

**TERMS AND CONDITIONS FOR REGULAR STAFF (Rs.2.00 lakh)**

1.	Coverage of pre-existing disease.
2.	30 day waiting period to be waived
3.	Waiver of first year exclusions.
4.	Choice to be given in choosing TPA.
5.	Pre hospitalization & post hospitalization for 30 & 60 days respectively.
6.	Room rent and boarding expenses not exceeding Rs.5000/- per day or the actual amount whichever is less and not exceeding Rs.7500/-per day for ICU (as per IBA).
7.	Family definition: Self, spouse & 2 children up to 25 years of age and dependent parents/parents-in-law.
8.	Age band is 0-80 years
9.	Addition & deletion of lives; premium to be charged on pro-data basis.
10.	Ambulance charges up to Rs.2500/- per trip to hospital and/or transfer to another hospital or transfer from hospital to home if medically advised. Taxy and auto expenses in actual max up to Rs.750/- per trip will also be reimbursable (as per IBA).
11.	No sub limits on diseases.
12.	Day care procedures are to be covered.
13.	No co-payment.
14.	Maternity expenses with new born baby from day 1 onwards Normal delivery up to Rs.50,000/- For caesarean up to Rs.75,000/-