

A Golden Opportunity for Garware Club House Members!



Enrolment & Renewal open till 29th June'24
(11.00 am to 5.30 pm at Club House)

Policy Start date 1st July 2024

Garware Club House launches the Group Mediclaim Policy in association with our partners
The Oriental Insurance Co Ltd. and Global Insurance Brokers Pvt. Ltd.

New / Fresh enrollment will be allowed for the members below the age of 65 years i.e., Date of Birth on or after 30th June 1959.

Exclusive Benefits for Club Members



Pre-existing Diseases are covered only for Existing members and 1st year waiting period for new Joiner



No Health Check - Up required for enrolment.



New born baby covered from day 1.



Family Floater policy covering Member, Spouse, and 3 dependent children (up to 25 years).



Additional Sum Insured for Critical Illness.



Sum Insured options from 5 Lakhs to 30 Lakhs (both GMC & Critical Illness)

Plan A - Base (Members + Spouse + 3 Dependent Children)

Below premiums are inclusive of 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	43,054	57,283	68,615	92,245	1,10,886	1,06,984	1,17,665	1,29,414	1,42,336
10,00,000	53,815	71,604	85,771	1,15,306	1,38,604	1,33,730	1,47,080	1,61,767	1,77,919
15,00,000	66,551	86,108	1,02,044	1,32,049	1,55,822	1,51,422	1,66,540	1,83,166	2,01,458
20,00,000	77,164	98,138	1,15,490	1,45,966	1,70,214	1,66,281	1,82,839	2,01,053	2,21,087
25,00,000	84,597	1,06,558	1,24,901	1,55,710	1,80,284	1,76,681	1,94,270	2,13,619	2,34,899
30,00,000	89,796	1,12,454	1,31,487	1,62,524	1,87,333	1,83,965	2,02,272	2,22,416	2,44,563

Plan A - Base (Parents / Parents in Law)

Below premiums are inclusive of 18% GST.

Family Definition	Member +1	Member +1	Member +1	Member +1	Member +1	Member +1	Member +1	Member +1	Member +1
Age (Parents / In Law)	21 - 35	36 - 45	46 - 55	56 - 60	61 - 65	66 - 70	71 - 75	76 - 80	Above 80
5,00,000	48,926	65,093	77,972	1,04,823	1,26,007	1,21,573	1,33,710	1,47,060	1,61,745
10,00,000	61,153	81,368	97,466	1,31,029	1,57,506	1,51,968	1,67,135	1,83,827	2,02,180
15,00,000	75,626	97,849	1,15,960	1,50,057	1,77,071	1,72,069	1,89,251	2,08,142	2,28,930
20,00,000	87,685	1,11,520	1,31,239	1,65,871	1,93,426	1,88,955	2,07,772	2,28,469	2,51,235
25,00,000	96,132	1,21,090	1,41,933	1,76,942	2,04,869	2,00,774	2,20,761	2,42,750	2,66,931
30,00,000	1,02,042	1,27,790	1,49,415	1,84,687	2,12,877	2,09,051	2,29,855	2,52,746	2,77,915

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

Below premiums are inclusive of 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	18,349	20,581	22,815	23,640	24,464	25,292	27,818	30,598	33,652
10,00,000	22,937	25,728	28,516	29,549	30,579	31,614	34,776	38,248	42,064
15,00,000	32,236	36,267	40,295	41,742	43,190	44,635	49,055	53,915	59,262
20,00,000	38,746	43,642	48,539	50,277	52,011	53,746	59,071	64,925	71,361
25,00,000	43,302	48,805	54,311	56,247	58,186	60,127	66,082	72,631	79,829
30,00,000	46,495	52,425	58,351	60,429	62,509	64,594	70,990	78,028	85,760

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 Medclaim Policy Applicable.
- ▶ 30% Co-pay for each and every claim & Other Terms and Conditions of the previous policy (2023-24) remain unchanged.
- ▶ Pre and Post Hospitalization covered upto 30 & 60 days respectively.
- ▶ Base & Top Up combined 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
- ▶ GIPSA PPN Rate applicable for network hospitals

Names of 11 Critical Illnesses:- Only Reimbursement Allowed

(Critical Illness Sum Insured will be applicable only for members covered under policy since 2022-23 & 2023-24)

- | | |
|--|---|
| 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 | |

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 guidelines. 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 in the 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

- Policy Period: : 01st July 2024 – 30th June 2025.
- New Members/Parents/In-Laws who are taking advantage of any Policy in 2023-2024, for them Chemotherapy and Dialysis, who have already undergone / undergoing treatment, will not be covered
- Family definition (1+4) : Member upto 65 years can covered Spouse + 3 Dependent Children
- Member above 65 years can cover Member + spouse only
- Parents/Parents-in-law coverage is only allowed if the members is enrolled

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/-
 - Critical illness sum insured restricted upto base sum insured only
- Only in case of Cardiac Arrest and Cardiac Ambulance being used. Ambulance charges payable shall be actual expenses incurred subject to maximum of Rs.12,500/-. In all other cases Ambulance charges will be restricted to Rs. 2,500/-.

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 permitted. 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.

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

For online submission Members are requested to Email the proposal Form and payment details / UTR details to insren202223@garwareclub.co.in

Contact Details

Ameya Kamat8879129087
Sameer Ghatge.....8422887752
gch@globalinsurance.co.in

Disclaimer: Insurance is the subject matter of solicitation the above is the gist of the policy terms and conditions

The policy documents issued by The Oriental Insurance Company detailing the terms and conditions will be applicable.