

## ANNEXURE "B"

### COPY OF MAIN FEATURES OF THE OFFER FOR "SUPER TOP UP" POLICY OF "GO DIGIT INSURANCE CO. LTD.", MADE THROUGH M/s K. M. DASTUR.

#### STANDALONE GROUP SUPER TOP UP POLICY FOR PENSIONERS 2024-25

We thank you to once again mandate us as your exclusive brokers. We are happy to announce the Super top up policy on a standalone basis with a "THRESHOLD LIMIT" of **Rs. 3.00 lakhs**.

This year we have received the most competitive rates from Go Digit General Insurance Company Limited.

The policy is designed to ensure that all limits on diseases and expenditures are removed. We give you below in detail the terms and conditions of the super top up policy.

This super top up policy can be taken by any and all retirees who are covered with any other insurance company or even as dependents in the policy of their children. The retirees who do not have a policy can also take a super top up policy.

Please find below the terms conditions and premium rates for the policy

#### Super Top Up Terms and Conditions for Pensioners Association From Go Digit General Insurance Co. Ltd.

| Client Details             |                          |
|----------------------------|--------------------------|
| <b>Fresh / Renewal:</b>    | Renewal                  |
| <b>Policy Period:</b>      | 01/11/2024 to 31/10/2025 |
| <b>Geographical Limit:</b> | Pan India                |

| Coverage Details   |   |
|--|---|
| <b>Policy Type:</b>  | Group Health Insurance Policy for a Super Top up Policy for Pensioners and their Dependents |
| <b>Definition of Family:</b>                               | Option 1 - (1 + 1) Self + Spouse<br>Option 2 - 1 Self Only (including Family Pensioner)     |
| <b>Age Limit</b>   | No Age Limit  |
| <b>Sum Insured:</b>  | Threshold limit of 3 lakhs Sum Insured with Options from 1 Lakh to 10 Lakhs                 |
| <b>Coverage Type:</b>                                      | Family Floater  |
| <b>Pre and Post Hospitalization</b>                        | 30 days Pre-hospitalization and 90 days Post hospitalization                                |
| <b>Bed Charges / Room Rent / Boarding Expenses per day</b> | Bed Charges shall be limited to Single Room A/c   |
| <b>ICU Charges</b>   | At Actuals  |
| <b>Other Hospital Expenses:</b>                            | At Actuals  |
| <b>Limits on Diseases</b>                                  | No Limits on Any diseases   |
| <b>Pre-existing Diseases:</b>                              | Covered from day one  |

|  |   |
|--|---|
| <b>01 to 04 year Waiting Period for Specific ailment:</b>        | Waived  |
| <b>30 Days Waiting Period:</b>                                   | Waived  |
| <b>Ambulance charges</b>   | INR 2,500/- per hospitalization   |
| <b>Day Care Cover</b>  | As per Standard Cover   |
| <b>Alternative Medicine</b>                                      | AYUSH Treatment covered if treatment is taken in Government & Govt. Recognized hospitals  |
| <b>Modern Methods of Treatments (Advance Medical Treatments)</b> | Covered wherever Medically Indicated either as in patient or as part of day care treatment in a hospital up to 50% of Sum Insured- for below mentioned procedure<br>A. Uterine Artery Embolization and HIFU (High Intensity Focused Ultrasound)<br>B. Balloon Sinuplasty<br>C. Deep Brain Stimulation<br>D. Oral Chemotherapy<br>E. Immunotherapy - Monoclonal Antibody to be given as injection<br>F. Intra Vitreal Injections<br>G. Robotic Surgeries<br>H. Stereotactic Radio Surgeries<br>I. Bronchial Thermoplasty<br>J. Vaporization of the Prostrate ( Green Laser Treatment or Holmium Laser Treatment)<br>K. IONM - (Intra Operative Neuro Monitoring)<br>L. Stem Cell Therapy: Hematopoietic stem cells for bone marrow transplant for hematological conditions to be covered |
| <b>Hospitalization arising out of Terrorism</b>                  | Covered   |
| <b>TPA</b>   | Yes   |
| <b>Cashless Facility</b>   | Yes   |

### Premium Rates

| Sum Insured | Premium Excluding GST |           | Premium Including GST |           |
|-------------|-----------------------|-----------|-----------------------|-----------|
|             | Self + Spouse         | Self only | Self + Spouse         | Self only |
| 100000      | 3,500                 | 2,059     | 4,130                 | 2,430     |
| 200000      | 5,602                 | 3,294     | 6,610                 | 3,887     |
| 300000      | 7,937                 | 4,669     | 9,366                 | 5,509     |
| 400000      | 11,665                | 6,862     | 13,765                | 8,097     |
| 500000      | 14,539                | 8,734     | 17,156                | 10,306    |
| 600000      | 22,289                | 13,603    | 26,301                | 16,052    |
| 700000      | 32,112                | 19,080    | 37,892                | 22,514    |
| 800000      | 52,970                | 31,620    | 62,505                | 37,312    |
| 900000      | 77,517                | 44,981    | 91,470                | 53,078    |
| 1000000     | 91,160                | 54,315    | 1,07,569              | 64,092    |

We have this year designed a portal which is extremely user friendly. This portal can be

accessed by the retiree via mobile multiple number of times and any correction required can be done on the same without having to email anything to us and waiting for a correction endorsement. Further Go Digit has given us an added advantage of collection of premium directly into their accounts. The reconciliation shall also be done by them, and they will share a daily update with us.

We hope that with these competitive rates, the ease of premium collection and a period of 1 month, we shall be able to reach out to many pensioners.

We once again thank you all for keeping your trust and faith in us. We shall be preparing a link for data collection and sending it out to all.

Regards,

Dr. Milap Vyas  
Asst. General Manager



**K.M.Dastur Reinsurance Brokers Private Limited**

**Insurance and Reinsurance Brokers**

**Corporate Identity Number:** U65999MH1991PTC059906

**Mobile :** +91 9825623183

**Email:** [milap.vyas@kmdastur.com](mailto:milap.vyas@kmdastur.com) **website :** [www.kmdastur.com](http://www.kmdastur.com)

**Registered Office:** 310, Gokulesh Complex, R C Dutt Road, Alkapuri, Vadodara-390005

IRDAI Composite Broker Registration No:108 | Validity of Registration 30.1.2024 to 29.1.2027