

KERALA CO-OPERATIVE MILK MARKETING FEDERATION LIMITED,
MILMA BHAVAN, PATTOM P.O., THIRUVANANTHAPURAM – 695 004.

PER:189/84

11th May, 2019

Terms and Conditions for Renewal of Group Mediclaim Policy of employees of Kerala Co-operative Milk Marketing Federation Ltd and its Units.

We are in the process of renewing the Group Mediclaim Policy of the employees of Kerala Co-operative Milk Marketing Federation Ltd, which is due for renewal on 02.07.2019. We would like to cover benefits such as personal accident, educational benefits, maternity benefits, O.P. treatment benefits, hospitalization cover, critical illness care etc under the above policy.

The details of the benefits under the policy, which we would propose for the ensuing year, are given below for your ready reference.

A	Pre-existing diseases shall be covered – for all diseases	
B	Personal Accident cover (death only)	Rs.2.00 Lakhs per employee
C	Educational benefits	Upto Rs.10,000/- (Rs.5000/- each for two children)
D	Maternity benefit	Upto Rs.15,000/- for normal delivery. Upto Rs.25,000/- for caesarian delivery – cover limited to 2 living children
E	Out Patient treatment benefit	Rs.2,500/- per employee family on floater basis.
F	Sum insured Hospitalization cover	Rs.1.50 lakhs per family of employees and dependents on floater basis up to maximum number 01 + 03. Hospitalization for all Allopathic, Ayurveda and Homoeopathic treatment shall be covered.
G	Cashless benefit for hospitalization	Cashless hospitalization benefits in approved network hospitals. Name of TPA is to be mentioned in the offer.
H	Cover for critical illness care	Rs.5.00 lakhs for the entire group of insured employees and dependents of KCMMF Ltd, for the listed critical illness. The individual members limit will be Rs.1.00 lakh per member. This cover will operate only after exhausting the cover of Rs.1.5 lakhs available under the policy.
I	Cover for insured employees retiring from service during the currency of the policy shall be continued during the pendency of the policy.	

	Retired employees and their dependents shall be covered for 10 years from the date of retirement from service on payment of the applicable premium for the year.
J	ID cards shall be provided to all the insured employees and dependents within 10 days of receipt of the list of employees along with the photographs.

We request you to submit your offer for renewal, of the existing Group Medclaim Policy for employees, through any Insurance Companies/IRDA approved Insurance Brokers covering the benefits as indicated above with premium details and other terms and conditions so as to reach this office **before 14.00 hours on 07.06.2019. Separates rates should be quoted for the family consisting of 1+0, 1+1, 1+2 & 1+3.**

Copy of the offer from Insurance Company should be attached with your offer.

The quotations received before the last date and time shall be **opened at 15.00 hours on 07.06.2019** in the presence of those who wish to be present at the time of opening. Further discussions on the offers received will be held after going through the offers. For any clarification in this regard, please contact our HR Department.

The non-medical policies of this organization can be renewed with the Company through which the Group Medclaim policy is renewed.

Managing Director reserves the right to accept or reject any or all the offers without assigning any reasons.

Sd/-
MANAGING DIRECTOR