



The Oriental Insurance Company Limited

GROUP MEDICLAIM TAILORMADE POLICY SHEDULE

UIN : OICHLGP449V022021

Policy No. : 271901/48/2024/2224 **Prev. Policy No.** : -
Cover Note No. : 271901809841 **Cover Note Date** : 01/11/2023
Insured's Code : AB0000051401 **Issue Office Code** : 271901
Insured's Name : SHRI RAMDEOBABA COLLEGE OF ENGINEERING AND MANAGEMENT (GSTIN: 27AAETS2414A1ZZ) **Issue Office Name** : BO RAMA MKT. ROHINI DELHI (GSTIN: 07AAACT0627R1Z1)
Address : RAMDEO TEKDI, KATOL ROAD, NAGPUR- 440013 **Address** : 215,RAMA MARKET PITAM PURA, NEW DELHI NEW DELHI DELHI 110034
Tel. /Fax /Email : 0 / 0 / NA **Tel. /Fax /Email** : (011)-27011578 / (011)-7016468 / udai.prakash@orientalinsurance.co.in

Agent/Broker Details

Dev.Off.Code :
Agent/Broker : LC000000193 M/S EMEDLIFE INSURANCE BROKING SERVICES LTD
Address : Pottipati plaza, 2nd Floor, No.77, Nungambakkam, High Road,, Chennai-600 034 TAMIL NADU, MOB NO 9899887198, 8826692925, CHENNAI, TAMIL NADU, 600034
Tel/Fax/Email : 04428264242/04428264244//

Period of Insurance : FROM 00:00 ON 02/11/2023 TO MIDNIGHT OF 01/11/2024
Collection No. & Dt. : CD A/C AB0000051401 **GST INVOICE NO** :0722439283209 **UIN** :0
Gross Premium : 32,50,000 **GST** : 5,85,000 **Stamp Duty** : 1 **Total** : 38,35,000
Co-insurance Details : NIL

TPA Details :

TPA ID : YA0000000347
TPA Name : PARAMOUNT HEALTH SER
TPA Address : A-442, ROAD NO-28, WAGLE INDUSTRIAL ESTATE, THANE WEST, 400 604.
THANE 400604 **Toll Free No** : 1800-22-6655
Telephone No : 022-66444600 **TOLL FREE:** 1800-22-6655 **Fax No** : 022-66444754-755

Risk Details As per attached Annexure

Sr No : 1 **Emp/Dependant Name** : SHRI RAMDEOBABA COLLEGE OF **SI** : 70400000 **No Of Dependants** : 881

Place : NEW DELHI

Date : 16/11/2023



IRDA-REGNO-556

For and on behalf of
The Oriental Insurance Company Limited

This is an electronically generated document (Policy Schedule). The Policy document duly stamped will be sent by post.

In case of any query regarding the Policy please call Toll Free No. 1800 11 8485 and 011 33208485.

Authorised Signatory

CIN: U66010DL1947GOI007158 All the Amounts mentioned in this policy are in Indian Rupee

Page 1 of 3

IRDA Regn. No. 556 - Now you can buy and renew selected policies online at www.orientalinsurance.org.in



The Oriental Insurance Company Limited

Attached to and forming part of policy number 271901/48/2024/2224

ENGINEERING
AND
MANAGEMENT

Particulars of the Persons covered

| Sr. No. | Name | Relationship | Sex | Age | Pre-existing Ailments, If Any |
|---------|------|--------------|-----|-----|-------------------------------|
|---------|------|--------------|-----|-----|-------------------------------|

Total Sum Insured in words : Indian Rupees Seven Crores Four Lakhs Only

Total Premium in words : Indian Rupees Thirty-Eight Lakhs Thirty-Five Thousand Only

Installment Details

| Inst. No | Installment Date | Installment % | Installment Amount | Tax | Total | Remarks |
|----------|------------------|---------------|--------------------|----------|-----------|---------|
| 1 | 02/11/2023 | 100 | 32,50,000 | 5,85,000 | 38,35,000 | |

The insurance under this policy is subject to conditions, clauses, warranties, endorsements .

The policy shall pay for hospitalization expenses for medical/surgical treatment at any Nursing Home/Hospital in INDIA as an in-patient defined in the policy

- 1.Family Definition - 1+5, Family Definition (Parents-in-Law in case of female employees): Self + Spouse + 2 Dependent Children + 2 dependent Parents OR Parents-in-law.
- 2.Age Band - No Age Limit
- 3.Policy Type (Floater / Non-Floater) - Floater
- 4.Sum Insured Graded - Graded sum insured- 1.5 lac, 2Lac,2.5 lac, 3lac,3.5 lac,4 lac, 4.5 lac,5 lac,5.5 lac,6 lac,6.5lac,9.5 lac & 10 lac.
- 5.Cashless Facility - Yes
- 6.Baby Cover from Day-1 - New Born Baby Cover from Day1, as part of family floater
- 7.Pre Existing Ailments - Pre Existing Disease: Covered from Day One
- 8.Waiver of 30 days waiting period - Waived off
9. Waiver of 1st, 2nd, 3rd & 4th Year exclusion - Waived, 1st & 2nd year exclusion
- 10.Room Rental Limit - Room rent each restricted to 1% of sum insured & 2 % for ICU. Proportionate clause applicable.
- 11.Pre - Post Hospitalization - pre and Post Hospitalization cover: 30 days and 60 days pre and post hospitalization without limit.
- 12.Ambulance Charges - Ambulance Charges: 1000,
- 13.Sub-Limits capped (for Room Rent+ Doctor+ Others) & Medical practitioner charges, surgeon fees, consultant fees and similar expenses limit: To be Waived, Expenses capped for anesthesia, blood oxygen, surgical appliances, drugs, medicines, dialysis, chemotherapy, radiotherapy, x-ray, operation theatre charges etc. limit
- 14.Internal Congenital - Covered
- 15.External Congenital Disease ; External Congenital Disease: External Congenital Disease not covered
16. Copay - No Co-pay
- 17.Ailment wise / procedure wise capping - Not applicable
- 18.Day Care Procedures - Covered
- 19.Special condition - 1) cataract & hernia 25% of sum insured. Cataract: In case of Multifocal lens, implants will be paid up to 20% of lens cost only 2) Age Related Disorders & degenerative condition.: To be Covered
- 20.Midterm additions allowed only for new joiners, newly married spouse and new born baby. Additions subject to intimation received within 45 days. Any additions for new employee, spouse / children would be allowed within 45 days of date of joining marriage / birth respectively. - employees who joined during the previous month and premium to be charged on prorata basis from DOJ.
- 21.Addition & Deletion of Employee will be done from Date of Joining & Date of Leaving respectively - On Pro rata

Place : NEW DELHI

Date : 16/11/2023



IRDA-REGNO-556

For and on behalf of
The Oriental Insurance Company Limited

This is an electronically generated document (Policy Schedule).The Policy document duly stamped will be sent by post.

In case of any query regarding the Policy please call Toll Free No. 1800 11 8485 and 011 33208485.

Authorised Signatory

CIN: U66010DL1947GOI007158 All the Amounts mentioned in this policy are in Indian Rupee

Page 2 of 3

IRDA Regn. No. 556 - Now you can buy and renew selected policies online at www.orientalinsurance.org.in



The Oriental Insurance Company Limited

Attached to and forming part of policy number 271901/48/2024/2224

- basis.
- 22.Claim Intimation - Within 15 days from date of Hospitalization.
- 23.Claim submission clause & Claim Submission Period: Within 30 days from date of discharge
- 24. Premium will be charged on per life basis.
- 25.UCR/GIPSA applicable.
- 26. TPA: PARAMOUNT

In the event of a claim under the policy exceeding Rs. 1 lac or a claim for refund of premium exceeding Rs. 1 lac,the insured will comply with the provisions of the AML policy of the Company.The AML policy is available in all our operating offices as well as Company's website.

Warranted that in case the person covered under the policy has lodged any claim under the previous policy and the sum insured is enhanced under the current policy, for a further claim for the same disease during the current policy, the earlier Limit of Sum Insured shall be applicable and not the enhanced sum insured

Warranted that in case of dishonour of premium cheque(s) the Company shall not be liable under the policy and the policy shall be void abinitio (from inception).

"We at Oriental continuously strive to ensure that you get the best possible treatment from our network hospitals. Please contact your TPA or any of the Oriental offices for our preferred hospitals in your area before going for a treatment. This will help us serve you in the best possible manner"

In witness whereof the undersigned being authorised by and on behalf of the Company has/have herein to set his/their hands at BO RAMA MKT. ROHINI DELHI (GSTIN: 07AAACT0627R1Z1) on 17-NOV-23

"In case of grievance related to any issue related to this policy the same may be addressed to the office In-Charge or the Grievance Officer at above policy address. If the grievance remains pending, it may be escalated to Grievance Officer of the concerned Regional Office SCOPE MINAR CORE 1,DISTRICT CENTRE LAKSHMI NAGAR,1st FLOOR,,NEW DELHI. The next escalation in case grievance remains unresolved is CSD, Head Office, situated at Oriental House, A-25/27, Asaf Ali Road, New Delhi-110002. If the insured is not satisfied with the resolution/reply provided by the company, he/she may approach the Office of Insurance Ombudsman, within his/her jurisdiction. The list of offices of Ombudsman is available on Company's portal."

Entered By : SUNIL KUMAR
Examined By : Surinder Singh Mehra

For and on behalf of
The Oriental Insurance Company Limited

Policy Printed By :950467 IP :
Policy Printed On :17-NOV-23 11:22:33 MAC :

Authorised Signatory

Place : NEW DELHI
Date : 16/11/2023



IRDA-REGNO-556

For and on behalf of
The Oriental Insurance Company Limited

This is an electronically generated document (Policy Schedule).The Policy document duly stamped will be sent by post.

In case of any query regarding the Policy please call Toll Free No. 1800 11 8485 and 011 33208485.

Authorised Signatory

CIN: U66010DL1947GOI007158 All the Amounts mentioned in this policy are in Indian Rupee

Page 3 of 3

IRDA Regn. No. 556 - Now you can buy and renew selected policies online at www.orientalinsurance.org.in