

National Insurance Company Limited

CIN - U10200WB1906GOI001713

IRDAI Regn. No. - 58



GROUP MEDICLAIM INSURANCE

Coverage with sub-limit:

Hospitalisation	Sub limits
	A. Room Charges Room Rent, Intensive Care Unit charges and associated charges (including diet charges, nursing care by Qualified Nurse, RMO charges, administration charges for IV fluids/blood transfusion/injection)
	i. Room Rent per day shall be payable up to 1% of Sum Insured per day
	ii. ICU Charges per day shall be payable up to 2% of Sum Insured per day
	– Maximum amount admissible under Room Charges for Any One Illness shall be 25% of Sum Insured
	B. Medical Practitioner's fee (Fees for Medical Practitioners, including treating Medical Practitioners, Surgeons, Anaesthetists, Consultants, Specialists whose services has been utilized during the Hospitalisation) – Up to 25% for Any One Illness
	C. Others (All other expenses related to the Hospitalisation:
	i. Anaesthesia, blood, oxygen, operation theatre charges and surgical appliances
	ii. Medicines and drugs
	iii. Diagnostic procedures
	iv. Prosthetics and other devices or equipment if implanted internally during a surgical procedure.
	) – Up to 50% of SI for Any One Illness
	<i>Sub limit will not apply in case of Hospitalisation in a Preferred Provider Network (PPN) as a package</i>
	D. Hemodialysis, Chemotherapy, Radiotherapy Restricted to 50% of Sum Insured or the PPN Package Rate, whichever is lower (inclusive of above sub limits)
	E. Coverage for Modern Treatment (12 nos) i.e.,
	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

Signature

नेशनल इन्श्योरेन्स कम्पनी लिमिटेड
National Insurance Company Limited

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For any information please contact the Policy Issuing Office or visit our website at <https://nationalinsurance.nic.co.in>

पंजीकृत एवं प्रधान कार्यालय: परिसर सं. 18-0374, प्लॉट नं. सीबीडी-81, न्यू टाउन, कोलकाता-700 156

Registered & Head Office: Premises No. 18-0374, Plot No. CBD-81, New Town, Kolkata-700156

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	E. Immunotherapy- Monoclonal Antibody to be given as injection
	F. Intra vitreal injections
	G. Robotic surgeries
	H. Stereotactic radio surgeries
	I. Bronchical Thermoplasty
	J. Vaporisation 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 haematological conditions to be covered.
	- Maximum amount admissible for any one Modern Treatment shall be 25% of Sum Insured
System of Medicine	F. Expenses due to hazardous or adventure sports (non-professionals) - Up to 25% of SI
In Built Features	G. Cataract Treatment - Up to 25% of SI or ₹ 40000 whichever is lower, per eye
	Allopathy, Ayurveda and Homeopathy
	Covered up to SI
	1. Pre hospitalisation - 30 days immediately before hospitalisation
	2. Post hospitalisation - 60 days immediately after discharge
	3. Organ Donor's hospitalisation expenses only
	4. Ambulance Charges - 1% of SI per insured person subject to max of ₹ 1,000 in a Policy Period
	5. Hospitalisation coverage for HIV/ AIDS and Mental Illness
	6. Treatment of Morbid Obesity and Refractive Error of at least 7.5D

Deepak Gupta
 दीपक गुप्ता / Deepak Gupta
 प्रमुख व्यवसाय प्रबंधक / Chief Business Manager
 नेशनल इन्श्योरन्स कंपनी लिमिटेड
 National Insurance Co. Ltd.
 सॉल्ट लेक व्यवसाय कार्यालय / Salt Lake Business Office
 कोलकाता / Kolkata-700 091

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