

# दि ओरियण्टल इश्योरेंस कम्पनी लिमिटेड



## THE ORIENTAL INSURANCE COMPANY LIMITED

वीपी-4, 1ए क्रॉस, पोलीस स्टेशन रोड, 1 स्टेज, पीण्या इन्डस्ट्रियल एस्टेट, बेंगलूर-560 058  
VP-4, 1st 'A' Cross, Police Station Road, 1st Stage, Peenya Industrial Estate, Bangalore - 560 058.

Tel.: 080-28395900 / 28399530 / 080-28399530 Telefax : 28399530 E-mail: [lgumashankar@orientalinsurance.co.in](mailto:lgumashankar@orientalinsurance.co.in)

### TERMS AND CONDITIONS FOR GMC POLICY FOR LADY SRI RAM COLLEGE ALUMNI ASSOCIATION

#### Base policy for members & parents (Sum Insured 5L).

- 1) Waiver of waiting periods
  - a. 24 months waiting period for specified procedures
  - b. 48 months waiting period for PEDs post
    - Three months waiting period applicable for alumni policy
    - Six months waiting period applicable for parents' policy
- 2) Room rent: single AC room of maximum up to 2% of SI (max of INR 10,000)
- 3) ICU expenses at actual or maximum up to 3% of SI (max of INR 15,000)
- 4) 30 & 60 days pre & post hospitalization cover
- 5) No copay for any treatment in any hospital
- 6) Dental & maternity expenses not covered
- 7) Family size is self + spouse + 2 children (dependent, below 25 years of age)
- 8) All other policy conditions & exclusions as per Oriental Insurance standard Group Medclaim policy

GIPSA PPN tariff will be applicable

#### Top-up for members and parents (SI 15 L & 10L respectively, deductible of 5L)

- 1) The top-up policies will follow the base policy terms & conditions
- 2) If the base & top-up policy is from The Oriental Insurance, then it would follow the T&C of these policies
- 3) If the base policy from a different insurer, the T&C of the top-up will be drawn from that base policy
- 4) If the insured member does not have any base policy, waiting period for PED and specific ailments/procedures as per Oriental's standard group Medclaim policy will be applicable
- 5) Waiting period waivers will be drawn from the base policy terms & conditions
- 6) Maximum age limit for top-up policy is 80 years
- 7) No dental & maternity expenses will be covered
- 8) Room rent - as per base policy subject to max of 2% of SI
- 9) ICU Charges - as per base policy subject to a max of 3% of SI



पंजीकृत कार्यालय ओरियण्टल हाहूस, पो. बा. नं. 7037, ए-25/27, आसफ अली रोड, नई दिल्ली-110 002.  
REGD. OFFICE : 'ORIENTAL HOUSE' P.B. No. 7037, A-25/27, ASAF ALI ROAD, NEW DELHI-110 002.

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The premiums for the member policies (base & top-up) and parents' policies (base & top-up) are as below

### A) Premiums for Members & Parents Base policy (INR 5L)

AGE BAND	0-20	21-25	26-30	31-35	36-40	41-45	46-50	51-55	56-60	61-65	66-70	71-75	76-80	> 80 Yrs
5000+ MEMBERS	3608	3698	3698	3698	6108	6108	8000	8889	13683	17442	19183	21098	23205	25522
3000 - 4999 MEMBERS	3848	3945	3945	3945	6516	6516	8533	9482	14595	18604	20462	22505	24752	27224
UPTO 3000 MEMBERS	4089	4191	4191	4191	6923	6923	9067	10074	15508	19767	21741	23911	26299	28925

1A	100% of the above applicbale rates
2A	100% of the Above applicbale rates
1A1C	100% of the above applicable rates and for 1A & 1C
1A2C	100% of the above applicable rates and for 1A & 1C of the higher age & 50% of the above applicable rate for 2nd child
2A1C	100% of the above applicable rates for 2A & 50% of the above applicable rate for the child
2A2C	100% of the above applicable rates for 2A & 50% of the above applicable rate for the child with higher age & 40% of the above applicbale rate for the 2nd child

### B) Premiums for members top-up policy

Sum Insured: 15 Lakhs

Deductible: 5 Lakhs

Premium: 29,102/- per Life

### C) Premium for parents' top-up

Sum Insured: 10 Lakhs

Deductible: 5 Lakhs

Premium: 14,520/- per Life

All premium rates are exclusive of GST which will be charged at 18%.

Date: 19<sup>th</sup> June 2023

Place: Bangalore

Authorised Signatory



पंजीकृत कार्यालय ओरियण्टल हाहूस, पो. बा. नं. 7037, ए-25/27, आसफ अली रोड, नई दिल्ली-110 002.

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