



## UNITED INDIA INSURANCE COMPANY LIMITED

NO.153, 1ST FLOOR,"GURU ARCADE", ZONE-I, MAHARANA PRATAP NAGAR BHOPAL, BHOPAL,  
MADHYAPRADESH  
BHOPAL - 462011 MADHYA PRADESH  
PH: (0755) 2763447 FAX: EMAIL:

### GROUP HEALTH POLICY

UIN NO. IRDA/NL-HLT/UII/P-H/V.1/236/13-14  
POLICY NO.: 1911002818P112345208

( DUPLICATE )

**PERIOD OF INSURANCE**  
**FROM 00:00 Hrs on 24/12/2018**  
**To Midnight on 23/12/2019**

*Insured*

**MS COMMISSIONER PUBLIC RELATIONS - BHOPAL**  
JANSAMPARK SANCHINALAYA BANGANGA ROAD BHOPAL

BHOPAL  
MADHYA PRADESH  
462001

**IMPORTANT NOTICE: KINDLY UPDATE YOUR AADHAAR NO. AND PAN/FORM 60. PLEASE IGNORE IF ALREADY UPDATED.**

Agent Name :  
Agent Code :  
Mobile/Landline Number/Email :



**LET US JOIN THE FIGHT AGAINST  
CORRUPTION.**  
**PLEASE TAKE THE PLEDGE AT**  
<https://pledge.cvc.nic.in>

For any Information, Service Requests and Grievances please write to 191100@uiic.co.in

For ID Cards & Claim Intimations Please contact the TPA mentioned in the Policy document.

REGD. & HEAD OFFICE, 24, WHITES ROAD, CHENNAI - 600014

Website: <http://www.uiic.co.in>

Printed By : MDM00 @ 26/12/2018 10:17:36 AM

POLICY NO.:1911002818P112345208

UIN NO. IRDA/NL-HLT/UII/P-H/V.1/236/13-14



**GROUP HEALTH POLICY  
SCHEDULE**

<b>Policy No.</b>	<b>1911002818P112345208</b>		Previous Policy No.	
Insured Detail	<b>Name/ID</b>	MS COMMISSIONER PUBLIC RELATIONS - BHOPAL/23017123179		
	Tel. (O)		Tel.(R)	Fax
	EEmail			
	Business/Occupation	None		
<b>Period of Insurance</b>	<b>From</b>	<b>00:00</b>	<b>Hours of</b>	<b>24/12/2018 To Midnight of 23/12/2019</b>

**Coinsurance:-**

Company Name	Office Code	Leader(L)/Non-Leader(N)	Share(%)
UIIC	191100	L	75
UIIC	191187	N	25

No.of Employees	156	No.of Lives	
-----------------	-----	-------------	--

**Coverage Details:-**

Cover Group	Sum Insured(₹)	Premium(₹)
Hospitalization	47,800,000.00	1,590,000.00
	Total Sum Insured	Premium
	47,800,000.00	1,590,000.00

**Insured Details**

As Per Annexure Attached.

Premium:	₹	1,590,000.00
CGST(9%):	₹	143,100.00
SGST(9%):	₹	143,100.00
Stamp Duty:	₹	1.00
Total:	₹	1,876,200.00
Receipt Number :		10119110018112968482
Receipt Date:		25/12/2018
Development Officer Code/ Agent Code:		

**POLICY NO.:1911002818P112345208**  
**UIN NO. IRDA/NL-HLT/UII/P-H/V.1/236/13-14**

Underwriter Remarks	1. EACH FAMILY IS COVERED UNDER FLOATER SI OF Rs.2 LACS AND 4 LACS ACCORDING TO PREMIUM PAID. 2. NO WAITING PERIOD, POICY IN OPERTAION FROMDAY 1 3. ALL PRE EXISTING DISEASES ARE COVERED, WAIVER OF CLAUSE NO. 4.1, 4.2 AND 4.3. 4. 30 DAYS PRE AND 60 DAYS POST HOSPITALIZATION EXPENSES COVERED 4. SUBLIMIT FOR ROOM RENT CAPPING . 5. ROOM RENT 2% OF SI, ICU- 4% OF SI-MAJOR ILLNESS CAPPING WAIVER OF CLAUSE NO. 1.2.1 6. NO CO-PAYMENT. 7. FAMILY MEANS : SELF+SPOUSE +3 UNMARRIED CHILDREN+ MAXIMUM 2PARENTS TPA- MD INDIA HEALTHCARE SERVICES (TPA) PVT LTD. 9. CASHLESS ONLY AT NETWORK HOSPITAL, REIMBRUSEMENT IN CASE OF NON NETWORK HOSPITALS. 10. INTIMATION TO TPA IMMEDIATE ON HOPITALISATION. 11. DENTAL TREATMENT ONLY IN CASE OF ACCIDENT. 12. DAY CARE PROCEDURES ALLOWED.
---------------------	--

This Schedule and the attached policy shall be read together as one contract and any word or expression to which a specific meaning has been attached in any part of this Policy or of the Schedule shall bear the same meaning wherever it may appear.

<b>Customer GST/UIN No.:</b>		<b>Office GST No.:</b>	23AAACU5552C1ZR
<b>SAC Code:</b>	9971	<b>Invoice No. &amp; Date:</b>	2818I112345208 & 25/12/2018
<b>Amount Subject to Reverse Charges-NIL</b>			

**Anti Money Laundering Clause:-**In the event of a claim under the policy exceeding ₹ 1 lakh or a claim for refund of premium exceeding ₹ 1 lakh, the insured will comply with the provisions of AML policy of the company. The AML policy is available in all our operating offices as well as Company's web site.

Date of Proposal and Declaration: 24/12/2018

IN WITNESS WHEREOF, this policy has been signed at DO 2 BHOPAL 191100 on this 25th day of December 2018

**For and On behalf of  
United India Insurance Co. Ltd.**

Affix Policy Stamp here.
-----------------------------

**Authorized Signatory  
Underwritten By - JIT27068 ( DO UW CUM CASHIER )**

**POLICY NO. : 1911002818P112345208**  
**UIN NO. IRDA/NL-HLT/UII/P-H/V.1/236/13-14**

**Details of TPA**

Please contact the following TPA for Issue of Identity Cards, Cashless Approvals & Claims Settlement.

<b>Name of TPA</b>	MDIndia Health Insurance TPA Pvt Ltd			
<b>Address</b>	S. NO. 46/1, E Space, A-2 Building, 3rd Floor, Pune nagar Road, Vadgaonsheri, Pune - 411014, Pune Nagar Road, Wadgaon -Sheri, Pin Code : 411014, Fax No :			
<b>Toll Free number</b>	1800-233-1166, 1800-233-4505			
<b>Contact Details</b>	<b>For General Enquiries</b>	<b>For Cashless approval</b>	<b>For Claim intimation</b>	<b>For Grievances</b>
<b>Telephone Numbers</b>	1860-233-4446	1800-233-4505	1860-233-4448	
<b>Email IDs</b>	<a href="mailto:customercare@mdindia.com">customercare@mdindia.com</a>	<a href="mailto:authorisation@mdindia.com">authorisation@mdindia.com</a>	<a href="mailto:customercare@mdindia.com">customercare@mdindia.com</a>	<a href="mailto:grievance@mdindia.com">grievance@mdindia.com</a>

## Annexure:

**POLICY NO.:** 1911002818P112345208  
**UIN NO.** IRDA/NL-HLT/UII/P-H/V.1/236/13-14

Name of TPA	Group No.	Person ID.	Insured Name	Age	Sex	Relation	Occupation	Sum Insured
MDIndia Health Insurance TPA Pvt Ltd	1	1	PANKAJ SHRIVASTAVA	55	Male	Self		200000
MDIndia Health Insurance TPA Pvt Ltd	2	1	YOGESH SHARMA	32	Male	Self		200000
MDIndia Health Insurance TPA Pvt Ltd	2	2	AARTI SHARMA	26	Female	Spouse		
MDIndia Health Insurance TPA Pvt Ltd	2	4	SWASTIK SHARMA	3	Male	Son		
MDIndia Health Insurance TPA Pvt Ltd	2	6	RAM PRAKASH SHRAMA	56	Male	Father		
MDIndia Health Insurance TPA Pvt Ltd	2	7	GAYATRI DEVI	53	Female	Mother		
MDIndia Health Insurance TPA Pvt Ltd	3	1	RAJESH TIWARI	41	Male	Self		200000
MDIndia Health Insurance TPA Pvt Ltd	3	2	MANJU TIWARI	38	Female	Spouse		
MDIndia Health Insurance TPA Pvt Ltd	3	4	PRANJAL TIWARI	13	Male	Son		
MDIndia Health Insurance TPA Pvt Ltd	3	5	ADITYA TIWARI	15	Male	Son		
MDIndia Health Insurance TPA Pvt Ltd	3	6	RAMCHARAN TIWARI	64	Male	Father		
MDIndia Health Insurance TPA Pvt Ltd	3	7	KAMLA TIWARI	61	Female	Mother		
MDIndia Health Insurance TPA Pvt Ltd	4	1	VINOD SHARMA	37	Male	Self		400000
MDIndia Health Insurance TPA Pvt Ltd	4	2	SANJANA SHARMA	34	Female	Spouse		
MDIndia Health Insurance TPA Pvt Ltd	4	3	DEEPIKA SHARMA	15	Female	Daughter		
MDIndia Health Insurance TPA Pvt Ltd	4	4	AYUSH SHARMA	13	Male	Son		
MDIndia Health Insurance TPA Pvt Ltd	4	6	LAXMI NARAYAN SHARMA	62	Male	Father		
MDIndia Health Insurance TPA Pvt Ltd	4	7	SUMAN SHARMA	58	Female	Mother		
MDIndia Health Insurance TPA Pvt Ltd	5	1	KUNDAN ARORA	61	Male	Self		200000
MDIndia Health Insurance TPA Pvt Ltd	5	2	MANJU ARORA	47	Female	Spouse		
MDIndia Health Insurance TPA Pvt Ltd	6	1	PRAMOD KHARE	62	Male	Self		400000
MDIndia Health Insurance TPA Pvt Ltd	6	2	MAYA KHARE	56	Female	Spouse		
MDIndia Health Insurance TPA Pvt Ltd	7	1	RAMENDRA BHADORIYA	64	Male	Self		400000
MDIndia Health Insurance TPA Pvt Ltd	7	2	KIRSNA BHADORIYA	57	Female	Spouse		
MDIndia Health Insurance TPA Pvt Ltd	8	1	UMESH SEN	29	Male	Self		400000
MDIndia Health Insurance TPA Pvt Ltd	8	6	MUKESH SEN	50	Male	Father		
MDIndia Health Insurance TPA Pvt Ltd	8	7	GUDDI BAI SEN	46	Female	Mother		
MDIndia Health Insurance TPA Pvt Ltd	9	1	GYANI PRASAD RAJAK	38	Male	Self		200000
MDIndia Health Insurance TPA Pvt Ltd	9	2	JYOTI RAJAK	31	Female	Spouse		
MDIndia Health Insurance TPA Pvt Ltd	9	4	AARAV RAJAK	2	Male	Son		
MDIndia Health Insurance TPA Pvt Ltd	10	1	RAKESH PALANDI	38	Male	Self		200000
MDIndia Health Insurance TPA Pvt Ltd	10	2	ANJANA PALANDI	33	Female	Spouse		
MDIndia Health Insurance TPA Pvt Ltd	10	4	SAMARTH RALANDI	2	Male	Son		

Pvt Ltd								
MDIndia Health Insurance TPA Pvt Ltd	10	5	SRAJAN PALANDI	7	Male	Son		
MDIndia Health Insurance TPA Pvt Ltd	10	7	SUDHA PALANDI	66	Female	Mother		
MDIndia Health Insurance TPA Pvt Ltd	11	1	RAJNI KHETAN	45	Female	Self		200000
MDIndia Health Insurance TPA Pvt Ltd	11	7	KUSUM AGARWAL	64	Female	Mother		
MDIndia Health Insurance TPA Pvt Ltd	12	1	MONU SAHU	29	Male	Self		200000
MDIndia Health Insurance TPA Pvt Ltd	12	2	SAPNA SAHU	27	Female	Spouse		
MDIndia Health Insurance TPA Pvt Ltd	12	3	KRISHKA SAHU	2	Female	Daughter		
MDIndia Health Insurance TPA Pvt Ltd	12	6	HARCHARAN SAHU	63	Male	Father		
MDIndia Health Insurance TPA Pvt Ltd	12	7	KASTHURI SAHU	53	Female	Mother		
MDIndia Health Insurance TPA Pvt Ltd	13	1	MOHAN LALWAT	51	Male	Self		400000
MDIndia Health Insurance TPA Pvt Ltd	13	2	SONA LALWAT	46	Female	Spouse		
MDIndia Health Insurance TPA Pvt Ltd	13	4	SHUBHAM LALWAT	21	Male	Son		
MDIndia Health Insurance TPA Pvt Ltd	13	5	RAJ LALWAT	26	Male	Son		
MDIndia Health Insurance TPA Pvt Ltd	14	1	MANOJ JAIN KALAKAR	43	Male	Self		200000
MDIndia Health Insurance TPA Pvt Ltd	14	2	MIDHAVI KIRTI JAIN	38	Female	Spouse		
MDIndia Health Insurance TPA Pvt Ltd	14	3	DEEPANJALI JAIN	9	Female	Daughter		
MDIndia Health Insurance TPA Pvt Ltd	14	6	RAJENDRA KUMAR JAIN	75	Male	Father		
MDIndia Health Insurance TPA Pvt Ltd	14	7	CHANDABAI JAIN	70	Female	Mother		
MDIndia Health Insurance TPA Pvt Ltd	15	1	PAWAN KUMAR SONI	55	Male	Self		200000
MDIndia Health Insurance TPA Pvt Ltd	15	2	REKHA SONI	44	Female	Spouse		
MDIndia Health Insurance TPA Pvt Ltd	15	4	ISHAN SONI	18	Male	Son		
MDIndia Health Insurance TPA Pvt Ltd	16	1	ROHIT TRIVEDI	58	Male	Self		400000
MDIndia Health Insurance TPA Pvt Ltd	16	6	DILIP TRIVEDI	53	Male	Father		
MDIndia Health Insurance TPA Pvt Ltd	16	7	MAYA TRIVEDI	32	Female	Mother		
MDIndia Health Insurance TPA Pvt Ltd	17	1	JAGADISH VERMA	55	Male	Self		200000
MDIndia Health Insurance TPA Pvt Ltd	17	7	JAMNA BAI	69	Female	Mother		
MDIndia Health Insurance TPA Pvt Ltd	18	1	MAYANK TIWARI	39	Male	Self		400000
MDIndia Health Insurance TPA Pvt Ltd	18	2	PRIYANKA TIWARI	34	Female	Spouse		
MDIndia Health Insurance TPA Pvt Ltd	18	3	DHAN SHREE TIWARI	1	Female	Daughter		
MDIndia Health Insurance TPA Pvt Ltd	18	4	DHANESH TIWARI	1	Male	Son		
MDIndia Health Insurance TPA Pvt Ltd	18	5	JAYATI TIWARI	8	Female	Daughter		
MDIndia Health Insurance TPA Pvt Ltd	19	1	RAJKUMAR KHAMARIYA	40	Male	Self		200000
MDIndia Health Insurance TPA Pvt Ltd	19	2	AMBIKA SHARMA	35	Female	Spouse		
MDIndia Health Insurance TPA Pvt Ltd	19	3	VAIBHAVI KHAMARIYA	9	Female	Daughter		
MDIndia Health Insurance TPA Pvt Ltd	19	4	VAIBHAV KHAMARIYA	5	Male	Son		

MDIndia Health Insurance TPA Pvt Ltd	19	6	OMPRAKASH KHAMARIYA	70	Male	Father		
MDIndia Health Insurance TPA Pvt Ltd	19	7	MANORAMA SHARMA	63	Female	Mother		
MDIndia Health Insurance TPA Pvt Ltd	20	1	RAVI KUMAR BABUL	50	Male	Self		200000
MDIndia Health Insurance TPA Pvt Ltd	21	1	YOGESH CHOYAL	23	Male	Self		200000
MDIndia Health Insurance TPA Pvt Ltd	21	6	HIRALAL CHOYAL	50	Male	Father		
MDIndia Health Insurance TPA Pvt Ltd	21	7	DURGA CHOYAL	39	Female	Mother		
MDIndia Health Insurance TPA Pvt Ltd	22	1	PRIYESH KOTHARI	47	Male	Self		400000
MDIndia Health Insurance TPA Pvt Ltd	22	2	SANGEETA KOTHARI	45	Female	Spouse		
MDIndia Health Insurance TPA Pvt Ltd	22	4	SANYAM KOTHARI	15	Male	Son		
MDIndia Health Insurance TPA Pvt Ltd	22	5	JAYESH KOTHARI	19	Male	Son		
MDIndia Health Insurance TPA Pvt Ltd	23	1	SUDHIR NAGAR	50	Male	Self		200000
MDIndia Health Insurance TPA Pvt Ltd	23	2	RENU NAGAR	45	Female	Spouse		
MDIndia Health Insurance TPA Pvt Ltd	23	4	PIYUSH NAGAR	20	Male	Son		
MDIndia Health Insurance TPA Pvt Ltd	23	5	PRATIK NAGAR	26	Male	Son		
MDIndia Health Insurance TPA Pvt Ltd	24	1	KAPIL SHARMA	36	Male	Self		400000
MDIndia Health Insurance TPA Pvt Ltd	24	2	SHRADDHA SHARMA	37	Female	Spouse		
MDIndia Health Insurance TPA Pvt Ltd	24	7	REKHA SHARMA	59	Female	Mother		
MDIndia Health Insurance TPA Pvt Ltd	25	1	PRAMOD CHOUBEY	40	Male	Self		200000
MDIndia Health Insurance TPA Pvt Ltd	25	2	LAXMI CHOUBEY	40	Female	Spouse		
MDIndia Health Insurance TPA Pvt Ltd	25	3	CHANCHAL CHOUBEY	14	Female	Daughter		
MDIndia Health Insurance TPA Pvt Ltd	25	4	AMAN CHOUBEY	11	Male	Son		
MDIndia Health Insurance TPA Pvt Ltd	25	6	GOVIND PRASAD CHOUBEY	76	Male	Father		
MDIndia Health Insurance TPA Pvt Ltd	25	7	CHANDRA PRABHA	67	Female	Mother		
MDIndia Health Insurance TPA Pvt Ltd	26	1	AKASH AWASTHI	31	Male	Self		200000
MDIndia Health Insurance TPA Pvt Ltd	26	2	PRIYA AWASTHI	32	Female	Spouse		
MDIndia Health Insurance TPA Pvt Ltd	27	1	MANISH GARG	39	Male	Self		200000
MDIndia Health Insurance TPA Pvt Ltd	27	2	RACHNA GARG	34	Female	Spouse		
MDIndia Health Insurance TPA Pvt Ltd	27	3	ANIKA GARG	2	Female	Daughter		
MDIndia Health Insurance TPA Pvt Ltd	27	5	RADHIKA GARG	6	Female	Daughter		
MDIndia Health Insurance TPA Pvt Ltd	27	6	HEM KUMAR GARG	70	Male	Father		
MDIndia Health Insurance TPA Pvt Ltd	27	7	SUMAN GARG	67	Female	Mother		
MDIndia Health Insurance TPA Pvt Ltd	28	1	GIRISH PANDEY	61	Male	Self		400000
MDIndia Health Insurance TPA Pvt Ltd	28	2	SUNITA PANDEY	52	Female	Spouse		
MDIndia Health Insurance TPA Pvt Ltd	29	1	SUDHIR UPADHYAY	53	Male	Self		200000
MDIndia Health Insurance TPA Pvt Ltd	29	2	SEEMA UPADHYAY	50	Female	Spouse		
MDIndia Health Insurance TPA Pvt Ltd	29	3	SHRUTI UPADHYAY	13	Female	Daughter		

Pvt Ltd								
MDIndia Health Insurance TPA Pvt Ltd	29	5	SHUBHI UPADHYAY	19	Female	Daughter		
MDIndia Health Insurance TPA Pvt Ltd	30	1	PANCH RAJ SINGH	63	Male	Self		400000
MDIndia Health Insurance TPA Pvt Ltd	30	2	SUNITA SINGH	39	Female	Spouse		
MDIndia Health Insurance TPA Pvt Ltd	31	1	PANKAJ SHUKLA	36	Male	Self		400000
MDIndia Health Insurance TPA Pvt Ltd	31	2	ANUJA SHUKLA	28	Female	Spouse		
MDIndia Health Insurance TPA Pvt Ltd	31	3	AARADHYA	1	Female	Daughter		
MDIndia Health Insurance TPA Pvt Ltd	31	5	TANISHKA SHUKLA	3	Female	Daughter		
MDIndia Health Insurance TPA Pvt Ltd	31	6	OMPRAKASH SHUKLA	69	Male	Father		
MDIndia Health Insurance TPA Pvt Ltd	31	7	VIMLA SHUKLA	61	Female	Mother		
MDIndia Health Insurance TPA Pvt Ltd	32	1	BASANT SEN	54	Male	Self		200000
MDIndia Health Insurance TPA Pvt Ltd	32	2	SANDHYA SEN	46	Female	Spouse		
MDIndia Health Insurance TPA Pvt Ltd	32	3	AARCHI SEN	17	Female	Daughter		
MDIndia Health Insurance TPA Pvt Ltd	32	4	SWAPNIL SEN	19	Male	Son		
MDIndia Health Insurance TPA Pvt Ltd	33	1	ANJUL MISHRA	41	Male	Self		400000
MDIndia Health Insurance TPA Pvt Ltd	33	2	ARTI MISHRA	38	Female	Spouse		
MDIndia Health Insurance TPA Pvt Ltd	33	3	AAYA MISHRA	5	Female	Daughter		
MDIndia Health Insurance TPA Pvt Ltd	33	4	ARNAV MISHRA	3	Male	Son		
MDIndia Health Insurance TPA Pvt Ltd	33	7	KAMLA MISHRA	68	Female	Mother		
MDIndia Health Insurance TPA Pvt Ltd	34	1	VINOD BABU ARGAL	35	Male	Self		400000
MDIndia Health Insurance TPA Pvt Ltd	34	2	MEENA ARGAL	31	Female	Spouse		
MDIndia Health Insurance TPA Pvt Ltd	34	3	SAKSHI ARGAL	12	Female	Daughter		
MDIndia Health Insurance TPA Pvt Ltd	34	4	VAIBHAV ARGAL	8	Male	Son		
MDIndia Health Insurance TPA Pvt Ltd	34	5	DIKSHA ARGAL	4	Female	Daughter		
MDIndia Health Insurance TPA Pvt Ltd	34	6	MANSHARAM ARGAL	53	Male	Father		
MDIndia Health Insurance TPA Pvt Ltd	34	7	SAVITRY ARGAL	52	Female	Mother		
MDIndia Health Insurance TPA Pvt Ltd	35	1	SATISH PATNE	49	Male	Self		200000
MDIndia Health Insurance TPA Pvt Ltd	35	2	ANURADHA PATNE	38	Female	Spouse		
MDIndia Health Insurance TPA Pvt Ltd	36	1	LOKENDRA BHARGAVA	26	Male	Self		400000
MDIndia Health Insurance TPA Pvt Ltd	36	6	RAJESH SHARMA	56	Male	Father		
MDIndia Health Insurance TPA Pvt Ltd	36	7	HEMLATA SHARMA	50	Female	Mother		
MDIndia Health Insurance TPA Pvt Ltd	37	1	DILIP SHARMA	62	Male	Self		200000
MDIndia Health Insurance TPA Pvt Ltd	37	2	VIJAY LAXMI SHARMA	59	Female	Spouse		
MDIndia Health Insurance TPA Pvt Ltd	38	1	HARISH CHANDRA	50	Male	Self		200000
MDIndia Health Insurance TPA Pvt Ltd	38	2	ASHA	46	Female	Spouse		
MDIndia Health Insurance TPA Pvt Ltd	38	3	PRIYANKA	21	Female	Daughter		



MDIndia Health Insurance TPA Pvt Ltd	38	4	AYUSH	19	Male	Son		
MDIndia Health Insurance TPA Pvt Ltd	38	5	DIKSHA	24	Female	Daughter		
MDIndia Health Insurance TPA Pvt Ltd	38	6	PARASHRAM	72	Male	Father		
MDIndia Health Insurance TPA Pvt Ltd	38	7	RAMKALI	70	Female	Mother		
MDIndia Health Insurance TPA Pvt Ltd	39	1	PRAMOD MISHRA	41	Male	Self		200000
MDIndia Health Insurance TPA Pvt Ltd	39	7	ANARKALI MISHRA	73	Female	Mother		
MDIndia Health Insurance TPA Pvt Ltd	40	1	SANJAY SHARMA	47	Male	Self		400000
MDIndia Health Insurance TPA Pvt Ltd	40	2	GIRJA SHARMA	41	Female	Spouse		
MDIndia Health Insurance TPA Pvt Ltd	40	6	SATYANARAYAN SHARMA	79	Male	Father		
MDIndia Health Insurance TPA Pvt Ltd	40	7	SHANTI DEVI	68	Female	Mother		
MDIndia Health Insurance TPA Pvt Ltd	41	1	ARPAN RAUT	36	Male	Self		400000
MDIndia Health Insurance TPA Pvt Ltd	41	2	PRIYANKA RAUT	27	Female	Spouse		
MDIndia Health Insurance TPA Pvt Ltd	41	3	RANYA RAUT	6	Female	Daughter		
MDIndia Health Insurance TPA Pvt Ltd	41	4	RANVIJAY RAUT	2	Male	Son		
MDIndia Health Insurance TPA Pvt Ltd	41	6	ARUN RAUT	70	Male	Father		
MDIndia Health Insurance TPA Pvt Ltd	41	7	MANGLA RAUT	61	Female	Mother		
MDIndia Health Insurance TPA Pvt Ltd	42	1	JAIPRAKASH PUROHIT	63	Male	Self		400000
MDIndia Health Insurance TPA Pvt Ltd	42	2	NIRMLA PUROHIT	58	Female	Spouse		
MDIndia Health Insurance TPA Pvt Ltd	43	1	BALWANT DHOTE	65	Male	Self		200000
MDIndia Health Insurance TPA Pvt Ltd	43	2	MEERA DHOTE	54	Female	Spouse		
MDIndia Health Insurance TPA Pvt Ltd	44	1	MUKESH MISHRA	42	Male	Self		400000
MDIndia Health Insurance TPA Pvt Ltd	44	2	RAJNI KHETAN	45	Female	Spouse		
MDIndia Health Insurance TPA Pvt Ltd	44	4	DAKSH MISHRA	8	Male	Son		
MDIndia Health Insurance TPA Pvt Ltd	44	7	PRAMODANI MISHRA	70	Female	Mother		
MDIndia Health Insurance TPA Pvt Ltd	45	1	DEEPAK SHARMA	36	Male	Self		200000
MDIndia Health Insurance TPA Pvt Ltd	45	2	VANDANA SHARMA	29	Female	Spouse		
MDIndia Health Insurance TPA Pvt Ltd	45	3	RITIKA SHARMA	2	Female	Daughter		
MDIndia Health Insurance TPA Pvt Ltd	45	6	ASHOK SHARMA	62	Male	Father		
MDIndia Health Insurance TPA Pvt Ltd	45	7	UMA SHARMA	63	Female	Mother		
MDIndia Health Insurance TPA Pvt Ltd	46	1	BRIJ MOHAN SHARMA	48	Male	Self		400000
MDIndia Health Insurance TPA Pvt Ltd	46	2	NEELAM SHARMA	40	Female	Spouse		
MDIndia Health Insurance TPA Pvt Ltd	46	3	ANUSHKA SHARMA	15	Female	Daughter		
MDIndia Health Insurance TPA Pvt Ltd	46	4	AAYUSH SHARMA	20	Male	Son		
MDIndia Health Insurance TPA Pvt Ltd	46	6	R S SHARMA	76	Male	Father		
MDIndia Health Insurance TPA Pvt Ltd	46	7	KALAWATI SHARMA	71	Female	Mother		
MDIndia Health Insurance TPA	47	1	VIPIN AWASTHI	33	Male	Self		200000

Pvt Ltd								
MDIndia Health Insurance TPA Pvt Ltd	47	2	RACHNA AWASTHI	32	Female	Spouse		
MDIndia Health Insurance TPA Pvt Ltd	47	6	VISHVNATH AWASTHI	59	Male	Father		
MDIndia Health Insurance TPA Pvt Ltd	47	7	MAMTA AWASTHI	53	Female	Mother		
MDIndia Health Insurance TPA Pvt Ltd	48	1	SUMAN KUMAR PUROHIT	47	Male	Self		400000
MDIndia Health Insurance TPA Pvt Ltd	48	2	MAYA PUROHIT	42	Female	Spouse		
MDIndia Health Insurance TPA Pvt Ltd	48	4	VITTHAL PUROHIT	16	Male	Son		
MDIndia Health Insurance TPA Pvt Ltd	49	1	SURYANARAYAN MISHRA	36	Male	Self		400000
MDIndia Health Insurance TPA Pvt Ltd	49	2	JHARNA MISHRA	35	Female	Spouse		
MDIndia Health Insurance TPA Pvt Ltd	49	4	PRTHAM MISHRA	3	Male	Son		
MDIndia Health Insurance TPA Pvt Ltd	49	7	KAPURVASHA MISHRA	63	Female	Mother		
MDIndia Health Insurance TPA Pvt Ltd	50	1	ANIL GUPTA	52	Male	Self		400000
MDIndia Health Insurance TPA Pvt Ltd	50	7	KRISHNA GUPTA	71	Female	Mother		
MDIndia Health Insurance TPA Pvt Ltd	51	1	CHINTAN VIJAYVARGIYA	35	Male	Self		200000
MDIndia Health Insurance TPA Pvt Ltd	51	2	REENA VIJAYVARGIYA	34	Female	Spouse		
MDIndia Health Insurance TPA Pvt Ltd	51	6	MAHESH VIJAYVARGIYA	64	Male	Father		
MDIndia Health Insurance TPA Pvt Ltd	51	7	USHA VIJAYVARGIYA	61	Female	Mother		
MDIndia Health Insurance TPA Pvt Ltd	52	1	PANKAJ DHOTE	35	Male	Self		200000
MDIndia Health Insurance TPA Pvt Ltd	52	2	NEELAM DHOTE	30	Female	Spouse		
MDIndia Health Insurance TPA Pvt Ltd	53	1	RISHIRAJ SHARMA	29	Male	Self		400000
MDIndia Health Insurance TPA Pvt Ltd	53	2	CHHAYA BHATT	24	Female	Spouse		
MDIndia Health Insurance TPA Pvt Ltd	53	4	JAGRAT	1	Male	Son		
MDIndia Health Insurance TPA Pvt Ltd	54	1	DEEPNARAYAN SINGH	50	Male	Self		400000
MDIndia Health Insurance TPA Pvt Ltd	54	2	ANITA SINGH	37	Female	Spouse		
MDIndia Health Insurance TPA Pvt Ltd	54	3	JANHVI SINGH	5	Female	Daughter		
MDIndia Health Insurance TPA Pvt Ltd	54	5	VAISHNAVI SINGH	11	Female	Daughter		
MDIndia Health Insurance TPA Pvt Ltd	54	7	MAHRAJU DEVI	74	Female	Mother		
MDIndia Health Insurance TPA Pvt Ltd	55	1	LALIT DUBEY	48	Male	Self		200000
MDIndia Health Insurance TPA Pvt Ltd	55	2	MAMTA DUBEY	41	Female	Spouse		
MDIndia Health Insurance TPA Pvt Ltd	55	4	AKSHAT DUBEY	10	Male	Son		
MDIndia Health Insurance TPA Pvt Ltd	55	5	AAYUSH DUBEY	19	Male	Son		
MDIndia Health Insurance TPA Pvt Ltd	56	1	BALRAM SONI	44	Male	Self		200000
MDIndia Health Insurance TPA Pvt Ltd	56	2	SEEMA SONI	42	Female	Spouse		
MDIndia Health Insurance TPA Pvt Ltd	56	3	ANISHKA SONI	18	Female	Daughter		
MDIndia Health Insurance TPA Pvt Ltd	56	4	PARV SONI	11	Male	Son		
MDIndia Health Insurance TPA Pvt Ltd	56	6	NATHU LAL SONI	67	Male	Father		

MDIndia Health Insurance TPA Pvt Ltd	56	7	KAMLA SONI	65	Female	Mother		
MDIndia Health Insurance TPA Pvt Ltd	57	1	PRABHAKAR KERALKAR	61	Male	Self		200000
MDIndia Health Insurance TPA Pvt Ltd	57	2	AASHA KERALKAR	56	Female	Spouse		
MDIndia Health Insurance TPA Pvt Ltd	58	1	SHAILESH VYAS	51	Male	Self		200000
MDIndia Health Insurance TPA Pvt Ltd	58	2	PRITI VYAS	44	Female	Spouse		
MDIndia Health Insurance TPA Pvt Ltd	58	4	PRASANN	17	Male	Son		
MDIndia Health Insurance TPA Pvt Ltd	59	1	HARISH BARONIA	41	Male	Self		200000
MDIndia Health Insurance TPA Pvt Ltd	59	2	RADHA BARONIA	41	Female	Spouse		
MDIndia Health Insurance TPA Pvt Ltd	59	3	BHOOMI SHREE BARONIA	8	Female	Daughter		
MDIndia Health Insurance TPA Pvt Ltd	59	6	DISHAN LAL BARONIA	83	Male	Father		
MDIndia Health Insurance TPA Pvt Ltd	59	7	CHANDA BAI BARONIA	69	Female	Mother		
MDIndia Health Insurance TPA Pvt Ltd	60	1	SAMVED JAIN	30	Male	Self		200000
MDIndia Health Insurance TPA Pvt Ltd	60	2	DEEPALI JAIN	30	Female	Spouse		
MDIndia Health Insurance TPA Pvt Ltd	60	4	SABDH JAIN	3	Male	Son		
MDIndia Health Insurance TPA Pvt Ltd	60	7	MUNNI BAI JAIN	56	Female	Mother		
MDIndia Health Insurance TPA Pvt Ltd	61	1	SUNIL JAIN KALAKAR	46	Male	Self		400000
MDIndia Health Insurance TPA Pvt Ltd	61	2	SAVITA JAIN	44	Female	Spouse		
MDIndia Health Insurance TPA Pvt Ltd	62	1	MANISH SONI	38	Male	Self		200000
MDIndia Health Insurance TPA Pvt Ltd	62	2	SILPI SONI	29	Female	Spouse		
MDIndia Health Insurance TPA Pvt Ltd	62	3	MANSA SONI	5	Female	Daughter		
MDIndia Health Insurance TPA Pvt Ltd	62	4	MANAS SONI	1	Male	Son		
MDIndia Health Insurance TPA Pvt Ltd	62	7	ALKA SONI	65	Female	Mother		
MDIndia Health Insurance TPA Pvt Ltd	63	1	PRASANNA SHAHANE	50	Male	Self		400000
MDIndia Health Insurance TPA Pvt Ltd	63	2	PRIYA SHAHANE	51	Female	Spouse		
MDIndia Health Insurance TPA Pvt Ltd	63	4	NALIN SHAHANE	12	Male	Son		
MDIndia Health Insurance TPA Pvt Ltd	63	5	GAURAV SHAHANE	26	Male	Son		
MDIndia Health Insurance TPA Pvt Ltd	63	7	SHAKAJA SHAHANE	73	Female	Mother		
MDIndia Health Insurance TPA Pvt Ltd	64	1	PAWAN KUMAR DIXIT	29	Male	Self		200000
MDIndia Health Insurance TPA Pvt Ltd	64	2	KAMANA DIXIT	28	Female	Spouse		
MDIndia Health Insurance TPA Pvt Ltd	64	3	SIDDHI DIXIT	7	Female	Daughter		
MDIndia Health Insurance TPA Pvt Ltd	64	4	SURYANSH DIXIT	4	Male	Son		
MDIndia Health Insurance TPA Pvt Ltd	65	1	VINEETA SHARMA	38	Male	Self		400000
MDIndia Health Insurance TPA Pvt Ltd	65	2	VIKAS SHARMA	51	Female	Spouse		
MDIndia Health Insurance TPA Pvt Ltd	65	4	DEVANSH SHARMA	6	Male	Son		
MDIndia Health Insurance TPA Pvt Ltd	66	1	VIKAS OJHA	33	Male	Self		400000
MDIndia Health Insurance TPA Pvt Ltd	66	6	DILIP OJHA	55	Male	Father		

Pvt Ltd								
MDIndia Health Insurance TPA Pvt Ltd	66	7	URMILA OJHA	51	Female	Mother		
MDIndia Health Insurance TPA Pvt Ltd	67	1	CHANDRA PRAKASH GUPTA	61	Male	Self		400000
MDIndia Health Insurance TPA Pvt Ltd	68	1	PRAVEEN PARIHAR	38	Male	Self		200000
MDIndia Health Insurance TPA Pvt Ltd	68	2	DOLLY PARIHAR	35	Female	Spouse		
MDIndia Health Insurance TPA Pvt Ltd	68	4	KARTIK PARIHAR	1	Male	Son		
MDIndia Health Insurance TPA Pvt Ltd	68	5	ANIRUDH PARIHAR	4	Male	Son		
MDIndia Health Insurance TPA Pvt Ltd	69	1	DHARMENDRA TOMAR	42	Male	Self		200000
MDIndia Health Insurance TPA Pvt Ltd	69	2	MADHU TOMAR	35	Female	Spouse		
MDIndia Health Insurance TPA Pvt Ltd	69	3	MISHTHI TOMAR	6	Female	Daughter		
MDIndia Health Insurance TPA Pvt Ltd	69	4	ATHARV TOMAR	1	Male	Son		
MDIndia Health Insurance TPA Pvt Ltd	69	5	KASHISH TOMAR	11	Female	Daughter		
MDIndia Health Insurance TPA Pvt Ltd	70	1	PIYUSH SHRIVASTAVA	42	Male	Self		400000
MDIndia Health Insurance TPA Pvt Ltd	70	2	MILI SHRIVASTAVA	37	Female	Spouse		
MDIndia Health Insurance TPA Pvt Ltd	70	3	AVANI SHRIVASTAVA	10	Female	Daughter		
MDIndia Health Insurance TPA Pvt Ltd	70	4	AVIRAL SHRIVASTAVA	6	Male	Son		
MDIndia Health Insurance TPA Pvt Ltd	70	6	PRAKASH SHRIVASTAVA	67	Male	Father		
MDIndia Health Insurance TPA Pvt Ltd	70	7	SUSHILA SHRIVASTAVA	64	Female	Mother		
MDIndia Health Insurance TPA Pvt Ltd	71	1	ABHIJEET PANDIT	31	Male	Self		400000
MDIndia Health Insurance TPA Pvt Ltd	71	2	AYUSHI PANDIT	24	Female	Spouse		
MDIndia Health Insurance TPA Pvt Ltd	71	3	AAROHI PANDIT	2	Female	Daughter		
MDIndia Health Insurance TPA Pvt Ltd	71	6	DILIP PANDIT	55	Male	Father		
MDIndia Health Insurance TPA Pvt Ltd	71	7	URMILA PANDIT	50	Female	Mother		
MDIndia Health Insurance TPA Pvt Ltd	72	1	RUPESH NAGAR	44	Male	Self		400000
MDIndia Health Insurance TPA Pvt Ltd	72	2	REENA NAGAR	41	Female	Spouse		
MDIndia Health Insurance TPA Pvt Ltd	72	3	DARSHITA NAGAR	8	Female	Daughter		
MDIndia Health Insurance TPA Pvt Ltd	72	5	ESHITA NAGAR	17	Female	Daughter		
MDIndia Health Insurance TPA Pvt Ltd	72	6	MOHAN NAGAR	70	Male	Father		
MDIndia Health Insurance TPA Pvt Ltd	72	7	MADHU KANTA NAGAR	63	Female	Mother		
MDIndia Health Insurance TPA Pvt Ltd	73	1	IRSHAD HINDUSTANI	48	Male	Self		200000
MDIndia Health Insurance TPA Pvt Ltd	73	2	NUSRAT SULTANA	40	Female	Spouse		
MDIndia Health Insurance TPA Pvt Ltd	73	3	MARIYA SHEIKH	12	Female	Daughter		
MDIndia Health Insurance TPA Pvt Ltd	73	4	MOHAMMAD AMAN	17	Male	Son		
MDIndia Health Insurance TPA Pvt Ltd	73	5	MOHAMMAD ARSHAD	19	Male	Son		
MDIndia Health Insurance TPA Pvt Ltd	73	7	HAMIDA BANO	65	Female	Mother		
MDIndia Health Insurance TPA Pvt Ltd	74	1	ANIL BANZAL	57	Male	Self		400000

MDIndia Health Insurance TPA Pvt Ltd	74	2	INDRA BANZAL	54	Female	Spouse		
MDIndia Health Insurance TPA Pvt Ltd	75	1	VINAY VERMA	41	Male	Self		200000
MDIndia Health Insurance TPA Pvt Ltd	75	2	NAMRATA VERMA	38	Female	Spouse		
MDIndia Health Insurance TPA Pvt Ltd	75	3	VANSHIKA VERMA	3	Female	Daughter		
MDIndia Health Insurance TPA Pvt Ltd	75	5	PRINCY VERMA	8	Female	Daughter		
MDIndia Health Insurance TPA Pvt Ltd	75	6	PRAHLAD VERMA	66	Male	Father		
MDIndia Health Insurance TPA Pvt Ltd	75	7	PUSHPA VERMA	58	Female	Mother		
MDIndia Health Insurance TPA Pvt Ltd	76	1	VIMAL KISHORE AGRAWAL	56	Male	Self		400000
MDIndia Health Insurance TPA Pvt Ltd	76	2	NEETI AGRAWAL	51	Female	Spouse		
MDIndia Health Insurance TPA Pvt Ltd	76	3	KUM VINISHA AGRAWAL	26	Female	Daughter		
MDIndia Health Insurance TPA Pvt Ltd	76	4	PUNEET AGRAWAL	19	Male	Son		
MDIndia Health Insurance TPA Pvt Ltd	77	1	JAGDISH PRASAD TIWARI	67	Male	Self		200000
MDIndia Health Insurance TPA Pvt Ltd	77	2	VEENA TIWARI	59	Female	Spouse		
MDIndia Health Insurance TPA Pvt Ltd	78	1	SUNIL KUMAR CHOURASIYA	42	Male	Self		200000
MDIndia Health Insurance TPA Pvt Ltd	78	2	HONEY CHOURASIYA	45	Female	Spouse		
MDIndia Health Insurance TPA Pvt Ltd	78	4	SHUBH CHOURASIYA	10	Male	Son		
MDIndia Health Insurance TPA Pvt Ltd	78	5	SAMMAAN CHOURASIYA	13	Male	Son		
MDIndia Health Insurance TPA Pvt Ltd	79	1	MOHD NAEEM KHAN	52	Male	Self		400000
MDIndia Health Insurance TPA Pvt Ltd	79	2	SAYNA KHAN	38	Female	Spouse		
MDIndia Health Insurance TPA Pvt Ltd	80	1	RAJESH BHATIA	47	Male	Self		200000
MDIndia Health Insurance TPA Pvt Ltd	80	2	SARITA BHATIA	42	Female	Spouse		
MDIndia Health Insurance TPA Pvt Ltd	80	3	RISHIKA BHATIA	15	Female	Daughter		
MDIndia Health Insurance TPA Pvt Ltd	80	4	KULDEEP BHATIA	20	Male	Son		
MDIndia Health Insurance TPA Pvt Ltd	81	1	YAGYA PRAKASH TIWARI	51	Male	Self		400000
MDIndia Health Insurance TPA Pvt Ltd	81	2	KIRAN TIWARI	46	Female	Spouse		
MDIndia Health Insurance TPA Pvt Ltd	81	3	SHUBHI TIWARI	12	Female	Daughter		
MDIndia Health Insurance TPA Pvt Ltd	81	4	AKSHANT TIWARI	9	Male	Son		
MDIndia Health Insurance TPA Pvt Ltd	82	1	ABHA NIGAM	48	Female	Self		400000
MDIndia Health Insurance TPA Pvt Ltd	82	2	YOGESH KUMAR NIGAM	59	Male	Spouse		
MDIndia Health Insurance TPA Pvt Ltd	82	3	SHRIYA NIGAM	24	Female	Daughter		
MDIndia Health Insurance TPA Pvt Ltd	82	4	SHREYASH NIGAM	16	Male	Son		
MDIndia Health Insurance TPA Pvt Ltd	83	1	PRITISH SARKAR	35	Male	Self		400000
MDIndia Health Insurance TPA Pvt Ltd	83	7	SAIFALI SARKAR	53	Female	Mother		
MDIndia Health Insurance TPA Pvt Ltd	84	1	RAGINI MUDGAL	25	Female	Self		400000
MDIndia Health Insurance TPA Pvt Ltd	84	7	SOMA MUDGAL	45	Female	Mother		
MDIndia Health Insurance TPA Pvt Ltd	85	1	SUJAN SINGH BAIS	26	Male	Self		400000

Pvt Ltd								
MDIndia Health Insurance TPA Pvt Ltd	85	7	RACHNA SINGH	44	Female	Mother		
MDIndia Health Insurance TPA Pvt Ltd	86	1	UTTAM PRASAD MALVIYA	42	Male	Self		200000
MDIndia Health Insurance TPA Pvt Ltd	86	2	SANGITA MALVIYA	40	Female	Spouse		
MDIndia Health Insurance TPA Pvt Ltd	86	3	ROHINI MALVIYA	12	Female	Daughter		
MDIndia Health Insurance TPA Pvt Ltd	86	5	NIKITA MALVIYA	15	Female	Daughter		
MDIndia Health Insurance TPA Pvt Ltd	87	1	AWDHESH PUROHIT	65	Male	Self		400000
MDIndia Health Insurance TPA Pvt Ltd	87	2	MADHU PUROHIT	62	Female	Spouse		
MDIndia Health Insurance TPA Pvt Ltd	88	1	SOHAN VAIDYA	64	Male	Self		400000
MDIndia Health Insurance TPA Pvt Ltd	88	2	KIRAN VAIDYA	59	Female	Spouse		
MDIndia Health Insurance TPA Pvt Ltd	89	1	RAJENDRA GUPTA	47	Male	Self		400000
MDIndia Health Insurance TPA Pvt Ltd	89	2	RANJITA GUPTA	34	Female	Spouse		
MDIndia Health Insurance TPA Pvt Ltd	89	4	MANAS GUPTA	2	Male	Son		
MDIndia Health Insurance TPA Pvt Ltd	89	5	AADITY GUPTA	6	Male	Son		
MDIndia Health Insurance TPA Pvt Ltd	90	1	SHYAM KUMAR AGRAWAL	38	Male	Self		200000
MDIndia Health Insurance TPA Pvt Ltd	90	6	G D AGRAWAL	68	Male	Father		
MDIndia Health Insurance TPA Pvt Ltd	90	7	SUDHA AGRAWAL	64	Female	Mother		
MDIndia Health Insurance TPA Pvt Ltd	91	1	CHANDRESH GARG	43	Male	Self		400000
MDIndia Health Insurance TPA Pvt Ltd	91	2	SHWETA GARG	43	Female	Spouse		
MDIndia Health Insurance TPA Pvt Ltd	91	3	ISHIKA GARG	14	Female	Daughter		
MDIndia Health Insurance TPA Pvt Ltd	92	1	SHREE NIWAS CHAUDHARY	35	Male	Self		400000
MDIndia Health Insurance TPA Pvt Ltd	92	2	MANJU BHALAVI CHAUDHARY	35	Female	Spouse		
MDIndia Health Insurance TPA Pvt Ltd	92	6	ARVIND CHAUDHARY	62	Male	Father		
MDIndia Health Insurance TPA Pvt Ltd	92	7	DEV KUMARI CHAUDHARY	68	Female	Mother		
MDIndia Health Insurance TPA Pvt Ltd	93	1	SHANKAR SHARMA	56	Male	Self		200000
MDIndia Health Insurance TPA Pvt Ltd	93	2	RAJENDRI DEVI	46	Female	Spouse		
MDIndia Health Insurance TPA Pvt Ltd	93	4	VIKASH KUMAR SHARMA	23	Male	Son		
MDIndia Health Insurance TPA Pvt Ltd	93	7	BHURI BAI	74	Female	Mother		
MDIndia Health Insurance TPA Pvt Ltd	94	1	ASHISH MALVIYA	44	Male	Self		200000
MDIndia Health Insurance TPA Pvt Ltd	94	2	REENA MALVIYA	41	Female	Spouse		
MDIndia Health Insurance TPA Pvt Ltd	94	4	KUNAL MALVIYA	16	Male	Son		
MDIndia Health Insurance TPA Pvt Ltd	95	1	SUGREEV KUMAR SAHU	39	Male	Self		200000
MDIndia Health Insurance TPA Pvt Ltd	96	1	KAMLESH GURU	47	Male	Self		400000
MDIndia Health Insurance TPA Pvt Ltd	96	2	RICHA GURU	46	Female	Spouse		
MDIndia Health Insurance TPA Pvt Ltd	96	4	SHUBH GURU	16	Male	Son		
MDIndia Health Insurance TPA Pvt Ltd	96	7	KRISHNA GURU	69	Female	Mother		

MDIndia Health Insurance TPA Pvt Ltd	97	1	JITENDRA SINGH CHOUHAN	43	Male	Self		200000
MDIndia Health Insurance TPA Pvt Ltd	97	2	SUNAYANA CHOUHAN	39	Female	Spouse		
MDIndia Health Insurance TPA Pvt Ltd	97	3	SWATI CHOUHAN	16	Female	Daughter		
MDIndia Health Insurance TPA Pvt Ltd	97	4	RAJVEER CHOUHAN	9	Male	Son		
MDIndia Health Insurance TPA Pvt Ltd	97	6	BAPU SINGH CHOUHAN	66	Male	Father		
MDIndia Health Insurance TPA Pvt Ltd	97	7	CHANDRAKALA CHOUHAN	60	Female	Mother		
MDIndia Health Insurance TPA Pvt Ltd	98	1	DINESH SHARMA	47	Male	Self		400000
MDIndia Health Insurance TPA Pvt Ltd	98	2	SARIKA SHARMA	42	Female	Spouse		
MDIndia Health Insurance TPA Pvt Ltd	98	4	AYAN SHARMA	8	Male	Son		
MDIndia Health Insurance TPA Pvt Ltd	98	5	AASHAY SHARMA	15	Male	Son		
MDIndia Health Insurance TPA Pvt Ltd	98	6	LAKHAN LAL SHARMA	75	Male	Father		
MDIndia Health Insurance TPA Pvt Ltd	98	7	KAMLA SHARMA	70	Female	Mother		
MDIndia Health Insurance TPA Pvt Ltd	99	1	ASHISH PRATAP SINGH BHADORIYA	32	Male	Self		400000
MDIndia Health Insurance TPA Pvt Ltd	99	2	ANJLI BHADORIYA	24	Female	Spouse		
MDIndia Health Insurance TPA Pvt Ltd	99	3	AARADHYA BHADORIYA	1	Female	Daughter		
MDIndia Health Insurance TPA Pvt Ltd	99	6	BRIJPAL BHADORIYA	62	Male	Father		
MDIndia Health Insurance TPA Pvt Ltd	99	7	PREM BHADORIYA	57	Female	Mother		
MDIndia Health Insurance TPA Pvt Ltd	100	1	ASHISH DUBE	49	Male	Self		400000
MDIndia Health Insurance TPA Pvt Ltd	100	2	AKANKIHA DUBE	45	Female	Spouse		
MDIndia Health Insurance TPA Pvt Ltd	100	4	AGASTYA DUBE	20	Male	Son		
MDIndia Health Insurance TPA Pvt Ltd	100	7	MAYA DUBE	73	Female	Mother		
MDIndia Health Insurance TPA Pvt Ltd	101	1	DHEERENDRA SHUKLA	62	Male	Self		400000
MDIndia Health Insurance TPA Pvt Ltd	102	1	SANJAY MORYA	36	Male	Self		200000
MDIndia Health Insurance TPA Pvt Ltd	102	2	MUNMUN PATEL	35	Female	Spouse		
MDIndia Health Insurance TPA Pvt Ltd	102	3	RAGHVI MORYA	2	Female	Daughter		
MDIndia Health Insurance TPA Pvt Ltd	102	4	PRANAV MORYA	6	Male	Son		
MDIndia Health Insurance TPA Pvt Ltd	103	1	VIPIN SHRIVASTAVA	38	Male	Self		200000
MDIndia Health Insurance TPA Pvt Ltd	103	2	VARSHA SHRIVASTAV	34	Female	Spouse		
MDIndia Health Insurance TPA Pvt Ltd	103	3	RITIKA SHRIVASTAV	4	Female	Daughter		
MDIndia Health Insurance TPA Pvt Ltd	103	4	RUDRA SHRIVASTAV	8	Male	Son		
MDIndia Health Insurance TPA Pvt Ltd	103	6	LAXMI NARAYAN	68	Male	Father		
MDIndia Health Insurance TPA Pvt Ltd	103	7	MANJU SHRIVASTAV	57	Female	Mother		
MDIndia Health Insurance TPA Pvt Ltd	104	1	ANJALI GUPTA BATRA	38	Female	Self		400000
MDIndia Health Insurance TPA Pvt Ltd	104	2	DIPAK BATRA	38	Male	Spouse		
MDIndia Health Insurance TPA Pvt Ltd	104	4	ARNAV BATRA	9	Male	Son		
MDIndia Health Insurance TPA	105	1	PRAKASH JOSHI	57	Male	Self		200000

Pvt Ltd								
MDIndia Health Insurance TPA Pvt Ltd	105	2	SEEMA JOSHI	50	Female	Spouse		
MDIndia Health Insurance TPA Pvt Ltd	105	3	AWEEN JOSHI	13	Female	Daughter		
MDIndia Health Insurance TPA Pvt Ltd	105	4	ARYAN JOSHI	1	Male	Son		
MDIndia Health Insurance TPA Pvt Ltd	105	7	URMILA JOSHI	80	Female	Mother		
MDIndia Health Insurance TPA Pvt Ltd	106	1	MAHINDRA KUMAR DUBEY	44	Male	Self		400000
MDIndia Health Insurance TPA Pvt Ltd	106	2	RAGINI DUBEY	44	Female	Spouse		
MDIndia Health Insurance TPA Pvt Ltd	106	3	YASHIKA DUBEY	9	Female	Daughter		
MDIndia Health Insurance TPA Pvt Ltd	106	5	GARIMA DUBEY	15	Female	Daughter		
MDIndia Health Insurance TPA Pvt Ltd	107	1	SYED JAVED ALI	41	Male	Self		200000
MDIndia Health Insurance TPA Pvt Ltd	107	2	NISHAD JAVED	38	Female	Spouse		
MDIndia Health Insurance TPA Pvt Ltd	107	3	FALAQ NAAZ	8	Female	Daughter		
MDIndia Health Insurance TPA Pvt Ltd	107	6	SYED QAMAR ALI	71	Male	Father		
MDIndia Health Insurance TPA Pvt Ltd	107	7	KHAIRUN-NISA	63	Female	Mother		
MDIndia Health Insurance TPA Pvt Ltd	108	1	PRADEEP KUMAR KUSHWAHA	44	Male	Self		400000
MDIndia Health Insurance TPA Pvt Ltd	108	2	MANJU KUSHWAHA	39	Female	Spouse		
MDIndia Health Insurance TPA Pvt Ltd	108	3	AVNI KUSHWAHA	1	Female	Daughter		
MDIndia Health Insurance TPA Pvt Ltd	108	7	RAJRANI KACHHI	62	Female	Mother		
MDIndia Health Insurance TPA Pvt Ltd	109	1	DHARMVEER	52	Male	Self		200000
MDIndia Health Insurance TPA Pvt Ltd	109	2	RAJKUMARI	49	Female	Spouse		
MDIndia Health Insurance TPA Pvt Ltd	110	1	SWASTIK CHOUDHRY	31	Male	Self		400000
MDIndia Health Insurance TPA Pvt Ltd	110	2	NEHA CHOUDHRY	25	Female	Spouse		
MDIndia Health Insurance TPA Pvt Ltd	110	6	NARENDRA CHOUDHRY	62	Male	Father		
MDIndia Health Insurance TPA Pvt Ltd	110	7	HEERAMANI CHOUDHRY	53	Female	Mother		
MDIndia Health Insurance TPA Pvt Ltd	111	1	GANGA CHARAN MISHRA	56	Male	Self		200000
MDIndia Health Insurance TPA Pvt Ltd	111	2	SANJNA MISHRA	51	Female	Spouse		
MDIndia Health Insurance TPA Pvt Ltd	111	3	DEVANSHI MISHRA	14	Female	Daughter		
MDIndia Health Insurance TPA Pvt Ltd	111	5	JIGIBA MISHRA	19	Female	Daughter		
MDIndia Health Insurance TPA Pvt Ltd	111	6	KRISHNA MISHRA	79	Male	Father		
MDIndia Health Insurance TPA Pvt Ltd	112	1	TOR SINGH SOLANKI	62	Male	Self		200000
MDIndia Health Insurance TPA Pvt Ltd	112	2	LATA SOLANKI	56	Female	Spouse		
MDIndia Health Insurance TPA Pvt Ltd	113	1	SUNIL SACHAN	51	Male	Self		400000
MDIndia Health Insurance TPA Pvt Ltd	113	2	SMITA SACHAN	37	Female	Spouse		
MDIndia Health Insurance TPA Pvt Ltd	113	3	AANCHAL SACHAN	14	Female	Daughter		
MDIndia Health Insurance TPA Pvt Ltd	113	4	GAUTAM SACHAN	16	Male	Son		
MDIndia Health Insurance TPA Pvt Ltd	113	6	RAMESHCHANDRA SACHAN	76	Male	Father		



MDIndia Health Insurance TPA Pvt Ltd	114	1	SANDEEP SISODIYA	44	Male	Self		200000
MDIndia Health Insurance TPA Pvt Ltd	114	2	MICHELLE SISODIYA	44	Female	Spouse		
MDIndia Health Insurance TPA Pvt Ltd	114	4	ABHIMANYU SISODIYA	19	Male	Son		
MDIndia Health Insurance TPA Pvt Ltd	114	7	PREETI SISODIYA	65	Female	Mother		
MDIndia Health Insurance TPA Pvt Ltd	115	1	DEEPAK MAHARANWAR	43	Male	Self		200000
MDIndia Health Insurance TPA Pvt Ltd	115	2	VAISHNAVI MAHARANWAR	35	Female	Spouse		
MDIndia Health Insurance TPA Pvt Ltd	115	4	YUG MAHARANWAR	11	Male	Son		
MDIndia Health Insurance TPA Pvt Ltd	115	5	PARTH MAHARANWAR	15	Male	Son		
MDIndia Health Insurance TPA Pvt Ltd	115	7	URMILA MAHARANWAR	65	Female	Mother		
MDIndia Health Insurance TPA Pvt Ltd	116	1	VIJAY ADICHWAL	59	Male	Self		400000
MDIndia Health Insurance TPA Pvt Ltd	117	1	USHMA MALOO	56	Female	Self		400000
MDIndia Health Insurance TPA Pvt Ltd	117	2	GOVIND MALOO	62	Male	Spouse		
MDIndia Health Insurance TPA Pvt Ltd	117	7	VIDHYA DEVI	82	Female	Mother		
MDIndia Health Insurance TPA Pvt Ltd	118	1	SHASHIKANT TRIVEDI	41	Male	Self		400000
MDIndia Health Insurance TPA Pvt Ltd	118	2	NEETU TRIVEDI	36	Female	Spouse		
MDIndia Health Insurance TPA Pvt Ltd	118	3	AARADYA TRIVEDI	6	Female	Daughter		
MDIndia Health Insurance TPA Pvt Ltd	118	4	AMITABH TRIVEDI	16	Male	Son		
MDIndia Health Insurance TPA Pvt Ltd	118	5	SHREYA TRIVEDI	13	Female	Daughter		
MDIndia Health Insurance TPA Pvt Ltd	118	6	HARISH KUMAR TRIVEDI	61	Male	Father		
MDIndia Health Insurance TPA Pvt Ltd	118	7	PRABHA TRIVEDI	63	Female	Mother		
MDIndia Health Insurance TPA Pvt Ltd	119	1	MUNNA WARSI	66	Male	Self		200000
MDIndia Health Insurance TPA Pvt Ltd	119	2	SHAMIM BANO	60	Female	Spouse		
MDIndia Health Insurance TPA Pvt Ltd	120	1	NEERAV PRADHAN	39	Male	Self		400000
MDIndia Health Insurance TPA Pvt Ltd	120	2	SHIWALI PRADHAN	38	Female	Spouse		
MDIndia Health Insurance TPA Pvt Ltd	120	3	HARDIKSHA PRADHAN	10	Female	Daughter		
MDIndia Health Insurance TPA Pvt Ltd	120	5	LIMEYSHA PRADHAN	11	Female	Daughter		
MDIndia Health Insurance TPA Pvt Ltd	120	6	SHAILENDRA PRADHAN	70	Male	Father		
MDIndia Health Insurance TPA Pvt Ltd	120	7	SUHAS PRADHAN	64	Female	Mother		
MDIndia Health Insurance TPA Pvt Ltd	121	1	SAUMITRA JOSHI	44	Male	Self		400000
MDIndia Health Insurance TPA Pvt Ltd	121	2	NIDHI JOSHI	38	Female	Spouse		
MDIndia Health Insurance TPA Pvt Ltd	121	3	AARYA JOSHI	11	Female	Daughter		
MDIndia Health Insurance TPA Pvt Ltd	122	1	SANTOSH SHARMA	38	Male	Self		200000
MDIndia Health Insurance TPA Pvt Ltd	122	2	PADMA PANDEY	37	Female	Spouse		
MDIndia Health Insurance TPA Pvt Ltd	122	3	SHRESHA SHARMA	1	Female	Daughter		
MDIndia Health Insurance TPA Pvt Ltd	122	5	SEVYA SHARMA	5	Female	Daughter		
MDIndia Health Insurance TPA Pvt Ltd	123	1	RAKESH KUSHWAHA	34	Male	Self		200000

Pvt Ltd								
MDIndia Health Insurance TPA Pvt Ltd	123	2	ARTI KUSHWAHA	34	Female	Spouse		
MDIndia Health Insurance TPA Pvt Ltd	123	3	UPASNA KUSHWAHA	3	Female	Daughter		
MDIndia Health Insurance TPA Pvt Ltd	123	5	POOJA KUSHWAHA	7	Female	Daughter		
MDIndia Health Insurance TPA Pvt Ltd	123	6	DYARAM KUSHWAHA	55	Male	Father		
MDIndia Health Insurance TPA Pvt Ltd	123	7	KUSUM KUSHWAHA	52	Female	Mother		
MDIndia Health Insurance TPA Pvt Ltd	124	1	VIKAS VERMA	27	Male	Self		200000
MDIndia Health Insurance TPA Pvt Ltd	124	7	KAMLA VERMA	46	Female	Mother		
MDIndia Health Insurance TPA Pvt Ltd	125	1	SATYA NARAYAN VAISHNAV	46	Male	Self		200000
MDIndia Health Insurance TPA Pvt Ltd	126	1	RAJESH RATHOR	47	Male	Self		400000
MDIndia Health Insurance TPA Pvt Ltd	127	1	RAJESH RATHIYA	53	Male	Self		200000
MDIndia Health Insurance TPA Pvt Ltd	128	1	AWDHESH PUROHIT	65	Male	Self		400000
MDIndia Health Insurance TPA Pvt Ltd	128	2	MADHU PUROHIT	62	Female	Spouse		
MDIndia Health Insurance TPA Pvt Ltd	129	1	SALABH BHADORIA	64	Male	Self		400000
MDIndia Health Insurance TPA Pvt Ltd	129	2	DURGESH BHADORIA	61	Female	Spouse		
MDIndia Health Insurance TPA Pvt Ltd	130	1	VIKAS MITTAL	36	Male	Self		400000
MDIndia Health Insurance TPA Pvt Ltd	130	2	SWATI MITTAL	34	Female	Spouse		
MDIndia Health Insurance TPA Pvt Ltd	130	3	NAVYA MITTAL	8	Female	Daughter		
MDIndia Health Insurance TPA Pvt Ltd	130	4	LAKSHYA MITTAL	5	Male	Son		
MDIndia Health Insurance TPA Pvt Ltd	130	6	KAILASH MITTAL	65	Male	Father		
MDIndia Health Insurance TPA Pvt Ltd	130	7	SHARDA MITTAL	58	Female	Mother		
MDIndia Health Insurance TPA Pvt Ltd	131	1	MANOJ KUMAR GARG	45	Male	Self		400000
MDIndia Health Insurance TPA Pvt Ltd	131	2	REKHA GARG	43	Female	Spouse		
MDIndia Health Insurance TPA Pvt Ltd	131	3	TANYA GARG	15	Female	Daughter		
MDIndia Health Insurance TPA Pvt Ltd	131	4	ADITYA KUMAR GARG	18	Male	Son		
MDIndia Health Insurance TPA Pvt Ltd	132	1	LAXMI NARAYAN PARASHR	28	Male	Self		400000
MDIndia Health Insurance TPA Pvt Ltd	132	2	SAPNA SHARMA	25	Female	Spouse		
MDIndia Health Insurance TPA Pvt Ltd	132	7	BHAGVATI PARASHAR	57	Female	Mother		
MDIndia Health Insurance TPA Pvt Ltd	133	1	RAMVARAN SHARMA	62	Male	Self		400000
MDIndia Health Insurance TPA Pvt Ltd	133	2	SUMAN SHARMA	51	Female	Spouse		
MDIndia Health Insurance TPA Pvt Ltd	134	1	DUSHYANT SINGH SIKARWAR	37	Male	Self		400000
MDIndia Health Insurance TPA Pvt Ltd	134	2	VINIEETA SIKARWAR	29	Female	Spouse		
MDIndia Health Insurance TPA Pvt Ltd	134	3	HARPREET	3	Female	Daughter		
MDIndia Health Insurance TPA Pvt Ltd	134	4	HARJEET	4	Male	Son		
MDIndia Health Insurance TPA Pvt Ltd	135	1	KAMLA SHARMA	41	Female	Self		200000
MDIndia Health Insurance TPA Pvt Ltd	135	2	PAPPU SHARMA	47	Male	Spouse		

MDIndia Health Insurance TPA Pvt Ltd	135	3	RANU SHARMA	15	Female	Daughter		
MDIndia Health Insurance TPA Pvt Ltd	136	1	GOPAL SONI	48	Male	Self		200000
MDIndia Health Insurance TPA Pvt Ltd	136	2	SUDHA SONI	43	Female	Spouse		
MDIndia Health Insurance TPA Pvt Ltd	136	3	AKANSHA SONI	21	Female	Daughter		
MDIndia Health Insurance TPA Pvt Ltd	136	4	ANKIT SONI	17	Male	Son		
MDIndia Health Insurance TPA Pvt Ltd	136	5	VISHAL SONI	19	Male	Son		
MDIndia Health Insurance TPA Pvt Ltd	136	7	KAMLA DEVI	68	Female	Mother		
MDIndia Health Insurance TPA Pvt Ltd	137	1	NAVLESH GUPTA	49	Male	Self		200000
MDIndia Health Insurance TPA Pvt Ltd	137	2	PINKI GUPTA	34	Female	Spouse		
MDIndia Health Insurance TPA Pvt Ltd	137	3	NANCY GUPTA	22	Female	Daughter		
MDIndia Health Insurance TPA Pvt Ltd	137	4	AAYUSH GUPTA	18	Male	Son		
MDIndia Health Insurance TPA Pvt Ltd	137	5	AADARSH GUPTA	21	Male	Son		
MDIndia Health Insurance TPA Pvt Ltd	138	1	DEVESH SHARMA	52	Male	Self		400000
MDIndia Health Insurance TPA Pvt Ltd	138	2	SUNITA SHARMA	50	Female	Spouse		
MDIndia Health Insurance TPA Pvt Ltd	138	4	ADITYA SHARMA	22	Male	Son		
MDIndia Health Insurance TPA Pvt Ltd	139	1	SUMIT KUMAR DUBEY	34	Male	Self		400000
MDIndia Health Insurance TPA Pvt Ltd	139	2	RAJNI DUBEY	31	Female	Spouse		
MDIndia Health Insurance TPA Pvt Ltd	139	3	VANSHIKA DUBEY	4	Female	Daughter		
MDIndia Health Insurance TPA Pvt Ltd	139	4	VANSH DUBEY	7	Male	Son		
MDIndia Health Insurance TPA Pvt Ltd	140	1	ABHILASH DUBEY	24	Male	Self		400000
MDIndia Health Insurance TPA Pvt Ltd	140	6	RAJKUMAR DUBEY	60	Male	Father		
MDIndia Health Insurance TPA Pvt Ltd	140	7	RASHMI DUBEY	54	Female	Mother		
MDIndia Health Insurance TPA Pvt Ltd	141	1	ANUP KUMAR DUBEY	27	Male	Self		400000
MDIndia Health Insurance TPA Pvt Ltd	141	6	ANIL KUMAR DUBEY	61	Male	Father		
MDIndia Health Insurance TPA Pvt Ltd	141	7	REETA DUBEY	53	Female	Mother		
MDIndia Health Insurance TPA Pvt Ltd	142	1	SHYAM MOHAN DANDOTIYA	41	Male	Self		400000
MDIndia Health Insurance TPA Pvt Ltd	142	6	CHATURBHUJ DAS	68	Male	Father		
MDIndia Health Insurance TPA Pvt Ltd	142	7	RAMVATI	65	Female	Mother		
MDIndia Health Insurance TPA Pvt Ltd	143	1	HARISH KUMAR SUHKLA	48	Male	Self		200000
MDIndia Health Insurance TPA Pvt Ltd	143	2	SAROJ SHUKLA	35	Female	Spouse		
MDIndia Health Insurance TPA Pvt Ltd	143	4	TANISH SHUKLA	14	Male	Son		
MDIndia Health Insurance TPA Pvt Ltd	143	5	JATIN SHUKLA	16	Male	Son		
MDIndia Health Insurance TPA Pvt Ltd	143	7	LAXMI BAI	80	Female	Mother		
MDIndia Health Insurance TPA Pvt Ltd	144	1	GHANSHYAM DANDOTIYA	42	Male	Self		400000
MDIndia Health Insurance TPA Pvt Ltd	144	2	UMA DANDOTIYA	31	Female	Spouse		
MDIndia Health Insurance TPA Pvt Ltd	144	3	VARTIKA DANDOTIYA	13	Female	Daughter		

Pvt Ltd								
MDIndia Health Insurance TPA Pvt Ltd	144	4	TANMAY DANDOTIYA	14	Male	Son		
MDIndia Health Insurance TPA Pvt Ltd	144	6	VALLABH DANDOTIYA	63	Male	Father		
MDIndia Health Insurance TPA Pvt Ltd	144	7	SUSHEELA	53	Female	Mother		
MDIndia Health Insurance TPA Pvt Ltd	145	1	AJAY DIXIT	53	Male	Self		400000
MDIndia Health Insurance TPA Pvt Ltd	145	2	MAMTA DIXIT	54	Female	Spouse		
MDIndia Health Insurance TPA Pvt Ltd	145	4	JAY DIXIT	15	Male	Son		
MDIndia Health Insurance TPA Pvt Ltd	146	1	PRAMOD SINHA	51	Male	Self		400000
MDIndia Health Insurance TPA Pvt Ltd	146	2	ANITA SINHA	37	Female	Spouse		
MDIndia Health Insurance TPA Pvt Ltd	146	3	SAMBHAVI SINHA	3	Female	Daughter		
MDIndia Health Insurance TPA Pvt Ltd	146	4	KANISHK.P.SINHA	11	Male	Son		
MDIndia Health Insurance TPA Pvt Ltd	146	7	CHAMPA BAI SINHA	81	Female	Mother		
MDIndia Health Insurance TPA Pvt Ltd	147	1	GIRISH BHAN TIWARI	40	Male	Self		400000
MDIndia Health Insurance TPA Pvt Ltd	147	2	SADHNA TIWARI	38	Female	Spouse		
MDIndia Health Insurance TPA Pvt Ltd	147	6	CHANDRA BHAN TIWARI	75	Male	Father		
MDIndia Health Insurance TPA Pvt Ltd	147	7	MANKUNWAR TIWARI	74	Female	Mother		
MDIndia Health Insurance TPA Pvt Ltd	148	1	MANISH VYAS	47	Male	Self		400000
MDIndia Health Insurance TPA Pvt Ltd	148	2	APOOVA VYAS	41	Female	Spouse		
MDIndia Health Insurance TPA Pvt Ltd	148	3	VIBHUTI VYAS	13	Female	Daughter		
MDIndia Health Insurance TPA Pvt Ltd	148	4	RASHI VYAS	19	Female	Daughter		
MDIndia Health Insurance TPA Pvt Ltd	148	5	AARSHI VYAS	17	Female	Daughter		
MDIndia Health Insurance TPA Pvt Ltd	148	6	VIJAY NARAYAN VYAS	60	Male	Father		
MDIndia Health Insurance TPA Pvt Ltd	148	7	SARDA VYAS	59	Female	Mother		
MDIndia Health Insurance TPA Pvt Ltd	149	1	SANDEEP JOSHI	43	Male	Self		400000
MDIndia Health Insurance TPA Pvt Ltd	149	2	POOJA JOSHI	34	Female	Spouse		
MDIndia Health Insurance TPA Pvt Ltd	149	4	ANURAG JOSHI	7	Male	Son		
MDIndia Health Insurance TPA Pvt Ltd	149	5	PRIYANSH JOSHI	11	Male	Son		
MDIndia Health Insurance TPA Pvt Ltd	149	7	MADHURI JOSHI	65	Female	Mother		
MDIndia Health Insurance TPA Pvt Ltd	150	1	SIRAJ UDDIN	59	Male	Self		200000
MDIndia Health Insurance TPA Pvt Ltd	150	2	ANISA	50	Female	Spouse		
MDIndia Health Insurance TPA Pvt Ltd	150	4	ZIYA UDDIN	21	Male	Son		
MDIndia Health Insurance TPA Pvt Ltd	150	5	MOIN UDDIN	24	Male	Son		
MDIndia Health Insurance TPA Pvt Ltd	151	1	PRATEEK MISHRA	27	Male	Self		400000
MDIndia Health Insurance TPA Pvt Ltd	151	6	BRAJ KUMAR MISHRA	54	Male	Father		
MDIndia Health Insurance TPA Pvt Ltd	151	7	SADHNA MISHRA	51	Female	Mother		
MDIndia Health Insurance TPA Pvt Ltd	152	1	HARSH BHAN TIWARI	47	Male	Self		400000

MDIndia Health Insurance TPA Pvt Ltd	152	2	KIRTI TIWARI	42	Female	Spouse		
MDIndia Health Insurance TPA Pvt Ltd	152	3	PRATI KSHA TIWARI	10	Female	Daughter		
MDIndia Health Insurance TPA Pvt Ltd	152	4	SHASHI BHAN TIWARI	17	Male	Son		
MDIndia Health Insurance TPA Pvt Ltd	153	1	RIZWAN ANSARI	47	Male	Self		400000
MDIndia Health Insurance TPA Pvt Ltd	153	2	SHEEBA NAAZ	39	Female	Spouse		
MDIndia Health Insurance TPA Pvt Ltd	153	4	AYAN ANSARI	13	Male	Son		
MDIndia Health Insurance TPA Pvt Ltd	153	5	KAIFAFFAN ANSARI	17	Male	Son		
MDIndia Health Insurance TPA Pvt Ltd	154	1	SANTOSH MISHRA	53	Male	Self		200000
MDIndia Health Insurance TPA Pvt Ltd	154	2	RADHA MISHRA	46	Female	Spouse		
MDIndia Health Insurance TPA Pvt Ltd	154	3	RASHI MISHRA	10	Female	Daughter		
MDIndia Health Insurance TPA Pvt Ltd	154	4	PALAK MISHRA	19	Female	Daughter		
MDIndia Health Insurance TPA Pvt Ltd	154	5	PAKHI MISHRA	17	Female	Daughter		
MDIndia Health Insurance TPA Pvt Ltd	155	1	MANOJ DIXIT	42	Male	Self		200000
MDIndia Health Insurance TPA Pvt Ltd	155	2	RASHMI DIXIT	40	Female	Spouse		
MDIndia Health Insurance TPA Pvt Ltd	155	3	APOORVA DIXIT	11	Female	Daughter		
MDIndia Health Insurance TPA Pvt Ltd	155	4	ANIKA DIXIT	7	Female	Daughter		
MDIndia Health Insurance TPA Pvt Ltd	155	5	VIKAS DIXIT	61	Male	Father		
MDIndia Health Insurance TPA Pvt Ltd	155	6	INDIRA DIXIT	59	Female	Mother		
MDIndia Health Insurance TPA Pvt Ltd	156	1	gulab rohit	45	Male	Self		200000
MDIndia Health Insurance TPA Pvt Ltd	156	2	parvati rohit	36	Female	Spouse		
MDIndia Health Insurance TPA Pvt Ltd	156	3	mahima rohit	15	Female	Daughter		
MDIndia Health Insurance TPA Pvt Ltd	156	4	prafull rohit	10	Male	Son		

**POLICY NO.:1911002818P112345208**  
**UIN NO. IRDA/NL-HLT/UII/P-H/V.1/236/13-14**



**UNITED INDIA INSURANCE COMPANY LIMITED**  
**REGD.& HEAD OFFICE : No.24, WHITES ROAD, CHENNAI-600014**

### GROUP HEALTH POLICY

- 1** WHEREAS the insured designated in the Schedule hereto has by a proposal and declaration dated as stated in the Schedule which shall be the basis of this Contract and is deemed to be incorporated herein has applied to UNITED INDIA INSURANCE COMPANY LTD. (hereinafter called the COMPANY) for the insurance hereinafter set forth in respect of Employees/Members (including their eligible family members) named in the Schedule hereto (hereinafter called the INSURED PERSON) and has paid premium as consideration for such insurance.
- 1.1** NOW THIS POLICY WITNESSES that subject to the terms, conditions, exclusions and definitions contained herein or endorsed, or otherwise expressed hereon the Company undertakes that if during the period stated in the Schedule or during the continuance of this policy by renewal any insured person shall contract any disease or suffer from any illness (hereinafter called DISEASE) or sustain any bodily injury through accident (hereinafter called INJURY) and if such disease or injury shall require any such insured Person, upon the advice of a duly qualified Physician/Medical Specialist/Medical practitioner (hereinafter called MEDICAL PRACTITIONER) or of a duly qualified Surgeon (hereinafter called SURGEON) to incur hospitalisation/domiciliary hospitalisation expenses for medical/surgical treatment at any Nursing Home/Hospital in India as herein defined (hereinafter called HOSPITAL) as an inpatient, the Company will pay through TPA to the Hospital / Nursing Home or Insured the amount of such expenses incurred as are Medically Necessary and reasonable and customary in respect thereof by or on behalf of such Insured Person but not exceeding the Sum Insured in aggregate in any one period of insurance stated in the schedule hereto.
- 1.2** In the event of any claim becoming admissible under this scheme, the company will pay through TPA to the Hospital / Nursing Home or insured person the amount of such expenses as would fall under different heads mentioned below and as are reasonably and necessarily incurred thereof by or on behalf of such insured person but not exceeding the Sum Insured in aggregate mentioned in the schedule hereto.
- A.** Room, Boarding and Nursing expenses as provided by the Hospital/Nursing Home not exceeding 1% of the sum insured per day or the actual amount whichever is less. This also includes nursing care, RMO charges, IV Fluids/Blood transfusion/injection administration charges and similar expenses.
- B.** Intensive Care Unit (ICU) expenses not exceeding 2% of the sum insured per day or actual amount whichever is less.
- C.** Surgeon, Anaesthetist, Medical Practitioner, Consultants, Specialists Fees
- D.** Anesthetic, Blood, Oxygen, Operation Theatre Charges, surgical appliances, Medicines & Drugs, Dialysis, Chemotherapy, Radiotherapy, Cost of Artificial Limbs, cost of prosthetic devices implanted during surgical procedure like pacemaker, orthopaedic implants, infra cardiac valve replacements, vascular stents, relevant laboratory/diagnostic tests, X-ray and such similar expenses that are medically necessary.
- E.** Hospitalisation expenses (excluding cost of organ) incurred for/by donor in respect of organ transplant to the insured.

**Note:**

- The amount payable under 1.2 C & D above shall be at the rate applicable to the entitled room category. In case the Insured person opts for a room with rent higher than the entitled category as in 1.2 A above, the charges payable under 1.2 C & D shall be limited to the charges applicable to the entitled category. This will not be applicable in respect of medicines & drugs and implants.
- No payment shall be made under 1.2 C other than as part of the hospitalisation bill.

**1.2.1** Expenses in respect of the following specified illnesses/surgeries will be restricted as detailed below:

<b>Hospitalisation Benefits</b>	<b>LIMITS per surgery RESTRICTED TO</b>
a.Cataract, Hernia,Hysterectomy	a.Actual expenses incurred or 25% of the sum insured whichever is less
b.Major surgeries*	b.Actual expenses incurred or 70% of the Sum Insured whichever is less

\* Major surgeries include Cardiac surgeries, Brain Tumor surgeries, Pacemaker implantation for sick sinus syndrome, Cancer surgeries, Hip, Knee, joint replacement surgery, Organ Transplant.

\* The above limits specified are applicable per hospitalization/surgery.

**POLICY NO.:1911002818P112345208**

**UIN NO. IRDA/NL-HLT/UII/P-H/V.1/236/13-14**

- 1.3** Pre and Post Hospitalisation expenses payable in respect of each hospitalisation shall be the actual expenses incurred subject to a maximum of 10% of the Sum Insured.
- 1.4** In addition to the above, the following would apply to claims arising out of persons aged more than 60 years

EXPENSES ON MAJOR ILLNESSES CHARGED AS A TOTAL PACKAGE	TO BE SETTLED WITH A CO-PAY ON 80:20 BASIS. The co-pay of 20% will be applicable on the admissible claim amount.
--	--

**2. DEFINITIONS:**

**2.1 ACCIDENT:**

An accident is a sudden, unforeseen and involuntary event caused by external, visible and violent means.

- 2.2** A. "Acute condition"-Acute condition is a disease, illness or injury that is likely to respond quickly to treatment which aims to return the person to his or her state of health immediately before suffering the disease/illness/injury which leads to full recovery.
- B. "Chronic condition"-A chronic condition is defined as a disease, illness, or injury that has one or more of the following characteristics-
- it needs ongoing or long-term monitoring through consultations, examinations, check-ups and/or tests-
  - it needs ongoing or long-term control or relief of symptoms
  - it requires your rehabilitation or for you to be specially trained to cope with it
  - it continues indefinitely
  - it comes back or is likely to come back.

**2.3 ALTERNATIVE TREATMENT:**

Alternative treatments are forms of treatments other than treatment "Allopathy" or "modern medicine" and includes Ayurveda, Unani, Siddha and Homeopathy in the Indian context.

**2.4 ANY ONE ILLNESS:**

Any one illness will be deemed to mean continuous period of illness and it includes relapse within 45 days from the date of last consultation with the Hospital / Nursing Home where treatment has been taken.

**2.5 CASHLESS FACILITY:**

Cashless facility "means a facility extended by the insurer to the insured where the payments, of the cost of treatment undergone by the insured in accordance with the policy terms and conditions, or directly made to the network provider by the insurer to the extent pre-authorisation approved.

**2.6 CONGENITAL ANOMALY:**

Congenital Anomaly refers to a condition(s) which is present since birth, and which is abnormal with reference to form, structure or position.

- Internal Congenital Anomaly Which is not in the visible and accessible parts of the body.
- External Congenital Anomaly Which is in the visible and accessible parts of the body.

**2.7 CONDITION PRECEDENT:**

Condition Precedent shall mean a policy term or condition upon which the Insurer's liability under the policy is conditional upon.

**2.8 CONTRIBUTION:**

Contribution is essentially the right of an insurer to call upon other insurers liable to the same insured to share the cost of an indemnity claim on a rateable proportion.

**2.9 DAY CARE CENTRE:**

A day care centre means any institution established for day care treatment of illness and/ or injuries or a medical setup within a hospital and which has been registered with the local authorities, wherever applicable, and is under the supervision of a registered and qualified medical practitioner AND must comply with all minimum criteria as under:-

- Has qualified nursing staff under its employment
- Has qualified Medical Practitioner(s) in charge
- Has a fully equipped operation theatre of its own where surgical procedures are carried out-
- Maintains daily records of patients and will make these accessible to the Insurance Company's authorized personnel.

**2.10 DAY CARE TREATMENT:**

Day care Treatment refers to medical treatment and or surgical procedure which is

- undertaken under general or local anaesthesia in a hospital/day care centre in less than 24 hours because of technological advancement, and
- which would have otherwise required a hospitalisation of more than 24 hours. Treatment normally taken on an out-patient basis is not included in the scope of this definition.

**POLICY NO.:1911002818P112345208**  
**UIN NO. IRDA/NL-HLT/UII/P-H/V.1/236/13-14**

**2.11 DOMICILIARY HOSPITALISATION:**

Domiciliary Hospitalisation means medical treatment for an illness/disease/injury which in the normal course would require care and treatment at a hospital but is actually taken while confined at home under any of the following circumstances :

- a) The condition of the patient is such that he/she is not in a condition to be removed to a hospital or
- b) The patient takes treatment at home on account of non-availability of room in a hospital.

**2.12 GRACE PERIOD:**

Grace Period means the specified period of time immediately following the premium due date during which a payment can be made to renew or continue a policy in force without loss of continuity benefits such as waiting periods and coverage of pre-existing diseases. Coverage is not available for the period for which no premium is received.

**2.13 HOSPITAL/NURSING HOME:**

A Hospital means any institution established for in-patient care and day care treatment of illness and/or injuries and which has been registered as a Hospital with the local authorities under the Clinical establishments (Registration and Regulation) Act, 2010 or under the enactments specified under the Schedule of Section 56(1) of the said Act OR complies with all minimum criteria as under

- Has qualified nursing staff under its employment round the clock.
- Has at least 10 in-patient beds in towns having a population of less than 10 lacs and at least 15 in-patient beds in all other places;
- Has qualified medical practitioner(s) in charge round the clock;
- Has a fully equipped Operation Theatre of its own where surgical procedures are carried out;
- Maintains daily records of patients and makes these accessible to the insurance company's authorized personnel.

**2.14 HOSPITALIZATION:**

Hospitalization means admission in a Hospital/Nursing Home for a minimum period of 24 consecutive hours of inpatient care except for specified procedures/treatments, where such admission could be for a period of less than 24 consecutive hours

**2.15 ID CARD:**

ID card means the identity card issued to the insured person by the TPA to avail cashless facility in network hospitals.

**2.16 ILLNESS:**

Illness means a sickness or a disease or pathological condition leading to the impairment of normal physiological function which manifests itself during the policy period and required medical treatment.

**2.17 INJURY :**

Injury means accidental physical bodily harm excluding illness or disease solely and directly caused by external, violent and visible and evident means which is verified and certified by a Medical Practitioner.

**2.18 IN-PATIENT CARE:**

In-patient care means treatment for which the insured person has to stay in a hospital for more than 24 hours for a covered event.

**2.19 INTENSIVE CARE UNIT:**

Intensive Care Unit means an identifies section, ward or wing of a Hospital which is under the constant supervision of a dedicated medical practitioner(s) and which is specially equipped for the continuous monitoring and treatment of patients who are in a critical condition, or require life support facilities and where the level of care and supervision is considerably more sophisticated and intensive than in the ordinary and other wards.

**2.20 MATERNITY EXPENSES:**

Maternity expenses/treatment shall include:

- a) Medical treatment expenses traceable to childbirth (including complicated deliveries and caesarean sections incurred during hospitalization).
- b) Expenses towards lawful medical termination of pregnancy during the policy period.

**2.21 MEDICAL ADVICE:**

Any consultation or advice from a medical practitioner/doctor including the issue of any prescription or repeat prescription.

**2.22 MEDICAL EXPENSES:**

Medical expenses-Medical Expenses means those expenses that an Insured person has necessarily and actually incurred for medical treatment on account of illness or Accident on the advice of a Medical Practitioner, as long as these are no more than would have been payable if the Insured Person had not been insured and no more than other hospitals or doctors in the same locality would have charged for the same medical treatment.

**2.23 MEDICALLY NECESSARY:**

Medically necessary treatment is defined as any treatment, test, medication or stay in hospital or part of a stay in a hospital which



**POLICY NO.:1911002818P112345208**

**UIN NO. IRDA/NL-HLT/UII/P-H/V.1/236/13-14**

- Is required for the medical management of the illness or injury suffered by the insured;
- Must not exceed the level of care necessary to provide safe, adequate and appropriate medical care in scope, duration or intensity;
- Must have been prescribed by a Medical Practitioner;
- Must confirm to the professional standards widely accepted in international medical practice or by the medical community in India.

**2.24 MEDICAL PRACTITIONER:**

Medical Practitioner is a person who holds a valid registration from the Medical Council of any State or Medical Council of India or Council for Indian Medicine or the homeopathy set up by the Government of India or a State Government and is thereby entitled to practice medicine within its jurisdiction; and is acting within the scope and jurisdiction of his license. The term medical practitioner would include physician, specialist and surgeon.

(The Registered practitioner should not be the insured or close family members such as parents, in-laws, spouse and children.)

**2.25 NETWORK PROVIDER:**

Network Provider means hospitals or health care providers enlisted by an insurer or by a TPA and insurer together to provide medical services to an insured on payment by a cashless facility.

The list of network hospitals is maintained by and available with the TPA and the same is subject to amendment from time to time.

Preferred Provider Network means a network of hospitals which have agreed to a cashless packaged pricing for certain procedures for the insured person. The list is available with the company/TPA and subject to amendment from time to time. Reimbursement of expenses incurred in PPN for the procedures (as listed under PPN package) shall be subject to the rates applicable to PPN package pricing.

**2.26 NEW BORN BABY:**

A new born baby means baby born during the Policy Period aged between one day and 90 days, both days inclusive.

**2.27 NON-NETWORK**

Any hospital, day care centre or other provider that is not part of the network.

**2.28 NOTIFICATION OF CLAIM**

Notification of claim is the process of notifying a claim to the insurer or TPA by specifying the timelines as well as the address/telephone number to which it should be notified.

**2.29 OPD TREATMENT:**

OPD Treatment is one in which the insured visits a clinic/hospital or associated facility like a consultation room for diagnosis and treatment based on the advice of medical a practitioner. The insured is not admitted as a day care or in-patient.

**2.30 PRE-EXISTING DISEASE**

Pre Existing Disease is any condition, ailment or injury or related condition(s) for which you ad signs or symptoms, and/or were diagnosed, and/or received medical advice/treatment, within 48 months prior to the first policy issued by the insurer.

**2.31 PORTABILITY:**

Portability means transfer by an individual health insurance policyholder (including family cover) of the credit gained for pre-existing conditions and time-bound exclusions if he/she chooses to switch from one insurer to another.

**2.32 PRE-HOSPITALISATION MEDICAL EXPENSES**

Medical expenses incurred immediately 30 days before the insured person is hospitalized will be considered as part of a claim as mentioned under Item 1.2 above provided that;

- i. Such Medical expenses are incurred for the same condition for which the Insured Person's Hospitalisation was required; and
- ii. The In-patient Hospitalisation claim for such Hospitalisation is admissible by the Insurance Company

**2.33 POST HOSPITALISATION MEDICAL EXPENSES:**

Relevant medical expenses incurred immediately 60 days after the Insured person is discharged from the hospital provided that ;

- a. Such Medical expenses are incurred for the same condition for which the Insured Person's Hospitalisation was required; and
- b. The In-patient Hospitalisation claim for such Hospitalisation is admissible by the Insurance Company.

**2.34 QUALIFIED NURSE:**

Qualified Nurse is a person who holds a valid registration from the Nursing Council of India or the Nursing Council of any state in India.

**2.35 REASONABLE AND CUSTOMARY CHARGES:**

Reasonable Charges means the charges for services or supplies, which are the standard charges for the specific provider and consistent with the prevailing charges in the geographical area for identical or similar services, taking into account the nature of the illness/injury involved.

**POLICY NO.:1911002818P112345208**  
**UIN NO. IRDA/NL-HLT/UII/P-H/V.1/236/13-14**

- 2.36 RENEWAL:**  
Renewal defines the terms on which the contract of insurance can be renewed on mutual consent with a provision of grace period for treating the renewal continuous for the purpose of all waiting periods.
- 2.37 ROOM RENT**  
Room rent shall mean the amount charged by a hospital for the Occupancy of a bed on per day (24 hours) basis and shall include associated medical expenses.
- 2.38 SUBROGATION**  
Subrogation shall mean the right of the insurer to assume the rights of the insured person to recover expenses paid out under the policy that may be recovered from any other source.
- 2.39 SURGERY:**  
Surgery or Surgical Procedure means manual and/or operative procedure(s) required for treatment of an illness or injury, correction of deformities and defects, diagnosis and cure of diseases, relief of suffering or prolongation of life, performed in a hospital or day care centre by a Medical Practitioner.
- 2.40 THIRD PARTY ADMINISTRATOR**  
TPA means a Third Party Administrator who holds a valid License from Insurance Regulatory and Development Authority to act as a THIRD PARTY ADMINISTRATOR and is engaged by the Company for the provision of health services as specified in the agreement between the Company and TPA.
- 2.41 UNPROVEN/EXPERIMENTAL TREATMENT**  
Unproven/Experimental treatment is treatment, including drug Experimental therapy, which is not based on established medical practice in India.
- 3. COVERAGES:**
- 3.1** Expenses on Hospitalisation for minimum period of 24 hours are admissible. However, this time limit is not applied to specific treatments, such as

1. Adenoidectomy	19. FESS
2. Appendectomy	20. Haemo dialysis
3. Ascitic/Pleural tapping	21. Fissurectomy/Fistulectomy
4. Auroplasty	22. Mastoidectomy
5. Coronary angiography	23. Hydrocele
6. Coronary angioplasty	24. Hysterectomy
7. Dental surgery	25. Inguinal/ventral/umbilical/ Femoral hernia
8. Dilatation & Curettage	26. Parenteral chemotherapy
9. Endoscopies	27. Polypectomy
10. Excision of Cyst/Granuloma/lump	28. Septoplasty
11. Eye surgery	29. Piles/fistula
12. Fracture/dislocation excluding hairline fracture	30. Prostate
13. Radiotherapy	31. Sinusitis
14. Lithotripsy	32. Tonsilectomy
15. Incision and drainage of abcess	33. Liver aspiration
16. Colonoscopy	34. Sclerotherapy
17. Varicocelelectomy	35. Varicose Vein Ligation
18. Wound suturing	

This condition will also not apply in case of stay in hospital of less than 24 hours provided -

- The treatment is undertaken under General or Local Anesthesia in a hospital/day care centre in less than 24 hours because of technological advancement and
  - Which would have otherwise required a hospitalisation of more than 24 hours.
- Procedures/treatments usually done in out patient department are not payable under the policy even if converted as an in-patient in the hospital for more than 24 hours or carried out in Day Care Centres.

- 3.2** Domiciliary Hospitalisation means medical treatment for a period exceeding three days for such an illness/disease/injury which in the normal course would require care and treatment at a hospital but is actually taken while confined at home under any of the following circumstances :
- The condition of the patient is such that he/she is not in a condition to be removed to a hospital or
  - The patient takes treatment at home on account of non-availability of room in a hospital.

**POLICY NO.:1911002818P112345208**  
**UIN NO. IRDA/NL-HLT/UII/P-H/V.1/236/13-14**

Subject however that domiciliary hospitalisation benefits shall not cover:

- i) Expenses incurred for pre and post hospital treatment and
- ii) Expenses incurred for treatment for any of the following diseases:-
  - a. Asthma
  - b. Bronchitis
  - c. Chronic Nephritis and Nephritic Syndrome
  - d. Diarrhoea and all type of Dysenteries including Gastroenteritis
  - e. Diabetes Mellitus and Insipidus
  - f. Epilepsy
  - g. Hypertension
  - h. Influenza, Cough and Cold
  - i. All Psychiatric or Psychosomatic Disorders
  - j. Pyrexia of unknown Origin for less than 10 days
  - k. Tonsillitis and Upper Respiratory Tract infection including Laryngitis and pharangitis
  - l. Arthritis, Gout and Rheumatism

Liability of the company under this clause is restricted as stated in the Schedule attached hereto

- 3.3 For Ayurvedic Treatment, hospitalisation expenses are admissible only when the treatment has been undergone in a Government Hospital or in any Institute recognised by the Government and/or accredited by Quality Council of India/National Accreditation Board on Health.

Company's Liability for all claims admitted in respect of any/all insured person/s during the period of insurance shall not exceed the Sum Insured stated in the schedule.

#### **4. Exclusions:**

The company shall not be liable to make any payment under this policy in respect of any expenses whatsoever incurred by any Insured Person in connection with or in respect of:

- 4.1** Any pre-existing condition(s) as defined in the policy, until 48 months of continuous coverage of such insured person have elapsed, since inception of his/her first Policy with the Company.
- 4.2** Any disease other than those stated in clause 4.3 below, contracted by the Insured person during the first 30 days from the commencement date of the policy. This exclusion shall not however, apply in case of the Insured person having been covered under an Insurance scheme with our Company for a continuous period of preceding 12 months without any break.
- 4.3** Unless the Insured has 24 months of continuous coverage, the expenses on treatment of diseases such as Cataract, Benign Prostatic Hyperthrophy, Hysterectomy for Menorrhagia, or Fibromyoma, Hernia, Hydrocele, Congenital internal disease, Fistula in anus, piles, Sinusitis and related disorders, Gall Bladder Stone removal, Gout & Rheumatism, Calculus Diseases are not payable. Internal Congenital Disease means anomaly which is not visible and accessible parts of the body.
- 4.4** Unless the Insured has 48 months of continuous coverage, the expenses related to treatment of Joint Replacement due to Degenerative Condition and age-related Osteoarthritis & Osteoporosis are not payable.  
If these diseases mentioned in Exclusion no.4.3 and 4.4 (other than Congenital Internal Diseases) are pre-existing at the time of proposal they will not be covered even during subsequent period of renewal subject to the pre-existing disease exclusion clause. If the Insured is aware of the existence of congenital internal disease before inception of the policy, the same will be treated as pre-existing.
- 4.5** Injury / disease directly or indirectly caused by or arising from or attributable to War, invasion, Act of Foreign enemy, War like operations (whether war be declared or not).
- 4.6** a.Circumcision unless necessary for treatment of a disease not excluded hereunder or as may be necessitated due to an accident.  
b.Vaccination or inoculation  
c.Change of life or cosmetic or aesthetic treatment of any description such as correction of eyesight, etc.  
d Plastic surgery other than as may be necessitated due to an accident or as a part of any illness.
- 4.7** Cost of spectacles, contact lenses and hearing aids.
- 4.8** Dental treatment or surgery of any kind unless necessitated by accident and requiring hospitalisation.
- 4.9** Convalescence, general debility; run-down condition or rest cure, obesity treatment and its complications including morbid obesity, Congenital external disease or defects or anomalies, treatment relating to all psychiatric and and psychomatic disorders. Infertility, Sterility, Venereal disease, intentional self injury and use of intoxication drugs / alcohol
- 4.10** All expenses arising out of any condition directly or indirectly caused to or associated with Human T-Cell Lymphotropic Virus Type III (HTLB - III) or lymphadinopathy Associated Virus (LAV) or the Mutants Derivative or Variation Deficiency Syndrome or any syndrome or condition of a similar kind commonly referred to as AIDS.

**POLICY NO.:1911002818P112345208**

**UIN NO. IRDA/NL-HLT/UII/P-H/V.1/236/13-14**

- 4.11** Charges incurred at Hospital or Nursing Home primarily for diagnosis, x-ray or Laboratory examinations or other diagnostic studies not consistent with or incidental to the diagnosis and treatment of positive existence or presence of any ailment, sickness or injury, for which confinement is required at a Hospital / Nursing Home
- 4.12** Expenses on vitamins and tonics unless forming part of treatment for injury or diseases as certified by the attending physician
- 4.13** Injury or Disease directly or indirectly caused by or contributed to by nuclear weapon / materials
- 4.14** Treatment arising from or traceable to pregnancy, childbirth, miscarriage, abortion or complications of any of these including caesarean section, except abdominal operation for extra uterine pregnancy (Ectopic Pregnancy) which is proved by submission of Ultra Sonographic report and Certificate of Gynaecologist that it is life threatening one if left untreated.
- 4.15** Naturopathy Treatment, acupressure, acupuncture, magnetic therapies, experimental and unproven treatments/therapies. Treatment including drug experimental therapy which is not based on established medical practice in India, is treatment experimental or unproven.
- 4.16** External and or durable Medical / Non-medical equipment of any kind used for diagnosis and/or treatment and/or monitoring and/or maintenance and/or support including CPAP, CAPD, Infusion pump, Oxygen concentrator etc., Ambulatory devices i.e., walker, crutches, Belts, Collars, Caps, Splints, Slings, Braces, Stockings, elastrocepe bandages, external orthopaedic pads, sub cutaneous insulin pump, Diabetic foot wear, Glucometer/Thermometer, alpha/water bed and similar related items etc. and also any medical equipment, which are subsequently used at home.
- 4.17** Genetic disorders and stem cell implantation/surgery.
- 4.18** Change of treatment from one system of medicine to another unless recommended by the consultant/hospital under whom the treatment is taken.
- 4.19** Treatment for Age Related Muscular Degeneration (ARMD), treatment such as Rotational Field Quantum Magnetic Resonance (RFQMR), Enhanced External Counter Pulsation (EECP), etc.
- 4.20** All non-medical expenses including convenience items for personal comfort such as charges for telephone, television, ayah, private nursing/barber or beauty services, diet charges, baby food, cosmetic, tissue paper, diapers, sanitary pads, toiletry items and similar incidental expenses.
- 4.21** Any kind of Service charges, Surcharges, Admission Fees/Registration Charges, Luxury tax and similar charges levied by the hospital.
- 4.22** All non-Medical expenses. For detailed list of non-medical expenses, please log on to our website [www.uiic.co.in](http://www.uiic.co.in).
- 5. CONDITIONS:**
- 5.1** Contract: The Proposal form, Prospectus, Pre-acceptance Health check-up and the Policy issued shall constitute complete Contract of Insurance.
- 5.2** Every notice or communication regarding hospitalization or claim to be given or made under this Policy shall be delivered in writing at the address of the TPA office as shown in the Schedule. Other matters relating to the policy may be communicated to the policy issuing office.
- 5.3** The premium payable under this Policy shall be paid in advance. No receipt for Premium shall be valid except on the official form of the company signed by a duly authorised official of the company. The due payment of premium and the observance and fulfilment of the terms, provisions, conditions and endorsements of this Policy by the Insured Person in so far as they relate to anything to be done or complied with by the Insured Person shall be a condition precedent to any liability of the Company to make any payment under this Policy. No waiver of any terms, provisions, conditions and endorsements of this policy shall be valid unless made in writing and signed by an authorised official of the Company.
- 5.4** Notice of Communication: Upon the happening of any event which may give rise to a claim under this Policy notice with full particulars shall be sent to the TPA named in the schedule immediately and in case of emergency hospitalization within 24 hours from the time of Hospitalisation/Domiciliary Hospitalisation
- 5.5** All supporting documents relating to the claim must be filed with TPA within 15 days from the date of discharge from the hospital. In case of post-hospitalisation, treatment (limited to 60 days), all claim documents should be submitted within 7 days after completion of such treatment.

**POLICY NO.:1911002818P112345208**  
**UIN NO. IRDA/NL-HLT/UII/P-H/V.1/236/13-14**

Note:Waiver of this Condition may be considered in extreme cases of hardship where it is proved to the satisfaction of the Company that under the circumstances in which the insured was placed it was not possible for him or any other person to give such notice or file claim within the prescribed time-limit.

- 5.6** The Insured Person shall obtain and furnish to the TPA with all original bills, receipts and other documents upon which a claim is based and shall also give the TPA / Company such additional information and assistance as the TPA / Company may require in dealing with the claim.
- 5.7** Any medical practitioner authorised by the TPA / Company shall be allowed to examine the Insured Person in case of any alleged injury or disease leading to Hospitalisation if so required.
- 5.8** The Company shall not be liable to make any payment under this policy in respect of any claim if such claim be in any manner fraudulent or supported by any fraudulent means or device whether by the Insured Person or by any other person acting on his behalf.

**5.9 DISCLOSURE TO INFORMATION NORM**

The Policy shall be void and all premium paid hereon shall be forfeited to the Company, in the event of misrepresentation, mis-description or non-disclosure of any material fact.

- 5.10** If at the time when a claim arises under the policy, there is in existence any other insurance taken by the insured to indemnify the treatment costs, the insured person shall have the right to require a settlement of the claim in terms of any of his policies. If the amount to be claimed exceeds the sum insured under a single policy, after considering deductibles or co-pay, the insured person shall have the right to choose the insurers by whom the claim is to be settled. In such cases, the Company shall not be liable to pay or contribute more than its rateable proportion of any loss, liability, compensation costs or expenses.

Note: The insured person must disclose such other insurance at the time of making the claim under this policy.

- 5.11** The Policy may be renewed by mutual consent and in such event the renewal premium shall be paid to the Company on or before the date of expiry of the Policy or of the subsequent renewal thereof. The Company shall not be bound to give notice that such renewal premium is due, provided however that if the insured shall apply for renewal and remit the requisite premium before the expiry of this policy, renewal shall not normally be refused, unless the Company has reasonable justification to do so.

**5.12 ENHANCEMENT OF SUM INSURED**

The insured may seek enhancement of Sum Insured in writing at or before payment of premium for renewal, which may be granted at the discretion of the Company. However, notwithstanding enhancement, for claims arising in respect of ailment, disease or injury contracted or suffered during a preceding policy period, liability of the company shall be only to the extent of the Sum Insured under the policy in force at the time when it was contracted or suffered during the currency of such renewed policy or any subsequent renewal thereof.

Any such request for enhancement must be accompanied by a declaration that the insured or any other insured person in respect of whom such enhancement is sought is not aware of any symptoms or other indications that may give rise to a claim under the policy. The Company may require such insured person/s to undergo a Medical examination to enable the company to take a decision on accepting the request for enhancement in the Sum Insured.

**5.13 Cancellation Clause :**

The Company may at any time cancel the Policy on grounds of misrepresentation, fraud, non-disclosure of material fact or non-cooperation by the insured by sending fifteen days notice in writing by Registered A/D to the insured at his last known address in which case the Company shall return to the insured a proportion of the last premium corresponding to the unexpired period of insurance if no claim has been paid under the policy. The insured may at any time cancel this policy and in such event the Company shall allow refund of premium at Company's short period rate table given below provided no claim has occurred upto the date of cancellation.

<b>PERIOD ON RISK</b>	<b>RATE OF PREMIUM TO BE CHARGED.</b>
Upto one month	1/4 th of the annual rate
Upto three months	1/2 of the annual rate
Upto six months	3/4th of the annual rate
Exceeding six months	Full annual rate.

**POLICY NO.:1911002818P112345208**

**UIN NO. IRDA/NL-HLT/UII/P-H/V.1/236/13-14**

- 5.14** If any dispute or difference shall arise as to the quantum to be paid under the policy (liability being otherwise admitted) such difference shall independently of all other questions be referred to the decision of a sole arbitrator to be appointed in writing by the parties or if they cannot agree upon a single arbitrator within 30 days of any party invoking arbitration, the same shall be referred to a panel of three arbitrators, comprising of two arbitrators, one to be appointed by each of the parties to the dispute/difference and the third arbitrator to be appointed by such two arbitrators and arbitration shall be conducted under and in accordance with the provisions of the Arbitration and Conciliation Act, 1996.  
It is clearly agreed and understood that no difference or dispute shall be referable to arbitration as herein before provided, if the Company has disputed or not accepted liability under or in respect of this Policy.  
It is hereby expressly stipulated and declared that it shall be a condition precedent to any right of action or suit upon this policy that award by such arbitrator/arbitrators of the amount of the loss or damage shall be first obtained.
- 5.15** If the TPA, as per terms and conditions of the policy or the Company shall disclaim liability to the Insured for any claim hereunder and if the Insured shall not within 12 calendar months from the date or receipt of the notice of such disclaimer notify the TPA/ Company in writing that he does not accept such disclaimer and intends to recover his claim from the TPA/Company then the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder.
- 5.16** All medical/surgical treatments under this policy shall have to be taken in India and admissible claims thereof shall be payable in Indian currency. Payment of claim shall be made through TPA to the Hospital/Nursing Home or the Insured Person as the case may be.  
Upon acceptance of an offer of settlement, the payment of amount due shall be made within 7 days from the date of acceptance of offer by the Insured. In the cases of delay in the payment, the insurer shall be liable to pay interest at a rate which is 2% above the bank rate prevalent at the beginning of the financial year in which the claim is reviewed by it.
- 5.17** Low Claim Ratio Discount (Bonus)  
Low Claim Ratio Discount at the following scale will be allowed on the total premium at renewal only depending upon the incurred claim ratio for the entire group insured under the Group Medclaim Insurance Policy for the preceding 3 completed years excluding the year immediately preceding the date of renewal where the Group Medclaim Insurance Policy has not been in force for 3 completed years, such shorter period of completed years excluding the year immediately preceding the date of renewal will be taken in to account

<b>Incurred Claim ratio under the group policy</b>	<b>Discount %</b>
Not exceeding 60%	5
Not exceeding 50%	15
Not exceeding 40%	25
Not exceeding 30%	35
Not exceeding 25%	40

**5.18 High Claims Ratio Loading (MALUS)**

The total premium payable at renewal of the Group Policy will be loaded at the following scale depending upon the incurred claims ratio for the entire group insured under the Group Medclaim Insurance Policy for the preceding year (immediately preceding the date of renewal).

<b>Incurred claims ratio under this group policy</b>	<b>Loading</b>
Between 70% and 100%	25%
Between 101% and 125 %	55%
Between 126 % and 150 %	90%
Between 151 % and 175 %	120%
Between 176 and 200	150%
Over 200 %	Cover to be reviewed

**Note:**

- Low Claim Ratio Discount (Bonus) or High Claim Ratio loading (Malus) will be applicable to the Premium at renewal of the Policy depending on the incurred claims Ratio for the entire Group Insured.
- Incurred claim would mean claims paid plus claims outstanding in respect of the entire group insured under the policy during the relevant period.

The insured shall throughout the period of insurance keep and maintain a proper record of register containing the names of all the insured persons and other relevant details as are normally kept in any institution/ Organisation. The insured shall declare to the company any additions in the number of insured persons as and when arising during the period of insurance and shall pay the additional premium as agreed.

**POLICY NO.:1911002818P112345208**

**UIN NO. IRDA/NL-HLT/UII/P-H/V.1/236/13-14**

It is hereby agreed and understood that, that this insurance being a Group Policy availed by the Insured covering Members, the benefit thereof would not be available to Members who cease to be part of the group for any reason whatsoever. Such members may obtain further individual insurance directly from the Company and any claims shall be governed by the terms thereof.

**6 MATERNITY EXPENSES BENEFIT EXTENSION: (Wherever applicable)**

This is an optional cover, which can be obtained on payment of 10% of total basic premium for all the Insured Persons under the Policy.

Option for Maternity Benefits has to be exercised at the inception of the Policy period and no refund is allowable in case of Insured's cancellation of this option during currency of the policy.

The hospitalization expenses in respect of the new born child can be covered within the Mother's Maternity expenses. The maximum benefit allowable under this clause will be up to Rs. 50,000/- or the sum insured opted by the group whichever is lower.

Special conditions applicable to Maternity expenses Benefit Extension:

1. These Benefits are admissible only if the expenses are incurred in Hospital / Nursing Home as in-patients in India
2. A waiting period of 9 months is applicable for payment of any claim relating to normal delivery or caesarean section or abdominal operation for extra uterine pregnancy. The waiting period may be relaxed only in case of delivery, miscarriage or abortion induced by accident or other medical emergency.
3. Claim in respect of delivery for only first two children and / or operations associated therewith will be considered in respect of any one Insured Person covered under the policy or any renewal thereof. Those Insured Persons who are already having two or more living children will not be eligible for this benefit.
4. Expenses incurred in connection with voluntary medical termination of pregnancy during the first 12 weeks from the date of conception are not covered.
5. Pre-natal and postnatal expenses are not covered unless admitted in Hospital / Nursing Home and treatment is taken there.

Note: When group policy is extended to include Maternity Expenses Benefit, the exclusion No.4.14 of the policy stands deleted.

**7 IRDA REGULATIONS :** This policy is subject to IRDA (Health Insurance) Regulations 2013 and IRDA (Protection of Policyholders' Interest) Regulations 2002 as amended from time to time.

**8. GRIEVANCE REDRESSAL :** In the event of the policyholder having any grievance relating to the insurance, the insured person may submit in writing to the Policy Issuing Office or Grievance cells at Regional Office of the Company for redressal. If the grievance remains unaddressed, the insured person may contact the Officer, Uni-Customer Care Department, Head Office.

**9 IMPORTANT NOTICE**

The Company may revise any of the terms, conditions and exceptions of this insurance including the premium payable on renewal in accordance with the guidelines/rules framed by the Insurance Regulatory and Development Authority (IRDA) and after obtaining prior approval from the Authority. We shall notify you of such changes at least three months before the revision are to take effect.

The Company may also withdraw the insurance as offered hereunder after following the due process as laid down by the IRDA and after obtaining prior approval of the Authority and we shall offer to cover you under such revised/new terms, conditions, exceptions and premium for which we shall have obtained prior approval from the Authority.

\* \* \* \* \*