

Be Secure With
The New India Assurance
**FLEXI FLOATER GROUP MEDICLAIM &
FLEXI GROUP MEDICLAIM POLICY**



दि न्यू इन्डिया एश्योरन्स कंपनी लिमिटेड
The New India Assurance Company Limited

The New India Assurance Co. Ltd. 87, M.G. Road, Fort, Mumbai 400 001.

Phone: 022 22708100 / 8400

www.newindia.co.in

Toll free number: 1800 - 209 - 1415

IRDA REGN. NO. 190

CIN: U99999MH1919G01000526

UIN : NIAHLGP13010V011213
NIAHLGP13011V011213

URN : NIA/PRINT/16-17/44

New India FLEXI FLOATER GROUP MEDICLAIM & FLEXI GROUP MEDICLAIM POLICY

TYPES OF POLICY

- Individual Sum Insured model: -
The Sum Insured is given for each individual life of the group.
- Floating Sum Insured model: - The Sum Insured is given for each member or employee and floats over his family.

WHO CAN AVAIL THE POLICY

- This Insurance is available to persons between the age of 18 years and 65 years.
 - Children between the age of 3 months and 25 years can be covered provided they are financially dependent on the parents and one or both parents are covered simultaneously.
- Groups with employer-employee relationship.
- Groups without employer employee relationship falling within IRDAI Group definition.
- Minimum group size is 7 for which only standard product will be given without any add on covers.
- Group to have a minimum size of 100 lives to avail of the add-on covers and minimum size of 200 lives to avail the Maternity Benefits.

WHO CAN BE COVERED

- In employer employee groups:
 - Employees alone.
 - Employees with family including spouse, children.
 - Employees with spouse, children and parents.
- In non-employer - employee groups:
 - Member of the group alone.
 - Member with family including spouse & children.
 - Member with family including spouse, children & parents.

SPECIAL FEATURE

- Structuring the Policy according to the need of the group.
- 47 add-on covers are available.
- In case you want a different model, the same can be designed.
- Add or delete members from Policy during the course of the year on prorata basis.

CLAIMS MANAGEMENT

- Claim servicing through renowned TPA.
- Proposer has option to choose TPA.
- Cashless service from Network Hospitals.
- Notice of claim within 24 hours.
- In case of reimbursement, claim form along with relevant documents to be submitted within 30 days from date of discharge.

CANCELLATION

You may at any time cancel this policy in writing and in such event New India shall allow refund of premium at Company's short period rate mentioned in the policy document provided no claim has occurred up to the date of cancellation.

BENEFITS

- Hospitalisation Expenses.
- Pre hospitalization benefit not exceeding 30 days.
- Post hospitalization benefit not exceeding 60 days.
- Cataract claims upto Rs.24000 per eye.
- AYUSH treatment in Government approved Hospitals.
- Ambulance charges 1% of Sum Insured subject to maximum 2500.
- Covers hospitalization expenses incurred on Organ Donor subject to Sum Insured.
- Possible to take Policy for various Sum Insured (including Top-up Sum Insured).
- Cashless treatment at Network Hospitals.
- Claim servicing from our list of renowned TPA of your choice.
- Specified Day Care Procedures are covered under the policy. As on date 73 Day Care Procedures are covered and the list is expanding. However, if the insured wants to cover Procedures not mentioned in the Day Care list, the same can be covered at an additional premium.
- Portability - Members exiting the group can port into retail mediclaim policies of NIA as per IRDAI Portability Guidelines."

KEY EXCLUSIONS

- **TIME BOUND EXCLUSIONS**
 - Treatment of any Pre-existing Disease shall be covered after 48 months of Continuous Coverage.
 - Any Illness contracted during the first 30 days of the commencement date of this Policy.
 - Twenty four months waiting for specified diseases listed in the policy document.
 - Forty Eight Months waiting for age-related diseases listed in the policy document.
- **PERMANENT EXCLUSIONS**
 - Circumcision, Cosmetic and Plastic Surgery, Vaccination and durable implants.
 - Dental Treatment.
 - Treatment relating to Convalescence, all psychiatric and psychosomatic disorders, use of intoxicating drugs, obesity, infertility, sterility, venereal disease, intentional self-injury.
 - War and allied perils.
 - Treatment of any bodily Injury or Illness sustained whilst participating in criminal act or hazardous sport or attempted suicide.
 - Maternity Expenses.
 - Sexually Transmitted Diseases, including AIDS.
 - Genetic Disorders and stem cell implantation.
 - Domiciliary hospitalization, Acupressure, acupuncture, magnetic therapies and Naturopathy etc.
 - Non-Medical expenses listed in the policy document.

This brochure is only a brief summary of Flexi Group & Flexi Floater Group Mediclaim Policy. This is not an insurance contract or an offer of insurance. The coverage will be subject to the Terms & Conditions of the Flexi Group & Flexi Floater Group Mediclaim Policy.

Beware of Spurious Phone Calls and Fictitious / Fraudulent Offers: IRDAI Clarifies to public that : IRDAI or its officials do not involve in activities like sale of any kind of insurance or financial products nor invest premiums. IRDAI does not announce any bonus. Public receiving such phone calls are requested to lodge a police complaint along with details of phone call, number.