

# A Golden Opportunity for Garware Club House Members!



Enrolment & Renewal open till 27<sup>th</sup> June'21  
(11.00 am to 4.00 PM at Club House Lobby Area)

**Policy Start date 1st July 2021**

Garware Club House Launches Group Mediclaim Policy With The Oriental Insurance Co. Ltd.  
and Global Insurance Brokers Pvt. Ltd.

New Enrolment will be allowed only for members upto Age of 65 years. Age will be calculated as on 01<sup>st</sup> July 2021.

## Exclusive Benefits for Club Members



Pre-existing Diseases  
**NOT COVERED** for  
new joinees for 1<sup>st</sup>  
Year of policy



No Health Check  
- Up require for  
enrolment.



New born  
baby covered  
from day 1.



Family Floater policy  
covering Member,  
Spouse, and three  
children (up to 25  
years).



COVID  
Hospitalization  
Covered within  
Family Sum Insured.



Sum insured option  
from 5 Lakhs to 30  
Lakhs (Both GMC & CI)

## Plan A - Base (Members)

Family Definition	Member + 4	Member + 4	Member + 4	Member + 4	Member + 4	Member + 1	Member + 1	Member + 1	Member + 1
Age(Member)	21 - 35	36 - 45	46 - 55	56 - 60	61 - 65	66 - 70	71 - 75	76 - 80	Above 80
5,00,000	32,337	43,025	51,536	69,285	83,286	80,355	88,377	97,202	1,06,908
10,00,000	40,420	53,781	64,422	86,606	1,04,105	1,00,445	1,10,471	1,21,502	1,33,634
15,00,000	49,986	64,675	76,645	99,181	1,17,037	1,13,732	1,25,087	1,37,575	1,51,314
20,00,000	57,958	73,711	86,744	1,09,634	1,27,847	1,24,893	1,37,329	1,51,010	1,66,057
25,00,000	63,540	80,035	93,813	1,16,953	1,35,410	1,32,704	1,45,915	1,60,448	1,76,431
30,00,000	67,445	84,464	98,759	1,22,071	1,40,705	1,38,175	1,51,925	1,67,055	1,83,690

## Plan A - Base (Parents / Parents in Law)

Family Definition	Member + 4	Member + 4	Member + 4	Member + 4	Member + 4	Member + 1	Member + 1	Member + 1	Member + 1
Age(Member)	21 - 35	36 - 45	46 - 55	56 - 60	61 - 65	66 - 70	71 - 75	76 - 80	Above 80
5,00,000	36,748	48,891	58,564	78,732	94,643	91,313	1,00,429	1,10,456	1,21,486
10,00,000	45,932	61,115	73,206	98,415	1,18,302	1,14,142	1,25,534	1,38,071	1,51,856
15,00,000	56,802	73,494	87,097	1,12,707	1,32,997	1,29,240	1,42,145	1,56,334	1,71,948
20,00,000	65,860	83,762	98,573	1,24,585	1,45,281	1,41,923	1,56,056	1,71,602	1,88,701
25,00,000	72,204	90,950	1,06,605	1,32,900	1,53,876	1,50,800	1,65,812	1,82,328	2,00,490
30,00,000	76,643	95,982	1,12,225	1,38,717	1,59,891	1,57,017	1,72,643	1,89,836	2,08,740

## Plan B - Top Up (Members/ Parents / Parents in Law)

Family Definition	Member + 4	Member + 4	Member + 4	Member + 4	Member + 4	Member + 1	Member + 1	Member + 1	Member + 1
Age(Member)	21 - 35	36 - 45	46 - 55	56 - 60	61 - 65	66 - 70	71 - 75	76 - 80	Above 80
5,00,000	13,782	15,458	17,136	17,756	18,375	18,997	20,894	22,982	25,276
10,00,000	17,228	19,324	21,418	22,194	22,968	23,745	26,120	28,728	31,594
15,00,000	24,212	27,240	30,265	31,352	32,440	33,525	36,845	40,495	44,511
20,00,000	29,102	32,779	36,457	37,763	39,065	40,368	44,368	48,765	53,599
25,00,000	32,524	36,657	40,793	42,247	43,703	45,161	49,634	54,553	59,959
30,00,000	34,922	39,376	43,827	45,388	46,950	48,516	53,320	58,606	64,414

• All above premiums are inclusive of GST.

## Transparent Disclosure

- ▶ New members can opt for Base (Plan A) and Top Up (Plan B) upto sum insured INR 10 Lakhs limit only. New members will not be allowed to opt for Top-up Plan B without opting under Base Plan A.
- ▶ Maternity expenses not covered
- ▶ Standard Exclusions of a Mediciam Policy
- ▶ 20% Co-pay applicable for 65 years and above for every claim
- ▶ 10% Co-pay applicable for age below 65 years for diseases like Knee Replacement/ Diseases of Digestive- Jaundice, Hepatitis, Gastroenteritis, Gallstones/ Circulatory System- Arteriosclerosis, Arteriosclerosis, Hernia/ Hypersterectomy. No Co-pay for heart diseases and Cancer.
- ▶ Pre and Post Hospitalization covered upto 30 & 60 days respectively.
- ▶ Organ donor benefit covered (10 % sum insured)
- ▶ Portability is allowed as per IRDAI guidelines
- ▶ Cardiac Ambulance Charges payable on actual subject to maximum of INR 12,500/- . Other Ambulance Cases restricted to INR 2,500/-
- ▶ If sum insured is increased by member, then new sum insured will not cover an illness which was already claimed last year. Other terms and conditions of the previous policy (2020-21) remain unchanged.
- ▶ Base & Top Up Sum Insured should not be more than 30 Lakhs.
- ▶ Room Rent Capping applicable
- ▶ Top-up policy sum insured should not be more than Base policy sum insured.
- ▶ Reasonable & Customary Charges applicable: Means the charges for services or supplies which are the standard charges for the specific provider and consistent with the prevailing charges in the geographical area for identical or similar services, taking into account the nature of the illness/ injury involved
- ▶ Capping of Cataract- Rs 50,000/-

## Names of 11 Critical Illnesses:- Only Reimbursement Allowed

(Critical Illness sum insured will be applicable only for members covered under policy since 2019-20 & 2020-21)

- |   |   |
|---|---|
| a) Cancer of Specified severity                                 | g) Stroke resulting in Permanent symptoms       |
| b) First Heart Attack   | h) Major organ/bone marrow transplant           |
| c) Open Chest CABG  | i) Permanent paralysis of limbs                 |
| d) Open Heart Replacement/Repair of heart valves                | j) Motor neuron disease with permanent symptoms |
| e) Coma of Specified severity                                   | k) Multiple sclerosis with persistent symptoms  |
| f) Kidney Failure requiring dialysis Failure requiring dialysis |   |

## Condition

- Policy is valid within Indian territory & jurisdiction only.
- GCH is only facilitator of the scheme. All claims and policy related matter will be directly serviced by the Global Insurance Brokers Pvt Ltd and Paramount TPA in association with The Oriental Insurance Co. Ltd. GCH does not hold any liability towards settlement of claim of any individual member or their family member.
- The premium indicated is valid for this year only. Renewal premium will be subject to claim experience, number of members enrolled and insurance Travailing regulation. Terms and condition shall be subject to the guidelines of insurance company.

**For the policy to be placed, 80% of existing policyholders and 50 new members need to enrol in the policy.** (please note that pre-existing diseases with not be covered for the new members.) In case the expected no. Of members have not enrolled in the policy, the premium will be refunded to the enrolled members without any interest or liability.

## Additional Terms

- New Members/Parents/In-Laws who are taking advantage of any Policy in 2020-2021, for them Chemotherapy and Dialysis, who have already undergone / undergoing treatment, will not be covered
- Family Size:(1+4): Member of Club + Spouse+ 3 Dependent Children(till the age of 65 years and above 65 years. 1+1 only)
- Policy Period: 01 July 21 - 30 June 22
- Parents/Parents-in-law to be covered in separate Policy(only if member of club is covered)

## In case of claim for Critical Illness(Out of 11 Critical illness mentioned above):

- **Under Plan A-** Critical Illness Sum Insured will come into force only when basic sum insured gets exhausted
- **Under Plan B-** Critical Illness Sum Insured will come into force only when basic sum insured is exhausted which is in excess of Rs.5,00,000/-

## Room Capping & ICU Capping as follows:



Sum Insured	Room Capping	ICU Capping
Up to Rs. 5 lacs	Rs. 5,000	Rs. 7,500
Up to Rs. 10 lacs	Rs. 10,000	Rs. 12,500
Above Rs. 10 lacs	Rs. 12,000	Rs. 14,500

- All benefits as an in-patients will be restricted to the hospital room rent which falls within the room rent allowed. If the member opts for higher room rent category, then enhanced difference in room rent and its related expenses shall be borne by the insured/member only. Wherever the room rent based tariff for other expenses is not available, the payment will be done on the same proportion as per entitled room rent under the policy excluding medicines, consumable, implants medically prescribed by the treating doctor under the policy.
- GIPSA PPN Rate applicable for network hospitals

## NEFT Details

- Beneficiary Name: GARWARE CLUB HOUSE AC MEDICLAIM
- Virtual Account Number: GCMZ0000C12345
- (GCMZ0000 followed by Membership No)
- Bank Name: Bank Of Baroda
- IFSC Code: BARB0MARINE (Please note Fifth character is ZERO)

## For Example:

- If Membership No. is C123 then your Fourteen-digit Virtual Account No. will be GCMZ0000C00123
- If Membership No. is C1234 then your Fourteen-digit Virtual Account No. will be GCMZ0000C01234
- If Membership No. is C12345 then your Fourteen-digit Virtual Account No. will be GCMZ0000C12345

## Global Contact Details

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