

# **CONCEPT NOTE**

## **IIT ALUMNI HEALTH SCHEME (IAHS)**

07<sup>th</sup> July 2019

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## **1.0 Concept Note for Group Medical Insurance for IIT Kharagpur Alumni and their families (IAHS)**

We have received request from many of our Alumnus for medical insurance that they have for themselves and their parents in India. Medical bills are a killer in India especially with them new private hospitals and everyone rightly wants the perceived best care when they have a medical problem. Some of the issues with our friends have stemmed from medical costs. We would like to see if we can either get a medical insurance scheme(s) so everyone can decide on what they want to do in India and/or look at as group medical insurance scheme. The bigger the group the more the bargaining power and less is the insurance premium. We would like all our Alumnus interested to provide their details to take the concept forward. We had earlier collected a EOI ( Expression of Interest) from our Alumni for the Group medical insurance. WhatsApp Group kgpians4MedicalInsurance was formed to take feedback from interested Alumni and on the basis these feedbacks the issue was discussed with Insurance companies, Insurance Brokers, TPA, Other institution having similar facilities and the following policy was formulated.

## **2.0 Governance**

Working Group ( Shri / Ms)

1. Sh Siddhartha Roychowdhury
2. Sh Pradeep Prasad
3. Sh K Daga
4. Sh Umesh Dubey
5. Sh Vipin Popat
6. Sh Kirti Acharya
7. Sh Dipankar Khasnabish

**Advisory Committee:** EC , IIT Foundation . The Advisory Committee view will be represented by Secretary IIT Foundation

### **3.0 The Proposed Policy will have the following coverage :**

**Sum insured amount would be uniform for all members. i.e. Rs.3 Lakhs/4 Lakhs/5 Lakhs.**

1. Pre-existing Diseases covered from day 1 for all members
2. Pre and post hospitalisation cover for 30 and 60 days respectively.
3. Waiver of Time exclusion for diseases (30 days / 1/2/3/4/ years).
4. Room rent per day- For normal – 1% of SI and 2% for ICU/ICCU/ITU/HDU.##
5. Baby day one cover subject to availability of advance premium.
6. Dental treatment including surgery is covered under the policy with exclusions of any cosmetic surgery unless warranted by an accidental injury. There is no sublimit for dental treatment.
7. Day care procedures are covered.
8. Midterm additions of member and family on payment of requisite premium for new joiners.
9. Surgeon, Anaesthetist, Medical Practitioner, Consultant Specialist Fees-No sub limit.
10. Anaesthesia, Blood, Oxygen, OT Charges, Surgical Appliances, Medicines, Drugs, Diagnostic Material, X- Ray, Dialysis, Chemotherapy, Radiotherapy, Cost of Pacemaker, Artificial Limbs and Cost of Stent and Implant - No Sub Limit.
11. Internal congenital disease covered.
12. Ambulance Charges Rs.2,000 per person.
13. Policy covers hospitalization arising out of psychiatric ailments within a limit of Rs.30,000 as well as treatment functional endoscopic sinus surgery within a limit of Rs.35,000/-. Psychiatric treatment medicines are also covered within the sub limit).
14. Cataract operation will have a capping of Rs.30,000 per eye.
15. Co pay 10% for each and every claim.

*## In case we decide to take a higher room rent capping, premium will be enhanced from the illustration chart furnished below.*

#### 4.0 Out of the box benefits for members covered:

- 1) Benefits in OPD rates throughout the policy period in certain hospitals in major cities across India.
- 2) Handsome discount on annual health check up package in eminent hospitals and diagnostic laboratories.
- 3) 20% discount on medicines for planned orders in Metros with home delivery facilities.

#### 5.0 Indicative Premium Chart (Inclusive of 18% GST): Sum insured amount to be decided unanimously

Chart 1

Sum Insured (Rs.)	BASIC COVER (Rs. per annum) Self + Spouse + 2 dependent Children upto 25 years						
	<35	36-45	46-50	51-55	56-60	61-65	>65
200,000	5151	5457	8999	13572	17800	23670	31920
300,000	5671	6011	9990	15131	19980	26668	37539
400,000	6522	6913	11478	17374	22890	30515	43055
500,000	7588	8046	13345	20185	26536	35340	49970

Chart 2

Sum Insured (Rs.)	BASIC COVER (Rs. per annum) Self + Spouse + 2 dependent Children upto 25 years + Dependent Parents						
	<35	36-45	46-50	51-55	56-60	61-65	>65
200,000	5923	6276	10349	15607	20470	27220	36708
300,000	6522	6913	11489	17401	22978	30669	43171
400,000	7501	7950	13200	19980	26324	35093	49514
500,000	8726	9253	15347	23213	30516	40641	57466

*Note : Premium for **single members** and **member with spouse only** would be negotiated upon receipt of full demography. It is expected that those premium will be lesser than above rates.*

### 5.1 Premium Payment & Control Mechanism:

Since it is group policy the total premium payment for the group and group details needs to be given to the insurance company at the same time. Further additions will be on mutual negotiations. No direct payment to insurance company can be made.

The premium amount will required to be paid to a centralized account controlled by IIT Foundation, and the total premium with members list will be provided to Insurance company at the same time.

Our association has decided to keep a check on the enhancement of premium during renewal in case of adverse claim ratio. We intend to have the enhancement amount of premium distributed among all claimants proportionately to their claimed amount. For example, this year total premium is paid INR 1cr. and during the year total claim is close to 1 cr or more then next year the premium quote would be INR 1.10 Cr. which means an escalation of Rs. 10 lakhs. Now, this enhanced amount (Rs.10 Lakhs) will **NOT** be borne by the members who have not claimed during the year rather this amount will be distributed to those members who have claimed. In that case the policy will remain sustainable and non claiming members will not be bothered at all. This is very unique system already proven in some premier organization of our stature.

### 6.0 Comparison between Group Medclaim and Individual Medclaim policies

- 1) Premium rates are higher by at least 40% if not more for Individual Medclaim. Comparison of premium between Group Medclaim vis-à-vis Individual Medclaim illustrated below (Tentative rates based on a SI of Rs. 3 Lakhs family floater).

Sum Insured (Rs.)	BASIC COVER (Rs. per annum) Self + Spouse + 2 dependent Children upto 25 years						
	<35	36-45	46-50	51-55	56-60	61-65	>65
Group Medclaim premium							
300,000	5671	6011	9990	15131	19980	26668	37539
Individual Medclaim Premium							
300,000	14196	15699	20956	25565	31352	37442	52657

**\*\* Above rates of individual medicaid are purely indicative and may differ from company to company.**

- 2) Pre existing diseases are not covered in Individual Medicaid from day 1.
- 3) Entry age for individual medicaid is restricted at 60 to 65 years whereas it is open till 85 years in Group Medicaid.
- 4) A stable IT platform will be provided to all members for hassle-free administration which is not available in case of individual medicaid.
- 5) No out of the box benefit is allowed without premium in Individual Medicaid.
- 6) Hand holding from a dedicated person during a claim situation will be available in case of Group Medicaid policy.
- 7) No medical check up is required in Group Medicaid insurance.
- 8) 24\*7 assistance for admission, cashless, reimbursement and discharge.
- 9) Baby day 1 cover is not available in Individual Medicaid.

## **7.0 FAQs**

### **7.1 Why we need Insurance broker - Any implication on cost of insurance policy? --**

Our association is having members across the country and number of these members may cross 60,000 + their dependents. To manage such huge group, association must require professional service of experts like broker. Insurance broker has a lot of activities to do like procurement of policy, selection of right insurer and TPA, claim processing and assisting in documentation, helping in enrolment of members, negotiation with insurer, follow up with TPA, claims review, MIS and many more. All these services are very critical for sustainability of any medical policy. Cost of engaging broker is inclusive in the premium provided by the insurance company as per guideline. There is no enhancement of premium as indicated in the following chart.

## **7.2 Recommendation for Marsh as an Insurance Advisor**

**Why Marsh?** : Marsh India Insurance Brokers (P) Limited is the largest MNC insurance advisor in the country and in the world too whom we have appointed as our Authorized Broker. We have scouted the market for right partner and found Marsh India Insurance Brokers (P) Limited as the most competent one. The following credentials of Marsh India have kept them much ahead of any competition in India and globally too.

- 1) Largest insurance broker in the country and in the world.
- 2) Marsh has widest network of offices across the country to serve your members at all corners.
- 3) Handles highest number of Medical Insurance policies in India.
- 4) Long history of client servicing and the longest list of satisfied clients.
- 5) Having highest number of clients in any line of insurance including Medical speaks about capability.
- 6) Marsh has maximum expertise to satisfy clients' requirements.
- 7) Marsh is having strong relationship with all insurers due to continuous placement of premium.
- 8) They have largest claim handling team in the country.
- 9) Highest premium base in the country which can be leveraged for the client.
- 10) First MNC broker to have IRDA license who can provide service of international standard.

## **7.2 Why TPA?**

Third Party Administrator or TPA ensures the cashless process. They have the network hospitals across India from where insured can avail cashless facility. No cashless facility can be extended without a TPA. Cost of TPA engagement is also inclusive.



### **7.3 How to connect with other policy?**

If any member is having his personal policy or a policy taken by his/her employer, he or she can avail the benefit of this policy also over and above their existing one. It is advisable to continue all existing policies.

### **7.4 How will Insurance Company be Chosen (Our team will be a part of negotiation committee)?**

There could be two ways of selecting the insurance company 1) By closed tenders and 2) By open negotiations. Please note the elaboration of both the processes below.

7.4.1 By closed tender – After finalizing the terms and conditions of the policy by the broker, association may float the tender and may negotiate further with the bidders post opening. But there would be a possibility of an insurer bidding L1 premium who is not preferred one in terms of their track record.

7.4.2 By open negotiations – After finalizing the terms and conditions of the policy by the broker, association may allow the broker to float the RFQ among leading preferred insurers for quotations. Post submission of quotes, association may carry out the further negotiation with the help of the broker.

**8.0 Grievance handling mechanism** – Broker should be providing a dedicated manpower alongwith escalation metrics to handle any Grievance that would be coming from the members across India.

**9.0 Access via Online web portal** - Web portal would be provided to process the online enrolment, validation by the association, claims tracking, mediclaim card generation etc. A strong IT platform will help members in hassle free management of their claims.

**10.0 Base Policy sum insured ( 2L/3L/5L) -** It is advised to take a base policy of Rs. 5 Lakhs family floater to combat with the rising medical cost.

### **11.0 Extra Insurances: (Proposed)**

**11.1 Dental Coverage– (Rs. 25000 maximum) :** Covering RCT, Extraction, Implants, Crowns, Denture. Normally, no insurance policy covers this. However, we are in the process of negotiating to take coverage under our policy by paying extra premium.

**11.2 Top up ( Rs.5 Lakhs) –** Top up of Rs. 5 Lakhs is suggested. Premium will only be quoted by the insurers when they get the full demography of the group. However, top up premium rate will be much lesser than the main policy premium rate.

**11.3 Critical Illness - 20 Lakhs -** Indicative premium chart for individual is attached.

### **12.0 Time line for execution**

- 14.05.2019 : Concept Note Circulation with request for improvements possible
- 17.05.2019 : Collation of suggestion and feedback
- 20.05.2019 : Meeting of the Working Group (18:30 hrs) Kolkata with Insurance Broker
- 30.05.2019 : Feedback from Insurance companies
- 01.06.2019 : Collection of information about Alumni (and families) interested to join the Group policy <https://tinyurl.com/2019-IAHS>
- Launch of Group Policy with tentative rates asking for interested parties
- 01.08.2019 : List to be forwarded to Chapters for screening and authentication
- 15.08.2019 : Providing Authorisation to Insurance Broker to approach Insurance companies with the screened list for selection of Insurance companies and per clause 7.4 of the document
- 1.10.2019 : Proposed date for Start of Group Medical Insurance Policy
- 01.11.2019 :
  - 2<sup>nd</sup> Addition of Interested Alumni to Group policy ( with Pro Rata Rate)
  - Add on - Start of Top up policy ( 5 lakhs) for interested Alumni
  - Add on - Start of Critical Illness policy for interested Alumni
- 01.04.2020 : Review of Existing policy and improvements required
- 01.07.2020 : Launch of 2<sup>nd</sup> Version of Group Policy

## **13.0 Annexures**

# Insurer Confidentiality and Data Protection Agreement

# **Insurer Confidentiality and Data Protection Agreement**

**DATE:**

**PARTIES:**

- (1) **Marsh India Insurance Brokers Pvt Ltd ("Marsh")**
- (2) **Name of the client** (the "Insured")

## **1. CLIENT SERVICES**

- 1.1 Marsh may submit to the Insurer applications for insurance made by NAME OF THE CLIENT ("**Clients**") within the territory of India ("**Territory**") where Marsh has the right to do business, and may collect and pay over to the Insurer premiums on such business and may submit and administer claims. As a result, Marsh and the Insurer will exchange Confidential Information (as defined in clause 4) and Personal Information (as defined in clause 5) relating to the Client's employees.
- 1.2 Nothing contained or implied in this Agreement shall alter any other arrangements currently in existence (or, in the case of any renewal or extension (whether tacit or otherwise) of this Agreement under clause 2.1, in existence at the time of such renewal or extension) between the Insurer and Marsh.

## **2. TERM AND TERMINATION**

- 2.1 This Agreement shall be for an initial period of 12 months commencing on **25<sup>th</sup> August 2017** (the "**Effective Date**") and shall automatically renew for consecutive one year periods ("**Term Year**") unless terminated by either party giving not less than 90 days notice to the other, such notice only to be effective at the end of any Term Year.
- 2.2 Termination shall not affect any accrued rights or liabilities, nor will it affect the coming into force or the continuation in force of any provision which is expressly or by implication intended to come into or continue in force on or after such termination.

## **3. CLIENTS' BEST INTERESTS AND REGULATORY REQUIREMENTS**

- 3.1 Nothing contained in this Agreement shall alter or diminish the responsibility and duty of Marsh to act as agent of its Clients and if anything in this Agreement conflicts with such duty, the provisions of this Agreement shall not be binding upon Marsh and the best interests of the client shall take precedence.

- 3.2 Each Party shall comply with all applicable laws, statutes, statutory instruments, orders, rules, regulations and codes of practices as amended or superseded from time to time, including without limitation [the Insurance Act (Cap 142), Financial Advisers Act (Cap 110), Personal Data Protection Act 2012, the Prevention of Corruption Act (Cap 241 1993 Rev Ed), the Penal Code (Cap 224 2008, Rev Ed), the Insurance Act (Cap 142, 2002, Rev Ed) and the Competition Act (Cap 50B, 2004, Rev Ed)] (collectively, “**Regulatory Requirements**”).
- 3.3 Each Party shall secure and maintain any and all authorizations or licenses as may be necessary from time to time during the term of this Agreement in order for such party legally to carry on the activities contemplated by this Agreement.

#### **4. CONFIDENTIALITY**

- 4.1 For the purposes of this Agreement, “**Confidential Information**” means all information provided by a party (the “**Disclosing Party**”) to the other party (the “**Recipient**”) including, but not limited to:
- (a) trade secrets;
  - (b) confidential know-how;
  - (c) details of the services being provided to the Clients;
  - (d) information concerning Client’s business, finances, employees or customers;
  - (e) Any other such information not so identified which the Recipient acting reasonably should regard as confidential information.
- 4.2 Each party will:
- (a) keep the Confidential Information confidential, except to the extent disclosure is authorised by this Agreement;
  - (b) take all reasonable precautions to preserve the confidentiality of the Confidential Information, including but not limited to:
    - (i) complying with security measures designed to safeguard the Confidential Information from access or unauthorised use;
    - (ii) keeping the Confidential Information under its strict control;
    - (iii) immediately notifying the other party if it, or any of its officers or employees, suspects or is aware the Confidential Information is being copied, disclosed or used without authorisation.
  - (c) provided however, that Marsh is permitted to disclose Confidential Information to Client’s, Marsh affiliates, correspondent brokers, intermediaries, reinsurers or other third parties as is necessary for the provision of Marsh’s services to Clients.

- 4.3 Subject to subclause 4.4, a party is relieved from its obligations under this clause 4 if:
- 4.3.1 already lawfully in a party's possession on the date of its disclosure;
  - 4.3.2 in the public domain other than as a result of a breach of this clause;
  - 4.3.3 required to be disclosed pursuant to legal, or regulatory requirements.
- 4.4 Before disclosing Confidential Information on a ground set out in clause 4.3.3, a party must give the other party, to the extent legally permissible:
- (a) at least seven (7) days written notice of its intention to disclose under clause 2.3(a); and
  - (b) written notice of the details of its obligation to disclose under clause 4.3.3.
- 4.5 Each party will, if it has a legal obligation to disclose the Confidential Information to a third party under clause 4.3.3 and if requested by the other party, make reasonable efforts to preserve the confidentiality of the Confidential Information, including but not limited to cooperating with the other party to obtain an appropriate order or other reliable assurance that the confidentiality of the Confidential Information will be preserved by the third party.
- 4.6 A party may at any time by written notice ask the other party to return all copies of the Confidential Information in its possession, whether given to it by the disclosing party or created by the recipient under this Agreement.
- 4.7 Each party must comply with a notice under clause 4.6 as soon as is reasonably practicable.
- 4.8 Any part of the Confidential Information that cannot conveniently be returned to the disclosing party will be destroyed in the way reasonably directed by the disclosing party.
- 4.9 Despite clauses 4.7 and 4.8:
- (a) Each party may retain one copy of the Confidential Information, in whatever form of media, for its file;
  - (b) Each party is not required under clause 4.8 to destroy computer back-up files on which Confidential Information may be stored.

## **5. DATA PROTECTION, SECURITY AND TRANSFER**

- 5.1 The Clients may provide to Marsh and/or the Insurer information relating to their employees and their dependents ("**Personal Information**") for the purposes of obtaining quotations, arranging insurance cover, managing claims and for client relationship management.

- 5.2 Each Party shall observe the provisions of any data protection or privacy legislation as applicable from time to time. Each Party represents and warrants that it has obtained the necessary consents for each of them to transfer Personal Information to the other Party.
- 5.3 Each Party shall have implemented the appropriate administrative and security safeguards and procedures in accordance with the applicable laws and regulations to prevent the unauthorized or unlawful processing of the Personal Information and the accidental loss or destruction of, or damage to, the Personal Information.
- 5.4 Personal Information provided to Marsh, where it considers is necessary or appropriate for the purposes of data storage or processing or providing any service or product to the Clients, may be transferred to an affiliate of Marsh or third party service or product providers within or outside the country in which MARSH is established, under conditions of confidentiality and similar levels of security safeguards.

## **6 BRIBERY AND CORRUPTION, CONFLICTS OF INTEREST AND COMPETITION**

- 6.1 Each party:
- 6.1.1 shall not, and shall ensure that its staff shall not, engage in any acts of bribery or corruption that would reasonably be considered to be contrary to any applicable Regulatory Requirements, rules, laws, or regulations; and
- 6.1.2 have appropriate policies and procedures in place to ensure that no such acts of bribery and corruption take place.

## **7. NOTICES**

- 7.1 Any notice required to be served under this Agreement shall be in writing shall be served at the addresses given above, or to the fax numbers given below (or to such other address/fax number as is notified in writing by one party to the other from time to time), by fax, hand or post..
- 7.2 Notices shall be deemed to have been received:
- 7.2.1 if delivered by hand, at the time of delivery;
- 7.2.2 if sent by post, 48 hours from the date of posting.
- 7.3 For the avoidance of doubt notice shall not be validly served if sent by e-mail.



## **8. DISPUTE RESOLUTION**

- 8.1 The parties will attempt in good faith to negotiate a settlement of any dispute or matter of whatever nature between them arising out of or in connection with this Agreement.
- 8.2 Any dispute or matter not resolved within **60** days after the commencement of negotiations in accordance with clause 8.1 (or such other period as the Parties may all agree in writing) shall be referred to and finally resolved by arbitration in India in accordance with the [Arbitration Rules of the India International Arbitration Centre ("IIAC Rules")] in force at the date of commencement of arbitration, which Rules are deemed to be incorporated by reference into this clause..
- 8.3 In any arbitration commenced pursuant to this clause 8,
- 8.3.1 the number of arbitrators shall be 1, the arbitrator having not less than ten years experience as an officer of an insurance company or insurance intermediary or as solicitor or barrister practicing in insurance law. Marsh and the Insurer shall agree on the arbitrator, failing agreement within **30** days of the commencement of arbitration, the arbitrator shall be appointed by the chairman of SIAC;
  - 8.3.2 the seat, or legal place, of arbitration shall be [India]; and
  - 8.3.3 the language to be used in the arbitration shall be English.
- 8.4 Except where and to the extent clearly prevented by the dispute, both parties agree to continue performing their respective obligations under this Agreement while such dispute is being resolved.
- 8.5 Notwithstanding the provisions of this clause 8, either party shall be entitled to commence proceedings for injunctive relief where appropriate for a breach by the other of its obligations under this Agreement.

## **9. LIABILITY**

- 9.1 Neither party to this Agreement shall be liable for any indirect, special, incidental, consequential or punitive damages or for any lost profits arising out of or relating to this Agreement or the services provided by Marsh or its affiliates under this Agreement.
- 9.2 The aggregate liability of Marsh, its affiliates and its and their employees to the Insurer or its affiliates arising out of or relating to this Agreement shall not exceed the total remuneration paid by the Insurer to Marsh for the Services.
- 9.3 The limitations in this clause 9 shall not apply to a party's liability for death or personal injury or fraud nor to any liability which cannot lawfully be excluded or limited.

## **10. GENERAL**

- 10.1 This Agreement does not create or confirm the existence of any agency relationship between the Insurer and Marsh, and neither shall it be deemed to create a partnership or joint venture between the parties.
- 10.2 This Agreement sets out the entire understanding of the parties in relation to the matters with which it deals and supersedes and invalidates all previous letters, agreements and understandings in relation to those matters.
- 10.3 If any provision of this Agreement shall be found by any Court or administrative body of competent jurisdiction to be invalid or unenforceable, such invalidity or unenforceability shall not affect the other provisions of this Agreement which shall remain in full force and effect.
- 10.4 The parties to this Agreement do not intend that any term of this Agreement shall be enforceable by virtue of the Contracts (Rights of Third Parties) Act (Chapter 53B) or otherwise by any person who is not a party to this Agreement.

## **11. GOVERNING LAW AND JURISDICTION**

- 11.1 This Agreement (together with any schedules, appendices and/or annexes attached) shall be governed by and construed in accordance with [India] Law and any dispute arising in connection with it which cannot be settled in accordance with clause 8 above, is subject to the exclusive jurisdiction of the [India] courts.

**EXECUTED BY THE PARTIES: -**

for and on behalf of Marsh India Insurance Brokers (P) Limited  
**[Marsh]**

\_\_\_\_\_  
Authorized Signature

Dated: \_\_\_\_\_

\_\_\_\_\_  
Print Name

for and on behalf of **Name of the client**  
**[Insured]**

\_\_\_\_\_  
Authorized Signature

Dated: \_\_\_\_\_

\_\_\_\_\_  
Print Name

**National Critical Illness Policy**  
**Rate Chart**

**Rates (in INR) per individual**

**Plan A (covering 11 CIs)**

Age/ SI	5-17	18-25	26-30	31-35	36-40	41-45	46-50	51-55	56-59	60-65	66-70	71-75	76-80	81-85	86+
1,00,000	179	199	285	414	583	838	1,079	1,695	2,536	3,639	7,804	13,074	19,653	21,618	24,861
2,00,000	358	398	570	827	1,167	1,676	2,158	3,390	5,071	7,278	15,607	26,148	39,306	43,236	49,722
3,00,000	537	596	854	1,241	1,750	2,513	3,236	5,085	7,607	10,917	23,411	39,222	58,958	64,854	74,582
4,00,000	716	795	1,139	1,655	2,333	3,351	4,315	6,781	10,143	14,556	31,214	52,296	78,611	86,472	99,443
5,00,000	895	994	1,424	2,069	2,917	4,189	5,394	8,476	12,679	18,196	39,018	65,371	98,264	1,08,090	1,24,304
6,00,000	1,074	1,193	1,709	2,482	3,500	5,027	6,473	10,171	15,214	21,835	46,822	78,445	1,17,917	1,29,708	1,49,165
7,00,000	1,253	1,392	1,993	2,896	4,083	5,865	7,551	11,866	17,750	25,474	54,625	91,519	1,37,570	1,51,327	1,74,025
8,00,000	1,431	1,591	2,278	3,310	4,667	6,702	8,630	13,561	20,286	29,113	62,429	1,04,593	1,57,222	1,72,945	1,98,886
9,00,000	1,610	1,789	2,563	3,724	5,250	7,540	9,709	15,256	22,822	32,752	70,232	1,17,667	1,76,875	1,94,563	2,23,747
10,00,000	1,789	1,988	2,848	4,137	5,834	8,378	10,788	16,951	25,357	36,391	78,036	1,30,741	1,96,528	2,16,181	2,48,608
15,00,000	2,684	2,982	4,272	6,206	8,750	12,567	16,181	25,427	38,036	54,587	1,17,054	1,96,112	2,94,792	3,24,271	3,72,912
20,00,000	3,579	3,976	5,696	8,275	11,667	16,756	21,575	33,903	50,715	72,782	1,56,072	2,61,482	3,93,056	4,32,361	4,97,216
25,00,000	4,473	4,970	7,120	10,343	14,584	20,945	26,969	42,378	63,393	90,978	1,95,090	3,26,853	4,91,320	5,40,452	6,21,520
30,00,000	5,368	5,965	8,543	12,412	17,501	25,134	32,363	50,854	76,072	1,09,173	2,34,108	3,92,223	5,89,584	6,48,542	7,45,823
35,00,000	6,263	6,959	9,967	14,480	20,417	29,323	37,757	59,329	88,751	1,27,369	2,73,125	4,57,594	6,87,848	7,56,633	8,70,127
40,00,000	7,157	7,953	11,391	16,549	23,334	33,512	43,150	67,805	1,01,430	1,45,564	3,12,143	5,22,965	7,86,112	8,64,723	9,94,431
45,00,000	8,052	8,947	12,815	18,618	26,251	37,701	48,544	76,281	1,14,108	1,63,760	3,51,161	5,88,335	8,84,376	9,72,813	11,18,735
50,00,000	8,947	9,941	14,239	20,686	29,168	41,890	53,938	84,756	1,26,787	1,81,955	3,90,179	6,53,706	9,82,640	10,80,904	12,43,039
55,00,000	9,842	10,935	15,663	22,755	32,084	46,079	59,332	93,232	1,39,466	2,00,151	4,29,197	7,19,076	10,80,904	11,88,994	13,67,343
60,00,000	10,736	11,929	17,087	24,824	35,001	50,268	64,726	1,01,708	1,52,144	2,18,347	4,68,215	7,84,447	11,79,168	12,97,084	14,91,647
65,00,000	11,631	12,923	18,511	26,892	37,918	54,457	70,119	1,10,183	1,64,823	2,36,542	5,07,233	8,49,817	12,77,432	14,05,175	16,15,951
70,00,000	12,526	13,917	19,935	28,961	40,835	58,646	75,513	1,18,659	1,77,502	2,54,738	5,46,251	9,15,188	13,75,696	15,13,265	17,40,255
75,00,000	13,420	14,911	21,359	31,029	43,752	62,835	80,907	1,27,135	1,90,180	2,72,933	5,85,269	9,80,559	14,73,959	16,21,355	18,64,559

GST extra

**Plan B (Covering 37 CIs)**

Age/ SI	5-17	18-25	26-30	31-35	36-40	41-45	46-50	51-55	56-59	60-65	66-70	71-75	76-80	81-85	86+
1,00,000	199	221	330	547	906	1,553	2,370	4,195	6,346	9,671	15,059	22,209	30,959	34,054	37,460
2,00,000	398	442	661	1,094	1,812	3,107	4,741	8,390	12,693	19,342	30,118	44,418	61,917	68,109	74,920
3,00,000	597	663	991	1,641	2,719	4,660	7,111	12,585	19,039	29,013	45,178	66,628	92,876	1,02,163	1,12,380
4,00,000	795	884	1,322	2,188	3,625	6,213	9,481	16,779	25,386	38,684	60,237	88,837	1,23,834	1,36,218	1,49,839
5,00,000	994	1,105	1,652	2,735	4,531	7,766	11,852	20,974	31,732	48,355	75,296	1,11,046	1,54,793	1,70,272	1,87,299
6,00,000	1,193	1,326	1,983	3,282	5,437	9,320	14,222	25,169	38,078	58,026	90,355	1,33,255	1,85,751	2,04,327	2,24,759
7,00,000	1,392	1,547	2,313	3,829	6,343	10,873	16,593	29,364	44,425	67,697	1,05,415	1,55,465	2,16,710	2,38,381	2,62,219
8,00,000	1,591	1,768	2,643	4,376	7,249	12,426	18,963	33,559	50,771	77,369	1,20,474	1,77,674	2,47,669	2,72,435	2,99,679
9,00,000	1,790	1,989	2,974	4,923	8,156	13,979	21,333	37,754	57,118	87,040	1,35,533	1,99,883	2,78,627	3,06,490	3,37,139
10,00,000	1,989	2,210	3,304	5,470	9,062	15,533	23,704	41,948	63,464	96,711	1,50,592	2,22,092	3,09,586	3,40,544	3,74,599
15,00,000	2,983	3,315	4,957	8,204	13,593	23,299	35,556	62,923	95,196	1,45,066	2,25,888	3,33,138	4,64,378	5,10,816	5,61,898
20,00,000	3,977	4,419	6,609	10,939	18,124	31,066	47,407	83,897	1,26,928	1,93,421	3,01,185	4,44,185	6,19,171	6,81,088	7,49,197
25,00,000	4,972	5,524	8,261	13,674	22,655	38,832	59,259	1,04,871	1,58,660	2,41,777	3,76,481	5,55,231	7,73,964	8,51,361	9,36,497
30,00,000	5,966	6,629	9,913	16,409	27,185	46,598	71,111	1,25,845	1,90,392	2,90,132	4,51,777	6,66,277	9,28,757	10,21,633	11,23,796
35,00,000	6,961	7,734	11,565	19,144	31,716	54,365	82,963	1,46,820	2,22,125	3,38,487	5,27,073	7,77,323	10,83,550	11,91,905	13,11,095
40,00,000	7,955	8,839	13,217	21,878	36,247	62,131	94,815	1,67,794	2,53,857	3,86,843	6,02,369	8,88,369	12,38,343	13,62,177	14,98,394
45,00,000	8,949	9,944	14,870	24,613	40,778	69,897	1,06,667	1,88,768	2,85,589	4,35,198	6,77,665	9,99,415	13,93,135	15,32,449	16,85,694
50,00,000	9,944	11,049	16,522	27,348	45,309	77,664	1,18,519	2,09,742	3,17,321	4,83,553	7,52,962	11,10,461	15,47,928	17,02,721	18,72,993
55,00,000	10,938	12,153	18,174	30,083	49,840	85,430	1,30,370	2,30,717	3,49,053	5,31,909	8,28,258	12,21,508	17,02,721	18,72,993	20,60,292
60,00,000	11,932	13,258	19,826	32,818	54,371	93,197	1,42,222	2,51,691	3,80,785	5,80,264	9,03,554	13,32,554	18,57,514	20,43,265	22,47,592
65,00,000	12,927	14,363	21,478	35,552	58,902	1,00,963	1,54,074	2,72,665	4,12,517	6,28,619	9,78,850	14,43,600	20,12,307	22,13,537	24,34,891
70,00,000	13,921	15,468	23,130	38,287	63,433	1,08,729	1,65,926	2,93,639	4,44,249	6,76,975	10,54,146	15,54,646	21,67,099	23,83,809	26,22,190
75,00,000	14,916	16,573	24,783	41,022	67,964	1,16,496	1,77,778	3,14,614	4,75,981	7,25,330	11,29,442	16,65,692	23,21,892	25,54,082	28,09,490

GST extra

**Discounts**

- |                                    |   |
|------------------------------------|---|
| 1. Early Entry Discount            | – 5%  |
| 2. Family Discount                 | – 10%   |
| 3. Staff Discount                  | – 15% for employees of National Insurance Company |
| 4. Online, Direct and POS Discount | – 10%   |

**No loading shall apply on renewals based on individual claims experience**

**Insurance is the subject matter of solicitation**

## Critical Illnesses List

Sum Insured in full shall be paid on first diagnosis of a covered critical illnesses listed below provided the insured person survives for the survival period applicable to the Critical Illness.

### Plan A (11 CIs)

- i, · Cancer of Specified Severity
- ii, · Myocardial Infarction (First Heart Attack of Specified Severity)
- ii, · Open Chest Coronary Artery Bypass Graft Surgery (CABG)
- ii, · Open Heart Replacement or Repair of Heart Valves
- ii, · Coma of Specified Severity
- ii, · Kidney Failure requiring Regular Dialysis
- ii, · Stroke Resulting in Permanent Symptoms
- ii, · Major Organ/Bone Marrow Transplant
- ii, · Permanent Paralysis of Limbs
- ii, · Motor Neurone Disease with Permanent Symptoms
- ii, · Multiple Sclerosis with Persisting Symptoms

### Plan B (37 CIs including Plan A)

- i, · Cancer of Specified Severity
- ii, · Myocardial Infarction (First Heart Attack of Specified Severity)
- ii, · Open Chest Coronary Artery Bypass Graft Surgery (CABG)
- ii, · Open Heart Replacement or Repair of Heart Valves
- ii, · Coma of Specified Severity
- ii, · Kidney Failure requiring Regular Dialysis
- ii, · Stroke Resulting in Permanent Symptoms
- ii, · Major Organ/Bone Marrow Transplant
- ii, · Permanent Paralysis of Limbs
- ii, · Motor Neurone Disease with Permanent Symptoms
- ii, · Multiple Sclerosis with Persisting Symptoms
- ii, · End Stage Liver Failure
- ii, · Third Degree Burns
- ii, · Goodpasture's Syndrome
- ii, · Aplastic Syndrome
- ii, · Aplastic Anaemia
- ii, · Systemic Lupus Erythematosus with Lupus Nephritis
- ii, · Bacterial Meningitis
- ii, · Multiple System Atrophy
- ii, · Progressive Scleroderma
- ii, · Aorta Graft Surgery
- ii, · Pneumonectomy
- ii, · Primary (Idiopathic) Pulmonary Hypertension
- ii, · Primary Parkinson's Disease
- ii, · Alzheimer's Disease
- ii, · Benign Brain Tumour
- ii, · Cardiomyopathy
- ii, · End Stage Lung Failure
- ii, · Brain Surgery
- ii, · Progressive Supranuclear Palsy
- ii, · Creutzfeldt-Jakob Disease (CJD)
- ii, · Major Head Trauma
- ii, · Encephalitis
- ii, · Blindness
- ii, · Deafness
- ii, · Loss of Speech
- ii, · Loss of Limbs