

BASIC FEATURES OF THE IP INSURANCE POLICY-2025

POLICY DETAILS	EXPLANATION
PERIOD OF INSURANCE	FROM 01/01/2025 TO 31/12/2025
POLICY TYPE	FAMILY FLOATER
SUM INSURED PER FAMILY	THREE LAKHS PER FAMILY
PREEXISTING DISEASE	COVERED FROM DAY ONE
30 DAYS WAITING PERIOD	WAIVED OFF
AGE LIMIT	0-85
WAITING PERIOD OF 1ST, 2ND, 3RD & 4TH YEARS	WAIVED OFF
INTERNAL CONGENITAL DISEASES	COVERED FROM DAY 1
MATERNITY BENEFIT (FIRST TWO CHILDREN)	NORMAL - RS. 50,000/- C SECTION - RS 75,000/-
BABY DAY ONE	BABY IS COVERED FROM DAY 1. WELL BORN BABY CATEGORY IS NOT COVERED
MIDTERM ADDITION	ADDITION OF NEW SPOUSES/NEW CHILDREN WILL BE DONE ONLY AFTER PARTICULAR TIME PERIOD, NOT IMMEDIATELY
PRE/POST NATAL EXPENSES	WITHIN MATERNITY SUM INSURED WITH A CAPPING OF RS. 3,000/-
9 MONTHS WAITING PERIOD	WAIVED OFF
PRE AND POST HOSPITALIZATION	30-60 DAYS
DAY CARE PROCEDURES	COVERED FROM DAY 1
ROOM RENT LIMIT	1% FOR ROOM 2% FOR ICU. IF THE INSURED OCCUPIES A ROOM /ICU WITH ROOM RENT LIMIT OTHER THAN HIS ELIGIBILITY AS PER THE INSURANCE POLICY, THEN ALL THE OTHER CHARGES SHALL BE LIMITED TO THE CHARGES APPLICABLE FOR THE ELIGIBLE ROOM RENT /ICU OR ACTUAL, WHICHEVER IS LOWER (PROPORTIONATE CLAUSE WILL BE APPLICABLE)
AMBULANCE CHARGES	EMERGENCY AMBULANCE CHARGES UP-TO A SUM OF RS. 2,500/- PER HOSPITALIZATION
DOMICILIARY HOSPITALISATION	NOT COVERED
DISEASE CAPPING/SUB LIMITS	NO DISEASE WISE CAPPING/SUB LIMITS FOR REGULAR HOSPITALISATIONS
MODERN TREATMENT SUB-LIMITS	SUB-LIMITS AS PER IRDA GUIDELINES
CO-PAYMENT	NOT APPLICABLE
CORPORATE FLOATER	NOT APPLICABLE
CLAIM INTIMATION FOR REIMBURSEMENTS	CLAIM INTIMATION WITHIN 7 DAYS OF HOSPITALIZATION.
CLAIM SUBMISSION FOR REIMBURSEMENTS	CLAIMS DOCUMENTS SUBMISSION WITHIN 30 DAYS FROM THE DATE OF DISCHARGE
CHILDREN AGE LIMIT	CLERGY, SPOUSE & UP TO 4 DEPENDENT CHILDREN ARE COVERED. IN THE CASE OF FEMALE CHILDREN, THE COVER WILL CEASE ONCE THEY BECOME EARNING MEMBER OR ON GETTING MARRIED. IN THE CASE OF DEPENDENT MALE CHILDREN, THE COVER WILL CEASE ONCE THEY BECOME EARNING MEMBER. DEPENDENT CHILD MEANS A CHILD (NATURAL OR LEGALLY ADOPTED) WHO IS FINANCIALLY DEPENDENT AND DOES NOT HAVE HIS OR HER INDEPENDENT SOURCE OF INCOME AND NOT OVER 25 YEARS. CHILDREN WITH DISABILITIES ARE COVERED REGARDLESS OF AGE.
SERVICING THIRD PARTY ADMINISTRATOR (TPA)	PARAMOUNT HEALTH SERVICES & INSURANCE TPA PVT. LTD
REIMBURSEMENT PAYMENTS	ALL REIMBURSEMENT PAYMENTS WILL BE DIRECTLY PAID TO THE BANK ACCOUNT OF THE CLERGY
OP CLAIMS	UP TO RS. 50,000 PER FAMILY FOR A FINANCIAL YEAR, PROVIDED FROM SABHA OFFICE (ONLY FOR CLERGY WITHOUT DUES)
OTHER STIPULATIONS	REJECTED AMOUNT OF IN-PATIENT INSURANCE CLAIMS WILL NOT BE REIMBURSED FROM SABHA OFFICE