

Date of Release	13/05/2025	Date of Expiry of Quote	11/06/2025
Quote No	Q200044008083	Type of Quote	OTC
Group Medicare Quote (OTC)			
Name of the client	COTOCUS	Total No. of Lives	11
Insured Location	Bokaro	Total No. of Employees	11
Floater/Non-Floater	Non-floater	Policy Type	Non-Selective
Quote Type	Fresh	Relationship	Employer -Employee
Policy Start Date (DD/MM/YYYY)	13/05/2025	Funding Type	Non-Contributory
Policy End Date (DD/MM/YYYY)	12/05/2026	Policy Duration	Annual
Family Definition	Employee only	Service Type	Cashless and Reimbursement(IPD)
Category	SME	Claim Administrator	Inhouse
Value added Services	Standard	Provider Type	Open Network
Premium Details	Option1		
Premium(INR)	Add: GST	Total Premium(INR)	
62,340	18%	73,561	
Coverage Details			
Age Band	18 years-90 years		
In-patient treatment(IPD)	Flat Sum Insured of INR 5,00,000		
Family Definition	Employee only		
Inclusion of LGBTQ members	Policy will also provide cover for LGBTQ members. However, gender reassignment surgery and hormonal therapy shall be excluded		
Pre Post Hospitalisation	30 - 60 days		
Day Care	List of 541 Day Care procedure attached in Policy Terms and Conditions is covered		
Organ Donor	Medical and surgical Expenses of the organ donor for harvesting the organ where an Insured Person is the recipient limited to the In-Patient Sum Insured		
Ambulance	Road Ambulance covered upto 1% of SI with maximum amount of INR 1,000 Per Hospitalisation		
Maternity Cover	Not Applicable		
Pre and Post Natal Expenses	Not Covered		
Family Transportation	Covered upto INR 5,000		
Baby day 1 cover	Not Covered		
Nursing Allowance	Covered for INR 100 per day upto a maximum of 15 days with a deductible of 2 days		
Congenital Internal diseases	Covered		
Congenital External diseases	Covered in Life threatening condition only		
Ayush Cover	Covered in Govt. Recognised hospitals only upto 25% of Sum Insured		
Limit on Room Rent	1% of SI for Normal and 2% for ICU. Normal Room Rent is inclusive of Nursing Charges		
Proportionate Clause	In the event of insured getting admitted in higher room category, all hospital related expenses will be on proportionate basis to the eligibility limit as per room rent restriction. All other related charges in accordance with the room rent restriction or actuals whichever is lower		
Co-pay on all claims	No co-pay on all claims		
Health Card Type	E-Card		

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TATA AIG General Insurance Company Limited

Registered office: Peninsula Business Park, Tower A, 15th Floor, G.K Marg, Lower Parel , Mumbai - 40013

24*7 Tollfree Number: 1800 266 7780 Email: customersupport@tataaig.com | Website: www.tataaig.com

IRDA of India Registration No : 108, CIN: U85110MH2000PLC128425, UIN: TATHLGP21248V022021

Beneficiary (Reimbursement Claims)	Employee
Terrorism	Any Hospitalisation due to terrorism activities will be covered upto IPD Sum Insured
Portability	Portability is available on this product as per TATA AIG Retail Health Norms and product features.
Dental Treatment	Covered in case of hospitalization due to accident on IPD basis only
Cataract Limit (INR)	No Limit
Specified Disease / Procedure waiting period	Waived Off
30 Days waiting period	Waived Off
PED waiting period	Waived Off
Co-pay for Specified Illness	Cyberknife treatment covered with 50% Co Pay
Cochlear Implant treatment	Cochlear Implant treatment restricted to 50% of SI
Hospital Cash Benefit	Hospital Cash Benefit is covered for INR 500 per day for 7 days Only if Hospitalisation is more than 5 days
Emergency Air Ambulance	Emergency Air Ambulance is covered with per event limit of INR 1,00,000
Psychiatric ailments	Policy also covers hospitalization arising out of Psychiatric ailments within a limit of Rs. 50,000 per family
Refractive Error Correction	Covered if correction index is +/- 6.5 D
Corporate Floater	Not Covered
Domiciliary Hospitalisation	Not covered
Outpatient Department (OPD)	Not Covered
Lucentis	Lucentis is covered upto Rs. 50,000 per family within Floater Sum Insured
COVID 19	Covered from Day 1
Termination	Policy will cease to be in effect from the date of termination of relationship with the organisation
Modern Treatments	IRDAI specified 12 Modern Treatments covered with 50% Co-pay
Metro Cities	Metro cities includes Mumbai, Delhi NCR, Chennai, Bengaluru, Kolkata, Hyderabad, Pune and Ahmedabad
Functional Endoscopic Sinus Surgery	Policy also covers hospitalization arising out of Functional Endoscopic Sinus Surgery within a limit of 35,000 per family within the Family Floater SI
Reasonable and customary charges waiver required	Indemnity under this policy shall be subject to Reasonable and Customary charges being applied on reimbursement claims to ensure consistency with the prevailing charges in the geographical area for identical or similar services, taking into account the nature of the illness / injury involved.
Reimbursement claims from network provider co-pay waiver	Not applicable
Reimbursement Claim Intimation	All Reimbursement Claims must be intimated to TPA within 24 hrs of Admission except for accidental claims
Modern Treatments	Limit
Uterine Artery Embolization and HIFU(High intensity focused ultrasound)	Covered with 50% Co Pay
Balloon Sinoplasty	Covered with 50% Co Pay
Deep Brain stimulation	Covered with 50% Co Pay
Oral chemotherapy	Covered with 50% Co Pay
Immunotherapy- Monoclonal Antibody to be given as injection	Covered with 50% Co Pay
Intravitreal injections (Except Lucentis)	Covered with 50% Co Pay
Robotic surgeries	Covered with 50% Co Pay
Vaporisation of the prostate (Green laser treatment or holmium laser treatment)	Covered with 50% Co Pay

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Bronchial Thermoplasty	Covered with 50% Co Pay
Stereotactic radio surgeries	Covered with 50% Co Pay
Intra Operative Neuro Monitoring	Covered with 50% Co Pay
Stem cell therapy	Covered with 50% Co Pay

Value Added Services	Coverage Limit
Teleconsultation General	Unlimited
Discount from Network providers	Additional discount of 2% on Pharmacy & 10% on diagnostics
Health Risk Assessment	Unlimited
Flexicare Support Services-Emergency help me	Unlimited

Limit on Treatment/Illness/Surgery	Metro(₹)	Non metro(₹)
Appendix	20,000	18,000
Eye related(Other than Cataract)	25,000	20,000
Gall Bladder	25,000	20,000
Hernia	20,000	18,000
Hydrocele	15,000	12,000
Hysterectomy	28,000	25,000
Piles	18,000	15,000
Urinary Stone (incl DJ stent removal for same stone)	35,000	30,000
Joint Replacement including Vertebral joints	90,000	80,000

Demography

SI	0-18	19-35	36-45	46-55	56-60	61-65	66-70	71-75	76-90	Total Lives
500000	0	8	2	0	0	1	0	0	0	11

Claim Summary

Claims As on	No. of Claims	Incurred Amount(Paid+oS)
-	-	-

Standard Conditions

1	All employees of the organisation should be covered under the policy on compulsory basis and there shall be no selection of the employees. Contractual employees and consultants will not be covered under the policy unless specifically declared.
2	In addition to the conditions mentioned above, all the terms, conditions and exclusions will be as per the Group Medicare Policy Wordings.
3	Quote is liable to change with change in information, specifically but not limited to the given demography as per the aforesaid table. If the age demographic distribution of the insurable population changes, the quote will have to be revised.
4	Additions and deletions of employee/member will be done on prorata basis from day 1 for additions subject to sufficient CD balance being maintained. Data for such additions and deletions has to be shared not later than 30 days from the date of joining of the employee. In case of deletion of employee, pro-rata refund for entire family to be done subject to nil claims.
5	No individual can be covered more than once in the policy – specifically if an employee and spouse are working for the same organization both cannot cover each other and cannot cover the same set of dependents. In case at the time of claim it is found that the member is covered twice, a deletion endorsement of member will be effected to remove that member and there will be no refund for such deletions.
6	Age of Primary insured should be 18 years or above. In case dependent children are covered, then children covered up to the age of 25 years only.
7	In case of New Joinees, names of all dependants to be submitted one time only along with the name of the employee.

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8	Interchange of dependents will not be allowed during the policy period & for subsequent renewal also.
9	All insurable members in the group to be insured under policy and there shall be no selection of members.
10	Members already employed but not declared by the employer at the time of providing the quote shall not be covered subsequently after commencement of the policy.
11	The basis of selecting the sum insured for the members shall be communicated to the insurance company prior to inception of policy. No individual member shall be allowed to choose his/her sum insured deviating from the basis provided.
12	This is a non binding indicative quote which needs to be validated before placement by submission of revised claim figures wherever applicable.
13	<ul style="list-style-type: none"> • Parents (if Covered in Policy) -Voluntary parental selection is not allowed. Warranted that entire premium is borne by the employer and no recovery of premium is made against the employees. • Parents covered in the expiring policy only can be covered at the time of renewal (For Market Rollover Cases). • Mid-term addition of parents shall be possible only for new joinees. • Only one set of Parents either Parents /Parents in law will be covered; No Cross Combination of Parents will be allowed .
14	The information as sought and declared herein form part of the material fact as defined in Section 4 (i) 2 of Terms and conditions. Any non-disclosure, wrong-disclosure misdescription or concealment herein shall be considered as misrepresentation as per policy Terms and Condition and would make the policy/contract void- ab-initio.

Declaration:-

We do hereby declare that all information provided by us under the present Offer, are true and correct and also complete in all respects and there is nothing material, which is concealed by us in any manner whatsoever. We understand that as per applicable regulations for Group Insurance minimum 7 lives are required to be insured under the Group Policy. Accordingly we confirm that we will insure at least 7 lives during the course of the policy and in this context we are paying premium of 7 lives upfront. In the event we fail to insure minimum 7 lives then the Insurance Company shall book the entire premium of 7 lives and no refund shall be due to us. In the event of any change in information pertaining to any aspect of the quotation at a later date, TATA AIG General Insurance Company Ltd reserves the right to revise the premium and recover the same from customer or invoke cancellation of the policy, as may be deemed fit, with short term premium recovered. We do hereby authorize TATA AIG General Insurance Company Ltd to open a CD account in the name of our Company. We have also carefully read and understood the entire terms, coverage and exclusions agreed in the Offer, and further accept the same, which shall be binding on both of us as a contract between us and TATA AIG General Insurance Company Ltd.

(Authorized Signatory)

1. Prohibition of Rebates -

- Section 41 of the Insurance Act, 1938 as amended by Insurance Laws (Amendment) Act 20151. No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the prospectus or tables of the insurer.
- Any person making default in complying with the provision of this section shall be liable for penalty which may extend to ten lakh rupees.

2. AML guidelines: -

- I/we hereby confirm that all premiums have been/will be paid from bonafide sources and no premiums have been/will be paid out of proceeds of crime related to any of the offence listed in prevention of Money Laundering Act, 2002.
- I understand that the Company has the right to call for documents to establish sources of funds.
- I / we are not Politically Exposed Persons * nor are their close relatives. I / we shall keep the company informed if we subsequently become a Politically Exposed Person.
- "Politically Exposed Persons" shall have the meaning assigned to it by Ministry of Finance vide notification S.O. 1074(E) dated March 7, 2023, as amended from time to time.
- The insurance company has right to cancel the insurance contract in case I am/have been found guilty by any competent court of law under any of the statutes, directly or indirectly governing the prevention of money laundering in India.
- Insurance is the subject matter of the solicitation. For more details on risk factors, terms and conditions, please read sales brochure/policy wordings carefully, before concluding a sale.
- Tata AIG General Insurance Company Limited. Registered Office: Peninsula Business Park, Tower A, 15th Floor, G. K. Marg, Off Senapati Bapat Road, Lower Parel, Mumbai-400013, Maharashtra, India. 24x7 Toll Free No: 1800 266 7780 or 1800 22 9966 Email:customersupport@tataaig.com Website: www.tataaig.com IRDA of India Registration No: 108 CIN: U85110MH2000PLC128425

Scan Below QR Codes For Other Details

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Policy Wordings



Network Hospital



Excluded Hospital List

Subject otherwise to the terms, conditions and exclusions of GROUP Medicare INSURANCE POLICY

The quote is valid for 30 days.

We confirm that this is the first time policy and there was no such arrangement previously under any mode.

This Quote is valid only if the Incurred claims and Loss Ratio figure is Correct. In case of any misrepresentation found, Insurer reserves the right to Cancel Policy without refund

Per Life rate excluding GST

SI	0-18	19-35	36-45	46-55	56-60	61-65	66-70	71-75	76-90
500000	3769.8004	4510.79311	4970.20859	7696.77177	11981.85209	16313.48375	19227.17293	22698.19449	26153.33763

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