

# GROUP MEDICLAIM POLICY ON FLOATER BASIS



**VIDYASAGAR UNIVERSITY  
MIDNAPORE,**



*MOBILE NO-8373061617*

*PHONE NO-03222-2264617*

**NATIONAL INSURANCE COMPANY LTD.  
MIDNAPUR DIVISION  
STATION ROAD  
MIDNAPORE-721101**

• **What Expenses are Covered :**

- Day Care Procedure are Covered (Where 24 hours hospitalisation is not required)
  - Dialysis.
  - Chemotherapy.
  - Radiotherapy.
  - Cataract.
  - Lithotripsy (kidney Stone Remover).
  - Tonsillectomy.

• **Capping of the Policy :-**

- Coronary Angiogram maximum Limits per case Rs.20,000/-
- Tonsillitis and Sinusitis maximum Limits per case Rs.25,000/-
- Cataract-per eye maximum Limits per case Rs.25,000/-
- Piles, Fistula, Fissures maximum Limits per case Rs.40,000/-
- Gall Bladder Stone, Cholelyiathesis, Lithotripsy, Unis Hernia maximum Limits per case Rs.60,000/-

**Standard Exclusions:-**

- Registration Fees,
- Charges for Medical records,
- Surcharges, cafeteria charges,
- Telephone charges etc.
- Cost of Spectacles, Contact lenses, hearing aid,
- Any Cosmetic and plastic surgery except for correction of injury.
- Hospitalisation for diagnostic test only.
- Vitamins and Tonics unless for treatment of injury of disease,
- Infertility treatment
- Voluntary Termination of pregnancy.
- Any type of Pregnancy Treatment.
- Refractive Error: - Surgery for correction of eye sight due to refractive error.
- Obesity.
- Psychiatric disorder, Intentional self-inflicted injury.
- Genetic Disorder, Stem cell Surgery.
- Vaccination or Inoculation unless for min part of treatment,
- Dental treatment- Dental treatment unless arising due to accident.
- Outpatient treatment (OPD treatment).
- Treatment arising out of illness/disease/injury to misuse or abuse drugs/alcohol.
- Home visit charges of doctor or nurse.
- Treatment for any illness/disease/injury arising from scuba diving, motor racing, parachutist, hunga gliding, rock or mountain climbing and similar activities.

For and On Behalf Of  
National Insurance Company Ltd.

Authorised Signatory

**M. L. SAHA**  
Divisional Manager  
National Insurance Company Ltd.  
Midnapore Divisional Office  
Station Road, Midnapore-721101



- **POLICY DETAILS :- FLOATER GROUP MEDICLAIM POLICY**
- **INSURED: - VIDYASAGAR UNIVERSITY,**
- **T.P.A :- MEDI-ASST INDIA LTD.**
- **POLICY NO-153802/46/16/8500000031**
- **PERIOD OF INSURANCE-02.06.2014 TO 01.06.2017**
- **SUM INSURED:- 85 MEMBER @ RS.1,00,000/- i.e RS.85,00,000/-**
  - **35 MEMBER @ RS.2,00,000/- i.e RS.70,00,000/-**
  - **18 MEMBER @ RS.3,00,000/- i.e RS.54,00,000/-**
  - **01 MEMBER @ RS. 5,00,000/- i.e RS.5,00,000/-**
- **WHAT IS COVERS : 139 MEMBERS AND 162 SPOUSE,CHILDREN-130, AND PERENTS-128**
- Medical Expenses incurred by the employees and their dependent family members, hospitalised due to disease or injury
- Minimum period of hospitalisation – 24 hours.

**\* Family Definition: -**

Employee + Spouse + Dependent Children (Up to 25 years if a bona-fide students and not employee and female children till marriage) + Parents

**• Benefits Cover Under Mediclaim Policy:-**

- Family Floater Sum Insured Rs. - 1, 00,000 to 5, 00,000.
- 30 days waiting period for disease.
- All Pre-Existing Disease are Covered (Disease Existing prior to the inception of the policy)
- Event of Accident are covered of the inception of the policy.
- Room Rent 1% of the Sum Insured for normal bed and 2% of the Sum Insured for ICU, ITU, and ICCU.
- Pre Hospitalisation of 30 days payable.
- Post Hospitalisation of 60 days payable.
- Emergency Ambulance Charge Maximum Rs. 1000/- Per person per incident.

**• What Expenses are covered:**

- Room and Boarding, Doctor Fees, Intensive Care Unit.
- Nursing Expenses, Surgical Fees, Operation Theatre, Anaesthesia and Oxygen and their administration, physical Therapy, Drugs and medicine consumed on the premises, Hospital Miscellaneous services (such as laboratory, X-ray, Diagnostic test , ) Dressily Ordinary Splints and plsats casts cost of prosthetic devices, if implemented during a surgical procedures, Radiotherapy and Chemotherapy,