, East of Kailash	Delhi	Delhi	29-Feb-16
Hardik Hospital	29C Budh Bazar Vikas Nagar (Uttam Nagar)	Delhi	Delhi	1-Jul-15
Krishna Hospital	J-21 , Main Road , 4Th Pusta , Kartar Nagar	Delhi	Delhi	1-Apr-14
Mehar Nursing Home	Plot No. B-35, Gali No. 1, 33 Foota Road, Bhagirathi Vihar-1st	Delhi	Delhi	1-Jul-15
Metro Care Hospital	C-3, 4, Maharani Enclave, Hastal, Uttam Nagar	Delhi	Delhi	1-May-15
Metro Life Line Hospital	85, Old Roashanpura, Nazafrgarh	Delhi	Delhi	1-Apr-14
Navjeevan Hospital	A-12 , Pushpanjali Enclave , Opp. Jaipur Golden Red Light, Outer Ring Road, Pitampura	Delhi	Delhi	1-Apr-14
New Family Hospital	B114 Vijay vihar phase 1 rohini	Delhi	Delhi	29-Feb-16
New Heera Hospital	156, Pkt, 00, Sector-1, Avantika, Rohini,	Delhi	Delhi	1-Apr-14
New Manthan Hospital	Veer Bazar Road, Vats Enclave, Prem Nagar-lird, New Delhi-110086	Delhi	Delhi	29-Feb-16
NEW ROHINI HOSPITAL	156, Pkt, 00, Sector-1, Avantika, Rohini,	Delhi	Delhi	29-Feb-16
O.P. Memorial Hospital	Shoping Centre-5, Avantika, (Opposite Pole Star School), Sector-1, Rohini,	Delhi	Delhi	1-May-15
Parth Hospital	84, Sewark Park, Dwarka More, Near Metro Station, Opp. Pillar No. 781	Delhi	Delhi	1-Jul-15
R R Hospital	Plot No-5, Main Road Deenpur	Delhi	Delhi	1-Jul-15
Savitri Hospital	142/91 Extended Lal Dora, Kanjhawala Road	Delhi	Delhi	29-Feb-16
Shakuntla Nursing Home	Rz-1-81A , West Sagarpur	Delhi	Delhi	1-May-15
Shambhavi Medical Centre	Kh No. 18/20, Plot No. 24, Badli Main Road, Opp. Health Centre, Sec-19, Rohini	Delhi	Delhi	1-Apr-14
Shree Ram Hospital	Plot No. 19A, Raj Hansh Vihar, Cornal Bhatia Road, Opp. DDA Park, Vikas Nagar	Delhi	Delhi	1-Jul-15
Shubh Nursing Home	A-57, Hastal Village, New Delhi	Delhi	Delhi	29-Feb-16
Sunrise Hospital	Plot No. - 1, Pocket 8-B, Sector -15, Rohini	Delhi	Delhi	29-Feb-16
Suraksha Nursing Home	Main Road, Bijwasan	Delhi	Delhi	1-Jul-15
Triveni Hospital	H. No.-57, Shiv Puri, Main Gurgaon Road Dinpur Near Goyala More, Najafgard	Delhi	Delhi	1-Jul-15
Sanjivani Hospital	A-1, Ff, Sidheshwar Complex, Manmohan Char Rasta, Nikol-Odhav Road	Ahmedabad	Gujarat	1-May-15
Shashwat Hospital And Research Centre	D2 Block, Shantiniketan Apartment, Opp. H.B. Kapadia School, Gurukul Road, Memnagar	Ahmedabad	Gujarat	1-May-15
Shiv Jyoti Hospital	Patidar Jin, Near Vamdot School, Gandhi Road, Bardoli.	Bardoli	Gujarat	1-Apr-14

Amrit Dhara Hospital	Near Railway Crossing Nava Gaon Bindoli/ 3/4/5, Dwarkeshnagar, Nr. Rly. Crossing, Dindoli Road, Udhna	Surat	Gujarat	29-Feb-16
Astitva Orthopaedic And Medical Hospital	3-4, Mahavir Nagar, Opp. Rupali Cinema, Palanpur Patia, Rander Rd	Surat	Gujarat	1-May-15
Ayush I.C.U. & Multispeciality Hospital,	5 Follr, Ayush Doctor House, Station Laldarwaja Road, Surat	Surat	Gujarat	1-Apr-14
Ayushya Children Hospital	201, 2Nd Floor, Shri Kuberji Point, Opp. Vijay Dairy, Palanpur Patiya, Rander Rd	Surat	Gujarat	1-May-15
Dharamjivan General Hospital and Trauma Centre	Karmyogi -1 , Plot No. 20/21 , Near Piyush Point Circle , Pandesara Road	Surat	Gujarat	29-Feb-16
Girish Group Of Hospital	2B/1957 Abc , G-Tower , Shankheswar Complex , Majura Gate	Surat	Gujarat	1-May-15
Italiya Hospital	Shayona Building, 2nd Floor on Dairycon Ice Cream, Opp. Sargam Doctor House, Jayganeswer Socitey, Varacha	Surat	Gujarat	29-Feb-16
Laser E.N.T. Hospital	225 Maghani Tower, Cinema Rd, Near Delhi Gate	Surat	Gujarat	1-Apr-14
Malavia medical Hospiatl & I C C U;Surat	1st Floor, Sandhya Darshan Apt., Opp. Bhulka Bhavan School, Adajan Rd	Surat	Gujarat	29-Feb-16
Me And Mummy Hospital And Ivf Centre	Jalnidhi Complex, liird Floor, Opp Bahumali Building, Nanpura	Surat	Gujarat	1-Apr-14
Metas Adventist Hospital	P O Box No 24, Athwalines	Surat	Gujarat	1-May-15
Park Nursing Home & Diagnostic Clinic (P) Ltd.	Krishna Complex , (Near Elbee Cinema) , Bhattar Road	Surat	Gujarat	1-May-15
Pratham Hospital	Divyam Complex 16, Hans Society, Near Labheshwer Polic	Surat	Gujarat	1-Apr-14
Radha Hospital And Maternity Home	239-40-41, Bhagunagar Soc., Opp. Hans Soc., L.H. Road, Varachha	Surat	Gujarat	1-May-15
Sai Anjali Ent-Head And Neck Clinic,	601-602, Kashi Plaza , Mujura Gate, Surat	Surat	Gujarat	1-Apr-14
Swastham Hospital	F-1 To 4, 2Nd Floor, Silver Point, Nana Varachha, Surat	Surat	Gujarat	1-Apr-14
Aman Nursing Home And Iccu	1St Floor, Krishna Complex, Harinagar Char Rasta, Near Gotri Water Tank, Gotri Road, -390021	Vadodara	Gujarat	1-May-15
Dr. Thakorbhair Patel Eye Institute	Vinoba Bhavne Road , Salatvada	Vadodara	Gujarat	1-Jul-15
Dwarkesh Hospital	10-11, Shivali Society, Near Land T Circle, VIP Road, Karelibaug	Vadodara	Gujarat	29-Feb-16
Ganga Jamna Hospital	Opp. Golden Silver Apts., Subhanpura, Subhanpura	Vadodara	Gujarat	1-May-15
Kalavati Hospital	D-187-189, Dajinagar, Harni-Warashiya Ring Road	Vadodara	Gujarat	1-May-15
Navrang Hospital	Near Hdfe Bank, Vip Road, Karelibaug,	Vadodara	Gujarat	1-May-15
Oza Surgical Hospital	Manusmruti Polyclinic Hospital, Near Sitaram Apartment, Behind Ellora Park	Vadodara	Gujarat	1-Jul-15
Sanjivani Hospital	Opp GEB Office Savli	Vadodara	Gujarat	29-Feb-16
Shreeji Hospital And Trauma Care Centre	Near Ramakaka Mandir, N.H. No. 8, Chhani	Vadodara	Gujarat	1-May-15
Venus Super Speciality Hospital	7A, 7B, Shrrathji Park Soc Opp. Akota Ward Office No. 6, Off Old Padra Road	Vadodara	Gujarat	1-May-15
Yogeshwar Hospital	2, Suniketan Park, Behind Samta Flats, Subhanpura	Vadodara	Gujarat	29-Feb-16
Bhavya Kalyani Hospital	Mohana Road, Near Anand Bakery	Ballabgarh	Haryana	29-Feb-16

Akash Hospital	Sec 56, Faridabad	Ballabhgarh	Haryana	1-Apr-14
Shanti Hospital And Maternity Home	Charkhi Gate,Near Yadav Dharramshala,Charkhi Dadri,Bhiwani,Haryana-127306	Bhiwani	Haryana	1-Apr-14
Apurva Hospital & Maternity Home	2N/74, B.P. Near 2-3, Gole Chakkar, Nit Faridabad	Faridabad	Haryana	1-Apr-14
Bhatia Nursing Home	3825A , Block -A , Main Bandh Road , S.G.M. Nagar , N.I.T.	Faridabad	Haryana	1-Apr-14
Dr Narender Aggarwal Nursing Home And Maternity Centre	Sector-23, NIT	Faridabad	Haryana	29-Feb-16
Janak Hospital	Indira Complex, Gali No. 3, Nehar Par, Kheri Road, Old Faridabad	Faridabad	Haryana	29-Feb-16
Navchetna Hospital	4047-48, Sec 23-24, Main Road, Sanjay Colony	Faridabad	Haryana	1-Jul-15
R. Global	Dheeraj Nagar Extn. Naharpar, Atmadpur, Near Bbl Public School	Faridabad	Haryana	1-Jul-15
Sagar Hospital	Mohna Road, Ballabhgarh	Faridabad	Haryana	1-May-15
Samvedna Hospital	Agwanpur Road, Nr Molarband School, Om Enclave	Faridabad	Haryana	1-Apr-14
Zenith Hospital	Mohana Road, Near Punjabi Dhramshala, Ballabhgarh	Faridabad	Haryana	1-Jul-15
Advance Trauma Centre And Hospital	Khandsa Chowk, Near Bikaner Restaurant, Opp. Sector-10A	Gurgaon	Haryana	29-Feb-16
Akash Hospital	Near Subros, Opp Magneti Mareli, At Aliyar, Sec-8, Imt Manesar	Gurgaon	Haryana	1-May-15
Amrawati Hospital	Sarswati Enclave, Near Power House Opp Sec 10-A	Gurgaon	Haryana	1-Apr-14
Ashtha Hospital	Near Syndicate Bank, Bilaspur Chowk	Gurgaon	Haryana	29-Feb-16
Ayushman Hospital And Trauma Cente	Nh-8, Near Hero Honda Chowk	Gurgaon	Haryana	1-Apr-14
Balaji Hospital	Village Rampura NH-8	Gurgaon	Haryana	29-Feb-16
Bio Health Care	SCO-98, Sec-10A	Gurgaon	Haryana	1-Jul-15
East West Medical Centre	711, Sector-14, (Near Main Market)	Gurgaon	Haryana	1-Jul-15
Jeevan Jyoti Hospital	Bus Stand Road, Near Gufawala Shiv Mandir, Rajiv Nagar	Gurgaon	Haryana	1-Jul-15
K.V.S Hospital And Trauma Centre	Vill Baskushala, Near Anantraj Building, Sec-7, Imt Manesar,	Gurgaon	Haryana	1-May-15
Kartik Hospital	Vill-Bass Hariya,Post-Bass Lambi,Dist. Gurgaon	Gurgaon	Haryana	1-Apr-14
Life Line Healthcare	Plot No-140, Huda Market, Sec-15 li, Gurgaon	Gurgaon	Haryana	1-Apr-14
MKD Memorial Multi Speciality Hospital And TC	Main Sohna Road, Raipur, Sohna	Gurgaon	Haryana	29-Feb-16
Nice Care Medical Centre Multi Speciality Hospital	Main Bassi Road Opp. Raghu Gas Godown	Gurgaon	Haryana	1-Jul-15
Paras Medical Center	Nr Central Bank Kasan Road Manesar	Gurgaon	Haryana	1-Apr-14
Pranav Hospital	Basai Enclave, Part-2	Gurgaon	Haryana	1-Jul-15
Raj Hospital	108, Palam-Gurgaon Road, Dundahera, Opp. Vishal Mega Mart Mall	Gurgaon	Haryana	1-Jul-15
Rathore IMT Hospital	Near Anant Raj Chowk, Vill.Bas Kusla,Sec-8 IMT Manesar	Gurgaon	Haryana	1-Jul-15
S.R.S. Hospital And Critical Care Unit	Opp. Haldiram, Nh-8, Gurgaon-122001	Gurgaon	Haryana	1-Apr-14
Sai Hospital	Main Road, Bhora Kalan	Gurgaon	Haryana	1-Apr-14

Sanjeevani Health Care & Tauma Centre	Vill- Naharpur, Imt Manesar, Sec-6, Gurgaon-122050	Gurgaon	Haryana	1-Apr-14
Sapna Hospital	Opp. Plot No-405, Sec-8, IMT Manesar	Gurgaon	Haryana	29-Feb-16
Shivam Hospital	H. No. 2, Shakti Park, Gali No. 1, Anaj Mandi Chowk, Khandsa Road, Sector-10A	Gurgaon	Haryana	29-Feb-16
Shree Krishna Hospital	Devi Lal Colony, Near Sec -9	Gurgaon	Haryana	1-Apr-14
Shri Balaji Hospital And Trauma Centre	Near Govt. School, Gadoli, Pataudi Road	Gurgaon	Haryana	1-Apr-14
Star Hospital	Plot No-16,Village Dharampur, Daultabad Road, Gurgaon	Gurgaon	Haryana	29-Feb-16
Swastik Clinic And Trauma Centre	Sco 81 Khansa Road, Sector-10A, Gurgaon	Gurgaon	Haryana	1-Apr-14
Tirupati Medical Center	Plot No-3, Road No-1, Opposite Mother Diary, South City-1 Market	Gurgaon	Haryana	1-Jul-15
Vision Hospital	H.No.-3, Opp Mother Dairy, South City-1, Market,	Gurgaon	Haryana	1-May-15
Yashlok Medical Centre	1/355,Sec.1,Imt Manesar,Gurgaon-122051	Gurgaon	Haryana	1-Apr-14
Pulse Multispeciality Hospital & Diagnostic Centre	Anaj Mandi, Near S.D.M. Residence	Mahendragarh	Haryana	1-Jul-15
Upkar Hospital	Kasan Road, Near Syndicate bank	Manesar	Haryana	29-Feb-16
Palwal Hospital	New Sohna Rd, Old Gate Rd	Palwal	Haryana	1-Apr-14
Raj Medical Center	Near D A V School Delhi Mathura Road	Palwal	Haryana	29-Feb-16
Geetanjali Hospital	Gurgaon Pataudi Road , Pataudi , Near Sumit Cinema	Pataudi	Haryana	1-Jul-15
Shree Vinayak Hospital	Sahlawas Road, Kosli	Rewari	Haryana	1-Jul-15
Channan Devi Memorial Hospital	Plot No. 952 , Ward No. 23 , Lal Chand Colony Chwok , Near Durga Mandir	Rohtak	Haryana	1-Apr-14
City Hospital	1533/21 , Chunnipura , Saini School Road	Rohtak	Haryana	1-Apr-14
Dayal Maternity & Nursing Home	982/23, D.L.F. Colony Chowk, Rohtak - 124001	Rohtak	Haryana	1-Apr-14
Shanti Maternity & Nursing Home	Jind Bye pass chowk, Jind Road	Rohtak	Haryana	29-Feb-16
Rama Hospital	Sonepat Road, Bahalgarh, Sonapat, Haryana 131039	Sonepat	Haryana	1-Apr-14
Ananya Hospital	No. 389/44 19Th Main 1St Block, Rajajinagar	Bangalore	Karnataka	1-May-15
Gurushree Hi-Tec Multi Speciality Hospital	# 1558,Opp-Chandra Lay Out Bus Stand, Vijaya Nagar	Bangalore	Karnataka	1-May-15
Koshys Hospital	Ramamurthy Nagar Extn, Raghavendra Nagar, Tambuchetty Palya Main Road	Bangalore	Karnataka	1-May-15
Lakshmi Nursing Home	No. 567, Chokkasandra, T. Dasarahalli	Bangalore	Karnataka	1-May-15
Neha Prakash Hospital	# 8 , 6th Main Road , 5th Phase , Yelahanka New Town	Bangalore	Karnataka	1-May-15
Vijayashree Hospitals	#3, Gottigere,Bannerghatta Main Road, - 560083	Bangalore	Karnataka	1-May-15
Yashomati Hospitals	2371/3 Hal,Varthur Main Road, Munne Kolalu,Maratalli-560037	Bangalore	Karnataka	1-May-15
Ayush Hospital & Research Centre	Plot No. 11, Old Ashoka Garden Behind Prabhat Petrol Pump , Raisen Road	Bhopal	Madhya Pradesh	29-Feb-16
Getwell Hospital Bhopal	F2-8/9, Mayur Vihar Colony, 80 Fit Road, Opp. Punjab National Bank ATM, Ashoka Garden,	Bhopal	Madhya Pradesh	29-Feb-16
Gomati Multispeciality Hospital	F-2/8-9 Mayur Vihar Colony, Near Ashoka Garden police Thana	Bhopal	Madhya Pradesh	29-Feb-16
Mahesh Multispeciality Hospital & Trauma Centre	80, Feet Main Road, Ashoka Garden	Bhopal	Madhya Pradesh	1-Apr-14

Venus Hospital And Medical Research Centre	H. No. 2, Pipal Chouraha, Karond	Bhopal	Madhya Pradesh	1-Apr-14
ARIHANT HOSPITAL AND RESEARCH CENTER;Indore	283-A, Gumasta Nagar	Indore	Madhya Pradesh	29-Feb-16
SUYASH HOSPITAL;Indore	5/1 , Residency Area ,Opp. M.G.M. Medical College ,A,B, Road	Indore	Madhya Pradesh	29-Feb-16
Global Hospital	673/101 Kusum Apt First Floor Near Bhandari Rikshaw Stand Bhandari Compound	Bhiwandi	Maharashtra	29-Feb-16
MONSAI HOSPITAL	28, Visanji Nagar,	Jalgaon	Maharashtra	29-Feb-16
Kumar Hospital And Polyclinic	S.N. Dubey Road , Rawal Pada , Dahisar (E)	Mumbai	Maharashtra	1-Apr-14
Ratika Hospital And Research Centre	Laxmi Niwas , Plot No. 4 , Borivali (E)	Mumbai	Maharashtra	1-Jul-15
Sai Kripa Children Hospital	Bhayander	Mumbai	Maharashtra	1-Apr-14 1-Apr-14 1-May-15 1-Apr-14 1-Apr-14 1-Apr-14 1-May-15 1-May-15
Saraswati Hospital	Plot No. 8/K/2 & 3, Road No. 8. Opp. Vittal Rakhumani Man	Mumbai	Maharashtra	
Suchak Hospital	A-Sunlit Height Building, Opp. Dahisar New Police Station, S.V. Road, Dahisar (E)	Mumbai	Maharashtra	
Ghuge Hospital	Krantiveer Vasant Rao Naik Housing Society,Hanuman Nagar,Amrutdham,Panchvati,Nashik-422003	Nashik	Maharashtra	
Gurukrupa Hospital	Sarvadnya Sankul, 1, Floor, Peth Naka, Pan-Chavati, Nashik, Maharashtra 422004	Nashik	Maharashtra	
Mauli Nursing Home	Om Ishan Appartment, Canal Road, Datta Nagar, Peth Road, Panchavati	Nashik	Maharashtra	
Shri Niwas Multi Speciality	Ner Rani Nagar Nashik Sidco	Nashik	Maharashtra	
Gandhi Hospital	Sholapur Road, Hadapsar,Bhosale Garden, Hadapsar,- 411028	Pune	Maharashtra	
Sant Dnyaneshwar Hospital	Hira Plaza,Pune-Nasik Highway,Bhosri-411039	Pune	Maharashtra	
Swami Vivekanand Hospital	Narayangaon	Pune	Maharashtra	29-Feb-16
Asian Multispeciality Hospital	1412/A, Prince Apartment, Bhandari Compound, Riksha Stand, Narpoli,Bhiwandi	Thane	Maharashtra	29-Feb-16
Shiva Hospital	RIICO Ind. Area-Khushkhara	Alwar	Rajasthan	29-Feb-16
Sunshine Hospital And Trauma Centre	Near Pwd Rest House, N.H. 8, Shahjahanpur	Alwar	Rajasthan	1-Jul-15
Sparsh Malhotra Hospital;Agra	5 , Khandari Quarters , Master Plan Road	Agra	Uttar Pradesh	29-Feb-16
Jeevan Jyoti Hospital	162 , Bai Ka Bagh , Lowther Road	Allahabad	Uttar Pradesh	1-Apr-14
Shakuntala Multispeciality Hospital	Near Trivenipuram Gate, Trivenipuram, Jhunshi	Allahabad	Uttar Pradesh	29-Feb-16
Vatsalya Maternity And Surgical Center Pvt Ltd	6/8, Elgin Road, Civil Lines,	Allahabad	Uttar Pradesh	1-Apr-14 1-Apr-14
Rawal Hospital	Railway Road, Dadri (G.B. Nagar)	Dadri	Uttar Pradesh	
Pragyan Hospital	Baradari Ke pas, Koda, Jahanabad	Fatehpur	Uttar Pradesh	29-Feb-16

Aditi Hospital	4/117, Vaishali	Ghaziabad	Uttar Pradesh	1-Jul-15 1-Jul-15 1-Apr-14 1-May-15 1-Apr-14 1-Apr-14
Gayatri Nawal Hospital	Plot No. 765, Niti Khand-I, Opp. ATS Advantage Housing Society, Indrapuram	Ghaziabad	Uttar Pradesh	
Getwell Multi Speciality Hospital	S-19, Shalimar Garden Extn,-1, Near Dayanand Park Sahibabad	Ghaziabad	Uttar Pradesh	
Getwell Soon Multi Speciality Institute Pvt. Ltd.	S-19, Shalimar Garden Extn,-1, Near Dayanand Park Sahibabad	Ghaziabad	Uttar Pradesh	
Indra Nursing Home And Maternity Centre	Shanti Nagar , Loni Road ,	Ghaziabad	Uttar Pradesh	
Jeevan Jyoti Nursing Home	Jawahar Nagar, Loni	Ghaziabad	Uttar Pradesh	
Kamla Devi Hospital And Trauma Centre	216/1, Giri Market, Near Shhid Vinod, Yadav Gate, Loni	Ghaziabad	Uttar Pradesh	29-Feb-16
Medimax Hospital	K-112, Sector-12, Pratap Vihar	Ghaziabad	Uttar Pradesh	1-Jul-15
Narayan Hospital	J-2, Sec-12, Leelawati Chowk, Pratap Vihar	Ghaziabad	Uttar Pradesh	29-Feb-16
Raj Mahendra Hospital	Nh-B, G-Block, Sector-11, Pratap Vihar	Ghaziabad	Uttar Pradesh	1-May-15 1-Jul-15 1-Apr-14 1-Apr-14
Shri Tilak Hospital And Trauma Center	183, Sarvodaya Nagar, Vijay Nagar By Pass Chowk	Ghaziabad	Uttar Pradesh	
Roshan Hospital	Nh - 15, Gamma - li, Dist. - Gautam Budh Nagar	Greater Noida	Uttar Pradesh	
Yatharth Wellness Hospital & Trauma Centre	32, Omega -1, Near Senior Citizen, Greater Noida	Greater Noida	Uttar Pradesh	
Asha Hospital	Near Jalalganj Railway Crossing, Jalalpur	Jaunpur	Uttar Pradesh	29-Feb-16
Laxmi Health Care Centre & Hospital;JAUNPUR	Kuttupur,Akbar Khanpur Jaunpur , Shahganj Road	JAUNPUR	Uttar Pradesh	29-Feb-16
Balaji Hospital	Opposite Gate No.2,Medical College, Kanpur Road	Jhansi	Uttar Pradesh	29-Feb-16
Family Hospital & Research Centre	A-9 , Awas Vikas , Hanspuram Hamirpur Road , Naubasta	Kanpur	Uttar Pradesh	1-Apr-14
G A V Hospital	127/595, Vasant Vihar, Near Kesco Sub Station	Kanpur	Uttar Pradesh	29-Feb-16
Kanpur Infectious Disease Hospital	Plot No. 8, Meerut Cold Store Near NSI, Kalyanpur	Kanpur	Uttar Pradesh	29-Feb-16
Maa Durga Hospital And Research Centre	Near Samudayik Health Centre, Shivali Road, Kalyanpur	Kanpur	Uttar Pradesh	29-Feb-16
Rama Shiv Super Speciality Hospital	7/200 Swaroop Nagar, Opp. Hallet Hospital	Kanpur	Uttar Pradesh	29-Feb-16
SIS Memorial Nursing Home	H-96, Double Road, Satyam Vihar Awas Vikas No-1, Opp. Sant Kuti Vihar, Kalyanpur	Kanpur	Uttar Pradesh	29-Feb-16
Utkarsh Hospital And Maternity Home	14 A(II)-C, Baba Nagar, Naubasta Near Chaturvedi Building	Kanpur	Uttar Pradesh	29-Feb-16
Lucknow Metro Hospital & Trauma Centre	1/25, Vijay Khand, Gomti Nagar	Lucknow	Uttar Pradesh	29-Feb-16
Manjula Hospital And Trauma Centre	1, Maruti Puram, (Opp. Lekhraj Khazana), Indira Nagar, Faizabad Road	Lucknow	Uttar Pradesh	1-Apr-14 1-Apr-14
Rajdhani Hopital And Maternity Center	Adjascent Pakka Pull (E), Khadra, Sitapur Road	Lucknow	Uttar Pradesh	
C B Memorial Nursing Home	K-67, Phase-2, Palhera Chopla, Pallavpuram	Meerut	Uttar Pradesh	29-Feb-16
K L Nursing Home	Milan Vivah Mandap Shiv Chowk Kanker Khera Meerut Cantt	Meerut	Uttar Pradesh	29-Feb-16

Shree Sitaram Nursing Home	202, New Prabhat Nagar, Kila Road	Meerut	Uttar Pradesh	1-May-15
Ayush Health Care	Chakiya Road	Mughalsarai	Uttar Pradesh	29-Feb-16
Bhardwaj Hospital	Nh-1, Sec-29	Noida	Uttar Pradesh	1-Apr-14 1-May-15 1-May-15 1-May-15
Family Medicare	M-15, Sector - 66	Noida	Uttar Pradesh	
Jagdamba Super Speciality Hospital	M-43, Mamura, Sector-66	Noida	Uttar Pradesh	
Khushi Medilife Centre Pvt Ltd	Vill. Bishanpura, Sector-58	Noida	Uttar Pradesh	
Life Care Hospital	E-1, Sector-61, Near Sai Mandir	Noida	Uttar Pradesh	
Pawani Hospital	Main Garhi Road, Near Gati Office, Sector-68	Noida	Uttar Pradesh	29-Feb-16
Shree Om Life Line Hospital	Near Citizen Co-Bank, Barola, Sector-49, Noida, G.B. Nagar	Noida	Uttar Pradesh	1-Apr-14 1-May-15
Shri Om Kashyap Lifeline Hospital Pvt Ltd	452, Barola, Sector - 49	Noida	Uttar Pradesh	
Dhanvantari Multispeciality Hospital	Shahjahanpur	Shahjahanpur	Uttar Pradesh	29-Feb-16
Kulwanti Hospital	Bhogaweer, Lanka, 32/54, Bhogaweer, Behind Sankat Mochan Mandir, Lanka	Varanasi	Uttar Pradesh	29-Feb-16
Malti Hospital And Maternity Center	Akhari Bypass-Upasana Nagar-Chitapur Road	Varanasi	Uttar Pradesh	29-Feb-16
Max Hospital;Varanasi	DLW, Newada Road (Infront of Bangal Sweets) Near Police Chauki	Varanasi	Uttar Pradesh	29-Feb-16
K.G.N. Hospital	Idgah Road, Jwalapur	Haridwar	Uttarakhand	1-Apr-14
Good Samaritan Hospital	6, Dr. Biresh Guha Street, Near Park Circus 4 No. Bridge,	Kolkata	West Bengal	1-May-15
Bhagat Chandra Hospital	RZF 1/1, Mahavir Enclave, Near Palam Dwarka Flyover	Delhi	Delhi	31-Jan-17
Leelawati General Hospital	373, Ney Flyouer Bye Pass Road, Nawabganj	Bareilly	Bareilly	1-Apr-17
Mukti Mission Seva Hospital	Panchkroshi Marg, Salarpur	Varanasi	Varanasi	3-May-17

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Analysis Report

Policy No : 020100/22/H0119553 Period of Insurance : 10/07/2019 - 09/07/2020
 Name of Corporate : Indian Institute Of Management
 Underwriter : Iffco Tokio General Insurance Co. Ltd.
 Policy Issuing Office : 020100, Itg, Do Indore No. of Employees : 1657 No. of Lives : 1657
 Policy Analysis Report as on : 18 Mar 2020
 Created By : SANKALP NAGAR (ind475077) Created On : 18/03/2020 16:31:00

Claims Overview

	Cashless			Reimbursement			Total				
	No. Of Claims	Claim Amount	Settled Amount	No. Of Claims	Claim Amount	Settled Amount	Total Claims	Total Claim Amount	Total Settled Amount	% of Claims	% of Amount
Reported	10	489070	461447	2	34747	7388	12	523817	468835		
Paid	8	430144	402521	1	7847	7388	9	437991	409909	75%	87.43%
Settled	2	58926	58926	0	0	0	2	58926	58926	16.67%	12.57%
Approved	0	0	0	0	0	0	0	0	0	0%	0%
Rejected	0	0	0	0	0	0	0	0	0	0%	0%
Cashless Rejected	0	0	0	0	0	0	0	0	0	0%	0%
Cashless Cancelled	0	0	0	0	0	0	0	0	0	0%	0%
Closed	0	0	0	0	0	0	0	0	0	0%	0%
Pending	0	0	0	0	0	0	0	0	0	0%	0%
Query	0	0	0	1	26900	0	1	26900	0	8.33%	0%
Pre-Auth Approved Bill Not Received	0	0	0	0	0	0	0	0	0	0%	0%

Premium	1302657
Addition Premium	182390
Deletion Premium	0
Total Premium	1485047
Incurred Claim	495735
ICR	33%
Earned Premium	1026549
ICR on Earned	48%

Morbidity Ratio

No. of lives Insured	1657
No. of Claims	11
No. of Claims made per 100 Lives Insured	1%

Disease wise claim analysis

Disease Group	No. of Claims	Claim Amount	Settled Amount	% of Claim	% of Amount
Orthopaedic	1	150000	150000	9.09%	31.99%
Trauma	2	150863	143371	18.18%	30.58%
Nose, Throat And Other Respiratory Disorders	2	58926	58926	18.18%	12.57%
General S/s	3	61601	50532	27.27%	10.78%
Heamatology	1	31123	29861	9.09%	6.37%
Symptoms And Signs Involving The Digestive System And Abdomen	1	32491	27434	9.09%	5.85%
Male Genitourinary	1	11913	8711	9.09%	1.86%
Total	11	496917	468835		

Age wise claim analysis

Age Wise	No. of Claims	Claim Amount	Settled Amount	% of Claim	% of Amount
0 - 5	0	0	0	0%	0%
06 - 35	11	496917	468835	100%	100%
36 - 40	0	0	0	0%	0%
41 - 45	0	0	0	0%	0%
46 - 50	0	0	0	0%	0%
51 - 55	0	0	0	0%	0%
56 - 60	0	0	0	0%	0%
61 - 65	0	0	0	0%	0%
66 - 70	0	0	0	0%	0%
Above 70	0	0	0	0%	0%
Total	11	496917	468835		

Relationship wise claim analysis

Relationship Wise	No. of Claims	Claim Amount	Settled Amount	% of Claim	% of Amount
Employee	11	496917	468835	100%	100%
Spouse	0	0	0	0%	0%
Children	0	0	0	0%	0%
Parents	0	0	0	0%	0%
Parent-In-Law	0	0	0	0%	0%
Others	0	0	0	0%	0%
Total	11	496917	468835		

Claim Amount Band Wise analysis

Amount Band Wise	No. of Claims	Claim Amount	Settled Amount	% of Claim	% of Amount
Rs. 10000 and Less	2	19760	16099	18.18%	3.43%
Rs. 10001 to Rs. 25000	2	38977	31611	18.18%	6.74%
Rs. 25001 to Rs. 50000	5	184118	173227	45.45%	36.95%
Rs. 50001 to Rs. 75000	0	0	0	0%	0%
Rs. 75001 to Rs. 100000	1	104062	97898	9.09%	20.88%
Rs. 100001 to Rs. 150000	1	150000	150000	9.09%	31.99%
Rs. 150001 to Rs. 200000	0	0	0	0%	0%
Rs. 200001 to Rs. 250000	0	0	0	0%	0%
Rs. 250001 to Rs. 300000	0	0	0	0%	0%
Rs. 300001 to Rs. 350000	0	0	0	0%	0%
Rs. 350001 to Rs. 400000	0	0	0	0%	0%
Rs. 400001 to Rs. 450000	0	0	0	0%	0%
Rs. 450001 to Rs. 500000	0	0	0	0%	0%
Above Rs. 500001	0	0	0	0%	0%
Total	11	496917	468835		

Hospital Wise analysis

Hospital Wise	No. of Claims	Claim Amount	Settled Amount	% of Claim	% of Amount
Choithram Hospital And Research Centre	7	160928	143582	63.64%	30.63%
Bombay Hospital	1	46801	45473	9.09%	9.7%
Neema Hospitals Pvt. Ltd	1	104062	97898	9.09%	20.88%
Sahaj Hospital Pvt. Ltd	1	150000	150000	9.09%	31.99%
Shalby Hospital	1	35126	31882	9.09%	6.8%
Total	11	496917	468835		

Hospital City Wise analysis

Hospital City Wise	No. of Claims	Claim Amount	Settled Amount	% of Claim	% of Amount
Indore	11	496917	468835	100%	100%
Total	11	496917	468835		

Repeated Utilisation Wise of Employees (Hospitalisation)

No. of Claims	No. of Employees	Claim Amount	Settled Amount	% of Claim	% of Amount
1	10	489070	461447	100%	100%
Total	10	489070	461447		

Repeated Utilisation Wise of Dependents (Hospitalisation)

No. of Claims	No. of Dependents	Claim Amount	Settled Amount	% of Claim	% of Amount
Total	0				