



# The Oriental Insurance Company Limited

## GROUP MEDICLAIM TAILORMADE POLICY SHEDULE

UIN : OICHLGP449V022021

<b>Policy No.</b>	: 441200/48/2024/113	<b>Prev. Policy No.</b>	: -
<b>Cover Note No.</b>	: 44000014325	<b>Cover Note Date</b>	: 01/04/2023
<b>Insured's Code</b>	: AE0000002531	<b>Issue Office Code</b>	: 441200
<b>Insured's Name</b>	: KERALA WATER AUTHORITY(PENSIONERS) (GSTIN: 32AAALK1670LAZW)	<b>Issue Office Name</b>	: DO I TRIVANDRUM (GSTIN: 32AAACT0627R3Z6)
<b>Address</b>	: JALA BHAVAN THIRUVANANTHAPURAM KERALA TRIVANDRUM KERALA 695033	<b>Address</b>	: IInd FLOOR, YWCA Building Opp.AG' S Office Spencer Jn. TRIVANDRUM KERALA 695001
<b>Tel. /Fax /Email</b>	: 04712328654 / / 8547638030 / CEGLTVM@GMAIL.COM	<b>Tel. /Fax /Email</b>	: 0471-4050275; 0471-4010109 / 0 / 441200@orientalinsurance.co.in/miniven u@orientalinsurance.co.in

### Agent/Broker Details

**Dev.Off.Code** : NZ0000000275

**Agent/Broker** :

**Address** :

**Tel/Fax/Email** : ///

Period of Insurance : FROM 00:00 ON 01/04/2023 TO MIDNIGHT OF 31/03/2024

Collection No. & Dt.: CD A/C AE0000002531 GST INVOICE NO :322277083 UIN :0

Gross Premium : 6,14,73,752 GST : 1,10,65,276 Stamp Duty : 1 Total : 7,25,39,028

Co-insurance Details : NIL

### TPA Details :

TPA ID : YA0000000350

TPA Name : FAMILY HEALTH PLAN I

TPA Address : Aditya JR Towers 8-2-120 / 86/9 A& B 3 rd and 4th floor,  
Banjara Hills,  
HYDERABAD 500034

Toll Free No : 18004254033

Telephone No : 040- 23556262

Fax No :

### Risk Details

As per attached Annexure

<b>Sr No : 1</b>	<b>Emp/Dependant Name</b> : KWA PENSIONERS (3027 SELF +	<b>SI</b> : 605400000	<b>No Of Dependants</b> : 5492
------------------	---	-----------------------	--------------------------------

Place : TRIVANDRUM

Date : 11/05/2023



IRDA-REGNO-556

For and on behalf of  
The Oriental Insurance Company Limited

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.

Authorised Signatory

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

Page 1 of 3

IRDA Regn. No. 556 - Now you can buy and renew selected policies online at [www.orientalinsurance.org.in](http://www.orientalinsurance.org.in)



# The Oriental Insurance Company Limited

Attached to and forming part of policy number 441200/48/2024/113

2465  
DEPENDENTS)

## Particulars of the Persons covered

Sr. No.	Name	Relationship	Sex	Age	Pre-existing Ailments, If Any
---------	------	--------------	-----	-----	-------------------------------

Total Sum Insured in words : Indian Rupees Sixty Crores Fifty-Four Lakhs Only

Total Premium in words : Indian Rupees Seven Crores Twenty-Five Lakhs Thirty-Nine Thousand Twenty-Eight Only

## Installment Details

Inst. No	Installment Date	Installment %	Installment Amount	Tax	Total	Remarks
1	01/04/2023	50	3,07,36,876	55,32,638	3,62,69,514	
2	30/09/2023	50	3,07,36,876	55,32,638	3,62,69,514	

The insurance under this policy is subject to conditions, clauses, warranties, endorsements .

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.

Family consist of Self+Spouse+differently abled dependent children if any, Waiver of Exclusion Clause 4.1, 4.2 and 4.3

Room rent restricted to 2% of sum insured and ICU 3% of Sum insured.

Disease capping - Cataract Rs 35000/- per eye, Hernia/Hysterectomy/Piles Fistula/Prostate-surgery- Rs 70000/-

Ayurvedic treatment taken in govt Ayurvedic hospitals or hospitals accredited by NABH Limited to 20% of the sum insured

The second installment will be due on 30/09/2023

All the following procedures, will be covered in the policy within the sub-limits in the complete policy period which is as defined below: Name of the Procedure (Sub Limits) :

A. Uterine Artery Embolization and HIFU (Per policy period: Up to INR 50,000.);B. Balloon Sinuplasty (Up to INR 40,000)

; C. Deep Brain stimulation ( Upto INR 20,000) ;D. Oral chemotherapy ( INR 50,000) :

E. Immunotherapy-Monoclonal Antibody to be given as Injection (INR 20,000) ;F. Intra vitreal injections (INR 20,000) : G.

Robotic surgeries(INR 20,000): H. Stereotactic radio surgeries (INR 20,000) ; I. Bronchial Thermoplasty (INR 20,000)

J. Vaporization of the prostate (Green laser treatment or holmium laser treatment)-(INR 20,000) :K. IONM - (Intra

Operative Neuro Monitoring) -(INR 20,000) ; L. Stem cell therapy: Hematopoietic stem cells (INR 20,000)

The policy is subject to 15% Co-pay on all admissible claims. All other terms as per our standard GMC policy condition.

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

Place : TRIVANDRUM

Date : 11/05/2023



IRDA-REGNO-556

For and on behalf of  
The Oriental Insurance Company Limited

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.

Authorised Signatory

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

Page 2 of 3

IRDA Regn. No. 556 - Now you can buy and renew selected policies online at [www.orientalinsurance.org.in](http://www.orientalinsurance.org.in)



## The Oriental Insurance Company Limited

Attached to and forming part of policy number 441200/48/2024/113

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 DO I TRIVANDRUM (GSTIN: 32AAACT0627R3Z6) on 11-MAY-23

"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 'METRO PALACE', NORTH RAILWAY STATION ROAD,,KERALA. 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."

Entered By : VISHAL SREEDHAR S

For and on behalf of  
The Oriental Insurance Company Limited

Examined By : MRS. MEENA KALRA

Policy Printed By :901521

IP :

Policy Printed On :11-MAY-23 16:47:57

MAC :

Authorised Signatory

Place : TRIVANDRUM

Date : 11/05/2023



IRDA-REGNO-556

For and on behalf of  
The Oriental Insurance Company Limited

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.

Authorised Signatory

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

Page 3 of 3

IRDA Regn. No. 556 - Now you can buy and renew selected policies online at [www.orientalinsurance.org.in](http://www.orientalinsurance.org.in)