

**Go Digit General Insurance Limited - Employer/Employee GMC quote**
**21-May-2021**
**Insured details**

<b>Insured Name</b>	JAGANDEEP SINGH		
<b>Policy Type:</b>	Fresh	<b>Coverage type</b>	Employer/Employee
<b>Policy inception date</b>	21-May-2021	<b>Policy expiration date</b>	20-May-2022

This is a system generated quote and is based on all terms and conditions as disclosed by you while generating the quote

**Coverage Details**

<b>Room/ICU Rent restriction</b>	Normal Room 1% / ICU Room 2%	<b>Initial waiting period:</b>	30 days
<b>PED Waiting Period</b>	3 Years	<b>Specific illness waiting period</b>	2 years
<b>Pre and Post Hospitalization</b>	30/60	<b>Co-pay</b>	0%
<b>Maternity Limit</b>	25000	<b>Maternity Coverage</b>	Female employees only up to 2 children
<b>Maternity Waiting Period</b>	Waived	<b>Baby Day 1 cover</b>	Covered

**Special Conditions**

<b>Family Definition</b>	Self
<b>Emergency Ambulance</b>	Ambulance charges covered upto INR 1,000 per case in case of emergency only. Ambulance charges will be applicable for transferring patient to Hospital or between Hospitals in the Hospitals ambulance or in an ambulance provided by any ambulance service provider only.
<b>COVID-19</b>	Hospitalization due to COVID-19 is covered
<b>Room rent/ ICU restriction</b>	All hospitalization expenses except medicine and consumables expenses shall be proportionately reduced in accordance with room rent limit.
<b>Room rent/ ICU rent definition</b>	Room rent includes bed charges, duty doctor, nursing charges and service charges or amenities (if any). ICU Rent rent includes ICU charges includes ICU bed, general medical support, medical devices expenses, critical care nursing and intensivist charges.
<b>Organ donor expenses</b>	Not Covered
<b>AYUSH treatment</b>	100% of Sum Insured
<b>Domiciliary hospitalization</b>	Not Covered
<b>Psychiatric ailments</b>	Not Covered
<b>OPD</b>	Not Covered
<b>Co-pay</b>	Not Applicable
<b>Territorial limit</b>	India
<b>Congenital conditions</b>	Internal congenital diseases are covered, external is not covered.
<b>Day care treatments</b>	All day care procedures are covered
<b>Other Conditions 1</b>	Mid-term Sum insured enhancement is not allowed in GMC policy unless it is specified at the time of proposal acceptance.
<b>Other Conditions 2</b>	RFQ to be stamped and signed by client, * PAN number of organization. * Registration number of organization. * Complete and correct Member data (with employee ID numbers as per duty attendance muster)
<b>Pre and Post Natal Expenses</b>	Pre and post natal expenses are not covered.

<b>Disease</b>	<b>Limit</b>
Appendix	24,000
Joint replacement (Per joint)	125,000

Angioplasty	125,000
Prostate Surgery	60,000
Heart By pass surgery	150,000
Fracture requiring only POP	10,000
D&C	10,000
Angiography invasive	25,000
Varicose veins (per leg)	50,000
Arthroscopic surgery	60,000
Surgery for Uterine fibroids	60,000
Surgery for CSOM	50,000
Eye related	30,000
Gall Bladder	30,000
Hernia	24,000
Hydrocele	18,000
Hysterectomy	33,600
Piles	19,200
Urinary stone (incl DJ stent removal for same stone)	40,000
Joint Replacement Including Vertebral Joint (Per Knee)	1,020,000
Sinusitis (FESS)	40,000
Cataract (Per eye)	30,000
Tonsillectomy/Adenoidectomy	30,000
Haemorrhoids/Fissure/Fistula	40,000
Appendectomy	60,000
Cholecystectomy	60,000
Gall-bladder stone	60,000
Kidney stone	60,000
Hysterectomy	60,000
Hernia (Per site)	60,000

Demography					
SI	0-25	26-35	36-45	46-55	56-65
50,000	--	--	--	--	--
1,00,000	--	--	--	--	--
2,00,000	5	14	2	0	0
3,00,000	--	--	--	--	--
4,00,000	--	--	--	--	--
5,00,000	--	--	--	--	--

Premium chart					
SI	0-25	26-35	36-45	46-55	56-65
50,000	--	--	--	--	--
1,00,000	--	--	--	--	--
2,00,000	1707.69	1974.21	2724.41	4386.3	7325.12
3,00,000	--	--	--	--	--
4,00,000	--	--	--	--	--

5,00,000	--	--	--	--	--
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Disclaimer	
<b>Portability benefit</b>	Group to retail portability benefit can be availed at the time of retirement or resignation from the services (provided these events are falling within the policy period). Portability option is available under the existing retail health products, std coverages, terms, conditions, & guidelines of retail product would apply.
<b>Claim Intimation and Document Submission</b>	All reimbursement claims have to be intimated to Digit within 7 days of admission and claim documents have to be submitted for reimbursement within 30 days of date of discharge of the patient. We may accept any delayed submissions under exceptional circumstances with 10% copayment.
<b>Addition Endorsements</b>	Midterm additions allowed only for natural additions subject to intimation received within 45 days. Any additions for new employee/spouse / children would be allowed within 45 days of date of joining/ marriage / birth respectively. Backdation of 45 days from date of intimation shall not be allowed. Any endorsements will be from the date of addition and not from the inception of the policy. Prorated premium will be charged for each member added during the policy term.
<b>Deletion Endorsements</b>	In case of refund endorsements on account of deletion, pro-rata refund for entire family should be done subject to nil claims. Deletion to be intimated immediately on finalization of last working day of employee. In case employee avails the claim after his Last Working Day for which intimation is received after DOA, insurer would recover paid amount from available float balance. Pro-rata refund will be calculated as from DOL if intimation is within 7 days else intimation date will be consider for calculation subject to nil claim.
<b>TPA name</b>	Medi Assist Insurance TPA Pvt. Ltd.
	Go Digit General Insurance Ltd., has partnered with Third Party Administrators (TPA) for the administration of its group medical policies including but not limited to network management, claims management, and grievances handling. Appointment of TPA by the group managers (Master Policyholder) may entail charges as chargeable by the TPA. Below is the list of a few TPA's for which you may opt for the administration of your Digit Health Plus Policy. 1) Medi Assist Insurance TPA Pvt. Ltd. 2) Paramount Health Services and Insurance Services TPA Pvt. Ltd. For the purpose of this quote, the TPA chosen is <b>"*Medi Assist Insurance TPA Pvt. Ltd.*"</b>
<b>Quote validity</b>	This Quote is valid for 7 days. Quote is subject to change with change in information.
<b>Other Conditions</b>	The following are explicitly excluded from the coverage other than mentioned above: 1. Femto laser procedures 2. All types of cosmetics/ aesthetic treatments 3. All types of behavioural and neurodevelopmental disorder. 4. All experimental and unproven treatment. 5. Substance abuse and addictions. 6. Hormonal and immuno therapies 7. Expenses related to nutritional supplements. 8. Preventive and regenerative therapies. 9. Dental procedures unless related to accidental hospitalization 10. War 11. Hazardous sports and activities. 12. Homecare nursing 13. STDs and venereal diseases 14. Sleep disorders 15. Suicide or self inflicted injuries 16. Unwarranted hospitalization 17. Weight management services and treatment related to weight program's including treatment of obesity 18. Expenses related to prosthetic and external durable devices 19. Intra vitreal, intra articular or thecal injections 20 Genome Testings
	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.
	Any Doctors/ Surgeons fees charged/paid over and above the Hospital Standard Tariff/Package stand excluded from the scope of the policy. In case of Chamber cases or outside visiting consultant has conducted the surgery or is being consulted, Insurance company would be liable to pay up to the agreed tariff/ package rates with the hospital. The over & above limit will have to be borne by the customer
	Any additions for new employee, spouse / children would be allowed within 45 days of date of joining, marriage / birth respectively.
	Additional premium for each additional member.
	No Individual(Employee / Dependent) can be covered more than once in a policy.

The list of members submitted at the inception of the policy will be considered as final.

In the event of any claim made by an employee/dependents, where such employee has resigned/terminated from services of the organization and intimation about such employee exit has not been shared by the company HR to Go Digit General Insurance Limited ("Company"), the Company reserves the right to recover any claim amount approved/paid when the date of hospitalization of such employee/dependent was after the date of exit from the organization.

#### Quote Validity

This is fresh proposal and our quote is based on declaration given while generating this quote. If there is/was an existing group health medical insurance policy with the corporate for its employees, then this quote is not valid. This is OTC Calculator Generated quote, and quote will be valid for 7 days from the quote generation date.

#### Undertaking

This is to hereby declare that the particulars of the prospect/risk mentioned in this quotation are as provided to Go Digit General Insurance Limited (Insurer) for the purpose of the requested risk coverage. Go Digit General Insurance Limited further confirms that the derivation of the premium in the Quotation is in accordance with the risk coverage required by the proposer/broker and as per information given in the attached quotation. In the event of any change in information pertaining to any aspect of the quotation at a later date, Go Digit General Insurance Limited reserves the right to revise the premium and recover the same from customer or invoke cancellation of the policy, as may be deemed fit, with short term premium recovered.

#### Premium Details

Details	INR
Net Premium	41626
GST	7493
Gross Premium	49119

Auth. Signatory