

Group Activ Health - Policy Schedule

Policy No. 2-81-25-00002494-000

Policy Issuing Office	Unit no 1101 & 1104 11th floor, Unit no 1501& 1502, 15th floor, G Corp Tech Park, Kasarwadavali, Ghodbunder Road, Thane West-400615	Policy Servicing Office	1st Floor Above Axis Bank Door No19 - 4,Sairabagh Cunningham Road Vasant Nagar,,,,,INDIA,560052
Intermediary Name	VRDDHI INSURANCE BROKING SERVICES INDIA PVT LTD	Intermediary Code	I0002460
Intermediary Contact Details	9448228814	Intermediary E-mail ID	vishal.k@vrddhibroking.com
Toll Free Number	18002707000		

TPA Details

TPA Name	Aditya Birla Health Insurance Co. Limited	TPA ID	TPA001
TPA Address	7 Floor, New Building, MBC Park,Kasarvadavali, Godhbunder Road,,400615	Contact Number	

I. Details of Policyholder

Policyholder Name	RASHTREEYA SIKSHANA SAMITHI TRUST .
Policyholder Address	15, R.V. TEACHERS COLLEGE BUILDING,,ASHOKA PILLAR ROAD, JAYANAGAR 2ND,BLOCK, Bengaluru Urban, Karnataka,,Bangalore,Bengaluru,KARNATAKA,INDIA,560011
Contact Number	9341465791
Email Id	manjunath.kc@vrddhibroking.com
Policyholder GSTIN	29AAATR0758A1ZP

II. Policy Details

Product Name	Group Activ Health		
Product Code	5211		
Policy Number	2-81-25-00002494-000	Policy Issued Date & Time	13/08/2025 12:08
Start date & Time of Policy	From 00:00 Hrs of 01/08/2025	Expiry Date & Time of Policy	To Midnight 23:59 Hrs of 31/07/2026
Group Type	Employer-Employee relationship	Policy Tenure	1 Year
Policy Category	Renewal-Individual		
Premium Payment Frequency	Annual		

III. Co-Insurance Details

Co-Insurance Details	
NA	NA

IV. Coverage Details

Coverage Details	Name of the Benefit	Total Sum Insured
Group Medclaim	As per Quote & Policy Wordings	As per the Annexure

V. Insured Person Details

Relationship Type	Number of Lives	Name of Insured Person	Nominee name and relationship
Self	394	As per the Annexure	As per the Annexure
Dependent	0	As per the Annexure	As per the Annexure

Aditya Birla Health Insurance Co. Limited

1800 270 7000 | care.healthinsurance@adityabirlacapital.com | www.adityabirlahealthinsurance.com
 Trademark/Logo Aditya Birla Capital is owned by Aditya Birla Management Corporation Private Limited and
 Trademark/Logo HealthReturns, Healthy Heart Score and Active Day are owned by Momentum Metropolitan Life Limited
 (Formerly known as MMI Group Limited). These trademark/Logos are being used by Aditya Birla Health Insurance Co. Limited
 under licensed user agreement(s).

Registered Office:

9th Floor, Tower1, One World Centre, Jupiter Mills Compound,
 841, Senapati Bapat Marg, Elphinstone Road, Mumbai 400013.
 CIN:U66000MH2015PLC263677
 IRDA Registration No. 153

VI. Premium Details	
Particulars	Amount (Rs.)
Net Premium	259919.33
CGST (9%)	23392.74
SGST / UTGST (9%)	23392.74
IGST (18%)	0
Gross Premium	306704.81

Gst Registration No: 29AANCA4062G1ZJ

Category: General Insurance

SAC Code: 997133

We hereby declare that though our aggregate turnover in any preceding financial year from 2017-18 onwards is more than the aggregate turnover notified under sub-rule (4) of rule 48, we are not required to prepare an invoice in terms of the provisions of the said sub-rule

VII. Premium Receipt Details					
Receipt Number	Receipt Amount	Cheque/ DD/UTR Number	Payment Mode	Name of the Bank	Date of Instrument
RG-25-26-03105610/1	306706	331024	Cheque	CANARA BANK	01/08/2025

VIII. Assignment :

This policy is assigned to RASHTREEYA SIKSHANA SAMITHI TRUST .

Stamp Duty

Consolidated Stamp Duty paid vide E-challan GRN no. MH001265008202526E & 25/04/2025

Important:-

1. All other Terms, Conditions and Exclusions as per attached Policy Wordings.

2. In case of payment by cheque, in the event of dishonour of cheque for any reason whatsoever, insurance provided under this document automatically stands cancelled from the inception irrespective of whether a separate communication is sent or not.

For and on behalf of Aditya Birla Health Insurance Co. Limited



Authorized Signatory

Sr No	Cover Name	Coverage
1.1	In Patient Hospitalization	Sum Insured: Rs.100000.00 Room rent restricted to 1% of SI for normal room and 2% of SI for ICU. All other charges in accordance with room rent limit.
1.2	Day Care Treatment	527 Day Care procedures are covered.
1.3	Domiciliary Hospitalization	Domiciliary Hospitalization is covered as defined in GHI Policy Wordings
1.4	Pre hospitalization Medical Expenses	Pre-hospitalization Medical Expenses are covered upto 30 days.
1.5	Post hospitalization Medical Expenses	Post-hospitalization Medical Expenses are covered upto 60 days.
1.6	Organ Donor Expenses	Organ cost shall not be covered. Medical expenses shall be covered. Rest as per policy wordings
1.7	Road Ambulance Expenses	Road ambulance charges are covered upto Rs. 1,000/- per incident in case of emergency
5	AYUSH Treatment (In-patient Hospitalization)	Cover upto Rs.25000.00 Please refer special conditions
6	Psychiatric In-patient Care	We will cover the Medical Expenses up to Rs. 30000 for In-patient treatment in a recognized psychiatric unit of a Hospital including consultations, diagnostics, counselling and/or therapy and medication. The In-patient treatment under this Benefit must at all times be administered under the direct control of a registered psychiatrist.

Aditya Birla Health Insurance Co. Limited

1800 270 7000 | care.healthinsurance@adityabirlacapital.com | www.adityabirlahealthinsurance.com
 Trademark/Logo Aditya Birla Capital is owned by Aditya Birla Management Corporation Private Limited and
 Trademark/Logo HealthReturns, Healthy Heart Score and Active Day are owned by Momentum Metropolitan Life Limited
 (Formerly known as MMI Group Limited). These trademark/Logos are being used by Aditya Birla Health Insurance Co. Limited
 under licensed user agreement(s).

Registered Office:

9th Floor, Tower1, One World Centre, Jupiter Mills Compound,
 841, Senapati Bapat Marg, Elphinstone Road, Mumbai 400013.
 CIN:U66000MH2015PLC263677
 IRDA Registration No. 153

Section III: Optional Covers

21	Preferred Provider Network	Not Applicable
27	New Born Baby Expenses	Limit included within base cover Baby Covered from day 1
29	Domestic Emergency Medical assistance	Applicable Please refer special conditions
30.1	Ultra-Modern Medicine	Cyber knife/Robotic surgery/Stem cell therapy/ Stereotactic radio surgeries - Covered with 50% Co pay
31	Corporate Buffer	Not Applicable
32	Reload of Sum Insured	Not Applicable
33	Continuity of cover in case of Pink slip	Not Applicable
35	Comprehensive Corporate Floater	Not Applicable
37	Sub-limits for specific Treatments/Surgery	a) Cataract (Per eye): Rs 25,000/- b) Tonsillectomy: Rs 20,000/- c) Sinusitis (FESS): Rs 20,000/- d) Hemorrhoids/Fissure/Fistula: Rs 30,000/- e) Appendectomy : Rs 40,000/- f) Cholecystectomy : Rs 30,000/- g) Gall-bladder stone : Rs 30,000/- h) Kidney stone : Rs 40,000/- i) Hysterectomy: Rs 40,000/- j) Hernia: Rs 40,000/- k) Joint replacement (Per joint): Rs 1 Lac or Sum Insured whichever is less l) Angioplasty/CABG: Rs 1 Lac or Sum Insured whichever is less
38	External Congenital Anomaly	Covered in case of life threatening conditions with overall policy limit is 10 lakhs

Section IV : Waivers and Discounts

39	Co-payment	Applicable for 20% on all Claims/Cashless/Reimbursement/Relation, except capped ailments. Claim Type : BOTH
40	Deductible on Per Claim	Not Applicable
41	Deductible on Aggregate Claim	Not Applicable
42	Coverage for Non-Medical Expenses	Not Applicable
43	Pre Existing Diseases Waiting Period	Covered
44	Specified disease / procedure waiting period	Not Applicable
45	30 day waiting period	Not Applicable
46	Waiver of exclusion of-attempted Suicide	Not Applicable

Special Conditions(if any)

Family Definition - Employee Only

Age limit for self - 18 -70 years

Hospital Room limit - Room rent restricted to 1% of SI for normal room and 2% of SI for ICU. All other charges in accordance with room rent limit.

Ayush treatment (In-patient Hospitalization) - AYUSH - We will cover the Medical Expenses for medically required AYUSH Treatments undergone as an In-patient upto 25% of SI Max upto Rs 25000 where treatment has been taken in a government Hospital or in any institute recognized by government and- or in any institute recognized by government and- or accredited by Quality Council of India or National Accreditation Board on Health Comfort treatment involving steam bath-sauna-oil massages are excluded. Such treatments being combined with any stay packages at resorts where the treatment forms a part of an overall leisure package shall not be covered under this Benefit.

Psychiatric In-patient Care - We will cover the Medical Expenses up to Rs. 30000-- for In-patient treatment in a recognized psychiatric unit of a Hospital including

Aditya Birla Health Insurance Co. Limited

1800 270 7000 | care.healthinsurance@adityabirlacapital.com | www.adityabirlahealthinsurance.com

Trademark/Logo Aditya Birla Capital is owned by Aditya Birla Management Corporation Private Limited and

Trademark/Logo HealthReturns, Healthy Heart Score and Active Day are owned by Momentum Metropolitan Life Limited

(Formerly known as MMI Group Limited). These trademark/Logos are being used by Aditya Birla Health Insurance Co. Limited under licensed user agreement(s).

Registered Office:

9th Floor, Tower1, One World Centre, Jupiter Mills Compound,
841, Senapati Bapat Marg, Elphinstone Road, Mumbai 400013.

CIN:U66000MH2015PLC263677

IRDA Registration No. 153

Special Conditions (if any)

consultations diagnostics counselling and- or therapy and medication. The In-patient treatment under this Benefit must at all times be administered under the direct control of a registered psychiatrist.

Sub-Limits for Specified Illness - Conditions - a) Cataract (Per eye) Rs 25000-- b) Tonsillectomy Rs 20000-- c) Sinusitis (FESS) Rs 20000-- d)

Hemorrhoids-Fissure-Fistula Rs 30000-- e) Appendectomy Rs 40000-- f) Cholecystectomy Rs 30000-- g) Gall-bladder stone Rs 30000-- h) Kidney stone Rs 40000-- i) Hysterectomy Rs 40000-- j) Hernia Rs 40000-- k) Joint replacement (Per joint) Rs 1 Lac or Sum Insured whichever is less l) Angioplasty-CABG Rs 1 Lac or Sum Insured whichever is less.

Lasik surgery - Covered if correction index is +/- 6.5D

Modern Treatment - We Will Cover the below Specified Modern Treatment Upto 50% of SI on IPD basis 1. Oral chemotherapy 2. Uterine Artery Embolization and HIFU3. Balloon Sinuplasty Deep Brain stimulation 4. Immunotherapy- Monoclonal Antibody to be given as injection5. Intra vitreal injections6. Bronchical Thermoplasty. 7. Cochlear Implant 8. Vaporization of the prostate (Green laser treatment or holmium laser treatment).

Domestic Emergency Medical assistance - Covered upto Rs. 100000-- Per Family. We will provide Emergency Medical Assistance in India as described below when an Insured Person during the Policy

Period is travelling 150 (one hundred and fifty) kilometer's or more away from his-her residential address as mentioned in the Policy Schedule or Certificate of Insurance for a period of less than 90 (ninety) days

Dental Treatment - Covered in case of hospitalization due to accident on IPD basis only

Terrorism - Any Hospitalization person suffer due to terrorism activities will be covered upto IPD Sum Insured

Internal congenital ailments covered - Covered

Co-payment - 20%

Pre-existing disease Waiting Period - Covered

Voluntary Parental Enrolment- Lock in Period - 1. There should not be any addition or deletion to be allowed in parental policies except in case of new joiner or employees getting relieved from the organization2. Lock-in for 3 years to be applicable in parental policies if parental coverage is provided on selection basis.

Reasonable and Customary Charges - Applicable

Special Condition 1 - We understand that as per applicable regulations for Group Insurance minimum 7 lives are required to be insured under the Group Policy.

Accordingly, we confirm that we will insure at least 7 lives during the course of the policy and in this context we are paying premium of 7 lives upfront. IN the event we fail to insure minimum 7 lives then the Insurance Company shall book the entire premium of 7 lives and no refund shall be due to us.

Emoha - Not Applicable,

Aditya Birla Health Insurance Co. Limited

1800 270 7000 | care.healthinsurance@adityabirlacapital.com | www.adityabirlahealthinsurance.com

Trademark/Logo Aditya Birla Capital is owned by Aditya Birla Management Corporation Private Limited and

Trademark/Logo HealthReturns, Healthy Heart Score and Active Day are owned by Momentum Metropolitan Life Limited

(Formerly known as MMI Group Limited). These trademark/Logos are being used by Aditya Birla Health Insurance Co. Limited under licensed user agreement(s).

Registered Office:

9th Floor, Tower1, One World Centre, Jupiter Mills Compound,
841, Senapati Bapat Marg, Elphinstone Road, Mumbai 400013.

CIN:U66000MH2015PLC263677

IRDA Registration No. 153



Aditya Birla Health Insurance Company Ltd
Tax Invoice

Policy Servicing Address	: 1st Floor Above Axis Bank Door No19 - 4,Sairabagh Cunningham Road Vasant Nagar,,,,INDIA,560052
GSTIN No	: 29AANCA4062G1ZJ
Invoice No	: 2812500002494
Name of the Company	: RASHTREEYA SIKSHANA SAMITHI TRUST .
Address	: 15, R.V. TEACHERS COLLEGE BUILDING,,ASHOKA PILLAR ROAD, JAYANAGAR 2ND,BLOCK, Bengaluru Urban, Karnataka,,Bangalore,Bengaluru,KARNATAKA,INDIA,560011
Date	: 01/08/2025
Policyholder GSTIN	: 29AAATR0758A1ZP

Description	Premium in INR
Premium	259919.33
CGST (9%)	23392.74
SGST / UTGST (9%)	23392.74
IGST (18%)	0
Total Premium	306704.81

SAC Code- 997133

Whether Tax is payable under reverse charge- No

Bilal Ahmad Lone

Digitally signed by
Bilal Ahmad Lone
Date: 13.08.2025
13:58:55 +05.30

Authorized Signatory

Aditya Birla Health Insurance Co. Ltd.
11th Floor, G Corp Tech Park, Kasarvadavali, Thane (W) – 400615

IRDAI Reg. 153



NOW ANY HOSPITAL IS A CASHLESS HOSPITAL

Dear customer,

We thank you for choosing ABHI as your trusted partner in your health and healthcare journey.

Keeping up with our commitment to seamlessly serve you, you can now avail the benefit of **cashless Anywhere** as part of your ABHI policy. This means you can avail of **Cashless Claims at any hospital of your choice**, even if the hospital does not belong to ABHI's network [excluding blacklisted and de-partnered hospitals].

All you have to do is, **choose any one** of the below three ways to intimate us of your cashless Claim (please note that the customer has to raise this request).

How to avail Cashless Claim Facility:

cg

**Call our Customer Care
1800-270-7000**

OR

**Download our
Acti Health App**

(MVPolicy - Raise a Claim">
c...st,Jc...9Anywhr.rt)

OR

**Raise a Claim on
ABHI's website**



Acti Health App



or Ci@IM

And that's it. Let us now do the work by reviewing your submitted details as per the necessary Terms & Conditions. Once we receive authorization, we will promptly inform you and start processing your claim with the hospital.

Claim intimation requirement to avail the facility:

Planned Hospitalization

Planned Hospitalization • At least
48 hours before hospitalization

☐ **Emergency Hospitalization**

For Emergency Hospitalization - Within

48 hours

48 hours of hospitalization