

TECNIA INSTITUTE OF ADVANCED STUDIES

3 PSP, Institutional Area, Madhuban Chowk, Rohini, New Delhi-110085

6.3.1 - The institution has effective welfare measures for teaching and non-teaching staff :- Medical Insurance of the Faculty Members for COVID-19

Additional Information

Health and Education Society (Regd) is a parent body of Tecnia Insititute of Advanced Studies, 3 PSP, Institutional Area, Madhuban Chowk, Rohini, New Delhi-110085.


Director
Tecnia Institute of Advanced Studies
(Affiliated to GGSIP University Delhi)
Madhuban Chowk, Rohini, Delhi-35

Go Digit General Insurance Ltd.

DIGIT ILLNESS GROUP INSURANCE POLICY SCHEDULE**(Product UIN : GODHLGP21488V022021)**

Corporate office: Atlantis, 95, 4th B Cross Road, Koramangala Industrial Layout, 5th Block, Bengaluru, Karnataka 560095

Master Policy Holder		Policy Details			
Name of the Master Policy Holder	HEALTH AND EDUCATION SOCIETY	Master Policy Number	D034340527		
Address of Master Policy Holder	F 1914 SECTOR 8 ROHINI DELHI 110085 110085	Policy Issue Date	2021-05-07	Business Type	New Business
Mobile No of contact person of Group Manager	+919899800282	Period of Insurance	From	2021-05-07	00:01 Midnight
Email ID	chairman@technia.in		To	2022-05-06	23:59 Midnight
Partner Code and Name	1046991 KUMAR Yogesh	Partner Contact and Email ID			

Coverage Details

Section with Benefits	Sum Insured (₹)	Limits	Waiting Periods	Specific Condition
SECTION 1-HOSPITALIZATION COVER				
A. Hospitalization Cover	Sum insured as opted for each individual member	Accommodation/Room Rent: 100 % of Section 1.A Sum Insured	Initial Waiting Period : 0 Days PED Waiting period : 4 Years	Disease/ Conditions Covered: COVID-19
A1. Pre Hospitalization Days Limit	*Inbuilt	Up to 30 Days		
A2. Post Hospitalization Days Limit	*Inbuilt	Up to 60 Days		
A3. Emergency Road Ambulance Cover	*Inbuilt	1% of Section 1.A Sum Insured Max up to the INR 5000		
SECTION 2- VIRUS DETECTION & QUARANTINE ALLOWANCE	Not Covered	NA	NA	NA

*Inbuilt – Sum Insured for these Benefits are not separately available but are a part of Section 1.A Hospitalization Cover Sum Insured.

Home Care Treatment Expenses	Covered	Subject to Sub Limit of 10% of Section 1.A Sum Insured (max up to INR 20,000) Up to period of 14 days	Initial Waiting Period : 0 days Pre-existing Diseases: 4 Years	Disease/ Conditions Covered: COVID-19
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Special Terms and Exclusions

1. Conditions:

- a. Insured Member(s) who have been diagnosed and/or tested and/or under treatment and/or having symptoms of a COVID-19 infection at the time of addition to this Policy shall not be covered if such member was not previously covered under a Digit Illness Group Insurance policy, or any other COVID-19 indemnity policy of another insurer.
- b. Insured Member(s) should be hospitalized due to Illness, as an inpatient, during the Policy Period, solely because the Insured Member(s) was Infected and Tested Positive for Coronavirus disease 2019 (COVID-19) or any Mutated COVID strains
- c. Insured member(s) should have a positive virology report from Govt/ ICMR Authorized test Centre in India stating that the Insured Person is suffering from Coronavirus Disease (COVID-2019). Only RT-PCR and Rapid Antigen Test results will be accepted and the charges for COVID tests will be paid as per government approved rates.
- d. Charges for maximum 1 PPE kit per day shall be allowed subject to the limit of INR 1500 per day provided that such PPE kit is used by the treating medical staff while the patient is undergoing treatment in the hospital.
- e. For cashless covid claims, the admissible claim amount shall be subject to the hospital tariff.
- f. Home Care Treatment Expenses shall cover reasonable and customary costs of treatment of COVID-19 infection, incurred by the Insured member on availing treatment at home for a maximum period of up to 14 days provided that:
- i. The Medical practitioner advises the Insured person to undergo treatment at home.
- ii. Cost of maximum two COVID tests will be admissible.
- iii. Cost of PPE kit will be admissible only for cases where a qualified nurse is hired by the insured person subject to a maximum of 1 PPE kit per day with a limit of INR 1500.
- iv. Vitamins, tonics, nutritional supplements unless they form part of the treatment of COVID as certified by the attending Medical Practitioner, are not covered.
- v. This cover shall be subject to conditions mentioned under Point 1.b to 1.e of this section above.

2. Exclusions:

- a. Hospitalization expenses not in lieu of treatment for Coronavirus disease (COVID-19) and all the strains will not be covered.
- b. Treatment taken outside India will not be covered.
- c. Home hospitalisation (Domiciliary hospitalisation) expenses will not be covered if the Home Care Treatment Expenses Cover is not opted in the policy.
- d. Test report for Coronavirus disease (COVID-19) conducted from centers other than Govt or ICMR Authorized test Centre in India will not be covered.
- e. AHD i.e., Ancillary and Hospital disinfection charges like biomedical waste disinfection / sanitization / fumigation and other wearables are not payable.
- f. In case of a claim for COVID-19 infection with any co-morbid condition and the claim is eligible. Then the expenses related to co-morbid condition will be deducted. (eg, if the person is Diabetic, all blood sugar testing, Insulin or anti diabetic medications will not be covered).
- g. Hospitalization for observation and evaluation will not be covered.
- h. Hospitalization expenses for patients only under investigation with inconclusive medical report will not be covered.
- i. Hospitalization with absence of active line of treatment will not be covered.
- j. Claim is not admissible if the insured member is suffering from COVID-19 infection at the time of addition to the policy. This point is applicable for new members only.

Important Notice

1. ***Cheque dishonor / Non-receipt of payment:** The policy is void ab-initio in case of non-receipt of premium or dishonor of Cheque issued towards premium payment
2. This policy is subject to the standard policy wordings, warranties, exclusions and conditions as per "Digit Illness Group Insurance" Wordings. In case of dispute, the terms and conditions detailed in the policy document and policy schedule shall prevail.
3. The coverage has been provided basis information provided by you/proposer to us and we will not be liable under the insurance contract if it is found that any of your statements or particulars or declarations in the proposal form or other documents are incorrect /misleading /Fraudulent in any respect on any matter to the grant of a cover or submission of claim in future.
4. The Policy Wording attached herewith includes all the standard coverage offered by Go Digit General Insurance Ltd. to its customers. Your entitlement for coverage/benefits shall be restricted to the Coverage/Benefits as mentioned in this Policy Schedule. For any clarification please call our Call Center Number 1800 258 4242.
5. Enclosure: Annexure 1 - Claims Procedure and Documentation

Claim Administrator Details**Contact Details****1800-258-4242****Email Id****healthclaims@godigit.com or covidclaims@godigit.com**

For & On Behalf of Go Digit General Insurance Ltd.

Consolidated Stamp Duty is Deposited with Department of
Stamps, Bengaluru



Praveen Bhat
Vice President - Customer Experience
praveen.bhat@godigit.com
Authorized Signatory
Printed, Signed, and Executed at Bengaluru.
Hey, our document is now digitally signed
[Click here](#) to view the certificate

GST Reg. No.: 06AACCO4128Q1Z4
Gurgaon Business Centre, 1st Floor, Vatika City Point,
Mehrauli Gurgaon Road, Gurgaon, Haryana, PIN-122002

Wish to go through your detailed policy [click here](#).

In case of any claim, please contact our 24-Hour Call Centre at [1800 258 4242](tel:18002584242) or email us at hello@godigit.com. Go Digit
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Karnataka 560095, IRDAI Reg No. 158, CIN U66010PN2016PLC167410, www.godigit.com



Director
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