

**TATA INSTITUTE OF SOCIAL SCIENCES
DEONAR, MUMBAI 400088**

May 08, 2020

Terms & Conditions for Health Insurance 2020-21

1. Group Mediclaim (GMC) Policy of Rs. 1 lac.
2. Group Personal Accident (GPA) Policy of Rs. 1 lac.
 - a) Death only
 - b) Loss of limbs, eyes
 - c) Permanent total disablement from injuries other than those named above
 - d) Permanent partial disablement
 - e) Temporary total disablement
3. OPD cover of Rs. 5000/-
4. Medical Insurance will cover treatment of physical illness as well as mental illness as per the Mental Healthcare Act 2017 and IRDA letter No. IRDA/HLT/MISC/CIR/1 28 10812018 dated 16th August, 2018.
5. Corporate buffer of Rs. 10 lacs. The utilization will be at the discretion of the higher authorities of the Institute with no cap of sum insured per student.
6. Pre- existing diseases/ Illness are covered from day one.
7. Waiver of 30 days waiting period.
8. Waiver of 1 to 4 years exclusions.
9. 30/60 days pre & post hospitalization to be covered.
10. Addition & Deletion to be charged on pro rata basis. Premium will be paid on pro rata basis with a clause for free entry and exit.
11. Timeline for Submission of documents: within 60 days from the date of discharge.
12. No intimation clause subject to submission of documents within 60 days.
13. Deficient Documents submission within 60 days from the day of receipt of email from TPA.
14. Room Rent Restriction: 2% for Normal Room and 4% for ICU on sum insured.
15. Disease Capping is not applicable.
16. Ambulance Charges is 1500/-.
17. Terrorism cover.
18. Trained person of Service Provider will check (inform deficient documents) and collect claim forms once a week (and in case of urgency based on our telephonic call).

19. Tuljapur, Hyderabad, Guwahati and Mumbai Campus will be directly serviced by the Service Provider through their local office. A person of service provider will check and collect documents from individual campuses.
20. Addition/deletion of names of students to be given to service provider will be done in a centralized manner by the Office of Students' Affairs.
21. Claim amount will be transferred directly to students' bank account by NEFT with intimation to Office of Students' Affairs.
22. Turnaround Time (TAT) for processing of claims will be 10 days, subject to submission of all prerequisite documents i.e. from receipt of claim form by service provider to reimbursement to student by NEFT.
23. Forty-Five (45) students of Elementary Education to be covered for approx one month in May-June 2021.