



The Oriental Insurance Company Limited

दि ओरिएण्टल इन्शोरेंस कंपनी लिमिटेड



THE ORIENTAL INSURANCE COMPANY LIMITED

Regd. Office & Head Office:
A-25/27, Asaf Ali Road, New Delhi - 110 002

Signer: MEERA PARTI SETHI
Location: NOIDA
Reason: Signing Stamp for OICL

ए-25/27, असाफ अली रोड, नई दिल्ली - 110002

GROUP MEDICLAIM TAILORMADE POLICY SCHEDULE

UIN : OICHLGP449V022021

2019-20 हेतु समीक्षाई ई स्टाम्प जमा।
संदर्भ नं. शासन आदेश दि. 26.04.2019
क्र. एफबी - 04-02-2019/2 फॉर्म (7)

Policy No. : 153800/48/2025/327
Cover Note No. :
Insured's Code : 183927967
Insured's Name : GUJRAT STATE COOP AGRICULTURE AND RURAL DEVELOPMENT BANK LTD (GSTIN: 24AAAAG0281E1ZB)
Address : 489 ASHARAM ROAD NEAR HANDLOOM HOUSE NAVRANGPURA AHMEDABAD GUJARAT 380009
Tel. /Fax /Email : / / 0 / NA

Prev. Policy No. :
Cover Note Date :
Issue Office Code : 153800
Issue Office Name : BO SAILANA ROAD RATLAM (GSTIN: 23AAACT0627R4Z4)
Address : 18-19, GULAB MARKET RAM MANDIR CHOURAHA SAILANA ROAD, RATLAM MADHYA PRADESH 457001
Tel. /Fax /Email : 07412 230439 & 230422, 406738 / / 153800@orientalinsurance.co.in; shailendra.mittal@orientalinsurance.co.in

Agent/Broker Details
Dev.Off.Code :
Agent/Broker : LC0000000110 MADHUVAN INSURANCE BROKING SEREVICES P LTD
Address : 85, MADHUBAN, NEAR MADALPUR UNDERBRIDGE, ELLISBRIDGE AHMEDABAD 380006 GUJARAT, MOB NO 9925357701 0796420166 TEL NO 079-30011991, AHMEDABAD, GUJARAT, 380006
Tel/Fax/Email : 079-30011991/0796420166//

Period of Insurance : FROM 00:00 ON 19/08/2024 TO MIDNIGHT OF 18/08/2025
Collection No. & Dt. : CHQ 2149001406 - 16/08/2024 GST INVOICE NO : 2323153669 UIN : 0
Gross Premium : 41,30,000 GST : 7,43,400 Stamp Duty: 1 Total : 48,73,400
Co-insurance Details : NIL

TPA Details :
TPA ID : YA0000000347
TPA Name : PARAMOUNT HEALTH SER
TPA Address : A-442, ROAD NO-28, WAGLE INDUSTRIAL ESTATE, THANE WEST, 400 604. THANE 400604
Telephone No : 022-66444600 TOLL FREE: 1800-22-6655
Toll Free No : 1800-22-6655
Fax No : 022-66444754-755

Risk Details
As per attached Annexure

Sr No : 1
Emp/Dependant : AS PER LIST SI : 118900000 No Of : 1234
Place : RATLAM
Date : 16/08/2024



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ऑनलाईन खरीदें @ www.orientalinsurance.org.in
कृपया अपना पत्राचार पॉलिसी जारीकर्ता कार्यालय को करें।
IR0/PB/300000/05-21/NA

Buy Online @ www.orientalinsurance.org.in
Address all communication to Policy Issuing Office.



The Oriental Insurance Company Limited

Signer: MEERA PARTHA SARTHY
Date: Wed, Sep 11, 2024 12:16:47 IST
Location: NOIDA
Reason: Signing for OICL

Attached to and forming part of policy number 153800/48/2025/327

Name					Dependants
Particulars of the Persons covered					
Sr. No.	Name	Relationship	Sex	Age	Pre-existing Ailments, If Any

Total Sum Insured in words : Indian Rupees Eleven Crores Eighty-Nine Lakhs Only

Total Premium in words : Indian Rupees Forty-Eight Lakhs Seventy-Three Thousand Four Hundred Only

Installment Details

Inst. No	Installment Date	Installment %	Installment Amount	Tax	Total	Remarks
1	19/08/2024	100	41,30,000	7,43,400	48,73,400	

The insurance under this policy is subject to conditions, clauses, warranties, exclusions which are available on Company's website www.orientalinsurance.org.in or on demand from the policy issuing office.

The policy shall pay for hospitalization expenses for medical/surgical treatment at any Nursing Home/Hospital in INDIA as an in-patient defined in the policy

In the event of a claim under the policy exceeding Rs. 1 lac or a claim for refund of premium exceeding Rs. 1 lac, the insured will comply with the provisions of the AML policy of the Company. The AML policy is available in all our operating offices as well as Company's website.

B. Accidental and Illness Hospitalization Accommodation/Room Rent: Normal Room Day Care Procedures Applicable

Pre Hospitalization Expenses Upto 30 days Post Hospitalization Expenses Upto 60 days Dental Treatment NA

Ambulance Option 1% of Section 1.B Sum Insured

Psychiatric Cover Upto INR 30000, Second Medical Opinion NA, Corporate Buffer: INR 900000- Maximum utilization per family is limited to 100% of family floater sum insured. Corporate buffer can only be utilized for all claims excluding

maternity claims and Capped ailments post exhaustion of base Sum Insured after due approval of company HR

Initial Waiting Period: 0 days PED waiting period: 0 Months

Warranted that in case the person covered under the policy has lodged any claim under the previous policy and the sum insured is enhanced under the current policy, for a further claim for the same disease during the current policy, the earlier Limit of Sum Insured shall be applicable and not the enhanced sum insured

Warranted that in case of dishonour of premium cheque(s) the Company shall not be liable under the policy and the policy shall be void abinitio (from inception).

"We at Oriental continuously strive to ensure that you get the best possible treatment from our network hospitals. Please contact your TPA or any of the Oriental offices for our preferred hospitals in your area before going for a treatment. This will help us serve you in the best possible manner"

In witness whereof the undersigned being authorised by and on behalf of the Company has/have herein to set his/their hands at BO SAILANA ROAD RATLAM (GSTIN: 23AAACT0627R4Z4) on 11-SEP-24

"In case of grievance related to any issue related to this policy the same may be addressed to the office In-Charge or the Grievance Officer at above policy address. If the grievance remains pending, it may be escalated to Grievance Officer of the concerned Regional Office IDA BUILDING, 4th FLOOR, 7, RACE COURSE ROAD... The next escalation in case grievance remains unresolved is CSD, Head Office, situated at Oriental House, A-25/27, Asaf Ali Road, New Delhi-110002.

If the insured is not satisfied with the resolution/reply provided by the company, he/she may approach the Office of Insurance Ombudsman, within his/her jurisdiction. The list of offices of Ombudsman is available on Company's portal."

Place : RATLAM

Date : 16/08/2024



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The Oriental Insurance Company Limited

Signer: MEERA PARTHASARTHY
Date: Wed, Sep 11, 2024 12:16:47 IST
Location: NOIDA
Reason: Signing Policy for OICL

Attached to and forming part of policy number 153800/48/2025/327

Entered By : PUSPENDRA PATIDAR

Examined By : SANJIB ADDY

Policy Printed By : 570761

IP :

Policy Printed On : 11-SEP-24 12:20:20

MAC :

Digitally Signed
By
Authorised Signatory



This is an electronically generated document (Policy Schedule). The Policy document duly stamped will be sent by post.
In case of any query regarding the Policy please call Toll Free No. 1800 11 8485 and 011 33208485.

CIN: U66010DL1947GOI007158 All the Amounts mentioned in this policy are in Indian Rupees

IRDA Regn. No. 556 - Now you can buy and renew selected policies online at www.orientalinsurance.org.in and through other digital platforms including Whatsapp (Send "Hi" to 9560711200)

Place : RATLAM

Date : 16/08/2024



IRDA-REGNO-556



दि ओरिएण्टल इश्योरेंस कंपनी लिमिटेड

पंजीकृत एवं मुख्य कार्यालय:
A-25/27, Asaf Ali Road, New Delhi - 110 002

दि ओरिएण्टल इश्योरेंस क. लि.

मण्डल कार्यालय

प्रथम तल, 'गुलाब मार्केट'

18-19, राम मंदिर चौराहा, सैलाना रोड

रतलाम 457001 (म.प्र.)



THE ORIENTAL INSURANCE CO. LIMITED

Regd. Office & Head Office:

A-25/27, Asaf Ali Road, New Delhi - 110 002

The Gujarat State Co-operative Agricultural & Rural Development Bank Limited		
1	Name	The Gujarat State Co-operative Agricultural & Rural Development Bank Limited
2	Address	489, Opp Nehru Bridge, ASHRAM ROAD AHMEDABAD - 380009
3	Policy Period	19/08/2024 to 18/08/2025
4	No. of employees	592
	No. of Spouse, Children	1234
	Total Lives without parents	1826
5	Particulars	The oriental Insurance Company Ltd.
	Coverage Required	Self + Spouse +2 Dependent children up to 25 years
	Age	0 To 75 years
	Sum Insured	2 L
	Inpatient Treatment	Covered
	Day Care Treatment	Covered
	Pre-existing Disease	Covered from Day 1
	30 days Waiting Period	Waived off
	Pre Hospitalization coverage	30 Days
	Post Hospitalization coverage	60 Days
	Hospitalization due to Terrorism	Covered
	1st and 2nd Year Waiting Period	Waived off
	Room Rent Charges(Normal)	2 % of SI
	Room Rent Charges (ICU)	4% of SI
	Disease wise Capping	No Capping
	Maternity cover	Normal delivery: 50000 and C-section - 50000 (Maternity Benefit applicable for first 2 deliveries) (Maternity Benefit will be applicable only for self and Spouse.)



दि ओरिएण्टल इश्योरेंस कंपनी लिमिटेड

पंजीकृत एवं मुख्य कार्यालय :

A-25/27, आसफ अली रोड, नई दिल्ली - 110002



THE ORIENTAL INSURANCE CO. LIMITED

Regd. Office & Head Office:

A-25/27, Asaf Ali Road, New Delhi - 110 002

	9 months waiting period	Waived off
	Pre/Post Natal Expenses	Covered within Maternity limit on IPD (Inpatient Treatment) basis
	New Born Baby Cover	Covered within limit of family SI
	Corporate Buffer	Rs. 900000
	Ambulance Charges	1 % of SI Up to INR 1500/- per Hospitalisation (To & from)
	Congenital internal disease	1) Internal Congenital disease covered 2) External Congenital disease not covered
	Terrorism	Covered
	Additional Coverages	Employees and family members who are presently covered under GMC policy of Employer will be allowed to buy individual health policy from existing insurance company as per prevailing market rates, without any health checkup as per IRDA Guidelines
		Modern treatment - The Company will indemnify the Insured Person up to 50% of Base Sum Insured for the Medical Expenses incurred during the Policy period for below mentioned Modern Treatment Methods:
		1. Balloon Sinuplasty
		2. Oral Chemotherapy
		3. Robot surgeries
		4. Bronchial Thermoplasty
		5. Vaporization of the prostate (Green laser treatment or holmium laser treatment)
		6. Stem Cell therapy: Including Hematopoietic stem cells for bone marrow transplant for hematological conditions to be covered
		hospitalization arising out of psychiatric ailments within a sub limit of Rs.30,000/
		treatment of functional endoscopic sinus surgery within a
		Lasik surgery is covered if correction index is +/- 7.5 D
		Lucentis covered up to Rs. 50,000/- per family
		50% Co-Pay for cyber-knife treatment, Gamma Knife treatment and Stem Cell Transplantation, Robotic Surgery. Cochlear Implant treatment shall be restricted to 50% of the SI.
		Ayush treatment to be covered if treatment is taken as in-patient in a Government Hospital/Medical College Hospital upto 25% of per Family SI.





Automatic Sum Insured Reinstatement	Up to 50% of Base Sum Insured provided that the 100% of the base SI is exhausted and subsequently insured needs additional cover for unrelated illness/condition within the policy period, The second hospitalization must happen after the original Sum Insured has already been exhausted and there is a minimum gap of 45 days since the Sum Insured was exhausted and the Insured person was discharged from the hospital for the reinstatement to trigger. Sum Insured reinstatement will also be applicable in family floater policies, where other family members may reinstate the Sum Insured in case the Sum Insured has been fully exhausted. 45 days clause Shall not be applicable for a different insured persons within the family.
Health Cards	Available
TPA Name	Paramount Health service & insurance TPA PVT LTD

ADDITIONAL BENEFITS

The Oriental Insurance through TPA, will pay 50% of monthly take home salary for absence period after LWP up to 2 months in case all following conditions are fulfilled:

1. Insured undergoes hospitalization as an inpatient for a period of 7 continuous and completed days.
2. Post hospitalization, the insured is unable to perform each and every duty pertaining to their employment leading to absence from work, provided such inability to work is certified by the treating doctor during hospitalization.
3. Insured has exhausted all paid, sick leave and the absence from work is resulting in leave without pay (LWP).

