

Our Ref: HO/Pers/08/2019

Dt: 4th June 2019

**Re: Clarification on Mid-Term Inclusion of Newly-wed Spouse and New-born Baby
in Staff Group Medclaim Policy**

A number of references have been received from the employees regarding mid-term inclusion of the newly-wed spouse and inclusion of / coverage for new born baby in the Staff Group Medclaim Policy. It is hereby clarified as under:-

1) Mid-term inclusion of Newly-wed Spouse:

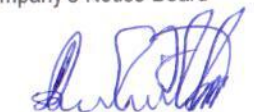
- (a) The Deemed / Primary Insured Person may give request for inclusion of the Newly-wed Spouse, who is eligible to be enrolled under Staff GMC, during the period from one month prior to marriage to one month after marriage. The coverage will commence from the date of receipt of such request or the date of marriage, whichever is later.
- (b) If the said request is received after 01 month of marriage but before the next renewal date of Policy, coverage will commence from the next renewal date.
- (c) If the said request is received after the next renewal date but before 03 months after the next renewal date, coverage will be granted with the approval of the Regional In-charge of the RO concerned or the Deputy General Manager (P) at HO, as the case may be.
- (d) If the said request is received beyond 03 months after the next renewal date, the same will be considered depending upon facts and circumstances for such inordinate delay and with the approval of General Manager (P).

2) Mid-term inclusion of New-born Baby:

- (a) Coverage to the New-born Baby from Day 1 and free coverage for 90 days from the date of birth will be granted only in cases where the mother is eligible for maternity benefit under the Policy. If the mother is not eligible for maternity benefit under the Policy, the new born child will be covered after 90 days of the birth.
- (b) The Deemed / Primary Insured Person may give request for inclusion of the New-born Baby, who is eligible to be enrolled under Staff GMC, within 90 days from the date of birth.
- (c) If the said request is received after 90 days from the date of birth but before the next renewal date of Policy, coverage will commence from the next renewal date.
- (d) If the said request is received after the next renewal date but before 03 months after the next renewal date, coverage will be granted with the approval of the Regional In-charge of the RO concerned or the Deputy General Manager (P) at HO, as the case may be.
- (e) If the said request is received beyond 03 months after the next renewal date, the same will be considered depending upon facts and circumstances for such inordinate delay and with the approval of General Manager (P).

All other terms and conditions of the Policy shall remain unaltered.

This may be brought to the notice of all concerned and a copy of the Circular may be displayed on the Company's Notice Board and also on the Employee's Corner of the Website of the Company, for information of all concerned.



(John Pulinthanam)

Director & General Manager (P)

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