

Terms and condition
Terms and Conditions attached to and forming part of
Policy No. 2825/00112044/000/00
Insured: WEST BENGAL UNIVERSITY OF ANIMAL AND FISHERY SCIENCES

This **Policy** shall be subject to the following:

1. Exclusions

- a. **Pre-Existing Diseases waiting period – Code – Excl01:** stand deleted in respect of all persons who are covered under this policy.
- b. **Specified disease/procedure waiting period – Code – Excl02:** stand deleted in respect of all persons who are covered under this policy.
- c. **30-day waiting period – Code – Excl03:** stand deleted in respect of all persons who are covered under this policy.

Terms of the Cover Proposed	Terms & Conditions
Family Definition	Employee + Spouse + 2 Dependent Children covered under the policy.
Age Band	Maximum age of Employees & Dependents shall be restricted to 70 years and Dependent Children age restricted to 25 years.
Floater Sum Insured	Rs.3 Lakhs
Room Rent	Room Rent is restricted to 1% of SI for Normal & 2% of SI for ICU (Room rent limit incl. of nursing charges). In case of admission in normal room, if insured is admitted in a higher category, then insured will bear difference of all associated medical expenses as in final hospital bill in same proportion.
Proportionate clause	Applicable
Non-Network Co-payment Waiver	Non network co-payment = Nil
Maternity Applicability	9 months of waiting period applicable
Maternity Benefits	For normal Rs.25,000, C section Rs.25,000 subject to First 2 children.
Pre and Post Natal	Pre-post-natal expenses not covered
Baby Day one Cover	Newborn of the Employees shall be covered from day 1 subject to an intimation and advance deposit being maintained by the Insured.
Ambulance cover	Ambulance Charges limited to Rs.1500 Per Person.
Corporate Buffer	Not Applicable
Co-Pay Applicability	Not Applicable
Co-Pay %	Not Applicable
Deductible	Not Applicable
Pre and Post Hospitalization	30 days / 60 days respectively
Diseases wise Limit	Not Applicable
Day Care	141 Day Care procedure is covered as per Chola MS Standard List
Congenital Internal disease cover	Covered
Congenital External disease cover	Covered in Life threatening condition only
Dental Treatment	Not Applicable
Domiciliary Treatment	Not Covered
AYUSH Cover	Ayush treatment covered under the policy upto 100% of FSI in govt. recognised hospitals only
Terrorism	Claims arising out of terrorism or terrorist acts shall be covered. Thus, Exclusion 4.B.18 of the policy stands modified
Special Conditions	Special Condition * Lasik surgery covered above +/- 7.5 * Liability for Nasal Sinus Surgeries upto Rs.50,000; * Hospitalisation arising out of Psychiatric ailments upto Rs.50,000; * OPD Not covered. * Air ambulance is covered upto FSI or upto Rs.1lac per family whichever is lower

	* Cyberknife treatment, Stem Cell Transplantation, Uterine Artery Embolization and HIFU, Balloon Sinuplasty, Deep Brain stimulation, Robotic surgeries, Stereotactic radio surgeries, Bronchial Thermoplasty, Vaporisation of the prostate (Green laser treatment or holmium laser treatment), IONM - (Intra Operative Neuro Monitoring), Cochlear Implant treatment and Oral chemotherapy shall be restricted up to 50% of the Sum Insured (SI). Intra vitreal injection is covered upto 50% of SI maximum upto Rs.50,000 per family. Immunotherapy Monoclonal Antibody to be given as injection are covered. * Insured should provide the valid proof of employment, wherever required. * No Refund for deletion if lives less than minimum required & if insured have claimed during policy.
Exclusion	Septoplasty (in case of Cosmetic Procedure), Infertility & Related Ailments including Male sterility; Treatment on trial/experimental basis; Admin/Registration/Service/Misc. Charges; Expenses on fitting of Prosthesis; Any device/instrument/machine contributing/replacing the function of an organ; Holter Monitoring are outside the scope of the policy,
Portability	Portability/Migration benefit can be availed at the time of retirement or resignation from the services (Provided these events are falling within the policy period). Portability option is available as per IRDA guideline under the existing retail health products. Standard coverage, terms & conditions, prevailing underwriting guidelines of retail product would apply.
Health Card Type	Ecards
Addition/ Deletion	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.
Claim Intimation and Submission of Documents	All reimbursement claims have to be intimated within 15 days of discharge. Claims have to be submitted for reimbursement within 30 days of date of discharge of the patient. However, the Company may at its absolute discretion consider waiver of this Condition in extreme cases of hardship where it is proved to the satisfaction of the Company that under the circumstances in which the insured was placed it was not possible for him or any other person to give such notice or file claim within the prescribed time-limit.

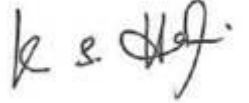
2. Procedure for Addition / Deletion

- a. **Addition** - In respect of new employees coverage commences from the date of start of employment and will include their eligible dependants provided:
- Intimation along with information sheet is given to the **Insurer** by 7th day of the succeeding month, and
 - Availability of adequate deposit premium with the Insurer.
 - All existing dependants must be covered along with the employee and the addition of **Dependents** shall be allowed only in the event of:
 - Children in the event of childbirth
 - Spouse in the event of marriage
 - Pro-rata premium shall be charged
- If any of the conditions i & ii above are not met, coverage will commence only from the date of intimation to the **Insurer** or premium remittance whichever is later.
- b. **Deletion** - In respect of employees whose employment with the insured ceases, by whatever means,
- The coverage will automatically expire in respect of that employee and their dependants from date of cessation of employment.
 - Pro-rata refund of premium would be made on intimation provided such intimation is made by the 7th day of the succeeding month and no claim is made by the employee or his dependants.
 - The ID cards are to be returned in all such cases of deletions
- c. **In case** of loss of ID card by the Insured Person, the same shall be immediately intimated to the Insurers / Insured / Administrator. Further, the Insured person shall pay a sum of Rs. 50/- per ID card for:
- Replacement of lost card.

ii. Issuance of a fresh card in case of any errors and its correction in the card issued.
The insurer shall adjust this amount against the premium deposit/receivable from the insured.

Subject otherwise to the Terms, Conditions, Exclusions and Limitations of the Policy.

For Cholamandalam MS General Insurance Company Limited



Authorised Signatory