

Health Insurance Cover

Exclusively for Garware Club House Members & Families
At attractive discounted rates

WHY OPT FOR THIS PLAN?

- ✓ COVER FOR EVERY MEMBER OF THE FAMILY
- SPOUSE, CHILDREN, PARENTS & PARENTS IN LAWS
- ✓ NO MEDICAL HEALTH CHECK-UP REQUIRED FOR ENROLMENT
- ✓ CASHLESS TREATMENTS AVAILABLE
- ✓ ATTRACTIVE PREMIUMS

Benefits at a Glance

<p>1 Pre-existing diseases</p> <ul style="list-style-type: none"> • Existing Members: covered from day 1 • New Member: 1 year waiting period applicable 	<p>2 Critical Illness</p> <ul style="list-style-type: none"> • Additional sum insured for 11 critical illness, if diagnosed
<p>3 Plan A - Base Plan</p> <ul style="list-style-type: none"> • For Member, Spouse and Children • For Parents & Parents In Law 	<p>4 Plan B - Top-up Plan</p> <ul style="list-style-type: none"> • For Member, Spouse and Children • For Parents & Parents In Law
<p>5 Sum Insured Options</p> <p>Sum insured choice from ₹5 lakhs to ₹30 lakhs</p>	

Enrollment & Renewal open till 29th June '26

10:00 am to 6:00 pm at Club House Atrium

To enrol, visit the GMC Help Desk at Garware Club House.

For queries: Sayog- 9920696994 / Tushar- 8828260797

Premium Rates & Plan Options

Select Sum Insured + Family Combination from Premium tables below
 Premiums shown are for the full policy period: 1 July 2026 to 30 June 2027.

Plan A - Base - Members + Spouse + 3 Dependent Children Premiums incl. 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	35,558	47,310	56,669	87,335	1,04,983	1,01,289	1,11,401	1,22,525	1,34,759
10,00,000	44,446	59,138	81,205	1,09,168	1,31,226	1,26,611	1,39,251	1,53,156	1,68,448
15,00,000	54,965	71,117	96,612	1,25,020	1,47,527	1,43,362	1,57,675	1,73,416	1,90,734
20,00,000	63,730	81,053	1,09,342	1,38,196	1,61,153	1,57,430	1,73,106	1,90,351	2,09,318
25,00,000	69,869	88,007	1,18,252	1,47,421	1,70,687	1,67,276	1,83,929	2,02,248	2,22,395
30,00,000	74,163	92,876	1,24,488	1,53,873	1,77,361	1,74,172	1,91,505	2,10,576	2,31,544

Plan B - Base - Parents/ Parents-In-Law Premiums incl. 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	40,408	53,761	73,821	99,243	1,19,299	1,15,101	1,26,592	1,39,232	1,53,135
10,00,000	50,507	67,202	92,278	1,24,054	1,49,122	1,43,878	1,58,238	1,74,042	1,91,418
15,00,000	62,460	80,814	1,09,787	1,42,069	1,67,645	1,62,909	1,79,177	1,97,062	2,16,744
20,00,000	72,419	92,105	1,24,253	1,57,041	1,83,130	1,78,897	1,96,712	2,16,307	2,37,861
25,00,000	79,396	1,00,009	1,34,378	1,67,523	1,93,963	1,90,086	2,09,009	2,29,828	2,52,722
30,00,000	84,277	1,05,542	1,41,461	1,74,856	2,01,545	1,97,923	2,17,619	2,39,292	2,63,121

Plan C - Top Up - Member & Parents/ Parents-In-Law Premiums incl. 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	15,155	16,998	21,601	22,382	23,162	23,946	26,337	28,969	31,861
10,00,000	18,944	21,249	26,998	27,976	28,951	29,931	32,925	36,212	39,825
15,00,000	26,624	29,953	38,150	39,520	40,891	42,259	46,444	51,045	56,107
20,00,000	32,000	36,044	45,955	47,601	49,242	50,885	55,927	61,469	67,562
25,00,000	35,763	40,308	51,420	53,253	55,089	56,926	62,564	68,765	75,580
30,00,000	38,400	43,298	55,245	57,212	59,182	61,156	67,211	73,874	81,195

Quick Guidance

1. Identify your family combination + preferred sum insured
2. Calculate the premium as per the age of the eldest person in the family group of each plan
3. The corresponding amount is your annual premium
4. New Members Enrolment Criteria -
 - Need to enrol in Base Plan (Plan A/ Plan B) to opt for Top-Up (Plan C)
 - Combined sum insured in first year of enrolment cannot exceed INR 10 lakhs
5. Existing Members Enrolment Criteria -
 - Can opt to enrol in any Plan
 - Combined sum insured cannot exceed INR 30 lakhs

Visit Health Insurance Help Desk at Garware Club House

For benefits and enrolment queries contact : Sayog- 9920696994/ Tushar- 8828260797

Terms, Claims & Payment Details

Policy period: 01 Jul 2026 – 30 Jun 2027

Transparent Disclosure

Maternity expenses not covered

Standard Exclusions of a Mediclaim Policy Applicable

30% Co-pay for each & every claim & Other Terms and Conditions of the previous policy (2025-26) remain unchanged

Pre and Post Hospitalization covered upto 30 & 60 days respectively

Room Rent Capping applicable

GIPSA PPN Rate applicable for network hospitals

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/-

Names of 11 Critical Illnesses:- Only Reimbursement Allowed

(Critical Illness Sum Insured will be applicable only for members covered under policy since 2024-25 & 2025-26)

- | | |
|--|---|
| 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 Aon Risk Insurance Brokers Pvt. Ltd and Health India 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.

Additional Terms

- Policy Period: : 01st July 2026 – 30th June 2027
- Fresh (first time) enrollers undergone or are undergoing Chemotherapy and Dialysis, will not be eligible to claim for these treatments. For existing members, these treatments are payable.
- 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 Critical Illness

- 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 & Cardiac Ambulance being used, ambulance charges payable shall be actual expenses incurred subject to a 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 / UPI Payment 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



Or you can make the payment through UPI by scanning the QR code

Contact Details

Sayog Patil 9920696994
Tushar Jadhav- 8828260797
Fareen Shaikh- 8898109446

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

Disclaimer: Insurance is the subject matter of solicitation. This is a concise summary; the policy document issued by The Oriental Insurance Company governs final terms and conditions.

Use the final policy schedule and claim documents for operational decisions.