

Date of Release	05/09/2023	Date of Expiry of Quote	04/10/2023
Quote No	Q200015427401	Type of Quote	OTC
Group Medicare Quote (OTC)			
Name of the client	M/S Nutech Jetting Equipments Pvt Ltd	Total No. of Lives	136
Insured Location	Delhi NCR	Total No. of Employees	34
Floater/Non-Floater	Floater	Policy Type	Non-Selective
Quote Type	Fresh	Relationship	Employer -Employee
Policy Start Date (DD/MM/YYYY)	05/09/2023	Funding Type	Non-Contributory
Policy End Date (DD/MM/YYYY)	04/09/2024	Policy Duration	Annual
Family Definition	Employee + Spouse + Children + Parents	Service Type	Cashless and Reimbursement(IPD)
Category	SME	TPA	Inhouse TPA
Premium Details	Option1		
Premium(INR)	Add: GST	Total Premium(INR)	
506745	18%	597959	
Coverage Details			
Age Band	1 day - 90 yrs. For Parents, the maximum allowed age is up to 80 yrs only		
In-patient treatment(IPD)	Flat Sum Insured of INR 150000		
Family Definition	1. Employee , Spouse, 4 Dependent Children upto 25 years and 2 Dependent Parents upto 80 years Only. 2. Employees have an option to cover either Parents or Parents-in law. However only one set of parents are allowed to be covered (Cross combination of parents (e.g. - Father and Mother in law) is not allowed). 3. Minimum enrollment for parents should be more than or equal to 70% or Last year enrollment(whichever is higher),otherwise the above premium stands null and void.		
Inclusion of LGBTQ members	Policy will also provide cover for LGBTQ members. However, gender reassignment surgery and hormonal therapy shall be excluded		
Pre Post Hospitalisation	30 - 60 days		
Day Care	List of 541 Day Care procedure attached in Policy Terms and Conditions is covered		
Organ Donor	Medical and surgical Expenses of the organ donor for harvesting the organ where an Insured Person is the recipient limited to the In-Patient Sum Insured		
Maternity Benefit- For Normal	Covered For Metro INR 30000 & For Non-Metro INR 30000- Applicable for Self and Spouse for First two deliveries only		
Maternity Benefit- For C-Section	Covered For Metro INR 35000 & For Non-Metro INR 30000 - Applicable for Self and Spouse for First two deliveries only		
Ambulance	Road Ambulance covered upto 1% of SI with maximum amount of INR 1000 Per Hospitalisation		
9 Month Waiting Period for Maternity	9 months waiting period waived off		
Baby day 1 cover	Covered Within Family SI		
Pre and Post Natal Expenses	Covered up to Rs. 5000 within Maternity Limit		
Family Transportation	Covered upto INR 5000		
Nursing Allowance	Covered for INR 100 per day upto a maximum of 15 days with a deductible of 2 days		
Congenital Internal diseases	Covered		
Congenital External diseases	Covered in Life threatening condition only		
Ayush Cover	Covered in Govt. Recognised hospitals only upto 25% of Sum Insured		
Limit on Room Rent	1% of SI for Normal and 2% for ICU. Normal Room Rent is inclusive of Nursing Charges		

Insurance is the subject matter of the solicitation. For more details on risk factors, terms and conditions , please read sales brochure carefully, before concluding a sale.

### TATA AIG General Insurance Company Limited

Registered office: Peninsula Business Park, Tower A, 15th Floor, G.K Marg, Lower Parel , Mumbai - 400013

24\*7 Tollfree Number: 1800 266 7780 Email: customersupport@tataaig.com | Website: www.tataaig.com

IRDA of India Registration No : 108, CIN: U85110MH2000PLC128425, UIN: TATHLGP21248V022021

<b>Proportionate Clause</b>	In the event of insured getting admitted in higher room category, all hospital related expenses will be on proportionate basis to the eligibility limit as per room rent restriction. All other related charges in accordance with the room rent restriction or actuals whichever is lower
<b>Co-pay on all claims</b>	No co-pay on all claims
<b>Co-Payment on All Parental Claims only</b>	No co-payment on all Parental claims
<b>Health Card Type</b>	Physical Card
<b>Beneficiary (Reimbursement Claims)</b>	Employee
<b>Terrorism</b>	Any Hospitalisation due to terrorism activities will be covered upto IPD Sum Insured
<b>Portability</b>	Portability is available on this product as per TATA AIG Retail Health Norms and product features.
<b>Dental Treatment</b>	Covered in case of hospitalization due to accident on IPD basis only
<b>Cataract Limit (INR)</b>	25000 Per Eye
<b>Specified Disease / Procedure waiting period</b>	Waived Off
<b>30 Days waiting period</b>	Waived Off
<b>PED waiting period</b>	Waived Off
<b>Co-pay for Specified Illness</b>	Cyberknife treatment covered with 50% Co Pay
<b>Cochlear Implant treatment</b>	Cochlear Implant treatment restricted to 50% of SI
<b>Hospital Cash Benefit</b>	Hospital Cash Benefit is covered for INR 500 per day for 7 days Only if Hospitalisation is more than 5 days. Not Applicable for Parents
<b>Emergency Air Ambulance</b>	Emergency Air Ambulance is covered with per event limit of INR 100,000
<b>Psychiatric ailments</b>	Policy also covers hospitalization arising out of Psychiatric ailments within a limit of Rs. 50,000 per family
<b>Refractive Error Correction</b>	Covered if correction index is +/- 6.5 D
<b>Corporate Floater</b>	Not Covered
<b>Domiciliary Hospitalisation</b>	Not covered
<b>Outpatient Department (OPD)</b>	Not Covered
<b>Health Check Up</b>	Not Covered
<b>Lucentis</b>	Lucentis is covered upto Rs. 50,000 per family within Floater Sum Insured
<b>COVID 19</b>	Covered from Day 1
<b>Termination</b>	Policy will cease to be in effect from the date of termination of relationship with the organisation
<b>Modern Treatments</b>	IRDAI specified 12 Modern Treatments covered with 50% Co-pay
<b>Metro Cities</b>	Metro cities includes Mumbai, Delhi NCR, Chennai, Bengaluru, Kolkata, Hyderabad, Pune and Ahmedabad
<b>Functional Endoscopic Sinus Surgery</b>	Policy also covers hospitalization arising out of Functional Endoscopic Sinus Surgery within a limit of 35,000 per family within the Family Floater SI
<b>Modern Treatments</b>	<b>Limit</b>
<b>Uterine Artery Embolization and HIFU(High Intensity focused ultrasound)</b>	Covered with 50% Co Pay
<b>Balloon Sinuplasty</b>	Covered with 50% Co Pay
<b>Deep Brain stimulation</b>	Covered with 50% Co Pay
<b>Oral chemotherapy</b>	Covered with 50% Co Pay
<b>Immunotherapy- Monoclonal Antibody to be given as injection</b>	Covered with 50% Co Pay
<b>Intravitreal injections (Except Lucentis)</b>	Covered with 50% Co Pay
<b>Robotic surgeries</b>	Covered with 50% Co Pay

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Vaporisation of the prostate (Green laser treatment or holmium laser treatment)	Covered with 50% Co Pay
Bronchial Thermoplasty	Covered with 50% Co Pay
Stereotactic radio surgeries	Covered with 50% Co Pay
Intra Operative Neuro Monitoring	Covered with 50% Co Pay
Stem cell therapy	Covered with 50% Co Pay

Limit on Treatment/Illness/Surgery	Metro(₹)	Non metro(₹)
Appendix	20000	18000
Eye related(Other than Cataract)	25000	20000
Gall Bladder	25000	20000
Hernia	20000	18000
Hydrocele	15000	12000
Hysterectomy	28000	25000
Piles	18000	15000
Urinary Stone (incl DJ stent removal for same stone)	35000	30000
Joint Replacement including Vertebral joints	90000	80000

Demography										
SI	0-18	19-35	36-45	46-55	56-60	61-65	66-70	71-75	76-90	Total Lives
150000	35	38	21	14	12	5	6	5	0	136

Claim Summary		
Claims As on	No. of Claims	Incurred Amount(Paid+o5)

Standard Conditions	
1	In addition to the conditions mentioned above, all the terms, conditions and exclusions will be as per the Group Medicare Policy Wordings.
2	Quote is liable to change with change in information, specifically but not limited to the given demography as per the aforesaid table. If the age demographic distribution of the insurable population changes, the quote will have to be revised.
3	Additions and deletions of employee/member will be done on prorata basis from day 1 for additions subject to sufficient CD balance being maintained. Data for such additions and deletions has to be shared not later than 30 days from the date of joining of the employee. In case of deletion of employee, pro-rata refund for entire family to be done subject to nil claims.
4	No individual can be covered more than once in the policy – specifically if an employee and spouse are working for the same organization both cannot cover each other and cannot cover the same set of dependents. In case at the time of claim it is found that the member is covered twice, a deletion endorsement of member will be effected to remove that member and there will be no refund for such deletions.
5	Age of Primary insured should be 18 years or above. In case dependent children are covered, then children covered up to the age of 25 years only.
6	In case of New Joinees, names of all dependants to be submitted one time only along with the name of the employee.
7	Interchange of dependents will not be allowed during the policy period & for subsequent renewal also.
8	All insurable members in the group to be insured under policy and there shall be no selection of members.
9	Members already employed but not declared by the employer at the time of providing the quote shall not be covered subsequently after commencement of the policy.
10	The basis of selecting the sum insured for the members shall be communicated to the insurance company prior to inception of policy. No individual member shall be allowed to choose his/her sum insured deviating from the basis provided.

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11	This is a non binding indicative quote which needs to be validated before placement by submission of revised claim figures wherever applicable.
12	<ul style="list-style-type: none"> <li>Parents ( if Covered in Policy) -Voluntary parental selection is not allowed. Warranted that entire premium is borne by the employer and no recovery of premium is made against the employees.</li> <li>Parents covered in the expiring policy only can be covered at the time of renewal (For Market Rollover Cases).</li> <li>Mid-term addition of parents shall be possible only for new joiners.</li> <li>Only one set of Parents either Parents /Parents in law will be covered; No Cross Combination of Parents will be allowed .</li> </ul>

**Declaration:-**

We do hereby declare that all information provided by us under the present Offer, are true and correct and also complete in all respects and there is nothing material, which is concealed by us in any manner whatsoever. We understand that as per applicable regulations for Group Insurance minimum 7 lives are required to be insured under the Group Policy. Accordingly we confirm that we will insure at least 7 lives during the course of the policy and in this context we are paying premium of 7 lives upfront. In the event we fail to insure minimum 7 lives then the Insurance Company shall book the entire premium of 7 lives and no refund shall be due to us. In the event of any change in information pertaining to any aspect of the quotation at a later date, TATA AIG General Insurance Company Ltd 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. We do hereby authorize TATA AIG General Insurance Company Ltd to open a CD account in the name of our Company. We have also carefully read and understood the entire terms, coverage and exclusions agreed in the Offer, and further accept the same, which shall be binding on both of us as a contract between us and TATA AIG General Insurance Company Ltd.

(Authorized Signatory)

**1. Prohibition of Rebates -**

- Section 41 of the Insurance Act, 1938 as amended by Insurance Laws (Amendment) Act 20151. No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the prospectus or tables of the insurer.
- Any person making default in complying with the provision of this section shall be liable for penalty which may extend to ten lakh rupees.

**2. AML guidelines: -**

- I/we hereby confirm that all premiums have been/will be paid from bonafide sources and no premiums have been/will be paid out of proceeds of crime related to any of the offence listed in prevention of Money Laundering Act, 2002.
- I understand that the Company has the right to call for documents to establish sources of funds.
- I / we are not Politically Exposed Persons \* nor are their close relatives. I / we shall keep the company informed if we subsequently become a Politically Exposed Person.
- "Politically Exposed Persons" shall have the meaning assigned to it by Ministry of Finance vide notification S.O. 1074( E ) dated March 7, 2023, as amended from time to time.
- The insurance company has right to cancel the insurance contract in case I am/have been found guilty by any competent court of law under any of the statutes, directly or indirectly governing the prevention of money laundering in India.
- Insurance is the subject matter of the solicitation. For more details on risk factors, terms and conditions, please read sales brochure/policy wordings carefully, before concluding a sale.
- Tata AIG General Insurance Company Limited. Registered Office: Peninsula Business Park, Tower A, 15th Floor, G. K. Marg, Off Senapati Bapat Road, Lower Parel, Mumbai-400013, Maharashtra, India. 24x7 Toll Free No: 1800 266 7780 or 1800 22 9966 Email:customersupport@tataaig.com Website: www.tataaig.com IRDA of India Registration No: 108 CIN: U85110MH2000PLC128425

**Subject otherwise to the terms, conditions and exclusions of GROUP Medicare INSURANCE POLICY**
**The quote is valid for 30 days.**
**This Quote is valid only if the Incurred claims and Loss Ratio figure is Correct. In case of any misrepresentation found, Insurer reserves the right to Cancel Policy without refund**

Per Life rater excluding GST									
SI	0-18	19-35	36-45	46-55	56-60	61-65	66-70	71-75	76-90
150000	1481.95472	2499.50071	2757.56132	4178.54955	6672.81602	8547.63614	10139.46454	11967.65534	13791.02241

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IRDA of India Registration No : 108, CIN: U85110MH2000PLC128425, UIN: TATHLGP21248V022021

**Name:** SNEH LATA GUPTA  
**Policy No:** 0239769793  
**Member Id:** NGPETLNG008/03/055  
**DOB:** 02-10-1967  
**Gender:** MALE  
**Organisation:** NUTECH JETTING EQUIPMENTS INDIA PRIVATE LIMITED



**Tata AIG Group Medicare**

Policy No: 0239769793	Member Id: NGPETLNG008/02/057	Policy Period: 06-09-2023 - 05-09-2024	Gender: MALE	Organisation: NUTECH JETTING EQUIPMENTS INDIA PRIVATE LIMITED
Name: SUDAN KUMAR GUPTA	Age: 57	DOB: 15-06-1966		



**Tata AIG Group Medicare**

Name: ANKIT GUPTA	Policy No: 0239769793
Member Id : NGPTEJING008/01/030	Policy Period: 06-09-2023 - 05-09-2024
Gender: MALE	DOB: 03-03-1993
Age: 30	
Organisation: NUTECH JETTING EQUIPMENTS INDIA PRIVATE LIMITED	



**Tata AIG Group Medicare**

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ICDA of India Registration No. 108 | Website: [www.infabaig.com](http://www.infabaig.com)  
CIN: U85110MH2000PLCT28425 | JIN: TATHLGP2148V022021

Tata AIG General Insurance Company Limited

1. Pre-authorization is compulsory from US prior to all planned admission and within 24 hours for emergencies.
2. Admission for investigation/evaluation not covered.
3. All terms and condition of the policy would be applicable.
4. Please refer to [this AIG General Insurance customer guidebook](#) for further details.
5. Complete hospitalisation in network hospital can be obtained in conjunction with this card.
6. There are no services or benefits issued by US and prior identification such as such Visitor ID, driving license, passport, etc.
7. Please ID card to be presented with this card at the time of hospital benefits.

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IRDA India Registration No: 108 | Website: [www.tataimg.com](http://www.tataimg.com)  
CIN: U85110MH000000PCLC128475 | DIN: TATHLGP2148V022021

Tata AIG General Insurance Company Limited

1. Pre-authorization is compulsory from US prior to all planned admission and within 24 hours for emergencies
2. Admission for investigation/evaluation not covered.
3. All terms and condition of the policy would be applicable.
4. Please refer to Tata AIG General Insurance customer guidebook for further details.
5. Cashless hospitalisation in network hospital can be obtained in conjunction with this card.
6. Photo ID card must be presented with this card at the time of visiting hospitals / clinics, passport, etc.

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IRDA of India Registration No. 108 | Website: [www.mcmaing.com](http://www.mcmaing.com)  
CIN: U85110MH2000PLCT28425 | JIN: TATHLG212A8V022021

Tata AIG General Insurance Company Limited

1. Pre-authorization is compulsory from US prior to all planned admission and within 24 hours for emergencies.
2. Admission for investigation (non-coverable) not covered.
3. All terms and condition of the policy would be applicable.
4. Please refer to Tata AIG General Insurance customer guidebook for further details.
5. Cashless hospitalisation in network hospital can be obtained in conjunction with this ID, driving license, passport, etc.
6. Photo ID proof to be presented with this card at the time of availing benefits.

