

## Salary Account Package for Central Government Employees

**Bank Name: BANK OF BARODA**

Salary Product Features		Group-C	Group-B	Group-A
Insurance Cover for Account Holder Only	<b>Personal Accident Death Insurance</b> (Free of cost)	Rs. 100.00 LACS	Rs. 120.00 LACS	Rs. 150.00 LACS
	<b>Air Accident Insurance</b> (Free of cost)	Rs. 100.00 LACS (Additional)	Rs. 120.00 LACS (Additional)	Rs. 150.00 LACS (Additional)
	<b>Permanent Total Disability</b> (Free of cost)	PTD is equal to the base PAI Cover, upto Rs. 100 Lacs.	PTD is equal to the base PAI Cover, upto Rs. 120 Lacs.	PTD is equal to the base PAI Cover, upto Rs. 150 Lacs.
	<b>Permanent Partial Disability</b> (Free of cost)	PPD is upto 75% of the base PAI Cover as per IRDAI guidelines.	PPD is upto 75% of the base PAI Cover as per IRDAI guidelines.	PPD is upto 75% of the base PAI Cover as per IRDAI guidelines.
	<b>ADD on Covers- Girls Child Education/ Marriage, Air/ Ambulance charges, etc.</b> (Free of cost) <i>{Details in the Annexure A}</i>	As per Annexure A	As per Annexure A	As per Annexure A
	<b>Term Life Insurance Cover</b> (Free of cost)	Rs. 10.00 LACS	Rs. 12.50 LACS	Rs. 15.00 LACS
	<b>Term Life Insurance- Add on Cover</b> (Cost to be borne by A/c holder) <i>{Details in the Annexure B}</i>	As per Annexure B	As per Annexure B	As per Annexure B

	<b>Wellness Program/ Benefits / Annual Health Check-up</b> <i>{Details in the Annexure - NA}</i>	Online tele/Video Consultation from Practo for the account holder and their dependents (maximum of -6- additional family members)	Online tele/Video Consultation from Practo for the account holder and their dependents (maximum of -6- additional family members)	Online tele/Video Consultation from Practo for the account holder and their dependents (maximum of -6- additional family members)
	<b>Health/ Medical Insurance Cover</b> <i>{Details in the Annexure B(1)}</i>	As per Annexure B(1)	As per Annexure B(1)	As per Annexure B(1)
	<b>Top-Up Health/ Medical Insurance Cover</b> <i>{Details in the Annexure C}</i>	As per Annexure C	As per Annexure C	As per Annexure C
Banking	<b>Minimum Balance</b>	<b>Zero</b>	<b>Zero</b>	<b>Zero</b>
	<b>Instant Overdraft Facility</b> <i>{Details in Annexure D}</i>	Available (as per Annexure D)	Available (as per Annexure D)	Available (as per Annexure D)
	<b>Sweep In -Out facility</b>	Threshold limit Rs. 2,00,000 In multiple of Rs. 10,000	Threshold limit Rs. 2,00,000 In multiple of Rs. 10,000	Threshold limit Rs. 2,00,000 In multiple of Rs. 10,000
	<b>IMPS/ RTGS/ UPI/ SMS Charges</b>	FREE UNLIMITED	FREE UNLIMITED	FREE UNLIMITED
	<b>Free Demand Draft</b>	FREE UNLIMITED	FREE UNLIMITED	FREE UNLIMITED
	<b>Free Cheque Facility</b>	FREE UNLIMITED	FREE UNLIMITED	FREE UNLIMITED
	<b>Concession in Locker Charges</b>	40%	50%	60%
	<b>Concession in Processing &amp; Documentation charges on Housing/ Car/ Education / Personal/ other Retail loan</b>	50% <i>*(Subject to recovery of minimum charges per property to be mortgaged as out of</i>	100% <i>*(Subject to recovery of minimum charges per property to be mortgaged as out of</i>	100% <i>*(Subject to recovery of minimum charges per property to be mortgaged as out of</i>

	<i>pocket expenses (for legal, valuation etc).</i>	<i>pocket expenses (for legal, valuation etc).</i>	<i>pocket expenses (for legal, valuation etc).</i>
<b>Concession in Rate of Interest on Housing/ Car/ Education / Personal/ other Retail loan</b>	<p>HL-0.10% (subject to minimum rate of interest should not go below the lowest ROI offered in Home Loan for the highest CIBIL bucket i.e. 825 and above)</p> <p>AL-0.30% (subject to minimum Cibil score of 701 and ROI should not go below the lowest ROI offered in Auto loan for the highest CIBIL bucket, ie, 771 and above at present.)</p> <p>Education Loan- 0.10% (other than special schemes)</p> <p>Personal loan-0.50% (subject to minimum CIBIL score of 701 and salary account being maintained with our Bank)</p> <p><b>Note:</b> Above concessions are subject to terms and conditions &amp; internal approvals.</p>	<p>HL-0.10% (subject to minimum rate of interest should not go below the lowest ROI offered in Home Loan for the highest CIBIL bucket i.e. 825 and above)</p> <p>AL-0.30% (subject to minimum Cibil score of 701 and ROI should not go below the lowest ROI offered in Auto loan for the highest CIBIL bucket, ie, 771 and above at present.)</p> <p>Education Loan- 0.10% (other than special schemes)</p> <p>Personal loan-0.50% (subject to minimum CIBIL score of 701 and salary account being maintained with our Bank)</p> <p><b>Note:</b> Above concessions are subject to terms and conditions &amp; internal approvals.</p>	<p>HL-0.10% (subject to minimum rate of interest should not go below the lowest ROI offered in Home Loan for the highest CIBIL bucket i.e. 825 and above)</p> <p>AL-0.30% (subject to minimum Cibil score of 701 and ROI should not go below the lowest ROI offered in Auto loan for the highest CIBIL bucket, ie, 771 and above at present.)</p> <p>Education Loan- 0.10% (other than special schemes)</p> <p>Personal loan-0.50% (subject to minimum CIBIL score of 701 and salary account being maintained with our Bank)</p> <p><b>Note:</b> Above concessions are subject to terms and conditions &amp; internal approvals.</p>
<b>Concession in Demat AMC</b>	1st Year AMC is Free	1st Year AMC is Free	1st Year AMC is Free
<b>Family Banking Benefits</b>	<ol style="list-style-type: none"> <li>1. Spouse account with Zero Balance &amp; Rupay Platinum Debit Card.</li> <li>2. PARIVAAR account – maximum of 4 family members zero balance accounts can be linked.</li> </ol>	<ol style="list-style-type: none"> <li>1. Spouse account with Zero Balance &amp; Rupay Platinum Debit Card.</li> <li>2. PARIVAAR account – maximum of 4 family members zero balance accounts can be linked.</li> </ol>	<ol style="list-style-type: none"> <li>1. Spouse account with Zero Balance &amp; Rupay Platinum Debit Card.</li> <li>2. PARIVAAR account – maximum of 4 family members zero balance accounts can be linked.</li> </ol>

	Any Other.....	-----	-----	-----
Cards & Co. Cards & Co.	Debit Card Variant	Platinum	Select	Select
	Debit Card - Issuance / Annual Maintenance Charges	Issuance and Annual Charges are Waived off	Issuance and Annual Charges are Waived off	Issuance and Annual Charges are Waived off
	No. of Free ATM TXN (in a month)	3 free txns in Metro & 5 free txns in Non-Metro	3 free txns in Metro & 5 free txns in Non-Metro	3 free txns in Metro & 5 free txns in Non-Metro
	Airport Lounge Access on Debit Card <i>{Domestic}</i>	1 per Year	1 per Quarter	1 per Quarter
	Airport Lounge Access on Debit Card <i>{International}</i>	NIL	2 per Year	2 per Year
	Other Benefits on ATM <i>{Details in Annexure E}</i>	As per Annexure E	As per Annexure E	As per Annexure E
	Credit Card Variant	RuPay Easy	RuPay Premier	RuPay Eterna
	Credit Card- Issuance / Annual Maintenance Charges	INR 500 (waived off)	INR 1,000 (waived off)	INR 2,499 (waived off)
	Airport Lounge Access on Credit Card <i>{Domestic}</i>	NIL	Complimentary Airport Lounge access (1 Lounge Visit per calendar quarter), subject to spends of Rs. 20,000 in preceding calendar quarter.	Unlimited complimentary domestic airport lounge visits, subject to spends of 40,000 in preceding calendar quarter.
	Airport Lounge Access on Credit Card <i>{International}</i>			
	Features & Other Benefit on Credit Card <i>{Details in Annexure F}</i>	As per Annexure F	As per Annexure F	As per Annexure F

<b>Concessions/Waiver in documentation and processing charges</b>	Personal Loan – 100% Home Loans – 100% Auto Loans – 100%	Personal Loan – 100% Home Loans – 100% Auto Loans – 100%	Personal Loan – 100% Home Loans – 100% Auto Loans – 100%
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**Enclose Annexures.....**

**Annexure A**

**Add-on covers included with Base Covers as per the Insurance policy terms.**

Salary Band	INBUILT FACILITIES WITH PAI		
	Girl Child Marriage (18-25 Years)	Higher Education Cover	ON Duty Cover
Group C	10% additional limit of base PAI maximum INR 10 Lac	10% additional limit of base PAI maximum INR 10 Lac	25% additional limit of base PAI sum insured maximum INR 25.00 Lac
Group B	10% additional limit of base PAI maximum INR 12.00 Lac	10% additional limit of base PAI maximum INR 12.00 Lac	25% additional limit of base PAI sum insured maximum INR 30.00 Lac
Group A	10% additional limit of base PAI maximum INR 15 Lac	10% additional limit of base PAI maximum INR 15 Lac	25% additional limit of base PAI sum insured maximum INR 37.50 Lac

**Annexure B**

<b>TERM LIFE POLICY</b>																			
1	<p>Availability of Term Life policy for a/c holder (at the cost of a/c holder)</p> <p><b>Option 1.</b></p> <p><b><u>India First Life Insurance Company Ltd</u></b></p> <p>In the absence of specific data, our Life Insurance tie up partner have offered the <b>tentative</b> quote for Central Govt Employees as under:</p> <p><b>Benefits:</b></p> <table border="1"><thead><tr><th><b>Age band</b></th><th><b>Rates (Per 000)</b></th></tr></thead><tbody><tr><td>18-25</td><td>2.12</td></tr><tr><td>26-30</td><td>2.24</td></tr><tr><td>31-35</td><td>2.62</td></tr><tr><td>36-40</td><td>3.51</td></tr><tr><td>41-45</td><td>5.34</td></tr><tr><td>46-50</td><td>8.93</td></tr><tr><td>51-55</td><td>14.19</td></tr><tr><td>56-60</td><td>20.65</td></tr></tbody></table> <p>1. <b>Min Entry Age :</b>18 yrs 2. <b>Max entry age:</b> 60 yrs 3. Max cover: 10 Lakhs</p>	<b>Age band</b>	<b>Rates (Per 000)</b>	18-25	2.12	26-30	2.24	31-35	2.62	36-40	3.51	41-45	5.34	46-50	8.93	51-55	14.19	56-60	20.65
<b>Age band</b>	<b>Rates (Per 000)</b>																		
18-25	2.12																		
26-30	2.24																		
31-35	2.62																		
36-40	3.51																		
41-45	5.34																		
46-50	8.93																		
51-55	14.19																		
56-60	20.65																		

		<ol style="list-style-type: none"> <li>4. Participation: Voluntary</li> <li>5. <b>UW:</b> DOGH form would be required at member level.</li> <li>6. Premium will be paid by member.</li> <li>7. This is an On Your Request Term (OYRT) term insurance plan.</li> <li>8. SA will be capped at 10 times of CTC.</li> <li>9. All terms and conditions are as per our GTL product.</li> </ol>

**Option 2.**

**Max Life**

**INDICATIVE PREMIUM PER ANNUM – SUM INSURED : Rs. 1 crore**

(Amount in Rs.)

<b>Age Band</b>	<b>Male</b>	<b>Female</b>
18-25	9,072	7,712
26-35	12,623	10,731
36-45	17,200	14,620
46-55	39,223	33,340
56-60	80,616	68,523

The conditions assumed are:

1. Non tobacco user
2. Graduate and above
3. Healthy Lifestyle
4. Coverage up to the age of 80 years
5. Premium payment up to the age of 60 years
6. Annual payment of premium

Please note

1. Above premium table is indicative and may vary as per individual income, health, living conditions and other underwriting guidelines of the insurer.
2. The policy will be subject to independent underwriting and mere generation of quote does not assure acceptance of risk by the insurer.
3. The policy will be subject to terms and conditions

**OPTION 1**

**Niva Bupa Health Insurance Base Premium Quote for DFS Employee via Bank of Baroda**

**Quote-1 Individual Plan (1 Adult Only) Product Name- Sehat Surkasha- Rs 2000/-**

- Product coverage for Individual- 18- 60 Years 1 Adult only
- Base Sum Insured of Rs 2 Lac.
- Inpatient benefit covered up to base Sum – Covers hospitalization more than 24 hours
- Room Rent 2% of Sum insured Max (Rs 4000/-) Doctor Fees, Pharmacy Bills, Diagnostic Test, nursing charges
- ICU 4% of Sum Insured Max (Rs 8000/-) Doctor Fees, Pharmacy Bills, Diagnostic Test, nursing charges
- Alternative Treatment covered up to base sum insured- Cover Ayurveda, Homeopathy, Yuan in hospitalization more than 24 hours Doctor Fees, Pharmacy Bills, Diagnostic Test, nursing charges
- 30 days Pre covered up to sum insured Covers - Doctor Fees, Pharmacy Bills, Diagnostic Test
- 60 days' post hospitalization Pre covered up to sum insured Covers - Doctor Fees, Pharmacy Bills, Diagnostic Test
- Ambulance up to Rs. 1000/- (One transfer per hospitalization)
- Day Care procedures are covered (536 Major procedures covered) Less than 24 hours of Hospitalization
- Organ Transplant covered up to sum insured
- There will be a co-payment of 20% on each Claim & PED 48 Months & initial Waiting period 30 Days
- Sehat Surkasha Plus Indemnity Plan- Premium –Rs 2000/-
- Terms and conditions of Insurance Company will be applicable

### **Base Plan Quote-2 Product Name Health Multiplier for Family of 2A & 2C**

- Inpatient hospitalization – covered up to sum insured
- 2% of Sum Insured hospitalization & 4% Sum insured for ICU
- 536 major day care procedures covered.
- 30 days pre and 60 days' post hospitalization expenses covered up to base sum insured
- 3X payable for listed critical illness in case of hospitalization
- List of Critical illness- Cancer - All conditions covered in cancer variant, Kidney failure, Benign brain tumor, End stage liver failure, End stage lung failure, Major organ /bone marrow transplant, Permanent paralysis of limbs, Replacement or Repair of heart valves, Aortic Dissection, Angioplasty, Open Chest CABG, Myocardial Infarction, Stroke.
- Refill up to 100% of base sum insured
- Unlimited E-consultation with in network • Modern Treatment up to Sum Insured (Sub limits applicable for few conditions are mentioned below)
- Alternative treatment covered up to 20% of sum insured, max up to Rs 3 lac
- Organ transplant & domiciliary treatment covered up to S.I
- Entry Age Adult – 18 Yrs. to 75 Yrs. |Sum insured – 5 & 10 Lac Plan type – 1A to 2A+3C
- Initial waiting period – 30 |Specific waiting period- 24 Months| PED- 36 Months

#### **INR 5 Lacs (Health Multiplier) excl GST**

<b>Age Band</b>	<b>1A</b>	<b>2A</b>	<b>1A1C</b>	<b>1A2C</b>	<b>1A3C</b>	<b>2A1C</b>	<b>2A2C</b>	<b>2A3C</b>
18-30	6,124	9,654	8,115	10,714	12,892	12,426	14,814	16,280
31-45	7,961	12,550	10,549	13,928	16,759	16,154	19,258	21,164
46-55	12,776	19,764	15,804	20,747	25,422	24,504	29,025	32,213
56-65	26,246	35,321	25,185	29,161	39,373	38,281	41,615	43,664

#### **INR 10 Lacs (Health Multiplier) excl GST**

<b>Age Band</b>	<b>1A</b>	<b>2A</b>	<b>1A1C</b>	<b>1A2C</b>	<b>1A3C</b>	<b>2A1C</b>	<b>2A2C</b>	<b>2A3C</b>
18-30	7,618	11,956	10,015	13,178	15,810	15,337	18,234	19,971
31-45	9,904	15,543	13,020	17,131	20,553	19,939	23,704	25,962
46-55	15,909	24,539	19,576	25,645	31,374	30,354	35,893	39,758
56-65	32,656	43,922	31,286	36,194	41,389	47,563	51,668	54,179

\*Terms & Conditions of Insurance Company will be applicable

## **OPTION 2**

### **Quote 1 - Star Health Assure Insurance Policy**

**Star Health Assure Insurance Policy** is imbued with many new age features and wider benefits which covers the expenses incurred on hospitalization due to illness or Accident on individual and floater basis. Coverages like Automatic Restoration of sum insured for unlimited number of times in a policy year, wellness discounts up to 20%.

1. **Eligibility** - Any person aged between 91 Days and upto 75 years (Individual Basis). For Floater Basis Minimum 18years & Maximum up to 75 years
2. **Lifelong Renewals**
3. **Policy Term** - 1 year, 2 years, 3 years
4. **Sum Insured Basis** - Individual and Floater Basis
5. **Sum Insured options** - 5 Lakhs, 10 Lakhs
6. **Instalment Facility Available** -Premium can be paid Monthly, Quarterly, Half Yearly and Annually. For instalment mode of payment there will be loading - Monthly - 4%, Quarterly - 3% and Half Yearly - 2%.
7. **Pre Acceptance medical screening** - For those who declare adverse medical history, company may subject them to undergo pre-policy medical check-up. 100% cost of such medical examination is borne by the company.
8. **Day Care Procedures** - All Day care procedures are covered.
9. **Pre and Post Hospitalization** - 60 Days and 180 Days (Actual)
10. **Room Rent** - Up to 1% of sum insured per day (for 5 Lakhs). Any Room (except suite or above category for 10 lakhs)
11. **Modern Treatment** - Up to 100% of Sum insured
12. **Emergency Road Ambulance** - Covered up to Sum insured
13. **Air Ambulance** - Covered up to 10% of sum insured per policy year
14. **Health check-up** - Benefit is available every year as per limit applicable (Irrespective of claim)
15. **Organ Donor Expenses** - Covered up to sum insured. Additional SI up to Basic SI for the Complications (if any) that necessitate a Redo Surgery / ICU admission
16. **Ayush Treatments** - Up to 100% of Sum Insured
17. **Co- Payment** - 10% of each and every claim amount for fresh as well as renewal policies for insured person whose age at the time of entry is 61 years and above .
18. **In Utero Fetal surgery/ Intervention** - Covered up to sum insured, Waiting period: 2 years from the date of inception of this policy
19. **Delivery Expenses (Per Policy Year)** - Covered up-to 10% of the Sum Insured. Both self and spouse are covered under this policy for a continuous period of 2 years under Individual or floater Sum Insured
20. **Cumulative Bonus** - 25% of sum insured for each claim free and maximum up to 100% of the sum insured

21. **Treatment for Chronic Severe Refractory Asthma** - Payable up to 10% of sum insured not exceeding Rs.5 Lakhs per policy period
22. **Compassionate Travel**- Travel Company will reimburse the transportation expenses by air incurred up to Rs.10,000/- for one immediate family member (other than the travel companion)
23. **Repatriation of mortal remains** - Company shall reimburse up to Rs.15,000/- in a policy year Payable towards the cost of repatriation of mortal remains of the insured to the residence of the Insured
24. **Shared Accommodation** - Payable for in-patient hospitalization. Rs.1,000/- per day will be payable for each continuous and completed period of 24 hours of stay in such shared accommodation.
25. **Zone based pricing** –

**Zone A:** Delhi including Faridabad, Gurgaon, Ghaziabad and Noida, Mumbai including Thane, Ahmedabad, Surat and Vadodara

**Zone B:** Pune including Nashik, Trivandrum, Ernakulam, Chennai, Bengaluru, Hyderabad, Secunderabad and Rest of Gujarat

**Zone C:** Rest of India

26. **Automatic Restoration- Sum** Insured will be restored unlimited number of times and maximum up to 100% each time, which can be utilized for a subsequent hospitalization.

Restoration will trigger immediately upon partial/ full utilization of the sum insured, which can be utilized for a subsequent hospitalization.

On partial utilization of the Sum Insured, it will be restored up to extent of utilization.

On full utilization of the Sum Insured, it will be restored to 100% Used for all claims including for modern treatment, but for a subsequent hospitalization.

Maximum payable amount for a single claim under restoration benefit shall not more than the sum insured

#### **PREMIUM CHART**

Individual	Age in Years	5 Lakhs	10 Lakhs
1 A	18-35	7259	9762
A- Adult	36-45	8705	11540
	46-50	11391	14441
	51-55	16066	19787

	<b>56-60</b>	<b>20782</b>	<b>25588</b>
	<b>61-65</b>	<b>25891</b>	<b>31872</b>
	<b>66-70</b>	<b>31000</b>	<b>38157</b>
	<b>71-75</b>	<b>34679</b>	<b>42681</b>
	<b>76-80</b>	<b>38112</b>	<b>46905</b>
	<b>Above 80</b>	<b>41134</b>	<b>50621</b>
<b>Floater</b>	<b>Age in Years</b>	<b>5 Lakhs</b>	<b>10 Lakhs</b>
<b>2 A</b>	<b>18-35</b>	<b>12165</b>	<b>16761</b>
<b>A- Adult</b>	<b>36-45</b>	<b>14477</b>	<b>19606</b>
	<b>46-50</b>	<b>18549</b>	<b>23808</b>
	<b>51-55</b>	<b>25802</b>	<b>31922</b>
	<b>56-60</b>	<b>33348</b>	<b>41203</b>
	<b>61-65</b>	<b>41522</b>	<b>51258</b>
	<b>66-70</b>	<b>49697</b>	<b>61313</b>
	<b>71-75</b>	<b>55583</b>	<b>68553</b>
	<b>76-80</b>	<b>61076</b>	<b>75310</b>
	<b>Above 80</b>	<b>65911</b>	<b>81256</b>
<b>Floater</b>	<b>Age in Years</b>	<b>5 Lakhs</b>	<b>10 Lakhs</b>
<b>2 A + 1 C</b>	<b>18-35</b>	<b>15482</b>	<b>20841</b>

<b>A- Adult</b>	<b>36-45</b>	<b>17795</b>	<b>23786</b>
<b>C- Child</b>	<b>46-50</b>	<b>21867</b>	<b>27888</b>
	<b>51-55</b>	<b>29119</b>	<b>36002</b>
	<b>56-60</b>	<b>36665</b>	<b>45284</b>
	<b>61-65</b>	<b>44840</b>	<b>55339</b>
	<b>66-70</b>	<b>53015</b>	<b>65393</b>
	<b>71-75</b>	<b>58900</b>	<b>72633</b>
	<b>76-80</b>	<b>64394</b>	<b>79390</b>
	<b>Above 80</b>	<b>69228</b>	<b>85336</b>
<b>Floater</b>	<b>Age in Years</b>	<b>5 Lakhs</b>	<b>10 Lakhs</b>
<b>2 A + 2 C</b>	<b>18-35</b>	<b>18799</b>	<b>24922</b>
<b>A- Adult</b>	<b>36-45</b>	<b>21112</b>	<b>27767</b>
<b>C- Child</b>	<b>46-50</b>	<b>25184</b>	<b>31969</b>
	<b>51-55</b>	<b>32436</b>	<b>40082</b>
	<b>56-60</b>	<b>39982</b>	<b>49364</b>
	<b>61-65</b>	<b>48157</b>	<b>59419</b>
	<b>66-70</b>	<b>56332</b>	<b>69474</b>
	<b>71-75</b>	<b>62218</b>	<b>76713</b>
	<b>76-80</b>	<b>67711</b>	<b>83470</b>

	<b>Above 80</b>	<b>72545</b>	<b>89416</b>
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\*Terms & Conditions of Insurance Company will be applicable

### Quote 2 - Arogya Sanjeevani Policy

Arogya Sanjeevani is a highly beneficial and affordable health insurance policy from Star Health Insurance. The policy covers anyone between 3 months and 65 years with a Variable sum insured up to 10 lakhs. Arogya Sanjeevani Policy comes with several advantages such as covering all day care procedures, Lifelong renewals, cumulative bonus, Cataract treatments and Ayush treatment up to the limit of Sum insured.

1. **Eligibility** - Any person aged between 3 months and 65 years.
2. **Lifelong Renewals**
3. **Policy Term** - 1 year
4. **Sum Insured Basis** - Individual and Floater Basis
5. **Sum Insured options** - 2 lakhs, 3 Lakhs, 4 Lakhs, 5 Lakhs, 7 Lakhs, 10 Lakhs
6. **Instalment Facility Available** -Premium can be paid Quarterly, Half Yearly and Annually. For instalment mode of payment there will be loading - Quarterly - 3% and Half Yearly - 2%
7. **Pre Acceptance medical screening** - Person above 50 years of age will have to undergo pre-acceptance health screening at company's nominated centers.
8. **Day Care Procedures** - All Day care procedures are covered.
9. **Pre and Post Hospitalization** - 30 Days and 60 Days (Actual)
10. **Room Rent** - Up to 2% of sum insured subject to maximum of Rs 5,000/- per day.
11. **ICU expenses** -Up to 5% of Sum insured subject to maximum of Rs 10,000/- per day.
12. **Modern Treatment** - Up to 50% of Sum insured
13. **Cataract** - Up to 25% of sum insured or Rs 40,000 whichever is lower per eye in one policy year
14. **Ayush Treatments** - Upto 100% of Sum Insured
15. **Waiting period** - First 30 Days for illness (Other than accident). 36 Months waiting period for pre-existing diseases. 24/36 months Specific waiting period.
16. **Co- Payment** - Each and every claim shall be subject to a co-payment of 5% applicable to claim amount admissible and payable as per the terms and conditions of the policy.

Individual	Age in Years	Sum Insured					
		2 Lakhs	3 lakhs	4 Lakhs	5 lakhs	7 Lakhs	10 Lakhs
	3m- 35	3210	3455	3835	4170	4820	5580
	36-45	4175	4490	4985	5420	6265	7250
	46-50	5845	6285	6980	7590	8770	10150
	51-55	7595	8170	9075	9865	11400	13195
	56-60	9875	10620	11800	12825	14820	17155
	61-65	12840	13805	15340	16675	19270	22305
	66-70	16690	17950	19940	21675	25050	28995
	71-75	21700	23330	25925	28180	32565	37695
	76-80	28210	30330	33700	36635	42335	49000
	Above 80	36670	39430	43815	47620	55030	63700
Family Size		2 Lakhs	3 lakhs	4 Lakhs	5 lakhs	7 Lakhs	10 Lakhs
2 A	3m- 35	4815	5180	5755	6255	7230	8365
A- Adult	36-45	6260	6735	7480	8130	9395	10875
	46-50	8765	9425	10475	11385	13155	15230
	51-55	11395	12255	13615	14800	17100	19795
	56-60	14815	15930	17700	19240	22235	25735
	61-65	19260	20710	23010	25010	28905	33455
	66-70	25035	26920	29915	32515	37575	43490
	71-75	32550	35000	38885	42270	48845	56540
	76-80	42315	45500	50555	54950	63500	73500
	Above 80	55005	59145	65720	71435	82550	95550
		2 Lakhs	3 lakhs	4 Lakhs	5 lakhs	7 Lakhs	10 Lakhs
C- Child	1st C	1540	1655	1840	2000	2310	2675
	2nd C	1385	1490	1655	1800	2080	2410
	3rd C and beyond	1245	1340	1490	1620	1870	2165

\*Terms & Conditions of Insurance Company will be applicable

**OPTION 3**

**NATIONAL INSURANCE CO. LTD.**

Attached separately in the end.

	<p>Top Up Group Medical Insurance</p> <p><b>(Cost to be borne by the customer, to be purchased voluntarily) (Amt in Rs.)</b></p>																				
<b>(a)</b>	<p>Niva Bupa Insurance Health Insurance</p> <p>(Cost to be borne by the customer, to be purchased voluntarily)</p>	<p><b>Plan-1 BOB-Niva Super Top Up Plan</b></p> <table border="1"> <thead> <tr> <th colspan="5"><b>Base Sum Insured INR 15 Lacs with INR 2 Lacs Deductible</b></th></tr> <tr> <th>Family Combination</th><th>1A</th><th>2A</th><th>2A1C</th><th>2A2C</th></tr> </thead> <tbody> <tr> <td>Premium ( Incl GST)</td><td>INR 749</td><td>INR 1235</td><td>INR1589</td><td>INR 1939</td></tr> </tbody> </table> <p><b>Plan-2 BOB-Niva Super Top Up Plan •</b></p> <p>Inpatient hospitalization – covered up to sum insured &amp; Single Private room</p> <ul style="list-style-type: none"> <li>• 536 major day care procedures covered.</li> <li>• 30 days pre and 60 days' post hospitalization expenses covered</li> <li>• Domiciliary Hospitalization Covered up to base sum insured</li> <li>• Modern Treatment up to Sum Insured • Organ transplant covered up to S.I</li> <li>• 30 Lacs Inbuilt Accidental cover for primary insured</li> <li>• Accompanying person accommodation cover (Rs 1000/- Per Day Maximum 10 Days)</li> <li>• Sum Insured <b>30 lacs with Deductible of 3 Lacs</b></li> </ul>					<b>Base Sum Insured INR 15 Lacs with INR 2 Lacs Deductible</b>					Family Combination	1A	2A	2A1C	2A2C	Premium ( Incl GST)	INR 749	INR 1235	INR1589	INR 1939
<b>Base Sum Insured INR 15 Lacs with INR 2 Lacs Deductible</b>																					
Family Combination	1A	2A	2A1C	2A2C																	
Premium ( Incl GST)	INR 749	INR 1235	INR1589	INR 1939																	

		<ul style="list-style-type: none"> <li>• Entry Age Adult – 18 yrs. to 65 yrs. Child 91 Days- 21 Years Plan type – 1A to 2A+2C</li> <li>• Initial waiting period – 30  Specific waiting period- 24 Months  PED- 24 Months</li> <li>• Premium Rates for Super protect plus Top plan Incl GST- <b>Rs 1999/-</b> (Age Agnostic)</li> </ul>																																																				
<b>(b)</b>	Star Health & Allied Insurance Company  (Cost to be borne by the customer, to be purchased voluntarily)	<table border="1"> <thead> <tr> <th>Family Size</th><th>Sum Insured (Amt in Rs Lac)</th><th>Defined Limit (Amt in Rs Lac)</th><th>Premium per person (Excl GST) (Amt in Rs).</th></tr> </thead> <tbody> <tr> <td rowspan="8">1A</td><td rowspan="2">5.00</td><td>2.00</td><td>795</td></tr> <tr> <td>3.00</td><td>517</td></tr> <tr> <td rowspan="2">10.00</td><td>2.00</td><td>954</td></tr> <tr> <td>3.00</td><td>620</td></tr> <tr> <td rowspan="2">15.00</td><td>2.00</td><td>1097</td></tr> <tr> <td>3.00</td><td>713</td></tr> <tr> <td rowspan="2">20.00</td><td>2.00</td><td>1229</td></tr> <tr> <td>3.00</td><td>799</td></tr> <tr> <td rowspan="8">2A +2C</td><td rowspan="2">5.00</td><td>2.00</td><td>1135</td></tr> <tr> <td>3.00</td><td>738</td></tr> <tr> <td rowspan="2">10.00</td><td>2.00</td><td>1363</td></tr> <tr> <td>3.00</td><td>886</td></tr> <tr> <td rowspan="2">15.00</td><td>2.00</td><td>1567</td></tr> <tr> <td>3.00</td><td>1019</td></tr> <tr> <td rowspan="2">20.00</td><td>2.00</td><td>1755</td></tr> <tr> <td>3.00</td><td>1141</td></tr> <tr> <td rowspan="2"></td><td rowspan="2">25.00</td><td>2.00</td><td>1931</td></tr> <tr> <td>3.00</td><td>1255</td></tr> </tbody> </table>	Family Size	Sum Insured (Amt in Rs Lac)	Defined Limit (Amt in Rs Lac)	Premium per person (Excl GST) (Amt in Rs).	1A	5.00	2.00	795	3.00	517	10.00	2.00	954	3.00	620	15.00	2.00	1097	3.00	713	20.00	2.00	1229	3.00	799	2A +2C	5.00	2.00	1135	3.00	738	10.00	2.00	1363	3.00	886	15.00	2.00	1567	3.00	1019	20.00	2.00	1755	3.00	1141		25.00	2.00	1931	3.00	1255
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**Annexure D**

	<b>Group-C</b>	<b>Group-B</b>	<b>Group-A</b>
<b>Overdraft -Available immediately after</b>	2 Salary credits	1st Salary credit	1st Salary credit
<b>Amount of Overdraft - Average of (rounded off to '000)</b>	Last -2- salary credit subject to maximum Rs. 100,000	Last Salary credit subject to maximum Rs. 200,000	Last Salary credit subject to maximum Rs. 300,000
<b>Overdraft is to be adjusted in full</b>	Once in 60 days from date of availment.	Once in 60 days from date of availment.	Once in 60 days from date of availment.

**Annexure E**

<b>Features of Bank of Baroda Debit Card for Central Govt Employee*</b>				
<b>Offerings</b>	<b>Employee Grade</b> 	<b>A</b>	<b>B</b>	<b>C</b>
	<b>Debit Card Variant</b> 	<b>Select</b>	<b>Select</b>	<b>Platinum</b>
Healthcare	Free health care checkup	Health check up 1 once per Qtr - Thyrocare / SRL Diagnostic	Health check up 1 once per Qtr - Thyrocare / SRL Diagnostic	-----
Lounge	Access to Domestic and International Airport lounge	DOM - 1 per qtr INTL - 2 per year	DOM - 1 per qtr INTL - 2 per year	DOM: 1 per year
OTT	Free OTT subscription	1 membership per year	1 membership per year	-----
SPA	Free SPA sessions	1 per qtr	1 per quarter	-----
Fitness	Free fitness subscription	1 per qtr (30 days membership - offline workout)	1 per qtr (30 days membership - offline workout)	-----
Golf	Complimentary lessons/rounds	2 per year	1 per year	-----
Insurance		Personal Accidental - 10 Lakhs	Personal Accidental - 10 Lakhs	Personal Accidental - 2 Lakhs
Concierge		24x7 DOM	24x7 DOM	24x7 DOM

\*Features are subject to change

**Annexure F**

<b>Features of BOBCARD Credit Card for Central Government Employees*</b>			
<b>Employee Grade</b> 	<b>A</b>	<b>B</b>	<b>C</b>
<b>Credit Card Variant</b> 	<b>RuPay Eterna</b>	<b>RuPay Premier</b>	<b>RuPay Easy</b>
RuPay Platform	Select	Select	Platinum
Joining Fee/Annual Fee	INR 2,499 (waived off)	INR 1,000 (waived off)	INR 500 (waived off)
Limits	Subject to Internal Policy Guidelines	Subject to Internal Policy Guidelines	Subject to Internal Policy Guidelines
Rewards	<p>3 Reward points for every Rs. 100 spent. 1 Reward Point = Rs. 0.25. <i>Select MCCs will not earn any Reward points</i></p>	<p>2 Reward points for every Rs. 100 spent. 1 Reward Point = Rs. 0.25 <i>Select MCCs will not earn any reward points</i></p>	<p>1 Reward points for every Rs. 100 spent. 1 Reward Point = Rs. 0.20 <i>Select MCCs will not earn any reward points</i></p>
Movies	ZOMATO District: Buy one Get one free movie ticket (max. Rs. 250 per card per month)	Not Applicable	Not Applicable
Accelerated Reward Points	5X i.e. 15 Reward points for every Rs. 100 spent on Ecom, International, Dining and Travel (Max. 5000 per statement cycle month)	5X i.e. 10 reward points on every Rs. 100 spent on Travel, Dining & Abroad (Max. 2000 RP per month)	5X i.e. 5 Reward Points on every Rs. 100 spent on Departmental Store & Movies (Max. 1000 RP per statement cycle month)
Milestone Rewards	10,000 Bonus Reward points on spending Rs. 50,000 in first 60 days	500 Reward points on spend of Rs. 5000 in initial 60 days of card issuance.	500 Reward points on spend of Rs. 5000 in initial 60 days of card issuance.

	20,000 Bonus Reward Points on spending Rs. 5,00,000 in a year		
Lounge	Unlimited complimentary domestic airport lounge visits, subject to spends of 40,000 in preceding calendar quarter	Complimentary** Airport Lounge access (1 Lounge Visit per calendar quarter), subject to spends of Rs. 20,000 in preceding calendar quarter	Not Applicable
Insurance	Air Accidental - 1 Crs (subject to tickets purchased from the same card)	Air Accidental - 1 Crs (subject to tickets purchased from the same card)	Not Applicable
	Personal Accidental (rail/Road) - 10 lakhs	Personal Accidental (rail/Road) - 10 lakhs	
Fuel surcharge waiver	Fuel surcharge waiver on txns between Rs. 400 to Rs. 5000 (max. Rs.250 per month)	Fuel surcharge waiver on txns between Rs. 400 to Rs. 5000 (max. Rs.250 per month)	Fuel surcharge waiver on txns between Rs. 400 to Rs. 5000 (max. Rs.250 per month)

\*Features are subject to change

**NOTE:**

1. **Joint accounts are allowed as per the existing guidelines. However, the PAI/GTL will be provided to Accounts where Salaried Person is 1<sup>st</sup> Holder only. Further, in case Salaried Account Holder is 2<sup>nd</sup> holder, no benefit will be made available to the Customers. Free Rupay Platinum Debit Card can be allowed to the joint Account holder of CGESS scheme.**
2. **Benefits of Salary Accounts will be available to the Accounts where regular salary is being received. In case Salary in the account is not received for continuous period of -3- months, all the benefits of salary scheme will be withdrawn. Bank can transfer the Account to any scheme code of Bank's choice or mark such account as non-salaried.**

T & C Apply

Terms and Condition to avail the benefits of “Central Govt Employees Salary Savings Account (CGESS)”

1.	<b>The CGESS Salary package is approved for Permanent, Regular &amp; Confirmed Employees of “Central Govt Employees” posted at all central govt departments at various locations.</b>
2.	Salary accounts are opened in the prescribed SB Scheme codes only by complying to KYC and other Document requirements
3.	Insurance benefits such as <b>PAI &amp; LI will be provided only after compliance</b> of the extant guidelines.
4.	Proposed salary accounts are to be opened with our Bank and <b>at least one salary should be credited</b> in all these salary accounts to avail benefits.
5.	<b>That in accounts where salary is not received for 3 months (consecutively in a FY), PAI and LI cover will not be available.</b>
6.	That, benefits of Salary Package Accounts are available only to the Salary Package categorized accounts. The Personnel / employees of <b>Central Govt Departments</b> to verify/ ensure from their Passbook/ Statement of account/ Internet Banking / Branch that their account is categorized under applicable Salary Package as per their gross salary. If account is not categorized under salary package, Serving Personnel / employees / Family members have to submit his / their application with required documents at their Branch of the Bank for categorizing the account properly as a Salary Package account with Bank of Baroda.
7.	<b>Joint accounts are allowed as per the existing guidelines. However, the PAI/GTL will be provided to Accounts where Salaried Person is 1<sup>st</sup> Holder only. Further, in case Salaried Account Holder is 2<sup>nd</sup> holder, no benefit will be made available to the Customers. Free Rupay Platinum Debit Card can be allowed to the joint Account holder of CGESS scheme.</b>
8.	<b>Benefits of Salary Accounts will be available to the Accounts where regular salary is being received. In case Salary in the account is not received for continuous period of -3-months, all the benefits of salary scheme will be withdrawn. Bank can transfer the Account to any scheme code of Bank’s choice or mark such account as non-salaried.</b>
9.	A Broker empaneled by BOB will monitor and assist in early settlement of all legitimate claims, the details of which are also placed on bank's website.
10.	The claimant shall arrange for submission for the documents towards substantiation of the claim within 180 days of date of Accident to the Bank.
11.	All the settlement/ disputes will be between the claimant and the insurance company, and the Bank will not be a party to such disputes arising out of claim settlement process and the decision of the insurance company on any of the claims. Claims will be settled by the Insurance Company independently as per terms and conditions of the Insurance Policy.
12.	The Auto Sweep facility (FFD) schemes in the salary saving account are available only “ <b>on request</b> ” and are not provided automatically.
13.	Other Group Term Insurance, Top up Health insurance, in addition to Bank’s offerings, will be made available to willing employees at their own cost, subject to terms and conditions and underwriting guidelines of the Insurance Company.
14.	Credit Card offered to the “Central Govt Employees Salary Savings Account (CGESS)” is subject to internal guidelines of BOBCARD.
15.	<b>The Bank reserves the right to modify/alter/withdraw the available offerings from time to time as per Banks discretion and may be communicated through the appropriate channels. like website etc</b>

\*Terms & Conditions are subject to change

**Annexure 1 (a)**

**Consent / Undertaking-cum-Application Form**

**(To be obtained from all account holders of existing/ applying for conversion)**

**From**

{Your Name},  
Designation,  
Department Name,  
Address

**To**

The Branch Manager,  
[Bank Name],  
[Branch Name]

**Subject: Request to Convert Existing SB Account to Baroda Central Government Employees Salary Account**

Dear Sir/Madam,

I, ..... [Your Full Name], am an existing account holder of your esteemed bank and maintain a Savings Bank Account with your Bank Branch. I am currently employed as ..... [Your Designation] in the [Department Name] on ..... (Permanent, Confirmed & Regular) basis.

My Savings / Salary Account credentials are as under:

Account Number:	IFSC:
Mobile Number:	
Nominee Name :	Relationship: DOB:..../..../.....

I have gone through the benefits offered by your Bank for the **Baroda Central Government Employees Salary Package**. I hereby request you to kindly convert my existing SB Account into a **Baroda Central Government Employees Salary Account** to avail the benefits associated.

Further, I hereby give my consent to your bank to share my personal data with the companies/ entities offering the complimentary benefits/ special features related to the salary package account for the purposes of availing such benefits/ features. I am providing nominee details for my account as under :

Nominee Name:	Relationship:	DOB:..../..../.....
---------------	---------------	---------------------

Yours faithfully,

Date :

Place:

(Signature)

**Documents to be submitted:** PAN, AADHAR, Salary Slip, Employee ID proof/Employment letter.

**Annexure 1(b)**

**Application-cum-undertaking to be taken at the time of Baroda Central Government Employees Salary Account opening (New Employees / Switching to our Bank).**

**From**

.....{Your Name},

Mob No:

Designation:

Department Name:

Address:

**To**

The Branch Manager,

Bank of Baroda

Branch:\_\_\_\_\_

**Subject: Request to Open a Salary Account under Baroda Central Government Employees Salary Account scheme.**

Dear Sir/Madam,

I, \_\_\_\_\_ [Your Full Name], presently having salary account with \_\_\_\_\_ Bank and willing to switch over / open a Salary Account with your Bank. I am currently employed as \_\_\_\_\_ [Your Designation] in the \_\_\_\_\_ [Department] \_\_\_\_\_ [Name] on \_\_\_\_\_ (Permanent, Confirmed & Regular) basis.

I have gone through the benefits offered by your Bank for the **Baroda Central Government Employees Salary Package** and I hereby request you to kindly open the Salary Account under **Baroda Central Government Employees Salary Package** scheme to avail the benefits associated with it. Kindly provide the Account number in order to share the same to my Employer for salary credit.

Further, I hereby give my consent to your bank to share my personal data with the companies/entities offering the complimentary benefits/ special features related to the salary package account for the purposes of availing such benefits/ features. I am providing nominee details for my account as under :

Nominee Name: \_\_\_\_\_ Relationship: \_\_\_\_\_ DOB:..../..../.....

Yours faithfully,

Date :

Place:

(Signature)

**Documents to be submitted:** PAN, AADHAR, Salary Slip, Employee ID proof/Employment letter.

**Annexure 1(C)**

**Request for Issuance of No Dues Certificate to transfer Salary Package Account with BOB to another Bank**

**From**

{Your Name},  
Designation,  
Department Name,  
Address

**To**

The Branch Manager,  
[Bank Name],  
[Branch Name]

**Subject: Request for issuance of No Dues Certificate to transfer Salary Package Account to another Bank**

Dear Sir/Madam,

I, ..... [Your Full Name], am an existing account holder of your esteemed bank and maintain a Salary Savings Bank Account with your Bank Branch. I am currently employed as ..... [Your Designation] in the [Department Name] on .....(Permanent, Confirmed & Regular) basis.

My Savings / Salary Account credentials are as under:

Account Number:

IFSC:

Mobile Number:

Loan Account Number:

I would like to state that I wish to transfer my Salary Account to ..... (Bank Name).

- I have not availed any Loan from Bank of Baroda
- I have availed of ..... Loan from Bank of Baroda Account No. .... . I have liquidated my loan amount in full and there are no outstanding balance in any of my Loan accounts with you.

I understand that all benefits associated with my **Baroda Central Government Employees Salary Account** will be discontinued on transferring my Salary Account.

I request you to kindly issue a No Dues Certificate to transfer my Salary Package Account to another Bank.

Yours faithfully,

Date :

Place:

(Signature)

**Details of Personal Accidental Insurance & Air Accidental coverage**

**Name of Insurance Company: National Insurance Co Ltd**

**NATIONAL INSURANCE COMPANY LIMITED**

**Validity : Up to 11.08.2026 (Subject to renewal)**

**Annexure C**

**Personal Accidental Insurance [Death] (PAI) Cover/ Permanent Total Disability (PTD)/ Permanent Partial Disability (PTD) Cover/ Air Accidental Insurance (AAI) Cover:**

All Personal Accidental Insurance (Death/Disability) claims of the salary package account holders of **(Name of Party)** should be submitted by the claimant in the proper forms along with the relevant documents as prescribed by the Insurance Company with whom BOB has a tie-up; the tie-up being subject to annual review and renewal. The details of the appointed insurance company with which bank has arranged the accidental insurance policy, have been placed by BOB on Bank's website <https://www.bankofbaroda.in/personal-banking/accounts/salary-accounts/salary-and-pension-solutions> which can be accessed by the personnel / employee of **(Name of Party)** for getting know how of terms and condition of personal accidental insurance benefits and related claim process / grievance mechanism thereon. The Insurance Company, after receipt of claim papers from the claimant, will initiate the process of claim settlement. All the correspondence related to claim will be directly taken up between the Insurance Company and the claimant. All the settlement/ disputes will be between the claimant and the insurance company, and the Bank will not be a party to such disputes arising out of claim settlement process and the decision of the insurance company on any of the claims. Claims will be settled by the Insurance Company independently as per terms and conditions of the Insurance Policy. A Broker hired by BOB will monitor and assist in early settlement of all legitimate claims, the details of which are also placed on bank's website. General term and conditions of Personal accidental policy, in brief, placed as **Annexure-IV**.

**A Broker hired by BOB will monitor and assist in early settlement of all legitimate claims, the details of which are also placed on bank's website.**

**General Terms and Conditions of Personal Accident Insurance [Death] (PAI)/ Permanent Total Disability (PTD/ Permanent Partial Disability (PTD)/ Air Accident Insurance [Death] (AAI)**

**The Bank is having Master GPA policy to provide Accidental Insurance for Civilian Account holders operating their accounts with the Bank of Baroda as per details mentioned below:**

**A) Scope of cover/Definitions**

- Personal Accident Insurance Death** – The Insurance Company will pay the nominee 100% of the sum assured plus eligible add on covers if during the Policy Period the Insured Person (s) meets with Accidental Bodily Injury that causes death within policy period.

2. **Permanent Total Disability** – In event of injury occurring to the Insured Salary Package Account holder, solely and directly from accident caused by external, violent and visible means within 12 calendar months of its occurrence resulting in total and irrecoverable loss as total permanent disablement, the claim will be settled as per IRDA guidelines.
3. **Permanent Partial Disability (PPD)** - In event of injury occurring to the Insured Salary Package Account holder, solely and directly from accident caused by external, violent and visible means within 12 calendar months of its occurrence resulting in partial irrecoverable loss of use or the actual loss by physical separation where a part of the body becomes permanently disabled (i.e. partial loss as defined by IRDA)
4. **Air Accident Insurance** – In the event of sustain death resulting solely directly from accident caused by external, violent and visible means in Air Accident occurring while undertaking journey by Airlines covered subject to booking of tickets through any type of mode of payment (UPI/Debit Card/Credit Card/Internet Banking etc) linked with account.

### SPECIAL CONDITIONS

Various Terms & conditions of Insurance offered in Civilian Account Holders are as under:

1. Insurance coverage Capital Sum insured under PAI/AAI/PPD/PTD and Add on Covers proposed by Bank.
2. Claim will be paid in full up to Capital Sum Insured declared irrespective of monthly gainful income.
3. Claim intimation has to be done within 180 days from date of accident/death.
4. That in accounts where salary is not received for 3 Months (Consecutively in a FY), PAI & AAI cover will not be available.
5. Air Accident cover will cover travel by Civilian commercial aircraft.
6. The AAI cover claim will be treated as a valid claim only in event of death occurring while undertaking journey by Commercial Airlines.

### STANDARD EXCLUSIONS UNDER THE POLICY

THE FOLLOWING EXCLUSIONS NEED TO BE TAKEN NOTE OF BESIDES THE OTHERS AS PER THE STANDARD GROUP PERSONAL ACCIDENT CLAUSE:

A. Payment of compensation in respect of Death, injury or Disablement of the Insured person  
(a) from intentional self-injury, suicide or attempted suicide, (b) whilst under the influence of intoxicating liquor or drugs (c) directly or indirectly caused by venereal diseases, aids or insanity, (d) arising or resulting from the insured person committing any breach of law with criminal intent, (e) whilst engaging in Aviation or Ballooning whilst mounting into, dismounting from or traveling in any balloon or aircraft other than as a passenger (fare paying or otherwise) in any duly licensed standard type of aircraft anywhere in the world.

B. Payment of compensation in respect of Death, Injury or Disablement of the Insured person due to or arising out of or directly or indirectly connected with or traceable to: War, Invasion, Act or foreign enemy, Hostilities (whether war be declared or not). Civil War, Rebellion, Revolution, Insurrection, Mutiny, Military or Usurped Power Seizure, Capture, Arrests, Restraints and Detainments of all kings, princes and people of whatsoever nation condition or quality.

C. Payment of Compensation in respect of death of, or bodily injury or any disease or illness to the Insured person -

- Directly or indirectly caused by or contributed to by or arising from ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purpose of this exception, combustion shall include any self-sustaining process of nuclear fission.
- Directly or indirectly caused by or contributed to by or arising from nuclear weapons material.

D. The Insurance under this Policy shall not extend to cover death disablement resulting directly or indirectly caused, contributed to or aggravated or prolonged by childbirth or pregnancy or in consequence thereof.

#### **BREAKUP UP OF INSURANCE:**

Personal Accident Benefit through the Civilian Govt. Salary account holders in BOB as mentioned in Annexure II i.e Disability percentage sheet (IRDAI Guidelines)

#### **Claims Administration**

##### **Intimation of claim- within 180 days of the death of the Account holders.**

**Submission of the document** - The claimant shall arrange for submission for the documents towards substantiation of the claim within 180 days of date of Accident to Bank for onward submission.

1. Completely filled Claim Form by the claimant.
2. Attested copy of FIR Report (In case of case of accidental death).
3. Attested copy of Post Mortem Report (In case of case of accidental death).
4. Attested copy of Death Certificate (Mandatory in all types of event of death).
5. Letter from the Bank's Authorized Signatory certifying the account of the deceased.
6. Notarized translations in English of any provided document which is in regional language.
7. Operative Account along with its variant and name of nominee/ joint account holder as per Bank record.
8. PAN card copy of the claimant. If PAN (Permanent Account Number) card copy is not available, then form 60 may be submitted.
9. Original Cancelled cheque leaf of the claimant's bank account/ photocopy of the first page of the claimant's bank passbook containing the name of account holder, bank account number, IFSC code.
10. Nominee details to be furnished with details like Name, D.O.B and Relation while commencement of policy.
11. Other Suitable document to prove Legal heirs (Applicable in case if claimant is not a nominee/Joint account holder as per Bank's record)
12. The premium would be paid on number of accounts holders covered daily and on prorate basis.

13. The bank would share the soft copy of account details by 10<sup>th</sup> of every month and transfer of premium.

### **CLAIM INTIMATION**

The claims of the Insured will be intimated through the Insurance Broker, who will co-ordinate with Insurer. On receipt of the intimation, the Claim will be registered and the Insurance Company will be provided with a Letter of Requirements.

**The notification of claim shall include:**

- Name of the deceased Civilian/Pensioner Salary Package Account Holder
- Salary Account No
- Date of Accident
- Date of Death
- Place of accident
- Details of accident
- Name of the Claimant, their Mobile No. and Email ID
- Name of Bank and Branch/es where Defence salary/pension account is maintained
- Name of Bank and Branch/es where claimant's account is maintained

Claim intimation should be within one hundred eighty (180) days from the date of accident.

**Dept. – Personal Accident for Bank of Baroda A/c holders through Baroda Civilian Salary/Pension Accounts.**

It is agreed and understood that documentation forms an important component of any insurance claim.

Claimant will submit the details to branch and Branch Manager of the Bank where the account exists will send submitted duly filled, signed & stamped claim form along with all the relevant claim documents to the Insurance Company.

### **DOCUMENT CHECK LIST**

**(Scan copy of documents followed by hard copy to be submitted in the event of claim)**

#### **A. Personal Accidental (death) claim: (within 180 days)**

1. Completely filled Claim Form by the claimant
2. Attested copy of FIR Report (In case of case of accidental death)
3. Attested copy of Post Mortem Report (In case of case of accidental death)
4. Attested copy of Death Certificate (Mandatory in all types of event of death)
5. Letter from the Bank's Authorized Signatory certifying the account of the deceased.
6. Notarized translations in English of any provided document which is in regional language.
7. Operative Account along with its variant and name of nominee/ joint account holder as per Bank record.
8. PAN card copy of the claimant. If PAN (Permanent Account Number) card copy is not available, then form 60 may be submitted.

9. Driving License (in case of Deceased Driving Vehicle).
10. Aadhar Card of the Nominee/Legal Heir/claimant and deceased member.
11. Original Cancelled cheque leaf of the claimant's bank account/ photocopy of the first page of the claimant's bank passbook containing the name of account holder, bank account number, IFSC code.
12. NEFT details of the claimant/nominee certified by the claimant's bank.
13. Viscera Report/chemical analysis report in case where post-mortem report shows the viscera is preserved. It is a mandatory requirement.
14. Nominee details to be furnished with details like Name, D.O.B and Relation while commencement of policy.
15. Hospital Paper/ Treatment Paper.
16. Discharge Summary.
17. Indoor Case Paper.
18. 1st page of passbook copy duly stamped by Bank showing Deceased member and Nominee, joint account holder as per bank record.
19. Application letter from Nominee to Bank requesting for claim.
20. Letter / Declaration from Police authority confirming deceased member working with police and posting job location.
21. Other Suitable document to prove Legal heirs (Applicable in case if claimant is not a nominee/Joint account holder as per Bank's record).
22. Any other Document necessary at the time of Claim Processing/Verification.
23. Insurance company may ask any additional document on case to case basis for any clarification required.

#### **B. Disability Claims (within 180 days)**

1. Completely filled Claim Intimation form and Disability Claim Form duly signed by the claimant.
2. Self-Declaration from claimant for 'No Objection' for settling the insurance claim with Bank of Baroda.
3. MLC (Medico Legal Case Paper) (wherever applicable)
4. Medical Certificate from registered Doctor specifying the disability
5. Branch Certificate
6. Disability certificate from Government approved Authority
7. Attested FIR copy with incident (For Armed forces: Defence Authority report in case FIR is not available)
8. Hospitalization papers including indoor case paper, x-ray report, laboratory test report etc
9. Clear visible Amputation Photograph of the Claimant, duly verified and stamp by branch.
10. Insurance co may ask any additional document on case to case basis for any clarification required.

### **C. Documents and Term and condition for add-on-cover**

In addition to documents applicable for submission of PAI claims, undernoted Certificates/documents are also required:

#### **1. Air Accident Insurance**

In the event of sustain death resulting solely directly from accident caused by external, violent and visible means in Air Accident occurring while undertaking journey by Airlines

#### **Documents Required for Journey by Airlines:**

1. Air Ticket,
2. Boarding Pass

**Note: The above requisite details/documents (mentioned above) are not exhaustive, and any necessary details/Documents may be sought at the time of Claim Process/Investigation. All coverages as per the Policy.**

**Note : If any changes of Insurance company/Insurance Brokers, same will be intimated by bank separately on time to time.**

### Annexure V

Please go through with below mention checklist for claim submission.

(All docs attested by the concerned bank branch also)

#### **DOCUMENT CHECK LIST**

#### **DOCUMENTS TO BE SUBMITTED ALONG WITH CLAIM FORM**

S. No	Document	S. No	Document
I	Annexure 1: Completely filled Claim Form by the claimant	IX	Aadhar Card of Nominee/Joint Account holder /Claimant in the account
II	Annexure 2: Bank Certificate Duly stamped and signed Certificate by Bank of Baroda Branch Manager on Bank Letter head	X	PAN Card copy of the Nominee/Joint Account holder/ Claimant in the account. if not available, then form 60
III	Annexure 3: Bank details/ NEFT Form of Nominee/Joint Account /Claimant holder in the account	XI	Bank Certified copy of the first page of the Bank Passbook or canceled Cheque containing the Name of Account Holder (claimant), IFSC Code of the Bank, Bank Account Number of Nominee/Joint Account holder/ Claimant
IV	Attested Copy of Medical Certificate	XII	Driving License (in case of Deceased Driving Vehicle )
V	MLC (wherever applicable)	XIII	Vernacular Language Document in English Translation (Notarised copy)
VI	Attested Copy of FIR Report	XIV	Salary/Pension/Income Proof (at least of 3 Months)
VII	Certified Copy of Final Police Investigation Report in case of train accident/ drowning/ murder	XV	Notarised copy of Disability Certificate from the Competent Authority - Medical Board of a Government Hospital at District/State Level or any other competent Authority (as per Gov. of India, Direction)
VIII	Viscera Report / Chemical Analysis Report in case where postmortem report shows the cause of death due to poisoning or alcohol or confirm after Viscera/ Chemical Analysis Report	XVI	All Hospitalisation Record Any other Document necessary at the time of Claim Processing/Verification

### **List of Document for Add-on Cover.**

In addition to documents applicable for submission of PAI claims, undernoted Certificates/documents are also required:

#### **I. Air Accident Insurance**

##### **Documents required.**

- Air Ticket
- Boarding Pass

#### **II. Girl Child Marriage Cover (18 - 25 years) - 10% additional limit of base PAI cover**

If a claim is accepted as a valid claim, then this benefit is extended to a one Girl Child of the insured person, whose age is between 18-25 years

##### **Documents Required**

- Birth certificate/ Date of birth proof of girl child.
- Adhaar Card/Pan Card
- Declaration on No-judicial Stamp Paper that Girl is unmarried.
- Document showing relationship with deceased Salary Account holder.

#### **III. Higher Education Cover - 10% Additional limit of Base PAI Cover**

If a claim is accepted as a valid claim, Education cover is extended for Graduation of children of the insured person, pursuing fulltime Graduation course in a recognized college/university in case the insured person has died due to accident.

##### **Documents Required**

- Copy of admission confirmation and certificate from educational institute stating details of full-time course in a recognized college in India for Graduation along with duration of course and date of enrolment.
- Fees receipt

**Note: The above requisite details/documents (in the attached list) are not exhaustive and any necessary details/Documents may be sought at the time of Claim Process/Investigation. All coverages as per the Policy.**

#### **Disability percentage sheet (IRDAI Guidelines)**

Sr. No	Table of Benefits	% of Capital Sum Insured
1	<b>Accidental Death</b>	100
2	<b>Permanent Total Disability:</b>	
	1. Loss of Sight (both eye)	100
	2. Loss of two limbs	100
	3. Loss on one limb and one eye	100
	4. Permanent total and absolute disablement as certified by Medical Practitioner	100
3	<b>Permanent Partial Disability</b>	
A	Loss of sight of one eye	50

B	Loss of one limb	50
C	Loss of toes-all	20
D	Great-both phalanges	5
E	Great-one phalanx	2
F	Other than great, if more than one toe lost each	1
G	Loss of hearing-both ears	75
H	Loss of hearing-one ear	30
I	Loss of speech	50
J	Loss of four fingers and thumb of one hand	40
K	Loss of four fingers	35
L	Loss of thumb-both phalanges	25
M	Loss of thumb-one phalanx	10
N	Loss of index finger	
	i)Three phalanges	10
	ii)Two phalanges	10
	iii)One phalanges	10
O	Loss of Middle finger	
	i)Three phalanges	6
	ii)Two phalanges	6
	iii)One phalanges	6
P	Loss of Ring Finger	
	i)Three phalanges	5
	ii)Two phalanges	5
	iii)One phalanges	5
Q	Loss of little finger	
	i)Three phalanges	4
	ii)Two phalanges	4
	iii) One phalanges	4
R	Any other permanent partial disablement	% as assessed by Medical Practitioner appointed by Insurance company
S	Loss of Metacarpals	
	(i) First or Second (Additional)	3
	(ii) Third, Fourth or Fifth (Additional)	3

**Details of Group term Life Insurance coverage**

**Name of Insurance Company: LIC of India**

**Validity : 02.05.2026 (Subject to renewal)**

**STANDARD EXCLUSIONS UNDER THE POLICY:**

- 1) **DEATH ANY CAUSE - NCB** - *This Insurance Co does not under any conditions, cover death or disability due to or consequent upon the use of Nuclear, Chemical or Biological weapons- AWR - Active war, invasion, act of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, mutiny, civil commotions assuming the proportions of or amounting to a popular rising, military rising, insurrection, rebellion, military or usurped power or any act of any person acting on behalf of or in connection with any organization actively directed towards the overthrow by force of any Government or to the influencing of it by terrorism or violence.- PWR/T - Passive War Risk and/or Passive Terrorism*

**Annexure I: CLAIMS PROCESS**

*The following procedure is agreed upon and adopted to deal with the claims arising under the policy issued to Bank of Baroda*

***Intimation of Claim:***

*Every claim is to be immediately notified to the concerned officials of BROKER through an official email upon the happening or on coming to the knowledge of M/s. Bank of Baroda. On receipt of the intimation, BROKER Team will register the claim with the Insurance Company and generate the Claim Intimation no.*

On receipt of the intimation, the Claim will be registered, and the Insurance Company will be provided with a Letter of Requirements

*The intimation of claim shall include.*

- *Brief note on incident (Including Date & Time of incident)*
- *Details of the Affected Customer Account/name of the concerned person/ contact details of the Nominee to be contacted.*
- *Copy of Death Certificate ( issued by the local health or medical authority)*

*Claims can be intimated through the branch.*

***For Death Claim***

- *Claim Intimation form signed by the Master Policyholder.*

- Claim Form duly signed by nominee / legal heir/nominee/legal representatives and countersigned by Master Policy holder.
- KYC Documents of account holder and nominee / legal heir/nominee/legal representatives
- Copy of Death certificate issued by the Municipal Authority/Local Authority attested by Master Policy holder.
- Police panchnama, Police Inquest Report and FIR copy in case of Accidental / unnatural death
- Post Mortem Report in case of Accidental / unnatural death
- Attending Practitioner's Certificate and All medical Report (admission notes, discharge/death summary, test reports, etc.) in case of Medical / natural death.
- Any other supporting documents related to claim.
- *Legal Evidence of Title in the form of Succession certificate from court having competent jurisdiction or Probate of Will (In case nominee name is not available in the bank account details)*

*\*Insurance company may ask any additional document/s on case to case basis.*

**Dept. – Group Term Life Insurance Policy for Bank of Baroda Salary Account Holders and Depositors (Civilian)**

It is agreed and understood that documentation forms an important component of any insurance claim.

#### **CLAIM PAYMENT**

Once the claim is approved the payment in the form of NEFT shall be done to the Savings Bank Account of the Registered Nominee/s or in case the nominee is not registered or pre-deceased, to the Legal Heir/s, after verification, on submission of all the claim documents mentioned in the claim administration procedure, with a covering letter.

**National Mediclaim Plus Policy**  
**Rate Chart**

Rate (Individual) without TPA charges (in ₹)

Age band	Plan A									
	2L	3L	4L	5L	6L	7L	8L	9L	10L	
3m-5	5,293	6,915	8,391	9,770	10,907	11,990	13,030	14,038	15,015	
6-17	5,352	6,924	8,402	9,783	10,922	12,008	13,050	14,058	15,038	
18-25	5,956	7,706	9,352	10,888	12,155	13,365	14,527	15,650	16,741	
26-35	6,072	7,857	9,534	11,101	12,395	13,628	14,813	15,959	17,072	
36-45	6,216	7,954	9,653	11,243	12,557	13,809	15,013	16,838	18,605	
46-55	8,742	11,641	14,302	16,798	19,191	21,314	23,363	25,357	27,302	
56-59	12,778	17,153	21,180	24,970	28,607	31,930	35,149	38,283	41,349	
60-65	16,946	22,532	27,621	32,375	36,912	41,091	45,126	49,039	52,853	
66-70	24,608	33,166	41,037	48,444	55,547	62,221	68,691	74,993	81,157	
71-75	28,900	38,258	46,733	54,619	62,117	69,117	75,859	82,392	88,750	
76-80	30,507	41,655	52,012	61,831	70,678	79,428	87,931	96,094	104,067	
81-85	31,864	43,857	55,072	65,759	75,455	85,144	94,457	103,549	112,455	
86+	33,148	45,529	57,085	68,003	78,684	88,849	98,739	108,401	117,871	

Age band	Plan B			Plan C		
	15L	20L	25L	30L	40L	50L
3m-5	20,085	23,781	27,137	30,765	36,781	41,850
6-17	20,113	23,812	27,169	30,799	36,817	41,883
18-25	29,762	31,863	34,126	37,061	42,926	48,946
26-35	33,389	46,900	48,721	51,156	55,911	59,613
36-45	33,847	47,537	49,376	52,652	60,956	69,419
46-55	37,907	48,996	54,477	62,831	76,937	90,288
56-59	54,805	65,897	75,825	84,993	99,343	111,215
60-65	65,636	76,377	84,768	91,805	100,032	111,868
66-70	85,841	92,629	95,091	95,802	100,361	112,544
71-75	93,767	96,596	99,570	103,202	106,909	114,043
76-80	115,479	127,526	134,365	137,952	138,330	138,784
81-85	135,804	156,864	172,574	184,620	192,968	197,690
86+	143,075	166,149	183,603	196,742	207,127	213,557

Rate with TPA charge - 5.4% loading on the premiums tabulated above.

TPA Charges & GST extra as applicable

**Optional Covers**

**Rate for Critical Illness - GST extra as applicable**

Age	2,00,000	3,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000
18-25	372	557	929	1,858	2,786	3,715	4,644
26-35	647	970	1,617	3,234	4,851	6,468	8,085
36-45	1,198	1,796	2,994	5,988	8,981	11,975	14,969
46-55	2,217	3,326	5,543	11,086	16,629	22,172	27,715
56-59	3,209	4,813	8,022	16,043	24,065	32,086	40,108
60-65	4,643	6,965	11,608	23,217	34,825	46,434	58,042
66-75	9,501	14,251	23,752	47,505	71,257	95,009	118,762
76-85	21,109	31,664	52,773	105,546	158,319	211,093	263,866
86+	47,155	70,733	117,889	235,777	353,666	471,555	589,443

**Rate for Outpatient Treatment - GST extra as applicable**

Cover	2000	3000	4000	5000	10000
Premium	1200	1800	2400	3000	6000

**Optional Copayment:**

Option 1: Copay of 10% at discount of 12.5%

Option 2: Copay of 20% at discount of 25%

**Discounts (not applicable to optional covers)**

Family discount 10%

Youth discount 10%

Online discount 10%

**Insurance is the subject matter of solicitation**

## National Mediclaim Policy

### Rate Chart

#### Rate Chart (in ₹ per Individual, without TPA Charges)

Age band / SI	1,00,000	2,00,000	3,00,000	4,00,000	5,00,000	6,00,000	7,00,000	8,00,000	9,00,000	10,00,000
<b>3m-5y</b>	2,526	3,579	4,638	5,333	6,129	6,736	7,211	7,674	8,124	8,488
<b>6-17</b>	2,246	3,387	4,122	4,946	5,575	6,123	6,550	6,965	7,369	7,745
<b>18-25</b>	2,593	3,565	4,625	5,923	6,156	6,544	7,049	7,478	7,895	8,306
<b>26-30</b>	2,934	3,691	4,997	6,662	7,125	7,578	8,166	8,667	9,153	9,678
<b>31-35</b>	3,141	3,821	5,488	7,222	7,267	7,803	8,326	8,837	9,421	9,957
<b>36-40</b>	3,592	4,530	6,441	7,283	7,972	8,481	9,054	9,704	10,249	10,980
<b>41-45</b>	3,825	5,868	6,586	7,446	8,213	8,737	9,326	9,900	10,456	11,153
<b>46-50</b>	5,230	7,629	10,296	10,936	11,617	12,488	13,340	14,170	14,980	16,073
<b>51-55</b>	6,617	10,502	13,687	15,949	18,820	20,251	21,649	23,012	24,579	26,204
<b>56-60</b>	8,980	14,678	17,836	22,953	26,078	28,047	29,976	32,160	34,035	36,259
<b>61-65</b>	11,863	19,309	23,576	31,845	35,185	37,870	40,499	43,474	46,047	48,968
<b>66-70</b>	15,860	24,741	31,930	38,425	43,773	47,164	50,483	53,718	57,448	61,091
<b>71-75</b>	17,588	27,390	34,387	42,540	48,776	52,555	56,256	59,863	64,020	67,330
<b>76-80</b>	19,390	30,208	36,889	46,459	52,026	55,520	60,006	63,853	68,289	70,893
<b>81-85</b>	21,714	33,104	39,323	49,076	55,078	58,778	63,528	67,602	72,297	75,417
<b>86+</b>	23,971	37,040	42,799	51,907	60,708	64,786	70,023	74,515	78,934	83,428

GST extra

Rate with TPA charge – 5.4% loading on the premiums tabulated above.

#### Instalment Premium

##### Half yearly:

1<sup>st</sup> instalment: 52% of annual premium

2<sup>nd</sup> instalment: 50% of annual premium

##### Quarterly:

1<sup>st</sup> instalment: 28% of annual premium

2<sup>nd</sup>, 3<sup>rd</sup> and 4<sup>th</sup> instalments: 25% of annual premium.

#### Discounts

Discount for Optional Co-payment – 25% discount on policy premium (if opted for 20% Co-payment) or 12.5% discount on policy premium (if opted for 10% Co-payment)

Discount for Direct Sale – 10% on total premium

**National Parivar Mediclaim Plus Policy**

Rate chart (in ₹)

Rate for senior most member (without TPA) for each policy year for Zone I (Greater Mumbai Metropolitan area, entire state of Gujarat)

SI\Age	3m - 5	6 - 17	18-25	26-35	36-45	46-55	56-59	60-65	66-70	71-75	76-80	81-85	86 +
<b>6,00,000</b>	Only dependents		10,509	11,649	16,099	23,157	25,606	34,306	40,973	65,108	75,134	86,357	94,527
<b>7,00,000</b>			11,464	12,904	17,484	26,160	28,927	36,804	43,954	71,118	83,768	97,178	1,07,145
<b>8,00,000</b>			12,386	14,211	18,940	27,925	29,786	38,555	46,420	75,002	92,142	1,12,849	1,24,462
<b>9,00,000</b>			13,198	15,591	20,200	29,521	31,730	43,495	49,832	78,205	1,00,011	1,29,586	1,42,955
<b>10,00,000</b>			13,978	16,505	22,225	31,216	34,095	46,341	53,486	80,766	1,07,581	1,47,489	1,61,247
<b>15,00,000</b>			20,279	25,986	33,886	44,675	50,427	63,504	73,302	1,05,914	1,42,892	1,85,479	2,02,598
<b>20,00,000</b>			23,829	31,041	41,384	52,930	62,117	71,351	81,282	1,22,458	1,63,377	2,02,176	2,20,871
<b>25,00,000</b>			28,654	37,913	47,871	60,538	73,862	83,746	90,881	1,41,593	1,70,244	2,11,636	2,31,216
<b>30,00,000</b>			36,032	44,547	53,100	68,062	84,234	96,756	98,810	1,54,119	1,72,472	2,15,542	2,35,439
<b>40,00,000</b>			42,136	52,434	60,021	79,871	99,253	1,14,831	1,29,758	1,80,732	1,83,349	2,21,244	2,41,652
<b>50,00,000</b>			45,898	56,767	65,315	90,212	1,10,565	1,27,432	1,49,531	1,98,720	2,09,137	2,34,610	2,56,272

TPA charge & GST extra as applicable

Rate for family members (without TPA) for each policy year for Zone I (Greater Mumbai Metropolitan area, entire state of Gujarat)

SI	3m - 5	6 - 17	18 - 25	26-35	36-45	46-55	56-59	60-65	66-70	71-75	76-80	81-85	86 +
<b>6,00,000</b>	1,094	1,204	1,710	1,973	3,912	8,073	10,311	17,152	21,269	35,088	42,038	50,163	61,442
<b>7,00,000</b>	1,173	1,287	1,865	2,187	4,250	9,119	11,649	18,403	22,817	38,327	46,869	56,446	69,644
<b>8,00,000</b>	1,249	1,368	2,015	2,409	4,602	9,734	11,994	19,277	24,097	40,420	51,553	65,551	80,899
<b>9,00,000</b>	1,317	1,439	2,147	2,641	4,909	10,291	12,777	21,748	25,869	42,146	55,957	75,273	92,920
<b>10,00,000</b>	1,382	1,507	2,274	2,797	5,402	10,882	13,730	23,170	27,764	43,527	60,192	85,672	1,04,811
<b>15,00,000</b>	2,022	2,185	3,299	4,404	8,235	15,574	20,306	31,752	38,051	57,080	79,948	1,07,740	1,31,688
<b>20,00,000</b>	2,261	2,443	3,876	5,259	10,057	18,452	25,015	35,676	42,194	65,996	91,411	1,17,437	1,43,566
<b>25,00,000</b>	2,634	2,850	4,662	6,424	11,634	21,102	29,744	41,873	47,176	76,308	95,252	1,22,933	1,50,290
<b>30,00,000</b>	3,304	3,575	5,862	7,548	12,905	23,725	33,921	48,378	51,291	83,058	96,498	1,25,201	1,53,035
<b>40,00,000</b>	4,499	4,863	6,855	8,884	14,587	27,842	39,969	57,416	67,357	97,400	1,02,584	1,28,514	1,57,074
<b>50,00,000</b>	4,743	5,077	7,468	9,619	15,874	31,447	44,524	63,715	77,621	1,07,094	1,17,013	1,36,278	1,66,577

TPA charge & GST extra as applicable

**Discount in premium for other zones**

Zone	Region	Discount
II	National Capital Territory (NCT) Delhi and National Capital Region (# NCR), Chandigarh, Pune	4.44%
III	Chennai, Hyderabad, Bangalore, Kolkata	11.11%
IV	Rest of India	20.00%

# NCR includes Gurgaon-Manesar, Alwar-Bhiwadi, Faridabad-Ballabgarh, Ghaziabad-Loni, Noida, Greater Noida, Bahadurgarh, Sonepat-Kundli Charkhi Dadri, Bhiwani, Narnaul

**Optional cover**

Rate for Critical Illness (rates per individual in ₹)

Age	2,00,000	3,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000
<b>18-25</b>	372	557	929	1,858	2,786	3,715	4,644
<b>26-35</b>	647	970	1,617	3,234	4,851	6,468	8,085
<b>36-45</b>	1,198	1,796	2,994	5,988	8,981	11,975	14,969
<b>46-55</b>	2,217	3,326	5,543	11,086	16,629	22,172	27,715
<b>56-59</b>	3,209	4,813	8,022	16,043	24,065	32,086	40,108
<b>60-65</b>	4,643	6,965	11,608	23,217	34,825	46,434	58,042
<b>66-75</b>	9,501	14,251	23,752	47,505	71,257	95,009	1,18,762
<b>76-85</b>	21,109	31,664	52,773	1,05,546	1,58,319	2,11,093	2,63,866
<b>86+</b>	47,155	70,733	1,17,889	2,35,777	3,53,666	4,71,555	5,89,443

TPA charge & GST extra as applicable

Note: Critical Illness Benefit Amount should not be more than the sum insured opted under the Policy

**Rate for Outpatient Treatment (rates per family in ₹)**

Cover	2,000	3,000	4,000	5,000	10,000	15,000	20,000	25,000
<b>Premium</b>	1,200	1,800	2,400	3,000	6,000	9,000	12,000	15,000

TPA charges & GST extra as applicable

**Rate for Pre-existing diabetes / hypertension**

Cover	Policy year	Claim payable (irrespective of Plan opted)	Loading on base premium (irrespective of Plan opted)
Pre-existing diabetes or Hypertension	Year one	Up to 25% of SI	6%
	Year two	Up to 50% of SI	12%
	Year three	Up to 75% of SI	18%
Pre-existing diabetes and Hypertension	Year one	Up to 25% of SI	14%
	Year two	Up to 50% of SI	28%
	Year three	Up to 75% of SI	42%

TPA charge & GST extra as applicable

Rate with TPA charge – 5.4% loading on the premiums tabulated above.

**Discounts:****No Claim Discount** – 5% on base premium for each claim free Policy Year (aggregated for each year and available on renewal)**Online discount** 10% on base premium for new policy without any intermediary and renewal**Co-payment discount (optional):** Insured may choose either of the two Co-payment options:

- 20% Co-payment on each admissible claim under the Policy, with a 25% discount in total premium.
- 10% Co-payment on each admissible claim under the Policy, with a 12.5% discount in total premium.

**Discount in Lieu of no Maternity/ Infertility cover for individuals above forty five years** - 3% on individual premium**Above discounts will not apply on premium for Optional Covers****Long term discount**

Policy with a term of two policy years - 4% on the total premium for two years (including premium for optional covers)

Policy with a term of three policy years- 7.5% on the total premium for three years (including premium for optional covers)

**Copayment**

Plan	A	B	C
<b>Treatment outside zone</b> <ul style="list-style-type: none"> <li>a. Insured paying premium as per Zone I can avail treatment in Zone I, Zone II, Zone III and Zone IV without copayment</li> <li>b. Insured paying premium as per Zone II <ul style="list-style-type: none"> <li>a. Can avail treatment in Zone II, Zone III and Zone IV without any copayment</li> <li>b. Availing treatment in Zone I will be subject to a copayment of 5%</li> </ul> </li> <li>c. Insured paying premium as per Zone III <ul style="list-style-type: none"> <li>a. Can avail treatment in Zone III and Zone IV without any copayment</li> <li>b. Availing treatment in Zone I will be subject to a copayment of 12.5%</li> <li>c. Availing treatment in Zone II will be subject to a copayment of 7.5%</li> </ul> </li> <li>d. Insured paying premium as per Zone IV <ul style="list-style-type: none"> <li>a. Can avail treatment in Zone IV without any copayment</li> <li>b. Availing treatment in Zone I will be subject to a copayment of 22.5%</li> <li>c. Availing treatment in Zone II will be subject to a copayment of 17.5%</li> <li>d. Availing treatment in Zone III will be subject to a copayment of 10%</li> </ul> </li> </ul>	Copayment to apply	Copayment to apply	Copayment to apply

Above copayments shall not be applicable on Critical illness & Outpatient treatment optional covers, but shall apply on Pre existing diabetes and/ or hypertension optional cover.

No loading shall apply on renewals based on individual claims experience

Insurance is the subject matter of solicitation

**National Young India Mediclaim Plus Policy**  
**Rate Chart**

**Rate Chart (in ₹ for Individual)**

Zone 1					
Eldest Age Band	500000	1000000	1500000	2500000	
0-5	3931	4856	6120	8248	
6-17	3940	4867	6135	8267	
18-25	7021	8570	10319	13392	
26-30	7145	8709	10483	13592	
31-35	8199	10014	12093	15886	
36-40	9909	12174	14774	19553	
41-45	12933	15837	19859	26437	

Taxes extra

For ages above 45 years, an increase of 5% on the last years' premium would be applicable.

**Rate Chart (in ₹ for Floater)**

Zone 1					
Category	Eldest Age Band	500000	1000000	1500000	2500000
2A	18-25	8865	10821	13029	16909
	26-30	9005	10979	13215	17136
	31-35	10266	12536	15135	19857
	36-40	12349	15163	18394	24327
	41-45	16850	20641	25799	34325
1A+1C	18-25	8432	10293	12393	16084
	26-30	8556	10432	12557	16284
	31-35	9691	11834	14285	18731
	36-40	11401	13995	16966	22397
	41-45	14777	18088	22569	29954
1A+2C	18-25	9141	11158	13435	17436
	26-30	9265	11298	13599	17637
	31-35	10480	12798	15445	20236
	36-40	12190	14958	18126	23903
	41-45	15919	19482	24247	32132
2A+1C	18-25	10276	12544	15103	19601
	26-30	10417	12701	15289	19828
	31-35	11758	14357	17327	22702
	36-40	13840	16984	20586	27172
	41-45	18694	22892	28509	37842
2A+2C	18-25	10985	13409	16145	20954
	26-30	11126	13567	16331	21180
	31-35	12547	15320	18487	24208
	36-40	14630	17947	21746	28677
	41-45	19836	24286	30187	40020

Taxes extra

For ages above 45 years, an increase of 5% on the last years' premium would be applicable.

Zone 2					
Eldest Age Band	500000	1000000	1500000	2500000	
0-5	2833	3526	4512	6101	
6-17	2924	3637	4650	6285	
18-25	5555	6840	8276	10816	
26-30	6025	7388	8923	11487	
31-35	7040	8631	10448	13664	
36-40	8114	9993	12154	16068	
41-45	10091	12380	15574	20713	

**Floater Rate chart for any Additional child:**

Zone 1					
Eldest Age Band	500000	1000000	1500000	2500000	
18-25	569	694	836	1085	
26-30	569	694	836	1085	
31-35	649	792	954	1238	
36-40	649	792	954	1238	
41-45	1001	1222	1472	1910	

Taxes extra

For ages above 45 years, an increase of 5% on the last years' premium would be applicable.

Zone 2					
Eldest Age Band	500000	1000000	1500000	2500000	
18-25	450	554	670	876	
26-30	450	554	670	876	
31-35	513	632	765	1000	
36-40	513	632	765	1000	
41-45	792	976	1180	1543	

**Instalment Premium**

**Half yearly:**

1<sup>st</sup> instalment: 52.50% of annual premium

2<sup>nd</sup>, 3<sup>rd</sup> and 4<sup>th</sup> instalments: 50.00% of annual premium

**Quarterly:**

1<sup>st</sup> instalment: 28.50% of annual premium

2<sup>nd</sup>, 3<sup>rd</sup> and 4<sup>th</sup> instalments: 25.00% of annual premium.

**\*TPA charges of 3.5% will be extra.**

**Loading for Optional Cover – Both Individual and Floater**

	Optional Cover	Loading on Premium
Optional	Waiver of pre-existing waiting period of Diabetes or Hypertension	10%
	Waiver of pre-existing waiting period of Diabetes and Hypertension	15%

**Discounts**

<b>Direct Discount</b>	Discount of 10% on premium for policies through Direct sale or Online sale
<b>Wellness Discount</b>	Discount of 1% on renewal premium for opting for evidence based wellness activities in expiring policy (e.g., gym membership, marathon, etc)
<b>Long Term Discount</b>	Discount of 3% on a 2-year policy and 6.25% on a 3-year policy on total premium

**New National Parivar Mediclaim Policy**

**Rate Chart (in ₹)**

Zone 1 : Premium of senior-most member without TPA charges										
Age band	100000	200000	300000	400000	500000	600000	700000	800000	900000	1000000
18-25	4,680	6,384	7,959	8,885	9,942	10,167	11,065	11,845	12,499	13,207
26-30	5,246	6,530	8,026	9,332	10,351	11,532	12,539	13,666	14,470	15,300
31-35	5,376	6,733	8,124	9,450	10,466	11,589	12,744	13,945	15,238	16,101
36-40	6,214	8,639	10,724	11,834	13,404	14,513	15,736	16,903	18,110	19,941
41-45	6,719	9,462	11,552	13,570	15,223	17,059	18,420	19,872	22,134	23,241
46-50	8,864	13,387	15,178	17,398	19,497	21,493	24,279	25,858	27,279	28,809
51-55	9,749	14,286	16,977	20,339	22,444	24,289	27,705	29,221	30,828	32,555
56-60	11,777	17,137	21,358	23,866	25,768	26,749	30,533	31,135	32,708	35,369
61-65	13,478	21,448	25,493	29,769	33,002	36,441	39,860	40,784	45,274	47,595
66-70	15,422	24,933	30,025	35,660	40,161	44,592	46,293	48,947	54,708	57,344
71-75	18,707	30,480	40,745	50,355	55,377	60,575	69,421	75,427	79,229	82,417
76-80	19,608	34,412	43,781	52,293	63,960	68,725	80,161	86,771	93,466	1,00,845
81-85	20,893	37,628	50,564	63,238	74,060	83,872	93,338	1,05,202	1,18,346	1,28,683
86+	24,870	38,312	52,760	69,983	78,392	92,371	1,04,510	1,19,265	1,33,788	1,47,415

Zone 1: Premium of dependent without TPA charges										
Age band	100000	200000	300000	400000	500000	600000	700000	800000	900000	1000000
0-5	973	1,164	1,194	1,397	1,495	1,639	1,699	1,721	1,767	1,783
6-17	1,018	1,199	1,258	1,473	1,577	1,732	1,873	1,901	1,932	2,010
18-25	1,147	1,432	1,510	1,816	1,907	2,133	2,217	2,349	2,439	2,513
26-30	1,356	1,694	1,855	1,943	2,195	2,378	2,502	2,611	2,676	2,951
31-35	1,502	1,820	2,005	2,126	2,320	2,451	2,640	2,778	3,020	3,216
36-40	2,049	2,692	3,037	3,292	3,506	3,623	4,110	4,261	4,746	5,063
41-45	2,554	3,206	3,752	3,848	4,138	4,687	5,002	5,099	5,695	5,925
46-50	3,707	5,407	6,176	6,943	7,067	8,244	9,023	9,406	9,805	10,480
51-55	4,701	6,189	7,468	8,677	9,442	10,344	11,118	12,070	12,729	12,964
56-60	5,407	7,853	9,713	11,593	12,798	13,722	14,193	16,083	16,784	17,348
61-65	6,948	11,851	14,165	16,546	19,271	19,859	22,487	24,781	25,636	25,784
66-70	7,973	13,677	16,927	21,419	24,100	27,338	28,238	29,761	31,918	32,634
71-75	9,381	17,438	19,703	24,375	30,263	35,423	36,882	40,838	41,998	44,611
76-80	11,444	19,337	25,302	33,161	40,387	43,659	45,372	50,307	53,865	56,854
81-85	13,146	22,072	29,213	34,903	40,910	46,379	54,105	60,268	67,209	72,685
86+	14,436	22,917	30,499	38,607	45,398	53,504	60,542	69,125	75,282	81,284

Zone 2 : Premium of senior-most member without TPA charges										
Age band	1 L	2 L	3 L	4 L	5 L	6 L	7 L	8 L	9 L	10 L
18-25	4,142	5,650	7,044	7,863	8,798	8,998	9,792	10,483	11,061	11,688
26-30	4,643	5,779	7,103	8,258	9,161	10,206	11,097	12,095	12,806	13,541
31-35	4,758	5,959	7,190	8,363	9,263	10,256	11,278	12,341	13,485	14,249
36-40	5,499	7,645	9,490	10,473	11,862	12,844	13,926	14,959	16,027	17,648
41-45	5,946	8,374	10,223	12,009	13,473	15,097	16,302	17,586	19,589	20,568
46-50	7,845	11,847	13,433	15,398	17,254	19,022	21,487	22,884	24,142	25,496
51-55	8,628	12,644	15,025	18,000	19,863	21,496	24,519	25,860	27,283	28,811
56-60	10,423	15,166	18,902	21,121	22,805	23,673	27,021	27,555	28,946	31,302
61-65	11,928	18,982	22,561	26,345	29,206	32,251	35,276	36,094	40,068	42,122
66-70	13,649	22,066	26,572	31,559	35,543	39,464	40,969	43,318	48,416	50,749
71-75	16,556	26,975	36,060	44,564	49,009	53,609	61,437	66,753	70,117	72,939
76-80	17,353	30,454	38,746	46,280	56,605	60,822	70,943	76,793	82,717	89,247
81-85	18,490	33,301	44,749	55,966	65,543	74,226	82,604	93,104	1,04,736	1,13,884
86+	22,010	33,906	46,692	61,935	69,377	81,748	92,491	1,05,549	1,18,402	1,30,462

Zone 2: Premium of dependent without TPA charges										
Age band	1 L	2 L	3 L	4 L	5 L	6 L	7 L	8 L	9 L	10 L
0-5	861	1,030	1,057	1,236	1,323	1,451	1,504	1,523	1,564	1,578
6-17	901	1,061	1,113	1,304	1,396	1,533	1,658	1,683	1,710	1,779
18-25	1,015	1,268	1,336	1,607	1,688	1,887	1,962	2,079	2,159	2,224
26-30	1,200	1,500	1,642	1,720	1,942	2,105	2,214	2,311	2,368	2,611
31-35	1,330	1,611	1,775	1,882	2,053	2,169	2,336	2,459	2,673	2,846
36-40	1,814	2,382	2,688	2,913	3,103	3,206	3,637	3,771	4,200	4,481
41-45	2,261	2,838	3,321	3,406	3,662	4,148	4,426	4,513	5,040	5,243
46-50	3,280	4,785	5,465	6,145	6,254	7,296	7,985	8,324	8,677	9,275
51-55	4,160	5,478	6,609	7,679	8,356	9,155	9,840	10,682	11,265	11,473
56-60	4,785	6,950	8,596	10,259	11,327	12,144	12,561	14,233	14,854	15,353
61-65	6,149	10,488	12,536	14,643	17,055	17,576	19,901	21,931	22,688	22,819
66-70	7,056	12,104	14,980	18,956	21,329	24,194	24,991	26,338	28,247	28,881
71-75	8,302	15,433	17,437	21,571	26,783	31,349	32,640	36,142	37,168	39,481
76-80	10,128	17,113	22,392	29,348	35,743	38,638	40,154	44,521	47,671	50,316
81-85	11,634	19,534	25,854	30,889	36,205	41,045	47,883	53,337	59,480	64,326
86+	12,776	20,282	26,992	34,168	40,177	47,351	53,580	61,175	66,624	71,936

Zone 3 : Premium of senior-most member without TPA charges										
Age band	1 L	2 L	3 L	4 L	5 L	6 L	7 L	8 L	9 L	10 L
18-25	3,651	4,979	6,208	6,930	7,754	7,930	8,631	9,239	9,749	10,302
26-30	4,092	5,093	6,260	7,279	8,074	8,995	9,780	10,660	11,287	11,934
31-35	4,193	5,252	6,337	7,371	8,164	9,039	9,940	10,877	11,885	12,559
36-40	4,847	6,738	8,364	9,230	10,455	11,320	12,274	13,185	14,126	15,554
41-45	5,241	7,380	9,010	10,585	11,874	13,306	14,368	15,500	17,265	18,128
46-50	6,914	10,441	11,839	13,571	15,207	16,765	18,938	20,169	21,278	22,471
51-55	7,604	11,143	13,242	15,864	17,506	18,946	21,610	22,792	24,046	25,393
56-60	9,186	13,367	16,659	18,616	20,099	20,865	23,815	24,286	25,512	27,588
61-65	10,513	16,730	19,885	23,219	25,741	28,424	31,091	31,812	35,314	37,124
66-70	12,029	19,448	23,419	27,815	31,326	34,782	36,109	38,179	42,672	44,728
71-75	14,592	23,774	31,781	39,277	43,194	47,249	54,148	58,833	61,798	64,285
76-80	15,294	26,841	34,149	40,789	49,889	53,606	62,526	67,682	72,903	78,659
81-85	16,296	29,350	39,440	49,326	57,767	65,420	72,803	82,057	92,310	1,00,372
86+	19,398	29,883	41,153	54,586	61,146	72,049	81,518	93,027	1,04,355	1,14,984

Zone 3: Premium of dependent without TPA charges										
Age band	1 L	2 L	3 L	4 L	5 L	6 L	7 L	8 L	9 L	10 L
0-5	759	908	931	1,090	1,166	1,279	1,325	1,343	1,378	1,390
6-17	794	935	981	1,149	1,230	1,351	1,461	1,483	1,507	1,568
18-25	894	1,117	1,177	1,416	1,487	1,663	1,729	1,832	1,903	1,960
26-30	1,058	1,322	1,447	1,516	1,712	1,855	1,952	2,037	2,087	2,302
31-35	1,172	1,420	1,564	1,659	1,809	1,912	2,059	2,167	2,356	2,508
36-40	1,598	2,100	2,369	2,567	2,735	2,826	3,206	3,323	3,702	3,949
41-45	1,992	2,501	2,927	3,002	3,227	3,656	3,901	3,977	4,442	4,621
46-50	2,891	4,218	4,817	5,416	5,512	6,430	7,038	7,337	7,648	8,174
51-55	3,667	4,828	5,825	6,768	7,364	8,069	8,672	9,414	9,928	10,112
56-60	4,218	6,126	7,576	9,042	9,983	10,703	11,071	12,545	13,092	13,531
61-65	5,419	9,244	11,048	12,906	15,032	15,490	17,540	19,329	19,996	20,112
66-70	6,219	10,668	13,203	16,707	18,798	21,324	22,026	23,213	24,896	25,455
71-75	7,317	13,602	15,369	19,012	23,605	27,630	28,768	31,854	32,758	34,797
76-80	8,926	15,083	19,735	25,866	31,502	34,054	35,390	39,239	42,015	44,346
81-85	10,254	17,216	22,786	27,224	31,910	36,175	42,202	47,009	52,423	56,694
86+	11,260	17,875	23,789	30,114	35,410	41,733	47,223	53,917	58,720	63,401

\*GST and TPA charges extra

Rate with TPA charge -3.5% loading on the premiums tabulated above.

Zone	Definition
1	Greater Mumbai Metropolitan area, entire state of Gujarat, Delhi, NCR, Chandigarh, Pune
2	Chennai, Hyderabad, Bangalore
3	Rest of India

**Instalment Facility (all installments for 2/ 3 years policy to be payable during year 1 of the long-term policy):**

Instalment	Half Yearly	Quarterly
1st Instalment	52.00%	28.00%
Others	50.00%	25.00%

**Long Term Discount (available to policies with 2/3 years duration):**

Term	Discount
2 years	2.25%
3 years	4.50%

**Online Discount:** 10% discount in premium (for new and Renewal, ONLY where no intermediary is involved)

**Copayment:**

**Treatment outside zone**

- Insured paying premium as per Zone I can avail treatment in Zone I, Zone II and Zone III without copayment
- Insured paying premium as per Zone II
  - Can avail treatment in Zone II and Zone III without any copayment
  - Availing treatment in Zone I will be subject to a copayment of 13%
- Insured paying premium as per Zone III
  - Can avail treatment in Zone III without any copayment
  - Availing treatment in Zone I will be subject to a copayment of 28%
  - Availing treatment in Zone II will be subject to a copayment of 13.5%

**Optional Copayment:**

- 20% Co-payment on each admissible claim under the Policy, with a 25% discount in total premium.
- 10% Co-payment on each admissible claim under the Policy, with a 12.5% discount in total premium.

**Above copayments shall not be applicable on Critical illness & Outpatient treatment optional covers, but shall apply on Pre-existing diabetes and/ or hypertension optional cover.**

**Rate for Critical Illness (Optional Cover)**

Age/ SI	2,00,000	3,00,000	5,00,000	10,00,000
18-25	372	557	929	1,858
26-35	647	970	1,617	3,234
36-45	1,198	1,796	2,994	5,988
46-55	2,217	3,326	5,543	11,086
56-59	3,209	4,813	8,022	16,043
60-65	4,643	6,965	11,608	23,217
66-75	9,501	14,251	23,752	47,505
76-85	21,109	31,664	52,773	1,05,546
86+	47,155	70,733	1,17,889	2,35,777

National Insurance Co. Ltd.

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

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New National Parivar Mediclaim Policy  
UIN: NICHLIP25037V022425

**Rate for Outpatient Treatment (Optional Cover)**

<b>Cover</b>	2,000	3,000	4,000	5,000	10,000
<b>Premium</b>	1,200	1,800	2,400	3,000	6,000

**Rate for Pre-existing diabetes / hypertension (Optional Cover)**

<b>Cover</b>	<b>Loading on base premium</b>	<b>Co-payment</b>
Pre-existing diabetes or Hypertension	13.5% loading on base premium	10% co-payment on admissible claim amount for diabetes or hypertension claims
Pre-existing diabetes and Hypertension	30% loading on base premium	25% co-payment on admissible claim amount for diabetes or hypertension claims

**No loading shall apply on renewals based on individual claims experience**