

# DREDGING CORPORATION OF INDIA LIMITED

POLICY NO: 620300/34/18/04/00000004

## Terms and Conditions:

1. Pre existing deceases are covered
2. One month waiting period waived off
3. Two & Four years exclusion waived off
4. Maternity benefit: maximum amount reimbursable for normal delivery is 25,000/- & Caesarean is 50,000/-
- 5.. New born baby to be included.
6. Newly joined employee to be included along with their family members. Proportionate premium will be paid by the company.
- 7.. Separated employees to be deleted along with their family members. Proportionate premium to be reimbursed to company.
8. Cateract operation: Maximum limit is 35,000/- per each eye
9. Corporate Buffer: 50 lakhs restricted to sum insured of individual.
10. Pre hospitalization: The company shall reimburse the insured in respect of the medical expenses incurred up to 30 (thirty) days immediately before the insured person is hospitalised, 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 company
  - iii. Pre hospitalisation shall be considered as part of hospitalisation claim.
9. Post hospitalization: The company shall reimburse the insured in respect of the medical expenses incurred up to 60 (sixty) days immediately after the insured person is discharged from hospital, 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 company
  - iii. Post hospitalisation shall be considered as part of hospitalisation claim.

10. Daycare procedure: The company shall pay to the hospital in respect of the medical expenses or reimburse the insured in respect of the medical expenses and pre and post hospitalisation expenses, for day care procedures which require hospitalisation for less than 24 (twenty four) hours provided that

- i. day care procedures/surgeries where such treatment is taken by an insured person in a hospital/day care centre (but not the outpatient department of a hospital)
- ii. any other surgeries/procedures which due to advancement of medical science require hospitalisation for less than 24 (twenty four) hours and for which prior approval from company/TPA is mandatory.

11. Ayurveda and Homeopathy: The company shall pay to the hospital in respect of the medical expenses or reimburse the insured in respect of the medical expenses pre and post hospitalisation expenses, incurred for Ayurveda and Homeopathy treatment up to 25% of the sum insured the limit as mentioned in the Table of Benefits provided treatment is taken in a government hospital or in an institute recognized by government and/or accredited by Quality Council of India/ National Accreditation Board for Health.