

# Bombay Parsi Punchayet Group Health Insurance

Hello Members,

**Group Mediclaim Insurance Policy, with the best competitive premium and exclusive coverage, covering pre-existing ailments, advance medical procedures and much more.**

**The Trustees of Parsi Punchayet Bombay**, in their process of welfare activities, have initiated an unique Group Mediclaim Family Floater Insurance Policy covering the Parsi Families who could pay their premium and join the policy. The policy is through Oriental Insurance Co. Ltd.

We enclose an **enrolment portal link** which will allow you to register you, your family member's details, and **payment details** to pay the premium of your choice. We are also enclosing a hard copy of the form for those who may wish to make the payment by cheque. This is a **family floater policy (Self, Spouse, 2 Dependent Children)** wherein the members of the family are covered under one Sum Insured to be utilized by any member individually or jointly. Parents/ Elders can be covered as **Self or Self + Spouse**. Please select the Sum Insured of your choice from the tabulation below. The premium slab will be computed on the highest age in the family.

## The benefits of this Group Mediclaim Insurance Policy are: -

**1. No Medical examination** required at any age, to join the policy.

**2.** it is specially structured to remove major exclusions under a normal individual policy like: -

- Pre- existing ailments are covered from day one.
- Advance Medical treatments are covered without any Sub-Limits.
- Maternity and complications due to Maternity are covered in variations, as per the Sum Insured.
- The newborn baby will be automatically covered from day one.

**3.** Cover a FAMILY of 4 up to Rs.20 lakhs under this Group Policy with extensive coverages at a premium more competitive than what is available in the market. Senior Citizens would be covered as Self and Spouse or Self only.

**4.** In case you are staying abroad you may take the policy, but you would only be able to take treatment for hospitalization in India.

**5.** It is specially structured to remove major exclusions under a normal individual policy

**6.** The policy is proposed to cover the whole family under one family floater program covering self, spouse and 2 dependent children upto the age of 25 years

**7. No Age Limit.** elderly would be covered as self or self and spouse

**8.** Physically & Mentally Challenged Children would be covered in the family floater **WITHOUT ANY AGE LIMIT**

## Standalone Super Top Up Policy

- Many of the Members are covered under a mediclaim policy. However, the coverage is always low.
- These persons can take a standalone **Super top up Policy at an extremely low rate. However please ensure that you have a minimum of 7 lacs base policy as room rent is 1% Sum Insured.**

## Steps for Enrolment

### Step 01

Make an NEFT Payment on the bank account mentioned below.

### Step 02

Click on our portal & fill up the details including the UTR number of NEFT.

### Alternatively

In case you want to deposit cheque then please fill up the Form and attach cheque and put it in the drop box in your colony.

In case you want to courier the cheque then please fill up the Form, attach the cheque and courier to below address.

**SURAJ TRIVEDI –  
K M Dastur Reinsurance Brokers Pvt Ltd.**  
2<sup>nd</sup> Floor, East Wing, Cambata Building, Churchgate,  
Mumbai, Pin 400020

Scan QR code to Open the Link



Account Details for NEFT Payment

**Account Name:** FUNDS & PROPERTIES OF THE PARSI PUNCHAYET BOMBAY

**Bank Name:** KOTAK MAHINDRA BANK

**Branch Name:** FORT MUMBAI

**Account Number:** 6849894510

**IFSC Code:** KKBK0000957

## Annual Premium Chart - Base Policy Bifurcated age-wise to Benefit One and All

You may take the Base policy and if you want to enhance your coverage take an additional super top up policy to double your sum insured. Alternatively, if you already have a base policy, you may only take a Super Top Up policy to enhance your coverage.

Please ensure that you have a minimum of 7 lacs base policy as room rent is 1% Sum Insured.

Self Only (Table 1)													
Base Policy +					Super Top Up (STP) Policy =					Total			
Age Band	3 Lakhs	5 Lakhs	7 Lakhs	10 Lakhs	Age Band	3 Lakhs	5 Lakhs	8 Lakhs	10 Lakhs	Base 3 + STP 3 = 6 Lakhs	Base 5 + STP 5 = 10 Lakhs	Base 7 + STP 8 = 15 Lakhs	Base 10 + STP 10 = 20 Lakhs
0-20	3,352	4,633	5,809	7,148	0-35	2,380	2,038	2,207	1,885	5,732	6,670	8,017	9,033
21-35	5,550	6,793	8,743	10,848		2,380	2,038	2,207	1,885	7,929	8,831	10,950	12,733
36-45	6,948	9,513	12,740	16,790	36-45	3,448	2,591	2,667	2,087	10,396	12,105	15,408	18,877
46-50	8,829	12,480	18,678	24,811	46-60	4,885	3,320	3,537	2,796	13,714	15,799	22,216	27,607
51-55	9,768	13,815	20,359	26,919		4,885	3,320	3,537	2,796	14,653	17,135	23,896	29,715
56-60	15,611	21,561	30,505	38,820		4,885	3,320	3,537	2,796	20,497	24,880	34,043	41,616
61-65	21,684	27,860	39,014	49,535	61 and above	8,889	5,523	6,699	6,211	30,572	33,383	45,714	55,746
66-70	27,175	34,803	50,034	61,570		8,889	5,523	6,699	6,211	36,064	40,326	56,734	67,781
71-75	31,156	39,210	55,892	67,821		8,889	5,523	6,699	6,211	40,044	44,734	62,591	74,031
76-80	33,150	41,615	58,569	70,801		8,889	5,523	6,699	6,211	42,038	47,138	65,269	77,012
Above 80	35,355	44,485	62,948	75,620		8,889	5,523	6,699	6,211	44,244	50,008	69,648	81,831

2 Adults (Self + Spouse) (Table 2)													
Base Policy +					Super Top Up (STP) Policy =					Total			
Age Band	3 Lakhs	5 Lakhs	7 Lakhs	10 Lakhs	Age Band	3 Lakhs	5 Lakhs	8 Lakhs	10 Lakhs	Base 3 + STP 3 = 6 Lakhs	Base 5 + STP 5 = 10 Lakhs	Base 7 + STP 8 = 15 Lakhs	Base 10 + STP 10 = 20 Lakhs
0-20	6,705	9,265	11,618	14,297	0-35	3,569	3,057	3,311	2,827	10,274	12,322	14,929	17,124
21-35	11,100	13,585	17,484	21,695		3,569	3,057	3,311	2,827	14,670	16,642	20,795	24,523
36-45	13,896	19,026	25,482	33,580	36-45	5,172	3,887	4,001	3,131	19,068	22,913	29,483	36,711
46-50	17,658	24,961	37,355	49,621	46-60	7,328	4,979	5,306	4,194	24,986	29,940	42,661	53,815
51-55	19,536	27,630	40,716	53,839		7,328	4,979	5,306	4,194	26,864	32,609	46,022	58,033
56-60	31,224	43,122	61,010	77,638		7,328	4,979	5,306	4,194	38,552	48,101	66,316	81,832
61-65	43,366	55,721	78,028	99,070	61 and above	13,333	8,285	10,049	9,316	56,699	64,006	88,076	1,08,386
66-70	54,352	69,606	1,00,069	1,23,139		13,333	8,285	10,049	9,316	67,685	77,891	1,10,118	1,32,455
71-75	62,310	78,420	1,11,784	1,35,641		13,333	8,285	10,049	9,316	75,643	86,705	1,21,833	1,44,957
76-80	66,299	83,230	1,17,140	1,41,604		13,333	8,285	10,049	9,316	79,632	91,515	1,27,189	1,50,919
Above 80	70,712	88,968	1,25,897	1,51,241		13,333	8,285	10,049	9,316	84,044	97,253	1,35,945	1,60,556

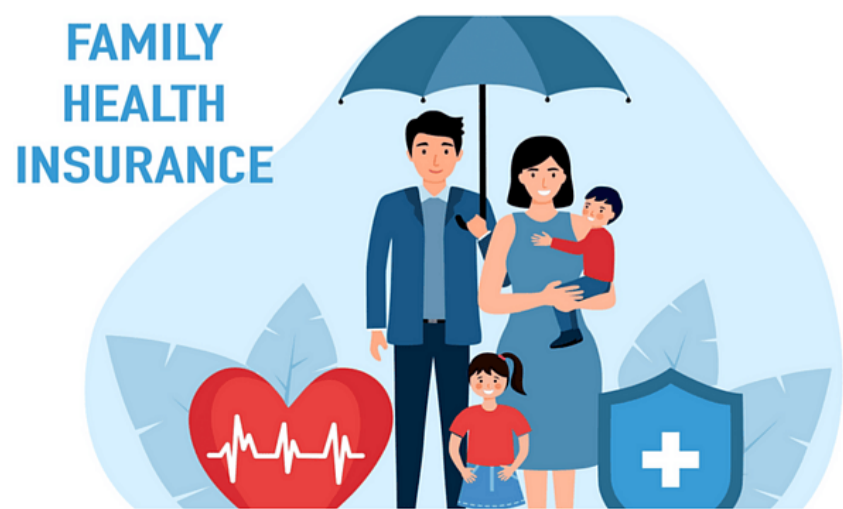
2 Adults+ 2 Children (Self + Spouse + 2 Children) (Table 3)													
Base Policy +					Super Top Up (STP) Policy =					Total			
Age Band	3 Lakhs	5 Lakhs	7 Lakhs	10 Lakhs	Age Band	3 Lakhs	5 Lakhs	8 Lakhs	10 Lakhs	Base 3 + STP 3 = 6 Lakhs	Base 5 + STP 5 = 10 Lakhs	Base 7 + STP 8 = 15 Lakhs	Base 10 + STP 10 = 20 Lakhs
0-20	10,057	13,897	17,429	21,444	0-35	5,949	5,094	5,519	4,712	16,006	18,991	22,947	26,156
21-35	14,453	18,218	23,293	28,844		5,949	5,094	5,519	4,712	20,401	23,312	28,812	33,556
36-45	17,248	23,659	31,291	40,729	36-45	7,552	5,925	6,208	5,015	24,800	29,584	37,499	45,744
46-50	21,010	29,593	43,164	56,770	46-60	9,708	7,017	7,513	6,079	30,718	36,610	50,678	62,849
51-55	22,888	32,262	46,526	60,987		9,708	7,017	7,513	6,079	32,596	39,279	54,040	67,066
56-60	34,576	47,755	66,820	84,787		9,708	7,017	7,513	6,079	44,284	54,772	74,333	90,865
61-65	46,719	60,353	83,838	1,06,219	61 and above	15,712	10,323	12,256	11,201	62,431	70,676	96,094	1,17,420
66-70	57,704	74,237	1,05,879	1,30,287		15,712	10,323	12,256	11,201	73,417	84,560	1,18,135	1,41,488
71-75	65,663	83,053	1,17,593	1,42,789		15,712	10,323	12,256	11,201	81,376	93,376	1,29,849	1,53,990
76-80	69,652	87,862	1,22,949	1,48,751		15,712	10,323	12,256	11,201	85,364	98,184	1,35,205	1,59,952
Above 80	74,064	93,601	1,31,706	1,58,389		15,712	10,323	12,256	11,201	89,776	1,03,924	1,43,962	1,69,590

**Note: - Premium will be calculated on the basis of the family member with the highest age.**

# Base Policy Coverages

<b>Policy Type</b>	Group Health Insurance Policy
<b>Family Definition</b>	Self + Spouse + Dependent Children upto 25 years. Children with special needs to be covered with no age limit
<b>Age-Band</b>	No Age Restriction in the policy
<b>Base Sum Insured</b>	Option to choose from INR 3 Lakhs / INR 5 Lakhs / INR 7 Lakhs / INR 10 Lakhs
<b>Coverage Type</b>	Family Floater (one sum insured for the entire family)
<b>Pre &amp; Post Hospitalization</b>	30 Days & 60 Days respectively
<b>Normal Room Rent Capping</b>	1% of Sum Insured per day
<b>ICU Room Rent Capping</b>	2% of Sum Insured per day
<b>Other Hospital Expenses</b>	If the room rent exceeds 1% of the sum insured the balance and associated expenses in the hospital bill due to the higher room rent will have to be borne by the insured. However, the same is not applicable on 1. Cost of Pharmacy and Consumables 2. Cost of Implants and Medical Devices 3. Cost of Diagnostics.
<b>Cataract</b>	10% of the Sum Insured
<b>Pre-Existing Diseases</b>	Covered from day 1
<b>All other Waiting Periods</b>	Policy cover starts from Day 1
<b>Organ Donor</b>	Hospitalization expenses (excluding cost of organ) incurred on the donor during the course of organ transplant to the insured person.
<b>Maternity Benefit</b>	For Sum Insured of 3 lakhs and 5 lakhs policy - Normal Delivery ₹ 50000/- Cesarean Section - ₹ 75000/- For Sum Insured of 7 lakhs and 10 lakhs policy - Normal Delivery ₹ 75000/-, Cesarean Section - ₹ 1,00,000/- All complications of maternity to be covered Upto sum insured.  <b>9 months Waiting period for Maternity is waived</b>
<b>Pre &amp; Post Natal Expense</b>	Covered up to the limit of ₹ 5,000/- is covered within maternity limit on IPD & OPD basis.

<b>New-born Baby</b>	Covered from Day 1 within Family Floater Sum Insured
<b>Ambulance charges</b>	Covered up to ₹ 5,000/- (In case patient has to be shifted from residence to hospital or from one Hospital to another Hospital, under Doctor's instructions)
<b>Day Care Cover</b>	Covered upto Sum Insured
<b>Advanced / Modern Treatment</b>	Advanced Medical Treatments are covered without limits for the following.  A. Uterine Artery Embolization and HIFU (High Intensity Focused Ultrasound) B. Balloon Sinuplasty C. Deep Brain Stimulation D. Oral Chemotherapy E. Immunotherapy - Monoclonal Antibody to be given as injection F. Intra Vitreal Injections G. Robotic Surgeries H. Stereotactic Radio Surgeries I. Bronchial Thermoplasty J. Vaporization of the Prostate (Green Laser Treatment or Holmium Laser Treatment) K. IONM - (Intra Operative Neuro Monitoring) L. Stem Cell Therapy: Hematopoietic stem cells for bone marrow transplant for hematological conditions to be covered
<b>AYUSH Treatment</b>	Expenses incurred for Ayurvedic / Homeopathic / Unani Treatment are admissible up to 25% of the sum insured provided the treatment for Illness and accidental injuries, is taken in AYUSH Hospital
<b>Co-Pay</b>	No Co-Pay
<b>Terrorism</b>	Covered on Hospitalization
<b>Claim Intimation</b>	Preferably before or on hospitalization or within 15 Days
<b>Claim Submission</b>	within 30 days after discharge



# Super Top-up Policy Coverages

(For premium please refer to Tables 1/2/3 on Page 2)

**Super Top Up policy starts after the base policy sum insured is exhausted, giving double the Sum Insured.  
For example, as below:**

Base Policy Sum Insured	+	Super Top Up Sum Insured	=	Total Sum Insured
3,00,000/-	+	3,00,000/-	=	6,00,000/-
5,00,000/-	+	5,00,000/-	=	10,00,000/-
7,00,000/-	+	8,00,000/-	=	15,00,000/-
10,00,000/-	+	10,00,000/-	=	20,00,000/-

<b>Definition of Family</b>	Self + spouse + dependent children upto 25 years. Children with special needs to be covered with no age limit	<b>Waiting Period on Specific Diseases</b>	Waived										
<b>Coverage Type</b>	Family Floater	<b>First 30 days Waiting Period</b>	Waived										
<b>Sum Insured for super top up policy starts after the deductible limit, increasing the total sum insured to double the amount</b>	<table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">Deductible Limit</th> <th style="text-align: left;">Super Top Up</th> </tr> </thead> <tbody> <tr> <td>3,00,000</td> <td>3,00,000</td> </tr> <tr> <td>5,00,000</td> <td>5,00,000</td> </tr> <tr> <td>7,00,000</td> <td>8,00,000</td> </tr> <tr> <td>10,00,000</td> <td>10,00,000</td> </tr> </tbody> </table>	Deductible Limit	Super Top Up	3,00,000	3,00,000	5,00,000	5,00,000	7,00,000	8,00,000	10,00,000	10,00,000	<b>Ambulances services</b>	1.0 % of the sum insured of the base policy or actual, whichever is less, in case patient has to be shifted from residence to hospital or from one Hospital to another Hospital.
Deductible Limit	Super Top Up												
3,00,000	3,00,000												
5,00,000	5,00,000												
7,00,000	8,00,000												
10,00,000	10,00,000												
<b>Room Rent:</b>	1% of Sum Insured of the base policy per day	<b>Organ Donor Expenses</b>	Hospitalization expenses (excluding cost of organ) incurred on the donor during the course of organ transplant to the insured person.										
<b>ICU Room Rent</b>	2% of the sum insured of the base policy per day	<b>Coverage for Modern Methods of Treatment</b>	Covered wherever Medically Indicated either as in patient or as part of day care treatment in a hospital upto Base + Super Top up Sum Insured – for below mentioned procedure A. Uterine Artery Embolization and HIFU (High Intensity Focused Ultrasound) B. Balloon Sinuplasty C. Deep Brain Stimulation D. Oral Chemotherapy E. Immunotherapy - Monoclonal Antibody to be given as injection F. Intra Vitreal Injections G. Robotic Surgeries H. Stereotactic Radio Surgeries I. Bronchial Thermoplasty J. Vaporization of the Prostate ( Green Laser Treatment or Holmium Laser Treatment) K. IONM - (Intra Operative Neuro Monitoring) L. Stem Cell Therapy: Hematopoietic stem cells for bone marrow transplant for hematological conditions to be covered										
<b>Other Hospital Expenses</b>	If the room rent exceeds 1% of the sum insured the balance and associated expenses in the hospital bill due to the higher room rent will have to be borne by the insured. However, it is not applicable on <ul style="list-style-type: none"> <li>Cost of Pharmacy and Consumables</li> <li>Cost of Implants and Medical Devices</li> <li>Cost of Diagnostics.</li> </ul>												
<b>Pre – Post Hospitalization</b>	30 days Pre-hospitalization and 60 days Post hospitalization	<b>New-born Baby</b>	Newborn Baby covered from day one.										
<b>Limits on Diseases</b>	No limit on any disease except for Cataract which shall not exceed 10% of the Sum Insured of the base policy.	<b>Terrorism</b>	Covered										
<b>AYUSH Treatment:</b>	Expenses incurred for Ayurvedic / Homeopathic / Unani Treatment are admissible up to 25% of the sum insured provided the treatment for Illness and accidental injuries, is taken in AYUSH Hospital.	<b>Cashless Facility</b>	Yes										
<b>Pre- Existing Diseases</b>	Covered from Day one												

**In case of any difficulties, please speak to**

Dedicated Contact Numbers for Enquiries & Enrolment	
<b>Call Centre - 022-41548305</b>	
Name	Contact No.
Vishal Tandel	7304445487
Sakshi Shigwan	8655327824
Pratik Petkar	9167251889
Siddhi Shirke	8976984780
Email ID	<a href="mailto:bpp.mediclaim@ericsontpa.com">bpp.mediclaim@ericsontpa.com</a>

Contact Details of KMD		
Name	Contact No.	Email ID
Gautam Tambe	8657933261	<a href="mailto:bpp.mediclaim@kmdastur.com">bpp.mediclaim@kmdastur.com</a>
Suraj Trivedi	7045101250	