

A Golden Opportunity for Garware Club House Members!



Enrolment & Renewal open till 29th June'22 (11.00 am to 4.30 pm at Club House).

Policy Start date 1st July 2022

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 01st July 2022.

Exclusive Benefits for Club Members



Pre-existing Diseases **NOT COVERED** for new joiners for 1st 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 2022-23) Including 18% GST

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	47,581	63,307	75,831	1,01,946	1,22,547	1,18,234	1,30,038	1,43,023	1,57,304
10,00,000	59,474	79,133	94,791	1,27,432	1,53,180	1,47,793	1,62,547	1,78,778	1,96,629
15,00,000	73,549	95,163	1,12,775	1,45,935	1,72,208	1,67,345	1,84,053	2,02,428	2,22,643
20,00,000	85,279	1,08,458	1,27,635	1,61,315	1,88,114	1,83,768	2,02,066	2,22,196	2,44,336
25,00,000	93,493	1,17,763	1,38,036	1,72,085	1,99,242	1,95,261	2,14,699	2,36,083	2,59,601
30,00,000	99,239	1,24,280	1,45,314	1,79,615	2,07,033	2,03,311	2,23,542	2,45,805	2,70,281

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	54,071	71,938	86,171	1,15,846	1,39,258	1,34,358	1,47,771	1,62,525	1,78,755
10,00,000	67,584	89,925	1,07,715	1,44,808	1,74,070	1,67,949	1,84,711	2,03,158	2,23,441
15,00,000	83,578	1,08,139	1,28,155	1,65,837	1,95,692	1,90,164	2,09,152	2,30,030	2,53,004
20,00,000	96,906	1,23,247	98,573	1,83,314	2,13,766	2,08,826	2,29,621	2,52,495	2,77,655
25,00,000	1,06,241	1,33,824	1,06,605	1,95,549	2,26,413	2,21,887	2,43,976	2,68,277	2,95,001
30,00,000	1,12,773	1,41,228	1,12,225	2,04,108	2,35,264	2,31,035	2,54,027	2,79,325	3,07,140

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	20,279	22,745	25,214	26,126	27,037	27,952	30,743	33,816	37,191
10,00,000	25,349	28,433	31,514	32,656	33,795	34,938	38,433	42,270	46,487
15,00,000	35,626	40,081	44,532	46,131	47,732	49,329	54,214	59,584	65,493
20,00,000	42,821	48,231	53,643	55,564	57,480	59,397	65,283	71,753	78,866
25,00,000	47,856	53,937	60,023	62,162	64,305	66,450	73,031	80,269	88,224
30,00,000	51,384	57,938	64,487	66,784	69,082	71,386	78,455	86,233	94,779

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 INR10 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 Medclaim Policy Applicable.
- ▶ 30% Co-pay for each and every claim
- ▶ Other terms and conditions of the previous policy (2021-22) remain unchanged.
- ▶ Pre and Post Hospitalization covered upto 30 & 60 days respectively.
- ▶ Portability is allowed as per IRDAI guidelines
- ▶ Base & Top Up Sum Insured should not be more than 30 Lakhs.
- ▶ 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 on Cataract- Rs 50,000/-
- ▶ Room Rent Capping applicable

Names of 11 Critical Illnesses:- Only Reimbursement Allowed

(Critical Illness Sum insured will be applicable only for members covered under policy since 2020-21 & 2021-22)

- | | |
|--|---|
| 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 | l) 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 | |

Conditions

- 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, 95% of existing policyholders and 50 new members need to enrol in the policy.(please note that pre-existing diseases will not be covered for the new members for 1st year.) 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 2021-2022, 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: : 01st July 2022 – 30th June 2023.
- 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 below):

- **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, the enhanced difference in room rent and its related expenses shall be borne by the insured/member only. Wherever the room rent based tariff or 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)

Contact Details

Ameya Kamat8879123370
Sameer Ghatge.....8879129087
Chirag Prabhulkar.....9967117041
gch@globalinsurance.co.in.

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

For online submission of this proposal Form Email to :- insren202223@garwareclub.co.in

Disclaimer: Global Insurance Brokers Pvt. Ltd . Corporate/Registered Office – A wing 5th Floor | One Forbes | Kala Ghoda Fort | Mumbai | 400001 T +91.22.66560500/505 | F +91.22.66560506 | contact@globalinsurance.co.in www.globalinsurance.co.in | CIN:U67200MH2002PTC137954 | IRDAI License No.119

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