

**NOTICE INVITING TENDER FOR GROUP HEALTH INSURANCE POLICY
AND GROUP PERSONAL ACCIDENT POLICY FOR NAB EMPLOYEES AND
THEIR FAMILY MEMBERS**

National Automotive Board is a Registered Society under, Ministry of Heavy Industries, Govt. of India, located at 2nd Floor, Admin building, ICAT Campus-2, Sector-11, IMT Manesar, Gurugram, Haryana-122050

NAB invites sealed tenders from IRDA accredited insurance companies for Group Health Insurance Policy for employees and their family members and Group Personal Accident Policy for employees of NAB. Interested companies may submit sealed Tenders as per the attached format.

Important Dates & Time;

Sr. No.	Particulars	Date	Time
1	Last date & Time for submission of tender	1 st March, 2024	1200 Hrs
2	Date & Time of opening of Technical Bids	1 st March, 2024	1230 Hrs
3	Date and Time of Pre-bid Meeting for clarification of queries on subject NIT	19 th Feb, 2024	1100 Hrs
4	Date & Time of opening of Financial Bids		

The bids/offers received after the due date and time mentioned above will not be entertained under any circumstances. Incomplete and unsigned bids or the bids not in prescribed format will be rejected without assigning any reason. The bids/offers should be complete in all respects and submitted to;

The Deputy General Manager (U&P)

National Automotive Board,

2nd Floor, Admin Building

ICAT Campus-2

Sector-11 IMT Manesar

Gurugram Haryana-122050

Phone No: 0124-6900000

Email addresses;

chetna.paliwal@natrip.in

mukesh.kumar@natrip.in,

geeta.negi@natrip.in,

1. Terms & Conditions

- a) **Procedure for submission of bid:** Sealed envelopes A & B (as stated below) to be placed in a single cover (Sealed) and superscripted as "Tender for Group Health Insurance Policy and Group Personal Accident Policy for NAB employees and their Family Members" and NIT number should be mentioned on the envelope. The sealed envelope should reach at NAB office on or before the due date and time. Those who send the tender documents by post, have to ensure that the documents reach before the prescribed time & date. NAB will not take any responsibility under any circumstances for courier/postal delays.

ENVELOPE 'A'

This envelope should contain the following;

- (i) Duly completed covering letter as per Annexure-II on official letter head.
- (ii) Technical Bid as per Annexure-I, Annexure-III and Annexure-IV and the terms and conditions duly signed.
- (iii) Relevant supporting documents of technical bid, if any.

ENVELOPE 'B': This envelope should contain only the financial bid as per Annexure-IX

- b) Details of employees and their family members to be insured is at Annexure-V
- c) List of Day Care services (but not limited to) to be included within the policy is at Annexure-VI
- d) Copy of Previous Year policy is at Annexure-VII and copy of tentative claim analysis report of last year up to '31 January, 2024' is at Annexure-VIII. Many cancelled or rejected claim are still under consideration for settlement. There are no claims under Group Personal Accident Policy till 31st January, 2024.
- e) One authorised representative of the bidder can be present while opening the tender.
- f) Financial bids of technically qualified parties shall be opened at a later date.
- g) The Technical Evaluation Committee of NAB constituted for the purpose shall assess the ability of the agencies to render the requisite services based on the company profile, rating and on such other criteria as it may fix and the Financial Bids of only those firms qualifying the technical evaluation will be considered.
- h) The tenderer should sign **Uxgla** on each page of the tender documents.
- i) All the regular employees of the NAB and their family members irrespective of age group should be eligible to join the scheme. At present the retirement age for employees is 60 Years.
- j) Bids which are late/vague/conditional/incomplete/not confirming to the laid down procedure in any respect will be rejected.
- k) Tenders sent by fax & e-mail will not be accepted.

- l) In case of differences arising in the terms and conditions of the tender documents with the firm(s), the decision of NAB shall prevail.
- m) The scheme should have provisions for new entrants in service to get coverage within 24 hours of communication from NAB.
- n) The successful company shall at its own cost comply with the provision of orders and notifications issued by IRDA and Government from time to time.
- o) In case of any unsatisfactory service, suitable penalties as decided by the Competent Authority shall be levied after issuing notice.
- p) In case of failure in settlement of claims within the time frame, the contract shall be enforced as per NAB norms.
- q) The period of contract will initially be for one year extendable on mutually agreed terms and conditions, which is liable to be terminated with one month's notice, if any lapse or unsatisfactory performance of the Company/firm is noticed.
- r) NAB reserves the right to modify/change/delete/add any further terms and conditions prior to issue of work order/agreement.
- s) Arbitration-the Courts of Delhi alone will have the jurisdiction to try any matter, dispute or reference between the bidders and the Institute arising out of this service. It is specifically agreed that no court outside and other than Court in Delhi shall have jurisdiction in the matter.

2. Special Terms and Conditions:

- a) There should be a dedicated helpline (24X7) from the TPA of Insurance Company available and the contact details should be furnished in the tender. Contact details of the TPA should be provided by the Insurance Company including the name of the contact person, contact numbers and postal & email address.
- b) Door-step reimbursement facility for cases of reimbursement to individual and reimbursement amount can be made directly to the members only preferably within 15 days from the date of submission of required documents. The response time by the TPA at the time of admission should be maximum of four hours.
- c) Reports including the claims of individuals and the details of settlement are to be furnished to NAB on monthly basis or as and when required by NAB.
- d) Admission and discharge to and from the hospital preferably on 24X7

3. The Company/ Agency should also furnish the copies of following documents in additions to the documents asked for in the tender document:

- (a) IRDA Accreditation Certificate with latest fee receipt

(b) List of Government/Semi-Government/ Govt. of India Undertaking/ Autonomous Body or Private Body for which such Insurance Scheme has been provided along with the proof

(c) Details of the TPA

(d) A dummy copy of Group Health Insurance Policy and Group Personal Accident Policy with Detailed terms and conditions.

4. **Conditions for rejection of bids-** The Decision taken by the NAB will be final and admissible by all the bidder.

(a) The quotation/bid is received after the scheduled time and date of submission.

(b) The quotation/bid submitted does not fulfil the specified eligibility/qualifying criteria.

(c) The quotation/bid is submitted conditionally

(d) If the Firm Blacklisted/Debarred/Terminated from any Govt./State-Govt./PSU/Autonomous Body/Society/Reputed Private Firm.

(e) Any deviation in scope etc.

(f) Quotations submitted without the undertaking mentioned in Annexure-I.

5. **Manner of filing the financial bid**

(a) The quoted prices (premium) should be including all incidental expenses including duties and applicable tax etc. and it should be quoted in INR on yearly basis.

(b) Payment Terms: 100% Payment will be made through NEFT/RTGS mode.

(Signature of the Authorized Person)

Date:

Name_____

Mobile No. _____

Seal

Eligibility Criteria

Technical Requirement	Complied Yes/No	Supporting Documents enclosed (Yes/No)
Firm should be valid legal entity Company/LLP/Partnership Firm/Proprietary Firm and having registration with IRDA, PAN and GST, copy of the related documents should be submitted with the bid		
The Firm should have the office in Delhi/NCR. Copy of the related documents should be submitted with the bid		
Experience Certificate of at least five year for the similar works/services. Copy of the related documents should be submitted with the quotation		
Should have minimum 3 years' experience for the similar works/services in any Central Govt./ State Govt./ Autonomous Body/PSU/ Society founded by Govt. copy of the related documents should be submitted with the bid		
The bidders have to submit an authentic notarized undertaking on Rs. 100/- stamp paper, for unlimited cashless hospitalization facilities/claim up to insured value plus corporate buffer in all the empanelled hospitals.		
Tender documents duly signed on each page		
Cashless treatment in at least 4 major Hospitals located in Delhi. Name of such hospitals to be provided		
24X7 helpline TPA along with contact details of TPA		
A dummy copy of Group Health Insurance and Group Personal Accident Policy		
Disease wise Capping, if any		

(Signature of the Authorized Person)

Date:

Name_____

Mobile No._____

(On office Letter Head)

The Deputy General Manager (U&P)
2nd Floor, Admin Building,
ICAT Centre-2
Sector-11, IMT Manesar
Gurugram Haryana-122050

Dear Sir,

Sub: Notice Inviting Tender for Group Health Insurance Policy for NAB employees and their Family Members and Group Personal Accident Policy for NAB Employees.
Ref: Tender NO. NAB/FIN/GMP& GPA/24/01 dated 9th February, 2024

With reference to the above, I am/ we are enclosing our Notice Inviting Tender for Group Health Insurance Policy and Group Personal Accident Policy for NAB employees and their family members.

I/We hereby reconfirm and declare that I/We have carefully read and understood the above referred Tender document including instructions, terms & conditions and all the contents stated therein and all subsequent corrigendum published under the tender.

Thanking you

Yours faithfully
(Signature of the Authorized Person)

Name_____

Mobile No._____

Seal

**TECHNICAL BID FOR GROUP HEALTH INSURANCE POLICY FOR NAB
EMPLOYEES AND THEIR FAMILY MEMBERS**

Technical Details				Remarks			
Group Name	National Automotive Board						
Commencement Date	28 th March, 2024	Period	One Year				
Insured Group Details				Details of employees and their family members is at Annexure-V			
Employees Strength As on "Date"							
No of Dependents							
Total Number of Lives							
Definition of Family	Self, Spouse, Parents with Two Children (1+5)						
Maximum Age	Not Applicable						
Policy Type (Floater/ Individual)	Floater						
Sum Insured Bands	(i) Pay Band-I Rs 5,00,000/- (ii) Pay Band-II Rs. 7,50,000/- (iii) Pay Band-III Rs. 10,00,000/-						
Primary member (self)+Age Band							
0-25	Details of employees and their family members is attached at Annexure-V						
26-30							
31-35							
36-40							
41-45							
46-50							
51-55							
56-60							
Total							
Dependents Age Band							
0-25							
26-30							
31-35							
36-40							
41-45							
46-50							
51-55							
56-60							
61-65							
More than 65							
Total							

Coverage & Benefit Details	Remarks
No Co-payment Clause applicable on the policy	
Room Rent for normal Room 1.5% of Sum Insured (S.I) and for ICU 2% of S.I without any monetary capping (S.I= Rs. 5,00,000/-/7,50,000/-/10,00,000/)	
Admission/Registration Charges to be covered without any sublimit	
Congenital Internal Diseases, Seasonal Diseases, Lasik Treatment subject to agreed prescription of doctor with eye power of Min/ +7.5, to be covered, Ambulance charges upto 0.5% of sum insured	
Any type of life- threatening disease and all type of transplantation including donor expenses to be covered	
Diseases wise capping-No, except Cataract sublimit of Rs. 40,000/- per eye	
List of Day care/small operation and major diseases covered as given in Annexure-J =	
Maternity for Rs. 75,000/- in case of normal delivery and Rs. 1,00,000/- for caesarean, 9 months waiting period for maternity to be waived off, New Born baby should be covered from Day one without any further formalities from Date of Birth	
Miscarriage, Baby nursery and all types of treatment related to the maternity will pre and postnatal expenses to be covered (as part of above limit) without any sub limit and clauses.	
Buffer/Corporate floater of Rs. 15 lakhs not restricted to critical illness and can be utilized in case of hospitalization expenses of a family exceed the Sum Insured amount, after the necessary approval/instruction from NAB/ authority	
TPA-Best required and with one representative who will handle all of our organisation 24X7	
Pre hospitalization covered (30 days) and posts hospitalization covered (60 days)	
Pre-existing disease covered from day one	
PAC Approval within 2 hours not beyond the limit	
Claim settlement Limit- (a) For reimbursement-within 10 days and (b) for cashless- 4 hours on same day	
Mid-term inclusion for dependents-new born baby or newly wedded spouse (No premium to be charged)	
Mid-term inclusion for New Employee with Dependents-Premium to be charged on pro rata basis	
Any service charges on medical bills should not be deducted from the individual claim	

OPD expenses to be included with capping of Rs. 10,000/- per family including cost of prescribed medicines. The allopathic and Ayurveda both treatments shall be covered for OPD coverage	
Eye operation: lens limit Rs. 15000/-	
Dental treatment to be covered with capping of Rs. 5,000/-	
Ayurveda Medicine and Treatment should be covered in the policy. A list of empanelled hospitals/clinics etc. may be provided with the bid.	
Employees may allow to increase the sum insured amount due to pandemic situation and the difference of amount may be recovered from them.	
The Health check-up with limit of Rs. 2000/- per year to be conducted or reimbursed on submission of bills and prescriptions etc.. This shall be over and above OPD coverage limit of Rs. 10,000/-	
List of what all is not covered/other excluded expenses is to be provided	

Name and Signature of Authorized Person

Seal

**TECHNICAL BID FOR GROUP PERSONAL ACCIDENT POLICY FOR NAB
EMPLOYEES**

Technical Details				Remarks
Group Name	National Automotive Board			
Location	IMT, Manesar			
Commencement Date	28 th March, 2024	Period	One Year	
Insured Group Details				Details of employees is attached at Annexure-V
Employees Strength As on "Date"				
No of Dependents				
Total Number of Lives				
Sum Insured Bands	Rs. 15,00,000/ each employee			
Primary member (self)+Age Band				
0-25	Details of employees is attached at Annexure-V			
26-30				
31-35				
36-40				
41-45				
46-50				
51-55				
56-60				
Total				
Coverage & Benefits Details				Remarks
To be covered-Death (due to any reasons), Permanent Total disablement, Permanent Partial Disablement and Temporary Total Disablement.				

Name and Signature of Authorized Person

Seal

GROUP MEDICLAIM POLICY				
(Policy Period : 28.03.2024 to 27.03.2025)				
Sr.No	Name	Relationship	DOB	Sum Insured (in INR)
1	Mr. Rajnish Kr. Maurya	Self	25.10.1979	10,00,000
2	Mrs. Rati Shukla	Wife	25.05.1980	
3	Ms. Ishanvi Singh	Daughter	01.10.2011	
4	Mrs. Shrividhya Lakshmanaswamy	Self	14.12.1979	5,00,000
5	Mr. Lakshmanaswamy T. V	Husband	20.04.1970	
6	Mr. Nanda Kumar Lakshmanaswamy	Son	08.06.2004	
7	Ms. Yamini Lakshmanaswamy	Daughter	27.12.2006	
8	Mrs. Chetna Paliwal	Self	30.06.1985	5,00,000
9	Ms. Sachi Rana	Daughter	30.01.2017	
10	Ms Shubhdi Rana	Daughter	11.06.2010	
11	Mrs. Geeta Kumar	Self	13.10.1983	5,00,000
12	Smt. Susheela Devi	Mother	14.04.1954	
13	Mr. Vinod Kumar	Husband	10.06.1974	
14	Mr. Vivan Kumar	Son	14.04.2019	
15	Mrs. Bhawna Ginti	Self	14.11.1988	5,00,000
16	Mr. Mahender Singh	Husband	22.06.1985	
17	Mr. Shubh Ginti	Son	04.10.2017	
18	Mrs. Vandana Bahl	Self	11.01.1987	5,00,000
19	Mr.Rajat Bahl	Husband	23.10.1985	
20	Mr. Aarav Bahl	Son	8.8.2015	
21	Mr.Mahendra Kumar Dhameeja	Father	22.08.1960	
22	Mr. Anish Kumar Chaudhary	Self	15.08.1989	5,00,000
23	Mr. Vinod Kumar	Self	14.03.1969	5,00,000
24	Mrs. Sita Devi	Wife	03.04.1967	
25	Mr. Devender Singh	Self	07.04.1984	5,00,000
26	Mrs. Deepa Devi	Wife	01.08.1990	
27	Mr. Rahul Singh	Son	23.08.2012	
28	Mr. Mohit Singh	Son	14.11.2014	
29	Mr. Dinesh Kumar	Self	30.01.1972	5,00,000
30	Mrs. Saroj Devi	Wife	01.07.1970	
31	Mr. Manoj Kumar	Son	21.04.1998	
32	Smt. Rameshwari	Mother	02.03.1955	
33	Mr. Bhupender Singh	Self	17.06.1982	5,00,000
34	Mrs. Mohani Devi	Wife	12.06.1982	
35	Ms. Shivani	Daughter	22.09.2007	
36	Ms. Rajani	Daughter	08.04.2012	
37	Mr. Nand Kishor	Self	10.11.1992	5,00,000
38	Mrs. Seema	Mother	15.06.1973	
39	Mrs. Preeti	Wife	12.04.1993	
40	Ms. Bhuvika	Daughter	12.01.2021	
41	Mr Purvansh	Son	07.12.2023	
42	Mr. Vivek Kumar	Self	13.12.1977	10,00,000
43	Mrs. Meena Kumari	Wife	16.09.1982	
44	Mr. Mukund Choudhary	Son	04.09.2007	
45	Ms. Akshara Chaudhary	Daughter	17.04.2013	
46	Mr. Chitra Hans	Self	05.07.1978	10,00,000
47	Mrs. Sewika Kumari	Wife	14.07.1982	
48	Mr. Atharav Shankar	Son	31.03.2018	
49	Mr. Shri Pal Yadav	Self	19.07.1980	5,00,000
50	Mrs. Parmila Yadav	Wife	07.09.1982	
51	Mr. Adarsh Yadav	Son	04.08.2002	
52	Mr. Aakash Yadav	Son	20.12.2005	
53	Mr. Rajeev Kumar	Self	24.04.1982	5,00,000
54	Mrs. Rekha Rani	Wife	08.09.1989	
55	Mr. Aryan Dhakoliya	Son	26.05.2008	
56	Mr. Mayank Dhakoliya	Son	10.02.2010	
57	Mr. Brajpal Singh	Father	04.01.1957	
58	Mrs. Saroj Devi	Mother	01.01.1974	
59	Mr. Mukesh Kumar	Self	03.09.1986	5,00,000

60	Mrs. Shivani	Wife	07.09.1982	
61	Ms. Deeher	Daughter	18.07.2022	
62	Mrs. Krishna Devi	Mother	01.01.1964	
63	Mr. Dhiraj Jaiswal	Self	19.07.1984	10,00,000
64	Mrs. Gyanti Devi	Mother	01.01.1959	
65	Mr. Kedar Nath Jaiswal	Father	01.01.1961	
66	Mrs. Sapna Jaiswal	Wife	10.02.1987	
67	Ms. Katyayni Jaiswal	Daughter	11.08.2013	
68	Mr. Shivansh Jaiswal	Son	15.10.2020	
69	Mr. Anoop Kumar Singh	Self	03.06.1978	7,50,000
70	Mrs. Shakuntala Singh	Mother	25.04.1956	
71	Mrs. Anita Singh	Wife	07.09.1984	
72	Mr. Aditya Shankar Singh	Son	09.06.2015	
73	Mr. Ajeet Kumar Singh	Self	01.04.1981	10,00,000
74	Mrs. Priti Singh	Wife	05.07.1984	
75	Mr. Apurva Vikram Singh	Son	04.04.2011	
76	Mr. Mukesh Kumar	Self	27.06.1979	5,00,000
77	Mrs. Manju	Wife	02.09.1986	
78	Mr. Anurag	Son	10.02.2005	
79	Mr. Deepak	Son	21.11.2004	
80	Mrs. Dhanno Devi	Mother	01.01.1958	
81	Mr. Ajay Kumar	Self	01.10.1984	5,00,000
82	Mrs. Pooja	Wife	25.09.1983	
83	Ms. Gauri	Daughter	06.09.2013	
84	Mrs. Omwati Devi	Mother	17.06.1960	
85	Mr. Pulkit	Son	19.01.2017	
86	Mr. Malik Afroz Ahmad	Self	01.07.1990	5,00,000
87	Mrs. Parveen Bano	Wife	25.06.1992	
88	Mr. Mohammad Aavesh Malik	Son	27.02.2013	
89	Mr. Mohd Farook	Father	01.01.1958	
90	Ms. Aayat Fatima	Daughter	04.11.2017	
91	Mr. Mithlesh Kumar Sah	Self	01.09.1989	5,00,000
92	Mrs. Uma Sah	Wife	24.04.1998	
93	Mr. Bindeshwar Shah	Father	06.07.1966	
94	Mrs. Vishnu Devi Sah	Mother	19.10.1971	
95	Ms. Lileesha Sah	Daughter	12.03.2015	
96	Mr. Dipesh Sah	Son	30.08.2018	
97	Mr. Amit Kumar	Self	07.07.1986	5,00,000
98	Mrs. Neetu Rani	Wife	08.06.1986	
99	Ms. Anushka	Daughter	07.12.2012	
100	Ms. Kavya	Daughter	21.02.2016	
101	Mr. Mojen Borogaon	Self	12.04.1979	5,00,000
102	Mrs. Ranu Bala	Wife	18.01.1982	
103	Mr. Gracious	Son	28.10.2003	
104	Ms. Gloria Borogaon	Daughter	01.03.2009	
105	Mr. Niraj Kumar	Self	07.02.1990	5,00,000
106	Mrs. Kanti Devi	Mother	01.01.1949	
107	Mrs. Seema	Wife	31.10.1990	
108	Ms. Krishna	Daughter	28.06.2022	
Total Sum Insured Value				1,62,50,000

GROUP PERSONAL ACCIDENT POLICY			
(Policy Period : 28.03.2024 to 27.03.2025)			
Sr.No	Name	DOB	Sum Insured (in INR)
1	Mr. Rajnish Kr. Maurya	25.10.1979	15,00,000
2	Mrs. Shrividhya Lakshmanaswamy	14.12.1979	15,00,000
3	Mrs. Chetna Paliwal	30.06.1985	15,00,000
4	Mrs. Geeta Kumar	13.10.1983	15,00,000
5	Mrs. Bhawna Ginti	14.11.1988	15,00,000
6	Mrs.Vandana Bahl	11.01.1987	15,00,000
7	Mr. Anish Kumar Chaudhary	15.08.1989	15,00,000
8	Mr. Vinod Kumar	14.03.1969	15,00,000
9	Mr. Devender Singh	07.04.1984	15,00,000
10	Mr. Dinesh Kumar	30.01.1972	15,00,000
11	Mr. Bhupender Singh	17.06.1982	15,00,000
12	Mr. Nand Kishor	10.11.1992	15,00,000
13	Mr. Vivek Kumar	13.12.1977	15,00,000
14	Mr. Chitra Hans	05.07.1978	15,00,000
15	Mr. Shri Pal Yadav	19.07.1980	15,00,000
16	Mr. Rajeev Kumar	24.04.1982	15,00,000
17	Mr. Mukesh Kumar	03.09.1986	15,00,000
18	Mr. Dhiraj Jaiswal	19.07.1984	15,00,000
19	Mr. Anoop Kumar Singh	03.06.1978	15,00,000
20	Mr. Ajeet Kumar Singh	01.04.1981	15,00,000
21	Mr. Mukesh Kumar	27.06.1979	15,00,000
22	Mr. Ajay Kumar	01.10.1984	15,00,000
23	Mr. Malik Afroj Ahmad	01.07.1990	15,00,000
24	Mr. Mithlesh Kumar Sah	01.09.1989	15,00,000
25	Mr. Amit Kumar	07.07.1986	15,00,000
26	Mr. Mojen Borogaon	12.04.1979	15,00,000
27	Mr. Niraj Kumar	07.02.1990	15,00,000
Total Sum Insured Value			4,05,00,000

List of Day Care Procedures

ENT	
1	Stapedotomy
2	Myringoplasty(Type I Tympanoplasty)
3	Revision stapedectomy
4	Labyrinthectomy for severe Vertigo
5	Stapedectomy under GA
6	Ossiculoplasty
7	Myringotomy with Grommet Insertion
8	Tympanoplasty (Type III)
9	Stapedectomy under LA
10	Revision of the fenestration of the inner ear,
11	Tympanoplasty (Type IV)
12	Endolymphatic Sac Surgery for Meniere's Disease
13	Turbinectomy
14	Removal of Tympanic Drain under LA
15	Endoscopic Stapedectomy
16	Fenestration of the inner ear
17	Incision and drainage of perichondritis
18	Septoplasty
19	Vestibular Nerve section
20	Thyroplasty Type I
21	Pseudocyst of the Pinna - Excision
22	Incision and drainage - Haematoma Auricle
23	Tympanoplasty (Type II)
24	Keratois removal under GA
25	Reduction of fracture of Nasal Bone
26	Excision and destruction of lingual tonsils
27	Conchoplasty
28	Thyroplasty Type II
29	Tracheostomy
30	Excision of Angioma Septum
31	Turbinoplasty
32	Incision & Drainage of Retro Pharyngeal Abscess
33	Uvulo Palato Pharyngo Plasty
34	Palatoplasty
35	Tonsillectomy without adenoidectomy
36	Adenoidectomy with Grommet insertion
37	Adenoidectomy without Grommet insertion

38	Vocal Cord lateralisation Procedure.
39	Incision & Drainage of Para Pharyngeal Abscess
40	Transoral incision and drainage of a pharyngeal abscess
41	Tonsillectomy with adenoidectomy
42	Tracheoplasty
Ophthalmology	
43	Incision of tear glands
44	Other operation on the tear ducts
45	Incision of diseased eyelids
46	Excision and destruction of the diseased tissue of the eyelid
47	Removal of foreign body from the lens of the eye.
48	Corrective surgery of the entropion and ectropion
49	Operations for pterygium
50	Corrective surgery of blepharoptosis
51	Removal of foreign body from conjunctiva
52	Biopsy of tear gland
53	Removal of Foreign body from cornea
54	Incision of the cornea
55	Other operations on the cornea
56	Operation on the canthus and epicanthus
57	Removal of foreign body from the orbit and the eye ball.
58	Surgery for cataract
59	Treatment of retinal lesion
60	Removal of foreign body from the posterior chamber of the eye
Oncology	
61	IV Push Chemotherapy
62	HBI-Hemibody Radiotherapy
63	Infusional Targeted therapy
64	SRT-Stereotactic Arc Therapy
65	SC administration of Growth Factors
66	Continuous Infusional Chemotherapy
67	Infusional Chemotherapy
68	CCRT-Concurrent Chemo + RT
69	2D Radiotherapy
70	3D Conformal Radiotherapy
71	IGRT- Image Guided Radiotherapy

72	IMRT- Step & Shoot
73	Infusional Bisphosphonates
74	IMRT- DMLC
75	Rotational Arc Therapy
76	Tele gamma therapy
77	FSRT-Fractionated SRT
78	VMAT-Volumetric Modulated Arc Therapy
79	SBRT-Stereotactic Body Radiotherapy
80	Helical Tomotherapy
81	SRS-Stereotactic Radiosurgery
82	X-Knife SRS
83	Gammaknife SRS
84	TBI- Total Body Radiotherapy
85	Intraluminal Brachytherapy
86	Electron Therapy
87	TSET-Total Electron Skin Therapy
88	Extracorporeal Irradiation of Blood Products
89	Telecobalt Therapy
90	Telescesium Therapy
91	External mould Brachytherapy
92	Interstitial Brachytherapy
93	Intracavity Brachytherapy
94	3D Brachytherapy
95	Implant Brachytherapy
96	Intravesical Brachytherapy
97	Adjuvant Radiotherapy
98	Afterloading Catheter Brachytherapy
99	Conditioning Radiotherapy for BMT
100	Extracorporeal Irradiation to the Homologous Bone grafts
101	Radical chemotherapy
102	Neoadjuvant radiotherapy
104	Palliative Radiotherapy
105	Radical Radiotherapy
106	Palliative chemotherapy
107	Template Brachytherapy
108	Neoadjuvant chemotherapy
109	Adjuvant chemotherapy

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110	Induction chemotherapy
111	Consolidation chemotherapy
112	Maintenance chemotherapy
113	HDR Brachytherapy
Plastic Surgery	
114	Construction skin pedicle flap
115	Gluteal pressure ulcer-Excision
116	Muscle-skin graft, leg
117	Removal of bone for graft
118	Muscle-skin graft duct fistula
119	Removal cartilage graft
120	Myocutaneous flap
121	Fibro myocutaneous flap
122	Breast reconstruction surgery after mastectomy
123	Sling operation for facial palsy
124	Split Skin Grafting under RA
125	Wolfe skin graft
126	Plastic surgery to the floor of the mouth under GA
Urology	
127	AV fistula - wrist
128	URSL with stenting
129	URSL with lithotripsy
130	Cystoscopic Litholapaxy
131	ESWL
132	Haemodialysis
133	Bladder Neck Incision
134	Cystoscopy & Biopsy
135	Cystoscopy and removal of polyp
136	Suprapubic cystostomy
137	percutaneous nephrostomy
138	Ureterocolic decompression
139	Cystoscopy and SLING procedure.
140	TUNA- prostate
141	Excision of urethral diverticulum
142	Removal of urethral Stone
143	Excision of urethral prolapse

144	Mega-ureter reconstruction
145	Kidney renoscopy and biopsy
146	Ureter endoscopy and treatment
147	Vesico ureteric reflux correction
148	Surgery for pelvi ureteric junction obstruction
149	Anderson hynes operation
150	Kidney endoscopy and biopsy
151	Paraphimosis surgery
152	injury prepuce- circumcision
153	Frenular tear repair
154	Meatotomy for meatal stenosis
155	surgery for fourniers gangrene scrotum
156	surgery filarial scrotum
157	surgery for watering can perineum
158	Repair of penile torsion
159	Drainage of prostate abscess
160	Orchiectomy
161	Cystoscopy and removal of FB
	Neurology
162	Facial nerve physiotherapy
163	Nerve biopsy
164	Muscle biopsy
165	Epidural steroid injection
166	Glycerol rhizotomy
167	Spinal cord stimulation
168	Motor cortex stimulation
169	Stereotactic Radiosurgery
170	Percutaneous Cordotomy
171	Intrathecal Baclofen therapy
172	Entrapment neuropathy Release
173	Diagnostic cerebral angiography
174	VP shunt
175	Ventriculoatrial shunt
	Thoracic surgery
176	Thoracoscopy and Lung Biopsy
177	Excision of cervical sympathetic Chain Thoracoscopic

26

178	Laser Ablation of Barretts oesophagus
179	Pleurodesis
180	Thoracoscopy and pleural biopsy
181	EBUS + Biopsy
182	Thoracoscopy ligation thoracic duct
183	Thoracoscopy assisted empyaema drainage
Gastroenterology	
184	Pancreatic pseudocyst EUS & drainage
185	RF ablation for barretts oesophagus
186	ERCP and papillotomy
187	Esophagoſcope and sclerosant injection
188	EUS + submucosal resection
189	Construction of gastrostomy tube
190	EUS + aspiration pancreatic cyst
191	Small bowel endoscopy (therapeutic)
192	Colonoscopy lesion removal
193	ERCP
194	Colonoscopy stenting of stricture
195	Percutaneous Endoscopic Gastrostomy
196	EUS and pancreatic pseudo cyst drainage
197	ERCP and choledochoscopy
198	Proctosigmoidoscopy volvulus detorsion
199	ERCP and sphincterotomy
200	Esophageal stent placement
201	ERCP + placement of biliary stents
202	Sigmoidoscopy w / stent
203	EUS + coeliac node biopsy
General Surgery	
204	infected keloid excision
205	Incision of a pilonidal sinus / abscess
206	Axillary lymphadenectomy
207	Wound debridement and Cover
208	Abscess-Decompression
209	Cervical lymphadenectomy
210	infected sebaceous cyst
211	Inguinal lymphadenectomy

212	Incision and drainage of Abscess
213	Suturing of lacerations
214	Scalp Suturing
215	infected lipoma excision
216	Maximal anal dilatation
217	Piles
218	liver Abscess- catheter drainage
219	Fissure in Ano- fissurectomy
220	Fibroadenoma breast excision
221	Oesophageal varices Sclerotherapy
222	ERCP - pancreatic duct stone removal
223	Perianal abscess I&D
224	Perianal hematoma Evacuation
225	Fissure in ano sphincterotomy
226	UGI scopy and Polypectomy oesophagus
227	Breast abscess I& D
228	Feeding Gastrostomy
229	Oesophagoscopy and biopsy of growth oesophagus
230	UGI scopy and injection of adrenaline, sclerosants - bleeding ulcers
231	ERCP - Bile duct stone removal
232	Ileostomy closure
233	Colonoscopy
234	Polypectomy colon
235	Splenic abscesses Laparoscopic Drainage
236	UGI SCOPY and Polypectomy stomach
237	Rigid Oesophagoscopy for FB removal
238	Feeding Jejunostomy
239	Colostomy
240	Ileostomy
241	colostomy closure
242	Submandibular salivary duct stone removal
243	Pneumatic reduction of intussusception
245	Rigid Oesophagoscopy for Plummer vinson syndrome
246	Pancreatic Pseudoceysts Endoscopic Drainage
247	ZADEK's Nail bed excision
248	Subcutaneous mastectomy
249	Excision of Ranula under GA

250	Rigid Oesophagoscopy for dilation of benign Strictures
251	Eversion of Sac A) Unilateral b)Bilateral
251	Eversion of Sac A) Unilateral b)Bilateral
253	Jaboulay's Procedure
254	Scrotoplasty
255	Surgical treatment of varicocele
256	Epididymectomy
257	Circumcision for Trauma
258	Meatoplasty
259	Intersphincteric abscess incision and drainage
260	Psoas Abscess Incision and Drainage
261	Thyroid abscess Incision and Drainage
262	TIPS procedure for portal hypertension
263	Esophageal Growth stent
264	PAIR Procedure of Hydatid Cyst liver
265	Tru cut liver biopsy
266	Photodynamic therapy or esophageal tumour and Lung tumour
267	Excision of Cervical RIB
268	laparoscopic reduction of intussusception
269	Microdochectomy breast
270	Surgery for fracture Penis
271	Sentinel node biopsy
272	Parastomal hernia
273	Revision colostomy
274	Prolapsed colostomy- Correction
275	Testicular biopsy
276	laparoscopic cardiomyotomy(Hellers)
277	Sentinel node biopsy malignant melanoma
278	laparoscopic pyloromyotomy(Ramstedt)
	A)Injection Sclerotherapy
	B)Piles banding
	Orthopedics
279	Arthroscopic Repair of ACL tear knee
280	Closed reduction of minor Fractures
281	Arthroscopic repair of PCL tear knee
282	Tendon shortening

283	Arthroscopic Meniscectomy - Knee
284	Treatment of clavicle dislocation
285	Arthroscopic meniscus repair
286	Haemarthrosis knee- lavage
287	Abscess knee joint drainage
288	Carpal tunnel release
289	Closed reduction of minor dislocation
290	Repair of knee cap tendon
291	ORIF with K wire fixation- small bones
292	Release of midfoot joint
293	ORIF with plating- Small long bones
294	Implant removal minor
295	K wire removal
296	POP application
297	Closed reduction and external fixation
298	Arthrotomy Hip joint
299	Symes amputation
300	Arthroplasty
301	Partial removal of rib
302	Treatment of sesamoid bone fracture
303	Shoulder arthroscopy / surgery
304	Elbow arthroscopy
305	Amputation of metacarpal bone
306	Release of thumb contracture
307	Incision of foot fascia
308	calcaneum spur hydrocort injection
309	Ganglion wrist hyalase injection
310	Partial removal of metatarsal
311	Repair / graft of foot tendon
312	Revision/Removal of Knee cap
313	Amputation follow-up surgery
314	Exploration of ankle joint
315	Remove/graft leg bone lesion
316	Repair/graft achilles tendon
317	Remove of tissue expander
318	Biopsy elbow joint lining
319	Removal of wrist prosthesis

320	Biopsy finger joint lining
322	Treatment of shoulder dislocation
323	Lengthening of hand tendon
324	Removal of elbow bursa
325	Fixation of knee joint
326	Treatment of foot dislocation
327	Surgery of bunion
328	intra articular steroid injection
328	intra articular steroid injection
330	Removal of knee cap bursa
331	Treatment of fracture of ulna
332	Treatment of scapula fracture
333	Removal of tumor of arm/ elbow under RA/GA
334	Repair of ruptured tendon
335	Decompress forearm space
336	Revision of neck muscle (Torticollis release)
337	Lengthening of thigh tendons
338	Treatment fracture of radius & ulna
339	Repair of knee joint
	Paediatric surgery
340	Excision Juvenile polyps rectum
341	Vaginoplasty
342	Dilatation of accidental caustic stricture oesophageal
343	Presacral Teratomas Excision
344	Removal of vesical stone
345	Excision Sigmoid Polyp
346	Sternomastoid Tenotomy
347	Infantile Hypertrophic Pyloric Stenosis pyloromyotomy
348	Excision of soft tissue rhabdomyosarcoma
349	Mediastinal lymph node biopsy
350	High Orchiectomy for testis tumours
351	Excision of cervical teratoma
352	Rectal-Myomectomy
353	Rectal prolapse (Delormes procedure)
354	Orchidopexy for undescended testis
355	Detorsion of torsion Testis

356	lap.Abdominal exploration in cryptorchidism
357	EUA + biopsy multiple fistula in ano
358	Cystic hygroma - Injection treatment
359	Excision of fistula-in-ano
	Gynaecology
360	Hysteroscopic removal of myoma
361	D&C
362	Hysteroscopic resection of septum
363	thermal Cauterisation of Cervix
364	MIRENA insertion
365	Hysteroscopic adhesiolysis
366	LEEP
367	Cryocauterisation of Cervix
368	Polypectomy Endometrium
369	Hysteroscopic resection of fibroid
370	LLETZ
371	Conization
372	polypectomy cervix
373	Hysteroscopic resection of endometrial polyp
374	Vulval wart excision
375	Laparoscopic paraovarian cyst excision
376	uterine artery embolization
377	Bartholin Cyst excision
378	Laparoscopic cystectomy
379	Hymenectomy(imperforate Hymen)
380	Endometrial ablation
381	vaginal wall cyst excision
382	Vulval cyst Excision
383	Laparoscopic paratubal cyst excision
384	Repair of vagina (vaginal atresia)
385	Hysteroscopy, removal of myoma
386	TURBT
387	Ureterocoele repair - congenital internal
388	Vaginal mesh For POP
389	Laparoscopic Myomectomy
390	Surgery for SUI

391	Repair recto- vagina fistula
392	Pelvic floor repair(excluding Fistula repair)
393	URS + LL
394	Laparoscopic oophorectomy
Critical care	
395	Insert non- tunnel CV cath
396	Insert PICC cath (peripherally inserted central catheter)
397	Replace PICC cath (peripherally inserted central catheter)
398	Insertion catheter, intra anterior
399	Insertion of Portacath
Dental	
400	Splinting of avulsed teeth
401	Suturing lacerated lip
402	Suturing lacerated lip oral mucosa
403	Oral biopsy in case of abnormal tissue presentation
404	FNAC
405	Smear from oral cavity
Admissibility will be determined as per the policy terms , conditions and exclusions	



CELEBRATING
10 YEARS OF CARE

Policy Certificate - Group Care 360°

NATIONAL AUTOMOTIVE BOARD
2nd Floor ICAT CENTRE 2
ADMIN BUILDING SECTOR 11
IMT MANESAR
Gurugram-122051
HARYANA
GSTN: 06AABAN9435G1ZJ
STATE CODE: 06

Policy No	63730214
Name of Policyholder	NATIONAL AUTOMOTIVE BOARD
Cover type	Main Floater
Policy Period - Start Date	00:00 hrs 28-Mar-2023
Policy Period - End Date	Midnight 27-Mar-2024

Premium Details

Premium	CGST	IGST	SGST	UGST	Total Premium	Premium Payment Mode
1,251,321	0	225237.78	0	0	1,476,559	ANNUAL PREMIUM

Details of Insured

S No.	Particulars	Nos.
1	Primary Insured Members	28
2	Dependents	80
	Total	108

For details of each insured refer to "Annexure A"

Details of Cover

S.No.	Particulars	Amount
1	Total Sum Insured	₹ 17,500,000

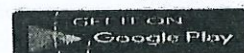
Intermediary Details

Name	Code	Contact Number
LE DIEU INSURANCE BROKER	20466169	+91-9811639321

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Benefits

S. No.	Particulars	Details
1	In-patient Care	Graded Sum insured
Room Rent		
Sum Insured	Maximum eligibility for Normal Hospitalization	Maximum eligibility for ICU Hospitalization
Rs. 500,000	1.5% of Sum Insured per day	2 % of Sum Insured per day
Rs. 750,000	1.5% of Sum Insured per day	2 % of Sum Insured per day
Rs. 1000,000	1.5% of Sum Insured per day	2 % of Sum Insured per day
Rs. 125,0000	1.5% of Sum Insured per day	2 % of Sum Insured per day

If the Insured Member is admitted in a room where the room rent incurred is higher than the room rent limit specified above, then the Insured Member shall bear the ratable proportion of the total Medical Expenses in the proportion of the room rent actually incurred-room rent limit/room rent actually incurred.

Day Care Treatment : List of Day Care procedure attached as "Annexure A under Know your policy Better"
 List of Expenses Generally Excluded (Non-Medical) in Hospital Indemnity Policy "Annexure B under Know your policy Better"

Details of Benefits and Optional Extensions

1. Policy type : Non selective
2. Family Structure : Self + Spouse + Dependent children + 2 Dependent Parents
3. Age Limit: Child age up to 25 years and Employee/Spouse/Parents age up to 80 years

Only Female employees have an option to cover either Parents or Parents-in laws. However only one set of parents are allowed to be covered (Cross combination of parents (e.g.- Father and Mother in law is not allowed).

Waiting Period

1. Pre-existing diseases are covered for existing members and new joinees.
2. 30 Days Wait Period condition is waived for existing members and new joinees.
3. First & Second year exclusion condition for specific diseases is waived for all Insured Members.

Pre & Post Hospitalization

1. Pre & Post Hospitalization is covered for 30 days and 60 days respectively.

Maternity

1. Maximum Limit for Maternity claims is Rs. 75,000 for Normal and Rs. 100,000 for LCS
2. Maternity Expenses Benefit is available for Employees or Spouse Only if covered in data.
3. Maternity claim is payable for first two dependent children only.
4. 9 month waiting period in respect of maternity claims waived for all Insured Members.
5. Pre & Post Natal Not Covered under the policy
6. Well baby and Well mother expenses covered within maternity limit with a sub-limit of 10%.
7. New born Baby is covered within family floater sum insured from Day 1

Other Benefits

1. Ambulance charges upto 0.5% of sum insured
2. Lasik/Refractive error treatment – if power of the eye is above +/-7.5 d then claim is payable
3. Modern (Advanced) treatments, psychiatric treatments and weight loss treatment including Bariatric surgery covered under the policy as per terms and conditions upto 50% of the Sum Insured
4. 50% Co-pay for femato laser surgery, bio-absorbable Stent, Toric lens, Multi focal Lens
5. Cataract sublimit Rs 40,000/- per eye
6. Health checkup limit Rs 2000/- per family

- 7. OPD to be included with capping of Rs. 10,000/- PER FAMILY
- 8. Eye operation; lens limit Rs 15000/-PER FAMILY
- 9. Dental treatment to be covered with capping of Rs. 5,000/- PER FAMILY
- 10. Ayurveda medicine/ treatment may be cover in Mediclaim as Govt. promoting them.
- 11. Congenital Internal Diseases, sesonal Diseases
- 12. Admission /Registration Charges to be covered
- 13. Any type of life-threatening disease and all type of transplantation including donor expenses.
- 14. Miscarriage, Baby nursery and all types of treatment related to the Maternity with pre and postnatal expenses to be covered (as part of above limit) without any sub limit and clauses.
- 15. Any Service Charges on Medical Bills Should not be deducted from the individual Claim
- 16. Employee may allow to increase the sum insurance amount due to pandemic situation and the difference of amount may recover from them
- 17. Network Opted Premium
- 18. E-Consultation General Physician
- 19. CAPD is covered under pre-post hospitalization.
- 20. ARMD covered upto 10% SI or Rs 50,000 whichever is lower.

PPE Kit only COVID 19 treatments

- 1. Upto Isolation Rooms : Upto Rs. 1200 or 2 PPE kit per day whichever is lower
- 2. ICU with or without Ventilators : Upto Rs. 2000 or 4 PPE kit per day whichever is lower

**PPE kit includes overall cost of kit including mask, gloves, head and shoe cover, face shield and coverall suit.

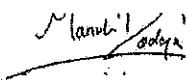
Corporate Floater Sum Insured

We shall reimburse the Insured Person such usual and necessary medical expense incurred in-hospital for a period of minimum 24 hours or Day care for the treatment of any illness/injury except maternity and capped diseases after the exhausting the family floater Sum Insured as covered under the policy. The Co. shall provide additional Sum Insured over and above family floater Sum Insured up to family floater Sum Insured per Insured Family on written Our Aggregate Liability In respect of all such claims under Corporate Floater shall not exceed Rs.15 Lakhs for all the Insured members as applicable during the period of Insurance.

Premium per life Excluding tax:

Age Band / SI	500000	750000	1000000	1250000
0-35	5590.48	7058.77	7651.58	9564.47
36-45	7912.30	9992.61	10837.90	13547.38
46-55	15336.09	19323.80	20932.06	26165.07
56-65	27472.13	34300.36	36907.61	46134.51
66-70	57156.29	71754.12	77555.92	96944.90
71-75	58964.90	74224.14	80366.26	100457.82
76-80	64772.19	79685.63	84713.50	105891.87
81-99	71155.82	87529.32	93023.74	116279.68

Other Term and Conditions


Authorized Signatory

Date of Issue : 01-Apr-2023

Place of Issue : Gurgaon, Haryana

Registered office address: Care Health Insurance Limited,
5th Floor, 19 Chawla House, Nehru Place, New Delhi - 110019
Service Branch : CHL, Shop NO 12 and 13, Second Floor, Manish Mega Plaza, Plot no 13, Secto-5, MLU Pocket, , Dwarka, Delhi -
110075 Branch Contact No. : 011-40284170
Correspondence Address: Care Health Insurance Limited
Vipul Tech Square, Tower C, 3rd Floor, Golf Course Road, Sector - 43, Gurugram - 122009 (Haryana).
Call us : 1800-102-4488 Fax : 1800-200-6677
Website : www.careinsurance.com E-mail : customerfirst@careinsurance.com

Consolidated Stamp Duty paid vide E-Challan GRN no. 98389442 dated 17 January 2023, RCM Applicability- N/A
SAC: 997133 and Description of Service: Accident and Health Insurance Services State GSTIN No.: 07AADCR6281N1ZU
IRDA Registration Number - 148
UIN: RHIHLGP20126V011920 CIN - U66000DL2007PLC161503

Note:

*In case premium is paid (partly/fully) by the Insured Member, the same shall be eligible for deduction u/s 80D of Income tax act 1961

7

GROUP PERSONAL ACCIDENT SCHEDULE

Corporate Office/Policy Issuing Office: Reliance General Insurance Company Limited 6th Floor, Oberoi Commerz, International Business Park, Oberoi Garden City, Off Western Express Highway, Goregaon (East), Mumbai - 400 063.		Policy Servicing Branch: Wave Silver Tower, 6th Floor, Unit No 24 & 25, Sector-18UTTAR PRADESH	
Policy Branch Office Code: 1302		Agent/Broker Code:17BRG093	
Policy No: 130232329140000040			
Date of proposal:17/04/2023 ProposalNo:P033023100748		Details of previous policy (in case of renewal) Previous policy No:40467324 Date of expiry: 27/03/2023	
Tax Invoice No & Date :P033023100748 & 17/04/2023			
INSURED NAME : M/S NATIONAL AUTOMOTIVE BOARD			
GSTIN /UN of the insured		06AABAN9435G1ZJ	
Policy Holder Address / Place Of Supply : 2ND FLOOR, ICAT CENTER 2,ADMIN BUIDING SECTOR 11, IMT MANESAR HARYANA GURGAON 122051			
Period of Insurance: From 28/03/2023 to mid night on 27/03/2024			
Total No of Employees Covered		28	
Total No of Lives Covered		28	
Type of Policy		Named	
Total Sum Insured(Rs)		42000000.00	
Description of Group		Employees	
Nature of Business			
Coverage Details and List of members covered as per Schedule attached.			

Premium (Rs)	11591.52
IGST (@18.00%)	2086.47
TOTAL PREMIUM PAYABLE(Rs)	13677.99

Branch GSTIN :09AABCR6747B12E;HSN Code :997133;Description Of Services :Accident and Health Insurance Service;
 Consolidated Stamp duly Paid vide Letter of Authorisation 'NO.LOACSD/562/2023'(Validity Period Dt.10/01/2023 to Dt.01/12/2023)/117 DT 9 JAN2023' at General Stamp Office, Mumbai. ** Not Applicable for the State of Jammu & Kashmir.

Reliance General Insurance Company Limited, IRDAI Registration No. 103
 Registered Office & Corporate Office/Policy Issuing Office: Reliance General Insurance Company Limited 6th Floor, Oberoi Commerz, International Business Park, Oberoi Garden City, Off Western Express Highway, Goregaon (East), Mumbai - 400 063.
 Corporate Identity No: U66603MH2000PLC12830D. PERSONAL ACCIDENT - GROUP. UIN : RELPAGR1801V010001
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 RGIMCOM/CO/2914 /PS/Ver.1.0/161020

6

Notice of communication to be given in respect of claim to :	
Name:	
Address:	
City:	
Website Address:	
Customer care No	
Email Id:	

In the event of dishonor of Cheque, this policy automatically stands cancelled from inception irrespective of whether a separate communication is sent or not.

The policy wording with detailed terms, conditions and exclusions are available on our website www.reliancegeneral.co.in

Policy wordings link : <https://www.reliancegeneral.co.in/Insurance/About-Us/Downloads.aspx>

In witness whereof this policy has been signed at Mumbai on 17/04/2023

In case of a renewal, the benefits provided under the policy and/or terms and conditions of the policy including premium rate may be subject to change.

Grievance Clause: For resolution of any query or grievance, Insured may contact the respective branch office of the Company or may call at 1800 3009 or may write an email at rgicl.services@relianceada.com. In case the insured is not satisfied with the response of the office, Insured may contact the Nodal Grievance Officer of the Company at rgicl.grievances@relianceada.com. In the event of unsatisfactory response from the Nodal Grievance Officer, Insured may email to Head Grievance Officer at rgicl.headgrievances@relianceada.com. In the event of unsatisfactory response from the Head Grievance Officer, he/she may, subject to vested jurisdiction, approach the Insurance Ombudsman for the redressal of grievance. Details of the offices of the Insurance Ombudsman are available at IRDAI website www.irda.gov.in or on company website www.reliancegeneral.co.in or on www.gbic.co.in. The Insured may also contact the following office of the Insurance Ombudsman within whose territorial jurisdiction the branch or office of the Company is located. Shri. N. P. Bhargal, Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Naval Kishore Road, Hazratganj, Lucknow - 226 001. Tel: 0522 - 2231330 / 2231331 Fax: 0522 - 2231310 Email: bimalokpal.lucknow@gbic.co.in | Shri. Ajeesh Kumar, Office of the Insurance Ombudsman, Bhagwan Sahai Palace 4th Floor, Main Road, Maya Bans, Sector 15, Distt: Gaurain Budh Nagar, U.P-201301. Tel.: 0120-2514250 / 2514252 / 2514253 Email: bimalokpal.noida@gbic.co.in

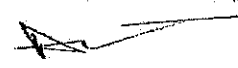
For and on behalf of

Reliance General Insurance Company Limited.

Agent Code 17BRG093

Agent Contact No

User ID: 50021312 Policy Generation Date :17/04/2023


Authorised Signatory

Reliance General Insurance Company Limited, IRDAI Registration No. 103 An ISO 9001:2015 Certified Company
 Registered Office & Corporate Office/Policy Issuing Office: Reliance General Insurance Company Limited 6th Floor, Oberoi Commerz, International Business Park, Oberoi Garden City, Off Western Express Highway, Goregaon (East), Mumbai - 400 063.
 Corporate Identity No: U686803MH2000PLC128300. PERSONAL ACCIDENT - GROUP. UIN : RELPAGR1001V010001
 *Trade Logo displayed above belongs to Anil Dhirubhai Ambani Ventures Private Limited and used by Reliance General Insurance Company Limited under License. RGUMCOM/CC/ 2914 /PS/Vol.1.0/151020

5

Schedule attached to and forming part of Policy No.130232329140000040			
Cover Name	Sum Insured	Co-pay	Special Conditions
Table D-Death +Permanent Total Disability +Permanent Partial Disability + Temporary Total Disablement			Covered accident only
Medical expenses			Medical Extension is limited to: - 20% of SI subject to maximum up to Rs.1 lac or 40% of the Claims amount or actual whichever is lower

Reliance General Insurance Company Limited. IRDAI Registration No. 103
 Registered Office & Corporate Office/Policy Issuing Office: Reliance General Insurance Company Limited 6th Floor, Oberoi Commerz, International Business Park, Oberoi Garden City, Off Western Express Highway, Goregaon (East), Mumbai - 400 063.
 Corporate Identity No: U66803MH2000PLC128300. PERSONAL ACCIDENT - GROUP. UIN : RELPAGR1001V010001
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General Conditions: Any One Accident limit (Rs.) 10,00,000
 Maximum any one life limit will be (Rs.) 15,00,000

Coverage:-

1. Table-D : Accidental Death + Permanent total disability + Permanent partial disability + Temporary total disability.
2. Weekly Compensation (Temporary total disability benefit) - 1% Sum insured or actual weekly salary or Rs 5,000 whichever is less per week, maximum for 100 weeks.
3. Repatriation of the mortal remains - 1% of Sum Insured or Rs. 2500/- Whichever is less.
4. Terrorism is covered, however, terrorism activity arising out of Nuclear, Biological and/or Chemical means is excluded from the scope of this policy
5. World-wide coverage.
6. 24*7 coverage.
7. Age restricted between 18 years-70 years.

Warranties:

1. Policy is on NAMED BASIS.
2. Warranted all the Permanent employees without any selection are covered under the policy.
3. Warranted that Table D sum insured restricted to 24 times the monthly salary or the sum insured against the individual or Rs 5 Lakh whichever is less ,
4. Total Sum Insured should not exceed 100 times of monthly salary of an employee. Insured to submit salary certificate of month prior to date of accident at the time of claim.
5. Mid-term increase in sum insured is not permitted.
6. Contractual employees/labor are out of the scope of the policy.
7. Warranted that Driver for Commercial/heavy motorized Vehicles /Class D category vehicles as per IMT are not covered under the policy.
8. Warranted that armed security guards & fire fighters are not covered under the policy.
9. Warranted that all the employees belong to Risk category I & II only.

Addition & deletion process:-

1. Mid term addition is allowed only on the ground of new joiners.
2. Insured to submit monthly list of additions & deletions of new joiners/ those who have left the organization during the month by 7th of succeeding month.
3. New joiners will be covered from the date of joining subject to sufficient CD balance from date of inclusion or else from the date of receipt of premium.
4. Deletion of an employee will be from the date employee leaving the organization.
5. Premium for addition & deletion will be on pro-rata basis.
6. No refund is allowed against employees who have claimed.
7. In case of delayed declaration, addition/deletion will be from the date of receipt of request to insurer subject to sufficient CD balance subject to nil claims."

Specific Exclusions:

- A. Lives involved in the below mentioned activities/occupation shall be outside the scope of the policy:-
1. Employee involved in any hazardous activity or manual Labour.
 2. While engaged in aviation, or whilst mounting or dismounting from or traveling in any aircraft. (Not applicable for fare Paying Passengers)
 3. Participation in any kind of motor speed contest
 4. Professional sports team in respect of specific benefit for inability to perform
 5. Underground mining & contractor specializing in tunneling
 6. Naval, military or air force personnel
 7. Radioactivity, Nuclear risks, ionizing radiation
 8. Suicide, attempt to Suicide or intentionally self- inflicted injury, sexually transmitted conditions mental disorder, anxiety, stress or depression
 9. Being under influence of drugs, alcohol, or other intoxication or hallucinogens
 10. Participation in actual or attempted felony, riot, civil commotion, crime misdemeanor
 11. Committing any breach of law of land with criminal intent.
 12. Death or disablement resulting from Pregnancy or childbirth
 13. Offshore activities & related risks are out of the scope of policy.
- B. Lives employed under the occupation under Risk Category III are excluded under the scope of the policy. e. . Persons working in mines, explosives, Electrical installations on high tension lines, Racing, Circus People, skiing, mountaineering, big game hunting, ballooning, hang gliding, river rafting, winter sports, skiing, ice hockey , polo & such other persons engaged in occupation of similar hazard.
- Rest of Terms & Conditions & exclusions as per the Group Personal Accident Policy. Attached with this Policy schedule , are the Policy wording along with terms and condition, Endorsement, and Annexure. If you (Policyholder) have not received any of these, please E-mail/write to the company at rgicl.services@relianceada.com or contact us on 1800 3009 (toll free) within 15 days of receipt of this policy. This policy Schedule in original must be surrendered to the company in case of cancellation of the policy. In the event of any incorrect representation, the liability shall be upon the policy holder'

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SCHEDULE ATTACHED TO AND FORMING PART OF POLICY NO.: 130232329140000040'
MEDICAL EXPENSES EXTENSION (Group Insurance)
 Endorsement extending Insurance under Policy No. '130232329140000040' in the name of 'M/S NATIONAL AUTOMOTIVE TEST TRACKS' In consideration of the payment of an additional premium paid under the policy It is hereby agreed and declared that notwithstanding anything in the within written policy contained to the contrary, this Insurance is extended to cover the medical expenses necessarily incurred and expended in connection with any accident as specified in the Policy, for which a claim is made by the Insured and admitted by the Company. The Company shall reimburse to the insured person an amount up to but not exceeding ___% of the Admissible Claim or ___% of claim amount or actual whichever is less. Further, it is a condition precedent to the payment of such medical expenses that the medical attendant's detailed account shall, if the Company so requires be submitted to and is approved by the Company.

PROVIDED ALWAYS THAT:

1. The insurance shall not apply, in so far as it applies to a female to expenses incurred in respect of any condition arising from the traceable to any disease of the organs of generation, malignant diseases of mammary glands, pregnancy, childbirth, abortion or miscarriage or any complications and or sequels arising from the foregoing, unless otherwise provided hereafter.
2. The Company shall not be liable to may any payment under this Policy in respect of :-
 - i. Disease, Injury, Death or Disablement directly or indirectly due to war, Invasion, Act of Foreign Enemy Hostilities or Warlike Operations (whether war be declared or not) or Civil War or Rebellion, Revolution, Insurrection Mutiny, Military, Naval or Air Service or Breach of Law of Hunting Steeple chasing or engaging in aviation or Ballooning other than as a passenger (fare paying or otherwise) in any licensed Standard Type of Aircraft.
 - ii. Circumcision or Structures of Vaccination or Inoculation or change of life or beauty treatment of any description of dental or eye treatment other than treatment for the diseases etc. or Intentional self injury or insanity or dissipation or Nervous Breakdown (which expression shall cover also general debility "run down" conditions and General "overhaul") or Venereal Disease or Intemperance or the use of intoxicating drugs or liquors or any diseases, injury, death or disablement directly or indirectly due to any one or more of them.

Subject otherwise to the terms, exceptions, conditions and limitations of the Policy.

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Schedule of Members covered attached to and forming part of Policy No 13023232914000040														
SNo	Emp Code	Name	Nominee	Grade	Age	Gender	Table A	Table B	Table C	Table D	Total Sum Insured	Date of Joining	Location	Remarks
1	1	MR. RAJNESH SINGH	NA	RISK CATE I	46 Yr 00 M	M	0	0	1000000	500000	1500000	3/28/2023 12:00:00 AM		
2	10	MR. DEVENDER SINGH	NA	RISK CATE I	38 Yr 00 M	M	0	0	1000000	500000	1500000	3/28/2023 12:00:00 AM		
3	11	MR. DJNESH KUMAR	NA	RISK CATE I	51 Yr 00 M	M	0	0	1000000	500000	1500000	3/28/2023 12:00:00 AM		
4	12	MR. BHUPENDER SINGH	NA	RISK CATE I	40 Yr 00 M	M	0	0	1000000	500000	1500000	3/28/2023 12:00:00 AM		
5	13	MR. NAND KISHORE	NA	RISK CATE I	30 Yr 00 M	M	0	0	1000000	500000	1500000	3/28/2023 12:00:00 AM		
6	14	MR. VIVEK KUMAR	NA	RISK CATE I	45 Yr 00 M	M	0	0	1000000	500000	1500000	3/28/2023 12:00:00 AM		
7	15	MR. CHITRA HANS	NA	RISK CATE I	44 Yr 00 M	F	0	0	1000000	500000	1500000	3/28/2023 12:00:00 AM		
8	16	MR. SRI PAL YADAV	NA	RISK CATE I	42 Yr 00 M	M	0	0	1000000	500000	1500000	3/28/2023 12:00:00 AM		
9	17	MR. RAJEEV KUMAR	NA	RISK CATE I	41 Yr 00 M	M	0	0	1000000	500000	1500000	3/28/2023 12:00:00 AM		
10	18	MR. MUKESH KUMAR	NA	RISK CATE I	37 Yr 00 M	M	0	0	1000000	500000	1500000	3/28/2023 12:00:00 AM		
11	19	MR. DHIRAJ JAISWAL	NA	RISK CATE I	38 Yr 00 M	M	0	0	1000000	500000	1500000	3/28/2023 12:00:00 AM		
12	2	MR. RAJNISH KR. MAURYA	NA	RISK CATE I	43 Yr 00 M	M	0	0	1000000	500000	1500000	3/28/2023 12:00:00 AM		
13	20	MR. ANOOP KUMAR SINGH	NA	RISK CATE I	45 Yr 00 M	M	0	0	1000000	500000	1500000	3/28/2023 12:00:00 AM		
14	21	MR. AJEET KUMAR SINGH	NA	RISK CATE I	42 Yr 00 M	M	0	0	1000000	500000	1500000	3/28/2023 12:00:00 AM		
15	22	MR. MUKESH KUMAR	NA	RISK CATE I	43 Yr 00 M	M	0	0	1000000	500000	1500000	3/28/2023 12:00:00 AM		
16	23	MR. AJAY KUMAR	NA	RISK CATE I	38 Yr 00 M	M	0	0	1000000	500000	1500000	3/28/2023 12:00:00 AM		
17	24	MR. MALIK AFROJ AHMAD	NA	RISK CATE I	33 Yr 00 M	M	0	0	1000000	500000	1500000	3/28/2023 12:00:00 AM		

Reliance General Insurance Company Limited, IRDAI Registration No. 103
 Registered Office & Corporate Office/Policy Issuing Office: Reliance General Insurance Company Limited 6th Floor, Oberoi Commerz, International Business Park, Oberoi Garden City, Off-Western Express Highway, Goregaon (East), Mumbai - 400 063.
 Corporate Identity No: U686603MH2000PLC128300. PERSONAL ACCIDENT - GROUP. UIN: RELPAGR1001V010031
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 RGI/MCOM/CO/2914 /PS/Ver.1.0/151020

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Schedule of Members covered attached to and forming part of Policy No 13023232914000040

SNo	Emp Code	Name	Nominee	Grade	Age	Gen der	Table A	Table B	Table C	Table D	Total Sum Insured	Date of Joining	Location	Remarks
18	25	MR. MITHLESH KUMAR SAH	NA	RISK CATE I	34 Yr 00 M	M	0	0	1000000	500000	1500000	3/28/2023 12:00:00 AM		
19	26	MR. AMIT KUMAR	NA	RISK CATE I	36 Yr 00 M	M	0	0	1000000	500000	1500000	3/28/2023 12:00:00 AM		
20	27	MR. MOJEN BOROGAON	NA	RISK CATE I	43 Yr 00 M	M	0	0	1000000	500000	1500000	3/28/2023 12:00:00 AM		
21	28	MR. NIRAJ KUMAR	NA	RISK CATE I	32 Yr 00 M	M	0	0	1000000	500000	1500000	3/28/2023 12:00:00 AM		
22	3	MRS. SHRIVIDHYA LAKSHMANASWAMY	NA	RISK CATE I	43 Yr 00 M	F	0	0	1000000	500000	1500000	3/28/2023 12:00:00 AM		
23	4	MRS. CHETNA PALIWAL	NA	RISK CATE I	37 Yr 00 M	F	0	0	1000000	500000	1500000	3/28/2023 12:00:00 AM		
24	5	MRS. GEETA	NA	RISK CATE I	39 Yr 00 M	F	0	0	1000000	500000	1500000	3/28/2023 12:00:00 AM		
25	6	MRS. BHAWNA GINTI	NA	RISK CATE I	34 Yr 00 M	F	0	0	1000000	500000	1500000	3/28/2023 12:00:00 AM		
26	7	MRS.VANDANA BAHL	NA	RISK CATE I	35 Yr 00 M	F	0	0	1000000	500000	1500000	3/28/2023 12:00:00 AM		
27	8	MR. ANISH KUMAR CHAUDHARY	NA	RISK CATE I	33 Yr 00 M	M	0	0	1000000	500000	1500000	3/28/2023 12:00:00 AM		
28	9	MR. VINOD KUMAR	NA	RISK CATE I	54 Yr 00 M	M	0	0	1000000	500000	1500000	3/28/2023 12:00:00 AM		
Grand Total							0	0	28000000	14000000	42000000			

Reliance General Insurance Company Limited. IRDAI Registration No. 103
 Registered Office & Corporate Office/Policy Issuing Office: Reliance General Insurance Company Limited 6th Floor, Oberoi Commerz, International Business Park, Oberoi Garden City, Off Western Express Highway, Goregaon (East), Mumbai - 400 063.
 Corporate Identity No: U66803MH2000PLC128300. PERSONAL ACCIDENT - GROUP. UIN: RELPAGR1001V010001
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Care Health Insurance Limited

Policy Holder - NATIONAL AUTOMOTIVE BOARD
 Policy Number - 63730214
 Policy Period - 28/03/2023-27/03/2024

Claim Analysis Report
 As on 24 Jan 2024

Total Claims Experience Report

Status	No Of Claims	Value	% Of Claims	% Of Value
Cashless Settled	7	252012	17.9%	44.7%
Cashless Approved	0	0	0.0%	0.0%
Reimbursement Settled	23	194634	59.0%	34.5%
Reimbursement Approved	1	1480	2.6%	0.3%
Rejected	0	7000	0.0%	1.2%
Cancelled	8	108280	20.5%	19.2%
Domiciliary claims	0	0	0.0%	0.0%
Total	39	563406		
Cashless In Process	0	0		
Reimbursement In Process	0	0		
Cashless In Query	0	0		
Reimbursement In Query	1	2728		
Cashless Issued	0	0		
Total	1	2,728		
Grand Total	40	5,66,134		

Note: Details of Cashless Settled/ Approved & Reimbursement Settled / Approved

Care Health Insurance Limited

Policy Holder - NATIONAL AUTOMOTIVE BOARD
 Policy Number - 63730214
 Policy Period - 28/03/2023-27/03/2024

Claim Analysis Report
 As on 23 Jan 2024

Top Ailment Profile

Diagnosis	Count	Value	% Of Claims	% Of Value
Factors influencing health status:	22	93471	70.97%	20.86%
DISEASES OF THE DIGESTIVE SYSTE	3	212773	9.68%	47.48%
CERTAIN INFECTIOUS AND PARASITIC D	2	52100	6.45%	11.63%
PREGNANCY, CHILDBIRTH AND THE PUEI	1	35000	3.23%	7.81%
DISEASES OF THE GENITOURINARY SY	1	29696	3.23%	6.63%
Symptoms not elsewhere classifi	1	13607	3.23%	3.04%
Grand Total	30	436647	100%	100%

Distribution Across Age

Age	Count	Value	% Of Claims	% Of Value
0-10	5	26276	16.13%	5.86%
11-20	4	57800	12.90%	12.90%
21-30	3	81458	9.68%	18.18%
31-40	10	210331	32.26%	46.94%
41-50	4	8620	12.90%	1.92%
51-60	3	51465	9.68%	11.48%
61-70	2	12173	6.45%	2.72%
Grand Total	31	448123	100%	100%

Distribution across Category of Beneficiaries Report

Relationship	Count	Value	% Count	% Value
SPOUSE	10	214201	32.26%	47.80%
MEMBER	8	92466	25.81%	20.63%
SON	5	60097	16.13%	13.41%
FATHER	1	31600	3.23%	7.05%
MOTHER	3	25780	9.68%	5.75%
DAUGHTER	4	23979	12.90%	5.35%
Grand Total	31	448123	100%	100%

Note: Details of Cashless Settled/ Approved & Reimbursement Settled / Approved

Care Health Insurance Limited

Policy Holder - NATIONAL AUTOMOTIVE BOARD
 Policy Number - 63730214
 Policy Period - 28/03/2023-27/03/2024

Claim Analysis Report
 As on 23 Jan 2024

Distribution across Amount Band Reports

Amount Band	Count	Value	% Of Claims	% Of Value
Rs. 10,000/- And less	22	101555	70.97%	22.66%
Rs. 10,001/- to Rs. 25,000/-	3	71856	9.68%	16.03%
Rs. 25,001/- to Rs. 50,000/-	4	124069	12.90%	27.69%
Rs. 50,001/- to Rs. 1,00,000/-	2	150643	6.45%	33.62%
Grand Total	31	448123	100%	100%

Top Providers Profile

Hospital	Count	Value	% of Claims	% Of Value
House Of Diagnostics Healthcare Pn	2	11548	15.38%	3.31%
Pawan Gandhi Health Care Pvt. L	2	51060	15.38%	14.65%
Virmani Hospital Pvt. Ltd.	2	55500	15.38%	15.92%
Bhagwati Hospital	1	31600	7.69%	9.06%
Max Super Speciality Hospital	1	99044	7.69%	28.41%
Rg Stone Urology & Laparoscopy Ho	1	77271	7.69%	22.16%
Sir Ganga Ram Hospital	1	10000	7.69%	2.87%
St Josephs Hospital	1	13607	7.69%	3.90%
St Joseph S Hospital	1	11476	7.69%	3.29%
Virmani Hospital	1	36458	7.69%	10.46%
Grand Total	13	397564	100.00%	100.00%

Note: Details of Cashless Settled/ Approved & Reimbursement Settled / Approved

Financial Bid For**Group Health Insurance Policy for NAB Employees and Their Family Members**

Sr. No.	Particulars	Premium in INR
1	Premium for Group Health Insurance Policy coverage of employees and their family members/dependents	
2.	Taxes and duties, if any	
Total In figure		
Total in words		

Group Personal Accident Policy for Employees

Sr. No.	Particulars	Premium in INR
1	Premium for Group Personal Accident Policy for employees	
2.	Taxes and duties, if any	
Total In figure		
Total in words		

Name and Signature of authorized person

Seal