

**INSURANCE COVERAGE OF Rs.2.00 LAKHS PER UNIT
TERMS AND CONDITIONS**

1	To include Coverage of Pre-existing disease.
2	30 day waiting period to be waived.
3	Waiver of condition pertaining to First year exclusions.
4	Choice to be given to the Bank, in choosing TPA in the absence of in house.
5	To consider Pre hospitalization & post hospitalization expenses for 30 & 60 days respectively.
6	To reckon Room rent @ Rs.4000/- and Rs.6000/- for ICU.
7	Maximum Age up to 80 years.
8	To cause Additions, corrections & deletions of persons for any erroneous exclusion which are subsequently identified.
9	To reimburse premium on prorata basis in respect of any deletions.
10	To extend reimbursement of Ambulance charges @ Rs.1500/- per incidence of hospitalization.
11	No sub limits on diseases.
12	Day care procedures are to be covered.