



CBU 311701/GS/2020-21/11/3
December 09, 2020

Deputy Secretary (Law)
Government of National Capital Territory of Delhi
(Department of Law, Justice & Legislative Affairs)
5th Level, C-Wing, Delhi Secretariat
New Delhi

Confirmation of Insurance Risk Coverage

Sub: Group Mediclaim Policy for Advocates of Bar Council of Delhi, registered under Chief Minister Advocates Welfare Scheme Government of NCT of Delhi

Sir,

In connection with the above, we have for reference various orders of Hon'ble Delhi High Court last one being dated 27.11.2020, advising inception of insurance coverage/policy by 10.12.2020. In this context we confirm the commencement of insurance risk/coverage with effect from 00.00.01 Hrs of 10.12.2020. The brief details of the cover as well as gist of Insurance coverage are as under:

A. Description of Insurance Cover

- Insurance Cover Description** : Tailor Made Group Mediclaim Policy for Advocates of Bar Council of Delhi, registered under Chief Minister Advocates Welfare Scheme Government of NCT of Delhi
- Principal Insured** : Deputy Secretary (Law), Government of NCT of Delhi
- Policy Number** : 31170134200400000046
- Period of Insurance** : 10/12/2020 00:00:01 Hrs to 09/12/2021 11:59:59 Hrs
- Insured Persons** : 22,467 advocates and their family members as per list provided by Department of Law, Government of NCT of Delhi vide mail dated 03/12/2020. Copy of the list attached herewith.
- Family Definition** : 1+3 (Self, Spouse and 2 Dependent Children)
In case of son, the coverage will be till he starts earning or till he attains the age of 25 years whichever is earlier.
In case of daughter, the coverage will be till she starts earning or gets married or till she attains the age of 25 years, whichever is earlier.

Sum Insured : INR 5 Lacs per family on floater basis

Maximum Age : 85 years

B. Gist of Insurance Coverage Terms

Pre-existing Diseases : Covered

30 Days waiting : Waived

1st, 2nd and 4th Year Exclusion : Waived

Coverage of Pre and Post Hospitalisation : Pre-Hospitalisation 30 Days
Post-Hospitalisation 60 Days

Co-Payment : 25% on each and every claim including Maternity, CABG, Cataract, Knee Replacement etc.

Room Rent : 1% of Sum Insured for Normal Rooms and 2% of Sum Insured for ICU

Disease wise Capping : Cataract: INR 24,000 per eye
CABG: INR 2 Lacs
Knee Replacement Uni/Bil 1.75lacs/2.5lacs

Ambulance Charges : INR 2000 per event/incident

Domiciliary hospitalization (including COVID 19 cases) and AYUSH treatments : .Not Covered

All other terms : As per New India Flexi Floater Group Mediclaim Policy IRDAI/HLT/NIA/P-H/V.II/340/15-16. (Policy wordings attached)

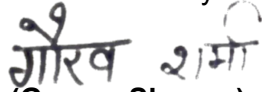
TPA : Health India Insurance TPA

Issuance of TPA Cards (e-cards/plastic cards and mailer to Advocates) : Delayed. As the data provided by Department of Law, Government of NCT of Delhi vide mail dated 03/12/2020 is not cent percent correct, therefore, the issuance of cards in this regard would commence as per the orders of Hon'ble High court in the next date of hearing.

- Nodal Person from Delhi Govt.** : Sh. Rakesh Sharma, Deputy Secretary (Law), Department of Law, Government of NCT of Delhi
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- Nodal Person from Bar Council of Delhi** : Sh. Himalkhtar, Vice Chairman, Bar Council of Delhi
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Thanking you and assuring of our best services at all times.

Yours Sincerely


(Gaurav Sharma)
Branch Manager

Enclosed: as above