

Bharti AXA General Insurance-Group Health Assure Quotation																	
STP Quote		<div> <div>Client Details</div> <div> <div>Name of the Group</div> <div>HANKO LOGISTICS</div> </div> <div> <div>Quotation Date:</div> <div>2-Jul-21</div> </div> </div>															
Client Address		DELHI		Period of Insurance		12 Months		Business Type		New							
Policy Period		From		TBA		To		TBA		Intermediary Name		HDFC BANK LTD		IMD Code		11012281	
Coverage Details																	
Segment/ Benefits		Proposed Option 1															
Sum Insured Type		Family floater															
Family Definition		Self+Spouse+4 Children															
Total No. Of Lives		22															
1st Year Waiting period		Waived Off															
30 Days waiting period		Waived Off															
PED Day one Cover		Yes															
Maternity Benefit		Yes															
9 months waiting period waived off		Yes															
Normal Maternity Limit		25000															
Caesarian Maternity Limit		35000															
Pre-Post Natal Expenses		Not Covered															
Baby day 1 cover		Yes-within Family SI															
Room Rent Limit		2% of S.I for Normal and 4% of S.I for ICU															
Proportionate Deduction		Applicable															
Pre Post Hospitalisation		30 days and 60 days respectively															
Disease-wise capping		No															
Co-Payment		0%															
Co-Payment %		0%															
Corporate Buffer (CB)		0															
OPD Limit (Per Family)		Not Covered															
Health Check-up Limit (Per Family)		Not Covered															
Critical Illness Extn (Indemnity Basis)		Not Extended															
Relationship Count																	
Self		9															
Spouse		6															
Children		7															
Parents/ in Laws		0															
Premium Details (INR.)		Proposed Option 1															
Premium		INR 1,09,066															
Add:- GST @ 18%		INR 19,632															
Final Premium		INR 1,28,698															
Demography-Proposed Option 1																	
SI		0-35		36-45		46-55		56-65		66-70		71-75		76-80		>80	
50,000		0		0		0		0		0		0		0		0	
75,000		0		0		0		0		0		0		0		0	
1,00,000		0		0		0		0		0		0		0		0	
1,25,000		0		0		0		0		0		0		0		0	
1,50,000		0		0		0		0		0		0		0		0	
1,75,000		0		0		0		0		0		0		0		0	
2,00,000		11		3		2		1		0		0		0		0	
2,25,000		0		0		0		0		0		0		0		0	
2,50,000		0		0		0		0		0		0		0		0	
2,75,000		0		0		0		0		0		0		0		0	
3,00,000		0		0		0		0		0		0		0		0	
3,50,000		0		0		0		0		0		0		0		0	
4,00,000		0		0		0		0		0		0		0		0	
5,00,000		2		3		0		0		0		0		0		0	
6,00,000		0		0		0		0		0		0		0		0	
7,00,000		0		0		0		0		0		0		0		0	
7,50,000		0		0		0		0		0		0		0		0	
8,00,000		0		0		0		0		0		0		0		0	
9,00,000		0		0		0		0		0		0		0		0	
10,00,000		0		0		0		0		0		0		0		0	
SI.No		Base Benefits										Details					
1		Inpatient Treatment										Covered					
2		Day care procedures										Covered					
3		Domiciliary Treatment & External Congenital Disease										Excluded Specifically					
4		Emergency Ambulance										Covered upto INR. 3000 per event of Hospitalisation					
5		Internal Congenital Disease										Covered					
6		AYUSH										Covered upto 25% of the Inpatient Treatment Sum Insured					
Claims Summary:																	
Date of Claims Reconciliation				Claims Paid In The Expiring Policy - Amount (INR)				Claims Outstanding In The Expiring Policy - Amount (INR)				No of Lives At The Inception Of The Expiring Policy					
NEW				NEW				NEW				NEW					
**No previous group health insurance policy																	
Standard Conditions:																	
i		Claim servicing of the policy will be done by Medi Assist															
ii		In addition to the conditions mentioned above, all the terms, conditions and exclusions will be as per the Group Health Assure Policy Wording.															
iii		Maternity Benefit (If Opted) shall be applicable to Self Self + Spouse subject to the coverage of Spouse under the main policy. Delivery for only first two biological children and/ or operations associated therewith during the lifetime will be considered in respect of any one Insured Person.															
iv.		If Critical Illness (Indemnity) Extension/Critical Illness Corporate Buffer/has been opted under the policy, Critical Illness shall mean the following ailments/illnesses 1. CANCER OF SPECIFIED SEVERITY 2. KIDNEY FAILURE REQUIRING REGULAR DIALYSIS 3. MULTIPLE SCLEROSIS WITH PERSISTING SYMPTOMS 4. MAJOR ORGAN / BONE MARROW TRANSPLANT 5. OPEN HEART REPLACEMENT OR REPAIR OF HEART VALVES 6. OPEN CHEST CABG 7. STROKE RESULTING IN PERMANENT SYMPTOMS 8. PERMANENT PARALYSIS OF LIMBS 9. FIRST HEART ATTACK - OF SPECIFIED SEVERITY 10. COMA OF SPECIFIED SEVERITY 11. PARKINSON'S DISEASE 12. BENIGN BRAIN TUMOUR 13. ALZHEIMER'S DISEASE 14. END STAGE LIVER FAILURE 15. SURGERY TO AORTA 16. DEAFNESS 17. LOSS OF SPEECH 18. MAJOR BURNS 19. MOTOR NEURONE DISEASE WITH PERMANENT SYMPTOMS 20. PRIMARY PULMONARY HYPERTENSION: 21. PULMONARY ARTERY GRAFT SURGERY; 22. MUSCULAR DYSTROPHY 23. SYSTEMIC LUPUS ERYTHEMATOSUS (SLE); 24. PNEUMONECTOMY 25. MEDULLARY CYSTIC DISEASE															
v		Minimum Group size at inception should be 7. That means 7 Members, including Self & Dependent, are required to underwrite a group policy. The Company is not obliged to accept the risk, if the Minimum Group Size criteria is not fulfilled.															
vi		Quote is liable to change with change in information, specifically but not limited to the demography given in the aforesaid table. If the age demographic distribution of the insurable population changes, the quote will have to be revised.															
vii		Additions of Newly Joined Employee and their dependants, if covered under the policy, may be done on prorata basis, with effect from date of joining of the employee, subject to sufficient CD balance being maintained with Bharti AXA General Insurance Co. Ltd. In case of deletion of employee and their dependants, if covered under the policy, pro-rata refund for entire family/for member, to be done subject to nil claims lodged against employee and their dependants as the case may be. Data of such addition/deletion has to be submitted with Bharti AXA General Insurance Co. Ltd. within 15th day of subsequent month of "Date of Joining" and/or "Date of Leaving" of the Employee.															
viii		New Born Baby and Newly Married Spouse can be added in the policy, with effect from "Date of Birth" and "Date of Marriage" respectively, subject to coverage of Child/Spouse under the policy and sufficient CD balance being maintained with Bharti AXA General Insurance Co. Ltd. Such intimations should reach to Bharti AXA General Insurance Co. Ltd. within 45 days from "Date of Birth" of New Born Baby and "Date of Marriage" of Newly Married Spouse.															
ix		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 processed to remove that member and there will be no refund for such deletions.															
x		Age of Primary Insured should be above 18 years. In case dependent children are covered, then children may be covered up to the age of 23 years only.															
xi		In case of New Joinees, names of all dependants to be submitted one time only and along with the name of the employee.															
xii		Interchange of dependents will not be allowed during the policy period & for subsequent renewal also.															
xiii		All insurable members in the group to be insured under policy and there shall be no selection of members															
xiv		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															
xv		The basis of allotment of the sum insured for the members shall be communicated to the insurance company prior to inception of policy, preferably while requesting for Quotation. No individual member shall be allowed to choose his/her sum insured deviating from the basis provided. Mid-term enhancement of SI is not allowed unless there are nil claims and there is a change in the eligibility criteria and submitted with underwriter approval.															
xvi		In case of claims, all cases should be intimated to Bharti AXA General Insurance within 48 hours from the date of admission															
xvii		<ul style="list-style-type: none"> <li>Voluntary parental selection is not allowed.</li> <li>Parents covered on the expiring policy only can be covered at the time of renewal (For Market Rollover Cases).</li> <li>Mid-term addition of parents are not allowed. New joinees can cover their parents at the time of joining in the organisation.</li> </ul>															
xviii		Portability shall be allowed as per guidelines laid down under the Health Insurance Regulations															
xix		All Reimbursement Claims must be intimated to the TPA/Bharti AXA General Insurance Co. Ltd. within 48 hrs of Admission, in case of non-intimation/Delayed intimation 10% Co-pay would be applicable except for Accidental claims. If the member is getting admitted in any network hospital and filing for reimbursement claims, such claims will be settled to members with 15% co-pay.															
xx		In case of Reimbursement Claims, documents of Main Claim must be submitted within 30 days from the date of discharge. 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 submit documents of the claim within the prescribed time-limit. Violation to this would invite additional 10% co-payment over and above payable amount as per policy terms and conditions.															
xxi		To determine the admissibility of claim under the policy for a Main Member, identity card issued by the employer has to be submitted along with other necessary documents. In case of Dependents, in addition to employee ID proof of main member and other relevant documents, relationship proof of the dependent with main member has to be submitted to determine admissibility of the claim under the policy.															
xxii		Air Ambulance covered upto INR. 1 Lac per family. Lucentis & Avastin covered upto INR. 1 Lac per policy on aggregate basis. Oral Chemotherapy is Covered upto INR 2 Lac per policy on aggregate basis 50% Co-Pay for cyber knife treatment/Stem Cell Transplantation. Cochlear Implant treatment shall be restricted to 50% of the SI. However the cost of the implant is not payable.															

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xxv	Additional Comments:																																																																		
<b>Specific Exclusions:</b>																																																																			
i	Lasik Surgery, stem cell, Robotic surgery , Infertility and related ailment including Male sterility, treatment on trial/experimental basis , Admin/registration/Miscellaneous/Service charges, Expenses on fitting of external prosthesis , Any device/instrument/machine contributing/replacing the function of an organ , halter monitoring /Sleep study are outside the scope of the policy																																																																		
ii	Please note this quote will not be valid in the event that the insurance is to be provided to doctors, medical or paramedical staff, hospital establishments/clinics/diagnostic centers, lawyers, bar associations,all armed forces involving military, paramilitary activities & police forces, housing societies, gym members and health club members, all type of cooperative societies, community based associations or trusts, multi -level marketing companies, media groups, sports groups, shipping company with onshore / off shore employees, AIR crew, deck cadets, groups/corporate involving in hazardous activities and employees on contract basis																																																																		
<b>This is a non binding indicative quote which needs to be validated before placement by submission of revised claim figures &amp; expiring policy ,copy wherever applicable.</b>																																																																			
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. In the event of any change in information pertaining to any aspect of the quotation at a later date, Bharti AXA 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 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 Bharti AXA General Insurance Company Ltd.  <div>(Authorized Signatory)</div>																																																																			
<b>Subject to otherwise the terms, conditions and exolusions of Group Health Assure</b> <b>The quote is valid for 30 days from "Quote Date"</b>																																																																			
<table><tr><th colspan="3">Per Life Premium</th></tr><tr><th>Sum Insured</th><th>Premium Excluding GST</th><th>No. of Lives</th></tr><tr><td>50,000</td><td></td><td>0</td></tr><tr><td>75,000</td><td></td><td>0</td></tr><tr><td>1,00,000</td><td></td><td>0</td></tr><tr><td>1,25,000</td><td></td><td>0</td></tr><tr><td>1,50,000</td><td></td><td>0</td></tr><tr><td>1,75,000</td><td></td><td>0</td></tr><tr><td>2,00,000</td><td>4105</td><td>17</td></tr><tr><td>2,25,000</td><td></td><td>0</td></tr><tr><td>2,50,000</td><td></td><td>0</td></tr><tr><td>2,75,000</td><td></td><td>0</td></tr><tr><td>3,00,000</td><td></td><td>0</td></tr><tr><td>3,50,000</td><td></td><td>0</td></tr><tr><td>4,00,000</td><td></td><td>0</td></tr><tr><td>5,00,000</td><td>7857</td><td>5</td></tr><tr><td>6,00,000</td><td></td><td>0</td></tr><tr><td>7,00,000</td><td></td><td>0</td></tr><tr><td>7,50,000</td><td></td><td>0</td></tr><tr><td>8,00,000</td><td></td><td>0</td></tr><tr><td>9,00,000</td><td></td><td>0</td></tr><tr><td>10,00,000</td><td></td><td>0</td></tr></table>		Per Life Premium			Sum Insured	Premium Excluding GST	No. of Lives	50,000		0	75,000		0	1,00,000		0	1,25,000		0	1,50,000		0	1,75,000		0	2,00,000	4105	17	2,25,000		0	2,50,000		0	2,75,000		0	3,00,000		0	3,50,000		0	4,00,000		0	5,00,000	7857	5	6,00,000		0	7,00,000		0	7,50,000		0	8,00,000		0	9,00,000		0	10,00,000		0
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