



THE ORIENTAL INSURANCE COMPANY LIMITED
Regd. Office: Oriental House, P.B.No.7037, A-25/27, Asaf Ali Road, New Delhi-110002
CIN No. U66010DL1947GOI007158

ORIENTAL INSURANCE BANK SAATHI POLICY

SALIENT FEATURES

1. A customised Group health insurance product designed to upgrade our existing Bancassurance product and develop an improved generic option for all our existing and proposed/future Bancassurance Partners.
2. 2 sum insured Plans i.e Plan A (INR 2,3,4 & 5 Lacs), Plan B(INR 6,8,10,15,20 &25 Lacs) are available for customers.
3. Entry Age upto 70 Years with Life time renewability.
4. Proposer can cover self, spouse & upto 3 dependent children. Midterm inclusion allowed for newly wed spouse & newborn child subject to t&c of the policy.
5. Room Rent Limits are 1% of the Sum Insured per day upto 10 Lacs. For SI levels above 10 Lacs, 1% of 10 lac plus 0.5% of every additional 1 lac of SI above 10 lacs.
6. ICU limits are 2% of the Sum Insured per day upto 10 lacs. For SI levels above 10 Lacs, 1% of every additional 1 Lac of SI above 10 Lacs.
7. PED Waiting Period of 48 months & specific disease waiting periods as per Schedule.
8. Pre & Post Hospitalisation Expenses are covered upto 30 & 60 Days respectively.
9. Road Ambulance expenses upto INR 10000 depending on Sum Insured.
10. Modern Treatment & Techniques covered as per sub limits specified.
11. AYUSH treatment taken as In patient is covered upto 25% Sum Insured.
12. Mental Illness treatment taken as In patient is covered upto Sum Insured. However, sub limits will apply to 4 named diseases/conditions specified in the Policy document.
13. Telemedicine/Teleconsultation covered upto INR 2000/- per Family.
14. Maternity Expenses covered upto 2.5% of Sum Insured under Plan B. This cover is only available for SI slabs equal to or greater than INR 10 Lacs.
15. New Born Baby expenses covered upto 2.5% of Sum Insured under Plan B. This cover is available ONLY for SI slabs equal to or greater than INR 10 Lacs.
16. Patient's Attendant Allowance payable upto INR 500 per Day of Hospitalisation.
17. Hospital Daily cash allowance payable upto 0.1% of Sum Insured.
18. Expenses for Assisted Reproduction Technique(ART) covered upto INR 1 Lac under Plan B.
19. Minimum entry age 3 Months and maximum entry age 70 years
20. Midterm Inclusions allowed for Newly wed Spouse, New born child.
21. Cashless Claim Settlement at Network Hospitals (TPA serviced policy)
22. Free look period option available, 15 days from the receipt of the policy.
23. Grace period facility for payment of renewal premium available as per guidelines.