

GROUP TERM INSURANCE POLICY (For AIFTP Members)

- Association structured and hard Negotiated Terms & Pricing.
- All Types of Death are covered.
- Worldwide Coverage
- 10 Lakhs Sum Insured per Member.
- Hassel Free Enrolment – No Pre-Policy Health Checkup require.
- Only basic details to be filled in ONLINE.
- No Proposal Form to be filled.
- Hard negotiated Competitive Pricing.
- Free Cover Limit for age up to 65 up to 10 Lakhs of SI only Tele Medicals
- Suicide Cover
- Personalized servicing assured from Broker on one-to-one basis.

- Technology Platform Internet Portal to be provided for complete details and support.
- Insurance policy of reputed insurance company.
- Coverage only for Association Members.
- As per provision one can opt to have this additional policy over and above any existing policy.
- Provision to claim from all the policies in case of claim. This policy is “Death Benefit” so one is allowed to opt any sum Insured based on his declared income.
- Premium payment will be online using Cards / Net Banking.

AFFINITY PROPOSAL Group Tem Life Insurance Policy

Insured Name	:	All India Federation of Tax Practitioners
Head Office Address	:	215, Rewa Chambers, 31-New Marine Lines, Mumbai - 400020
Policy Type	:	Group Term Life Insurance - Fresh Policy / First Time Insurance
3 years Death/Claim History	:	
Terms		Proposed Benefits
Total members in RFQ	:	363
Sum Insured Per Member	:	10 Lacs Each
Basis of sum insured	:	Flat Sum Insured - it should be 4 times of annual Income
Rate for basic life cover (per 1000 SA)	:	
GTL Annual Premium	:	0
GST @18%	:	0
Annual premium with taxes	:	0
BUILT IN BENEFITS OF THE PRODUCT		
Terrorism Cover	:	Yes
Suicide	:	Covered from Day 1
Actively at Work Clause	:	NA
Free Cover Limit	:	Rs. 10,00,000
Members above free cover limit	:	0
Entry Age	:	18 Years
Maximum Age	:	65 Years
Territory Limit	:	Worldwide
Operative Time	:	24 Hours
The Premium Indication will be	:	INR 5.40 paise per SI 1,000
for INR 10 Lacs	:	5,400
Add: GST @ 18 %	:	972
Total	:	6,372



GROUP HEALTH INSURANCE POLICY **(for AFTF Members & their Dependent Family Members)**

- Association structured and hard Negotiated Terms & Pricing.
- Cashless Policy / PAN India Coverage.
- 5 Lakhs Family Floater Sum Insured per Family.
- Hassel Free Enrolment – No Pre-Policy Health Checkup require.
- Only basic details to be filled in ONLINE.
- No Proposal Form to be filled.
- Hard negotiated Competitive Pricing.
- Extended Scope of Covers in comparison to market retail policy.
- All Waiting Period waived off.
- Coverage for all from day 1
- Pre-Existing Ailment Coverage from Day 1
- Personalized servicing assured from Broker on one-to-one basis.
- Technology Platform like Mobile App & Internet Portal to be provided for complete details and support.
- Insurance policy of reputed insurance company.
- Coverage for Self+ Spouse + 2 Children up to 25 Years + 2 Parents up to 85 Years of Age.
- No Restriction of Age on renewal – Lifetime renewal allowed.
- As per provision one can opt to have this additional policy over and above any existing policy.
- Provision to claim from all the policies in one claim up to the extent of Expenses incurred.
- 80 D Certificate for the Associate Members for paying premium.
- Premium payment will be online using Cards / Net Banking.

AFFINITY PROPOSAL

Quote Slip for Group Medclaim Insurance Policy



Insured Name	:	All India Federation of Tax Practitioners
Address	:	215, Rewa Chambers, 31-New Marine Lines, Mumbai - 400020
Policy Type	:	Group Medclaim Insurance Policy - Fresh Proposal - First time Policy
Total No. of Associate Members	:	363
Total no. of Dependants of members	:	1452
Total no. of Lives	:	1815

Scope of Coverage:

Proposed Structure

Family Definition	:	Employee + Spouse + 2 Dependant Children upto 25 Yrs + 2 Dependent Parents
Family Size	:	1 + 5
Type of Cover	:	Family Floater
Age Restrictions for Members & Spouse	:	65 Years
Age Restrictions for Parents	:	85 Years
Age Restriction for Children	:	Upto 25 Years
Sum Insured Per Family / Employee	:	INR 5 Lacs for All
Pre Existing Disease	:	Covered from Day 1
First 30 days waiting period	:	Waived off
1 / 2 / 4 year exclusion	:	Waived off
Maternity Benefit for 1st two living children	:	Not Covered
Maternity 9 months waiting period waiver	:	Not Covered
Pre-Post Natal Expenses on IPD	:	Not Covered
Pre-Post Natal Expenses on OPD	:	Not Covered
New Born Baby Coverage	:	Covered from Day 1 within Family Sum Insured
Corporate Buffer - Annual Amount	:	NIL
Corporate Buffer - restrictions	:	Not Applicable
Pre & Post Hospitalisation Expenses (60-90 Days respectively)	:	Covered
Room Rent Restriction	:	1 % of Eligible Sum insured for Normal Room & 2 % of Eligible Sum Insured for ICU & ICCU
Internal Congenital Ailments cover	:	Covered
Treatment towards Epidemics & Pandemics	:	Covered
Cyberknife, Gamma Knife, Stem Cell Transplantation, Robotic Surgery, Femto Laser Treatment, Cochlear Implant	:	50% Co-Pay
Emergency Ambulance Charges	:	INR 2,500 for Normal Ambulance & INR 10,000 for Cardiac ambulance
Sub Limit for various Ailments / Treatments	:	Not Applicable
Sub Limit for Cataract	:	INR 40,000
Standard Sub-limits as per Insurance company Policy	:	Conditions should be mentioned to be deleted
Terrorism Cover	:	Covered

Day Care Procedures	:	Covered
Dental Treatment	:	Covered only if due to accident and requiring Hospitalisation
Cashless Facility	:	Available at Network Hospital of TPA
Addition-Deletion on pro-rata basis from Date of Joining and Date of Leaving respectively subject to CD Balance with the Insurance company	:	Applicable only for Newly wedded and new Borns
Mid-term Addition of Dependents	:	Allowed only in case of new born baby and spouse in case of marriage
Claim Intimation	:	Within 7 Days from Date of Admission
Claim Documents Submission	:	Within 30 Days from Date of Discharge

Exclusions under the policy which can be bought back with extra premium

External Congenital Ailments	:	Can be Covered in Life & Death Situation
Special Condition - Maternity	:	Can be Covered In case of Complication arising due to maternity - full sum insured is applicable
Additional Coverage for New Born Baby	:	(Normal Baby Charges) Post Delivery Hospitalisation Charges incurred on New born baby to be covered upto Sum Insured (Vaccination, Paedriatic charges to be covered).
Pre-Post Natal Expenses	:	Can be Covered within Maternity Limit of in case of Hospitalization and Up to INR 10,000 on OPD Basis
Pre-Post Natal Expenses - IPD	:	Covered within Maternity Limit of in case of Hospitalization
Special Condition - Ctract	:	Cost of Mutlifocal Lenses to be payable as per Bi focal Lens
FESS - Sinus Surgery	:	Covered with Limit of INR 20,000
Avastin and Lucentis injection	:	Covered for INR 25,000 per claim
Ommission to Insured	:	Addition of dependent family members will be allowed to enroll up to 10 % of the total lives covered in the policy
Oral Chemotherapy	:	Can be Covered
Hormonal Replacement Therapy / Hormonal Therapy / adjuvent Therapy / Immune Modulators in Cancer Treatment	:	Can be Covered
Infertility, Sub Fertility, Assisted Conception Procedure	:	Can be Covered
Obesity {Including Morbid Obesity} Treatment	:	Can be Covered
Psychatric & Psychooamtic Disorder	:	Can be Covered
Treatment of Sexually Transmitted Diseases	:	Can be Covered
Any Expenses when the patient is diagnosed with Retro Viruses or suffering from HIV or Aids etc. is detected directly or indirectly	:	Can be Covered
All Types of Colonoscopy & Endoscopy to be covered under OPD / IPD / Day Care	:	Can be Covered
CT Angiography to be Covered	:	Can be Covered
Bone Marrow Treatment	:	Can be Covered
Monitor Charges	:	Can propose for Not to be considered as part of ICU charges and it will be payable seperatley
Assistant Charges / RMO to be covered	:	Can be Covered
The Premium Indication will be for INR 10 Lacs	:	for Self+ Spouse + 2 Children + 2 Parents
	:	INR - 74,000
	:	+ GST @ 18%