

**NATIONAL INSURANCE COMPANY LTD.**  
(A Government of India Undertaking)  
Branch Office No.1, Post Box. No-60  
"PAN AFRICAN PLAZA" 4<sup>th</sup> Floor  
Puthenchanthai, M.G. Road  
TRIVANDRUM-695 001, Kerala  
Tel: 0471-2331444, Fax: 0471-2331444



**POLICY SCHEDULE**

Dept : Misc - Traditional Business

Group Mediclaim - Tailor Made with Floater

Policy Number : 570201/46/14/8500000011

Agent Code: 91101000000001

Agent Name: India Insure Risk Management and  
Insurance Broking Services Pvt Ltd

Agent Contact No: (040) 27822994/ 27822990

Insured's Name: KERALA WATER AUTHORITY

Address : JALA BHAVAN, THIRUVANANTHAPURAM  
Dist. : THIRUVANANTHAPURAM, Kerala  
Pin Code: 695033

Development Officer : 911010

Date Of Proposal & Declaration: 11/04/2014 Client Type: Corporate

Policy Period: 00:00 Hrs On 16/04/2014 To Midnight of 15/04/2015

Net Premium : 18290317

NIC 570201 : 1002

Issuing Office Code : 570201

Address : PB.No.60, Pan African Plaza , 4 th Floor,  
Puthenchanthai, M.G. Road, Trivandrum, Kerala,  
Telephone : 0471 - 2331444 (G) , 2335099 (02335099) Fax-0471-  
Special Clie 2331544 : 134

Paid Up Capital Above Rs. 25 Crores

RUPEES ONE CRORE EIGHTY TWO LAKH NINETY THOUSAND THREE HUNDRED SEVENTEEN ONLY 1/14/0000001208

Srl.No	Description	Sum Insured (Rs)
1	17500 Regular Employees of KWA and their dependents (including parents)	1,50,00,00,000.00
2	1 Corporate buffer for the whole group	1,00,00,000.00

Total Sum Insured (Rs.) : Rs.1,51,00,00,000.00

Total Sum Insured (In Words) : RUPEES ONE HUNDRED FIFTY ONE CRORE ONLY

Risks Covered : Tailormade Group Mediclaim Policy covering 7500 Regular Employees of KWA and their dependent family members including parents as per list submitted.

Location : Kerala

Special Peril : As per additional covers attached sheet.

Special Exclusion : Subject to waiver of specific exclusions as stated in the attached sheet and maternity cover, other terms, conditions and exclusions as per Std. Group Mediclaim Policy

Subject To Clause : Sum Insured per family per year : Rs.2,00,000/- on floater basis ( 7500 families X Rs.2,00,000/-).

Special Excess : Nil

Special Conditions: As per MOU entered into between the Insured. Total Premium for the policy Rs.4,11,02,000/- including S.T. Premium shown below is the 1st instalment amount. Next instalment to be paid as stated in the MOU.

**Premium Computation :**

Net Premium : Rs.1,82,90,317.00 Service Tax : Rs.22,60,683.00 Stamp Duty : Rs.1.00  
Chargeable : No

Total : Rs.2,05,51,000.00

**GOOD HEALTH PLAN LIMITED**

D. No. CC 41/1064C, 2nd Floor

Golden Plaza Anex Complex

Chittoor Road, Opp. M/ Moon The

Pullepady Junction

Ernakulam-682018, Kerala

Phone: 0484 - 4031010, 4031011

Fax: 0484 - 2362826

Email : ghpl.kerala@gmail.com

91475

**As per Policy Terms and  
Conditions Attached.**



Witness whereof this policy has been signed at M.G. ROAD, TRIVANDRUM-6950

this 23rd day of April 2014.

For And On Behalf Of  
National Insurance Company Limited



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TRIVANDRUM-695 001, Kerala  
Tel: 0471-2331444, Fax: 0471-2331344

C.D. Debit/Credit Advice

(Duplicate)

728268

ISSUING OFFICE : 570201 (Office Code)  
PB.No.60, Pan African Plaza, 4<sup>th</sup> Floor,  
Puthenchanthai, M.G. Road, Trivandrum,  
Kerala, Pin : 695001 Tel:0471-2331444,2335

Voucher Number : 570201/01/14/0000001200  
Voucher Date : 23/04/2014  
Development Officer : 911010  
Bank Account : 9180

A/C Code : 134  
KERALA WATER AUTHORITY  
JALA BHAYAM, VELLAYAMBALAM, TRIVANDRUM,  
PIN-695010

The Balance of your CO A/C before inception of Risk was Rs. 2,05,51,000.00. Adjustment made on 23/04/2014 is Rs.2,05,51,000.00 Your balance after adjustment is Rs.0.00 (-). and your balance as on date is Rs.0.00 (-).

Sl Policy Number No Policy Effective Dt.	TR End/Ren/Dec/Clm Code Year Number	Particulars	Credit Amount (Rs.)	Debit Amount (Rs.)	Amount Received (Rs.)	A/C Head Genl Sub
1 570201/46/14/8500000011 16/04/2014	11	CASH PREMIUM A/C	1,82,90,317		1,82,90,317	5083
2 570201/46/14/8500000011 16/04/2014	11	SERVICE TAX	21,94,838		21,94,838	5443
3 570201/46/14/8500000011 16/04/2014	11	EDUCATION CESS	69,845		69,845	5443
4 570201/46/14/8500000011 16/04/2014	11	C.D CONTROL A/C		2,05,51,000	2,05,51,000	5076 134
Total(In Rs.) :			2,05,51,000	2,05,51,000	2,05,51,000	

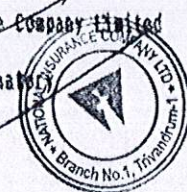
Particulars :

Note :



For National Insurance Company Limited

Authorised Signatory



1. Please quote Document No Voucher No and date in all correspondence

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नेशनल इन्स्योरेंस कम्पनी लिमिटेड (भारत सरकार का एक उपक्रम) पंजीकृत एवं प्रधान कार्यालय: 3 मिडिलटन स्ट्रीट,  
कोलकाता- 700 071 फोन : 2283 1705 फैक्स : 2283 1740 वेबसाइट: www.nationalinsuranceindia.com  
National Insurance Company Limited (A govt of India undertaking) Registered & Head Office: Middleton Street  
Kolkata - 700 071 Phone: 22831705/1706 Fax: 22831740 Visit us at: www.nationalinsuranceindia.com

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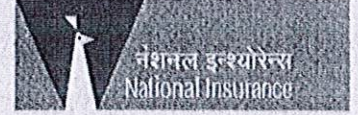
**NATIONAL INSURANCE COMPANY LTD.**

Trivandrum Branch-I

Indian African Plaza, Puthenchantha

A.G. Road, Thiruvananthapuram. Pin-695 001

Ph: 2331444, 2331544(D)



**Attached to and forming part of Policy No. 570201/46/14/8500000011**

**Policy Period: 16.04.2014 to 15.04.2015**

**Insured : KERALA WATER AUTHORITY**

**Additional covers:-**

1. Waiver of exclusion relating to Pre-existing ailments for existing members and new joiners.
2. Waiver of 1<sup>st</sup> 30 days waiting period for existing members and new joiners.
3. Waiver of 1<sup>st</sup>, 2<sup>nd</sup> and 4<sup>th</sup> year exclusion for existing and new joiners
4. Maternity Benefit Rs.50,000/- per family per year (Normal delivery upto Rs.20,000/- and Caesarean delivery Rs.30,000/- per delivery).
5. Waiver of 9 months' waiting period for maternity cover.
6. Baby day one cover for full floater sum insured per family
7. No cap on room rent
8. Pre & Post hospitalization expense cover - 30 days and 60 days respectively.
9. No maximum age restriction for dependents.
- 10 Corporate buffer Rs.1 crore with sub limit of family floater sum insured
- 11 No ailment capping / other sub limits
- 12 New joiners and their dependents covered from the date of their joining as per intimation.

Subject to the above specific additional covers, all other terms conditions of Std. Mediclaim Policy applicable.

For National Insurance Company Ltd

Authorized Signatory



नेशनल इन्श्योरन्स कम्पनी लिमिटेड

(भारत सरकार का एक उपक्रम) पंजीकृत एवं प्रधान कार्यालय: 3 मिडिलटन स्ट्रीट, कोलकाता 700 071

फोन: 2283 1705 / 1706 फैक्स: 2283 1740 वेबसाइट: www.nationalinsuranceindia.com

National Insurance Company Limited

(A Govt. of India undertaking) Registered & Head Office: 3 Middleton Street, Kolkata 700 071

Phone: 2283 1705 / 1706 Fax: 2283 1740 Visit us at: www.nationalinsuranceindia.com



F. No. G.14017/115/2011-Ins.II  
Government of India  
Ministry of Finance  
Department of Financial Services

2nd Floor, Jeevan Deep Bldg.,  
Sansad Marg,  
New Delhi - 110 001,  
Dated: 24<sup>th</sup> September 2012.

To

The CMDs of Public Sector General Insurance Companies

Subject: Strategy to be adopted in connection with underwriting  
Health Insurance Policies – reg.

Sir(s),

In supersession of our earlier communication of even number dated 18<sup>th</sup> July 2012 and based on the inputs received from the Expert Committee appointed by the National Insurance Academy, Pune, the amended strategy to be adopted in connection with underwriting Health Insurance Policies is placed below for compliance on immediate basis:

A. Stand-alone Group Health Insurance policies where Combined Ratio is more than 100% - No discount whatsoever shall be given in all such stand-alone Group Health Insurance policies where the combined ratio (ICR plus Management Expenses plus Agents'/Brokers' Commission plus TPA Commission and any other expenses) is more than 100%. For policies which are to be renewed for 2012-13, a proper price should be worked out, duly taking into consideration the burning cost, management expenses, medical inflation to ensure that the Combined Ratio is less than 95%. Such policies otherwise shall not be renewed. No TPA Commission shall be given for all such cases.

B. Stand alone policies where combined ratio is less than 100% - It will be ensured in all such stand-alone Group Health Insurance policies where the combined ratio is less than 100% that the premium is revised upward duly taking into consideration the medical inflation, margins, management expenses and other such factors. The brokerage/commission shall be restricted to a maximum of 5% to prevent unhealthy practices of letting the broker to hike the premium, by assuring him of brokerage at a higher percentage.