

## SPECIAL CONDITIONS ATTACHED AND FORMING PART OF THE POLICY

**These Special conditions shall override the conditions specified in the Policy and prevail in case of any inconsistency.**

### A. ELIGIBILITY

Valid members of IEEE, having India Membership and renewed their membership at least once are eligible.

### B. POLICY EFFECTIVE DATE

The Policy will start from the first day of January 2017 till 31<sup>st</sup> Day of December 2017.

### C. PREMIUM

Premium payable depends on the plan selected and number of members to be covered as per the Schedule of premium attached to this document as Annexure-1 and will form part of the Policy.

### D. AGE LIMIT

Age limit for the members is from 18 to 85 years and dependent children from 0 to 25 years. However, no age limit for the renewed policies.

### E. DEPENDENTS

Dependents would mean Spouse, Children and parents or parent-in-laws. However maximum lives can be covered would be seven..

In case when Dependent family members are not included for coverage for initial period, they shall be added only at the time of renewal of the policy, with the consent of insurance company. However, when additions are due to marriage or child birth, same can be added any time, subject to availability of slot in the defined family on payment of additional premium as applicable.

The member, spouse and parents' age for enrollment into the policy is 85. However, if the policy is started before the age of 85 and renewed without breaks, then there is no limit on the age. That is, there will be no age limit for renewing policies.

**F. PARENTS' COVER**

Parental claims are restricted to 50% of the family floater sum insured or Rs. 2,00,000.00, whichever is higher. A co-pay of 10% would be applicable for the parents' claims exceeding Rs. 2,00,000.00.

**G. ROOM CHARGES LIMIT**

1% of sum insured, subject to a maximum Rs. 5,000.00 per day would be allowed. If admitted in ICU, 2% of sum insured, subject to a maximum Rs. 10,000.00 per day would be allowed.

It is hereby declared and agreed that para 2.1, 2.2 and 2.3 of the policy (coverage) stand deleted.

In case the members opts for a room higher than the entitled room category, all the related charges charged by the Hospital shall be limited to the charges applicable to entitled category of room rent. The member has to bear the difference in room rent as well as the related charges in respect of the higher room rent.

**H. TIME BOUND EXCLUSIONS**

It is hereby agreed and declared that exclusion numbered 4.1, 4.2 and 4.3 of this Policy shall stand deleted.

**I. MATERNITY EXPENSES BENEFIT EXTENSION**

Limit for maternity benefit is Rs. 50,000.00 for normal and C-Section. Waiting period of 3 months is required to avail maternity benefit. It is hereby agreed and declared that exclusion numbered 5.1, 5.2 and 5.4 of this Policy shall stand modified.

These benefits are applicable only if the expenses are incurred in hospital/nursing home as inpatient in India.

**J. SCHEDULE OF PREMIUM FOR IEEE MEMBERS AND FAMILY**

The premium with applicable service tax is as per the attached Appendix. The service tax may vary from time to time, as per the Government of India directive.

**K. ACCEPTABLE LOSS RATIO**

Acceptable loss ratio shall be within 90% of the total group premium paid by IEEE members as a whole in the year. Renewal premium based on the Ratio of claims of the

preceding year. After three completed years, renewal premium will be based on the average claim ratio of the preceding three years.

IN WITNESS WHEREOF, each of the parties has caused this Special Conditions Agreement to be executed as of the Effective Date by its duly authorized representative.

**Global IEEE Institute for Engineers**

**National Insurance Corporation Ltd**

By:



Name: Harish Mysore

Title: Director – India Operations

Date: 24-01-2017

By:



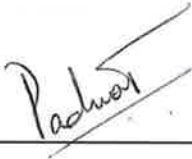
Name: K Shashidhar Rao

Title: Divisional Manager

Date: 24-01-2017

**Witness:**

By:



Name: Padma T

Title:

Date: 24-01-2017

Lives Covered in the Policy	Insured Amount (in INR)									
	2,00,000	SERVICE TAX	3,00,000	SERVICE TAX	5,00,000	SERVICE TAX	7,00,000	SERVICE TAX	10,00,000	SERVICE TAX
1 Member	4,782	717	6,572	986	9,824	1,474	14,534	2,180	19,652	2948
2 Member + 1 Child	5,260	789	7,230	1,085	10,806	1,621	15,988	2,398	21,618	3243
3 Member + 2 Children	5,738	861	7,886	1,183	11,788	1,768	17,440	2,616	23,582	3537
4 Member + 3 Children	6,216	932	8,544	1,282	12,772	1,916	18,894	2,834	25,548	3832
5 Member + Spouse	5,500	825	7,556	1,133	11,298	1,695	16,714	2,507	22,600	3390
6 Member + Spouse + 1 Child	6,050	908	8,314	1,247	12,428	1,864	18,386	2,758	24,860	3729
7 Member + Spouse + 2 Children	6,592	989	10,332	1,550	15,458	2,319	20,348	3,052	27,508	4126
8 Member + Spouse + 3 Children	7,252	1,088	11,366	1,705	17,004	2,551	22,382	3,357	30,258	4539
9 Member + Spouse + 1 Parent	10,874	1,631	14,002	2,100	17,752	2,663	23,166	3,475	30,832	4625
10 Member + Spouse + 1 Parent + 1 Child	11,424	1,714	14,760	2,214	18,882	2,832	24,838	3,726	33,092	4964
11 Member + Spouse + 1 Parent + 2 Children	12,626	1,894	16,784	2,518	19,900	2,985	26,500	3,975	34,982	5247
12 Member + Spouse + 1 Parent + 3 Children	13,930	2,090	17,812	2,672	20,500	3,075	27,700	4,155	36,400	5460
13 Member + Spouse + 2 Parents	14,094	2,114	17,980	2,697	20,800	3,120	27,850	4,178	36,840	5526
14 Member + Spouse + 2 Parents + 1 Child	14,644	2,197	18,200	2,730	21,030	3,155	28,700	4,305	37,000	5550
15 Member + Spouse + 2 Parents + 2 Children	15,194	2,279	18,900	2,835	23,056	3,458	30,300	4,545	39,508	5926
16 Member + Spouse + 2 Parents + 3 Children	15,846	2,377	19,962	2,994	24,606	3,691	31,350	4,703	40,656	6098
17 Member + 1 Parent	10,156	1,523	13,018	1,953	16,278	2,442	20,986	3,148	27,884	4183
18 Member + 1 Parent + 1 Child	10,634	1,595	13,676	2,051	17,260	2,589	22,440	3,366	29,850	4478
19 Member + 1 Parent + 2 Children	11,112	1,667	14,332	2,150	18,242	2,736	23,892	3,584	31,814	4772
20 Member + 1 Parent + 3 Children	11,590	1,739	14,990	2,249	18,600	2,790	24,650	3,698	32,500	4875
21 Member + 2 Parents	13,376	2,006	15,168	2,275	18,990	2,849	24,980	3,747	33,120	4968
22 Member + 2 Parents + 1 Child	13,854	2,078	15,826	2,374	19,408	2,911	25,500	3,825	33,700	5055
23 Member + 2 Parents + 2 Children	14,332	2,150	16,482	2,472	20,390	3,059	26,042	3,906	34,740	5211
24 Member + 2 Parents + 3 Children	14,810	2,222	17,140	2,571	21,374	3,206	27,496	4,124	35,946	5392