

GROUP MEDICLAIM INSURANCE – CANARA BANK

1. Product Highlights

Features	Group Mediclaim Policy for Canara Bank Customers
Sum Insured options	1/2/3/4/5/6/7.5/10/15 Lakhs
Plan basis	Individual/Floater
Family definition	Self/Spouse/Dependent Children/Dependent Parents or Parents-in-law
Entry Age eligibility Adult	18 to 69 yrs
Entry Age eligibility Child	91 days to 25 yrs
Renewal Age eligibility	Lifetime
Room Rent sublimit	Actual
ICU Sublimit	Actual
Day Care procedures	182 Day care Treatments Covered
Pre hospitalization	60 days
Post hospitalization	90 days
Ambulance expenses	2000 per hospitalization
Restore Benefit	100% Automatic restoration of basic sum insured in case it is exhausted in the policy year
Cumulative Bonus	Cumulative bonus of 10% for every claim free year up accumulating up to 100%
Health Checkup	1 Lac SI – Rs 1500, 2 Lac – Rs 2000, 3 Lac – Rs 2000, 4 Lac – Rs 2000, 5 lac – Rs 2500 , 6 Lac – Rs 2500, 7.5 lac – Rs 3000, 10 lac – Rs 3500, 15 lac – Rs 4000 (available only from 2 nd year policy with BAGIC)
Daily cash allowance	Up to 5 Lac - Rs.500/day for max 30 days ; Above 5 Lac - Rs.1000/day for max 30 days
AYUSH expenses	Covered up to Sum Insured
Domiciliary Hospitalization	Covered up to Sum Insured
Organ Donor	Covered up to Sum Insured
Double sum insured for Cancer of Specified Severity	Covered
E-opinion for Critical Illness	Available
Policy period	1 year
PED waiting period	36 months
Specific diseases waiting period	24 months
30 days waiting	Applicable (except for Accidental Hospitalization)
Personal Accident Rider (Accidental Death Only)	Covered
Critical Illness (if opted)	An additional limit of 1, 2, 3 and 5 lakhs available

2. Premium Chart

*Individual Plan – To cover Self, his/her spouse or child on Individual basis

Mumbai Metropolitan Region & Delhi National Capital Region									
Age Band/Sum Insured	1,00,000	2,00,000	3,00,000	4,00,000	5,00,000	6,00,000	7,50,000	10,00,000	15,00,000
3 months-35	3474	4826	6287	6656	7396	9123	10136	12464	15134
36-50	3776	5245	6833	7235	8039	9916	11016	13548	16435
>50	4084	5673	7390	7826	8695	10724	11914	14653	17760
Optional Cover Critical Illness (if opted)						1,00,000	2,00,000	3,00,000	5,00,000
						1011	1177	1729	2423

Rest of India									
Age Band/Sum Insured	1,00,000	2,00,000	3,00,000	4,00,000	5,00,000	6,00,000	7,50,000	10,00,000	15,00,000
3 months-35	2929	4095	5138	5441	6044	7485	8317	10370	12621
36-50	3182	4450	5585	5914	6571	8136	9040	11271	13703
>50	3443	4813	6040	6397	7107	8800	9777	12191	14807
Optional Cover Critical Illness (if opted)						1,00,000	2,00,000	3,00,000	5,00,000
						879	1023	1505	2107

*Family Plan – To cover Self, his/her spouse and up to 4 dependent children on family floater basis.

Mumbai Metropolitan Region & Delhi National Capital Region									
Age Band/Sum Insured	1,00,000	2,00,000	3,00,000	4,00,000	5,00,000	6,00,000	7,50,000	10,00,000	15,00,000
3 months-35	9893	12015	13352	14138	15708	19177	21308	25650	30957
36-50	10753	13060	14513	15367	17073	20845	23161	27880	33634
>50	11024	13810	15346	16249	18054	22041	24490	29480	35553
Optional Cover Critical Illness (if opted)						1,00,000	2,00,000	3,00,000	5,00,000
						1011	1177	1729	2423

Rest of India									
Age Band/Sum Insured	1,00,000	2,00,000	3,00,000	4,00,000	5,00,000	6,00,000	7,50,000	10,00,000	15,00,000
3 months-35	8380	10221	11441	12115	13461	16501	18335	22183	26795
36-50	9108	11109	12436	13168	14631	17936	19929	24111	29111
>50	9337	11747	13150	13924	15471	18966	21072	25495	30771
Optional Cover Critical Illness (if opted)						1,00,000	2,00,000	3,00,000	5,00,000
						879	1023	1505	2107

*Parent's Plan – To cover either Self's parents or his/her parent-in-laws on family floater basis

Mumbai Metropolitan Region & Delhi National Capital Region									
Age Band/Sum Insured	1,00,000	2,00,000	3,00,000	4,00,000	5,00,000	6,00,000	7,50,000	10,00,000	15,00,000
36-50	10694	12942	14263	15102	16778	20446	22719	27290	32749
>50	10965	13692	15096	15983	17759	21644	24048	28890	34668
Optional Cover Critical Illness (if opted)						1,00,000	2,00,000	3,00,000	5,00,000
						1011	1177	1729	2423

Rest of India									
Age Band/Sum Insured	1,00,000	2,00,000	3,00,000	4,00,000	5,00,000	6,00,000	7,50,000	10,00,000	15,00,000
36-50	9049	10991	12186	12902	14336	17538	19487	23521	28226
>50	9278	11629	12900	13659	15176	18568	20631	24905	29886
Optional Cover Critical Illness (if opted)						1,00,000	2,00,000	3,00,000	5,00,000
						879	1023	1505	2107

***Premiums (Inclusive of premium for personal accident, Inclusive of 18% Goods and Service Tax and in INR)**

Please note:

- Family Floater policy will have the same Sum Insured for all the insured members & premium will be charged as per the age of the eldest member.
- Premiums are subject to change with age, revision in applicable tax rates as specified from time to time by the Government of India, and premium revision by the insurer with prior intimation.

3. **BAGIC Account Number for Premium Transfer:**

A/c No: 1333201006598

IFSC Code: CNRB0001333