

A Golden Opportunity for Garware Club House Members!



Enrolment & Renewal open till 29th June'23 (11.00 am to 6.30 pm at Club House).

Policy Start date 1st July 2023

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 2023.

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 2023-24) 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 | 50,532 | 67,233 | 80,533 | 1,08,268 | 1,30,146 | 1,25,566 | 1,38,102 | 1,51,892 | 1,67,059 |
| 10,00,000 | 63,162 | 84,041 | 1,00,669 | 1,35,334 | 1,62,679 | 1,56,958 | 1,72,627 | 1,89,865 | 2,08,823 |
| 15,00,000 | 78,110 | 1,01,064 | 1,19,768 | 1,54,985 | 1,82,887 | 1,77,723 | 1,95,467 | 2,14,981 | 2,36,450 |
| 20,00,000 | 90,567 | 1,15,184 | 1,35,550 | 1,71,319 | 1,99,780 | 1,95,163 | 2,14,597 | 2,35,975 | 2,59,488 |
| 25,00,000 | 99,291 | 1,25,066 | 1,46,596 | 1,82,756 | 2,11,598 | 2,07,369 | 2,28,013 | 2,50,723 | 2,75,699 |
| 30,00,000 | 1,05,393 | 1,31,987 | 1,54,325 | 1,90,754 | 2,19,872 | 2,15,919 | 2,37,405 | 2,61,048 | 2,87,042 |

Plan A - Base (Parents / Parents in Law)

| Family Definition | Member +1 | Member +1 | Member +1 | Member +1 | Member +1 | 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 | 57,424 | 76,399 | 91,515 | 1,23,030 | 1,47,893 | 1,42,690 | 1,56,935 | 1,72,604 | 1,89,840 |
| 10,00,000 | 71,775 | 95,501 | 1,14,395 | 1,53,788 | 1,84,864 | 1,78,363 | 1,96,165 | 2,15,756 | 2,37,297 |
| 15,00,000 | 88,761 | 1,14,845 | 1,36,102 | 1,76,121 | 2,07,827 | 2,01,956 | 2,22,122 | 2,44,295 | 2,68,694 |
| 20,00,000 | 1,02,916 | 1,30,890 | 1,54,035 | 1,94,682 | 2,27,023 | 2,21,775 | 2,43,860 | 2,68,153 | 2,94,873 |
| 25,00,000 | 1,12,829 | 1,42,123 | 1,66,586 | 2,07,676 | 2,40,454 | 2,35,647 | 2,59,105 | 2,84,914 | 3,13,295 |
| 30,00,000 | 1,19,766 | 1,49,986 | 1,75,368 | 2,16,765 | 2,49,853 | 2,45,362 | 2,69,780 | 2,96,646 | 3,26,187 |

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 | 21,537 | 24,155 | 26,777 | 27,746 | 28,714 | 29,686 | 32,650 | 35,913 | 39,497 |
| 10,00,000 | 26,921 | 30,197 | 33,469 | 34,681 | 35,891 | 37,105 | 40,816 | 44,892 | 49,370 |
| 15,00,000 | 37,835 | 42,566 | 47,293 | 48,992 | 50,692 | 52,388 | 57,576 | 63,279 | 69,555 |
| 20,00,000 | 45,476 | 51,222 | 56,969 | 59,010 | 61,045 | 63,081 | 69,331 | 76,202 | 83,756 |
| 25,00,000 | 50,823 | 57,282 | 63,745 | 66,017 | 68,292 | 70,571 | 77,560 | 85,247 | 93,695 |
| 30,00,000 | 54,571 | 61,531 | 68,486 | 70,925 | 73,366 | 75,813 | 83,320 | 91,580 | 1,00,656 |

• 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 (2022-23) 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 2021-22 & 2022-23)

- | | |
|--|---|
| 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, 90% 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 2022-2023, 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 2023 – 30th June 2024.
- 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 Kamat8879129087
 Sameer Ghatge.....8422887752
 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

Insurance is the subject matter of solicitation