

**Terms & Conditions of Complimentary IndiaFirst Life Group Hospi Care Plan benefit for Bank of Baroda Select Credit Cardholders**

a. BOB Financial Solutions Limited (BFSL): A wholly owned subsidiary of Bank of Baroda that issues Bank of Baroda and BoBcards Credit Cards.

b. Offer: The offer means “Get **Complimentary Benefit** of IndiaFirst Life Group Hospi Care Plan in the coming month based on spend in the preceding month. Spend from ₹ 1 to < ₹ 10,000 will lead to a eligible sum assured of ₹ 2,000 and spend > ₹ 10,000 will lead to a eligible sum assured of ₹ 6,000”

| Slab - Spend Related (₹)* | Eligible Sum Insured (₹)** |
|---------------------------|----------------------------|
| 1 TO 9,999.99             | 2,000                      |
| 10,000 AND ABOVE          | 6,000                      |

\* **Total spends for a month**

\*\* **Eligible Sum Insured for the next month**

c. Offer Period: The offer period will begin from 12:01 hours on the 8<sup>th</sup> February 2019 and will be valid up to 23:59 hours on the 7<sup>th</sup> February 2020.

d. Eligible Customer: The offer is only applicable to holders of valid Bank of Baroda Select Credit Cards except as mentioned in para 2 below. The Minimum Age at Entry shall be 18 (Last Birthday) completed years of age and the Maximum Age at Entry shall be 80 (Last Birthday) completed years of age.

e. Premium Payment: Premium for the benefit will be paid by BOB Financial Solutions Limited (BFSL). This is a complimentary benefit extended to the eligible Bank of Baroda Select credit cardholders and no premium needs to be paid by them.

f. Plan Details: The product referred to herein is IndiaFirst Life Group Hospi Care Plan (UIN No: 143N030V01). To know more about the product kindly click on the link - <https://bit.ly/2SO3fhm>

**Claim Process:**

1. Click a clear picture of the below mentioned documents and send them as **scanned copies** to the following Email ID-[iflpolicy.servicing@mediassistindia.com](mailto:iflpolicy.servicing@mediassistindia.com) and **upload** them on the TPA – Mediassist’s site through ‘Initiate Reimbursement’ utility.
2. Document list to be submitted at the time of claim :
  - Copy of the Certificate of Insurance
  - Copy of the Discharge Summary of the Hospitalisation
  - Copy of your ID Card
3. Policy Holders will be contacted through SMS and Registered Email of the Policy holder in case of any additional requirements for claim processing.
4. Approved claim amount will be credited in the cardholder’s credit card account.

**Salient Features of the Policy :**

| <b>What is Covered</b>  | <b>What is Not Covered</b>   |
|---|--|
| <b>Hospitalization in India</b> for a continuous <b>period of 48 hours</b> or more is covered.  | Hospitalization in India for a continuous period less than 48 hours or Hospitalization outside India or Out-Patient Treatment / Investigations or Day Care Procedures are not covered. |
| Maximum of <b>2 hospitalizations</b> in a 12-month period starting from the Member Entry Date are covered.  | If claims of 2 hospitalizations are already settled, <b>subsequent hospitalizations</b> in a 12-month period starting from the Policy holder's Issuance Date are not covered.          |
| <b>Accidental Hospitalizations</b> with Admission Dates from <b>Day 1</b> of onset of cover for the member are covered. <b>Non-Accidental Hospitalizations</b> with Admission Dates on or after <b>Day 31</b> of onset of cover for the member are covered. | <b>Non-Accidental Hospitalizations</b> with Admission Dates during the <b>first 30 Days</b> of onset of cover for the member are not covered.  |
| <b>2nd Hospitalization</b> with Admission Date <b>after 30 days</b> from the Admission Date of the 1st Settled Hospitalization is covered.  | <b>2nd Hospitalization</b> with Admission Date <b>within 30 days</b> from the Admission Date of the 1st Settled Hospitalization is not covered.  |
| <b>50% of the Sum Assured</b> for each hospitalization claimed. <b>Fixed Benefit ONLY</b> is payable.   | <b>Actual Expenses</b> incurred towards hospitalization  |

**Touch Points:**

|  | <b>Phone</b>  | <b>Email ID</b>  |
|--|---------------|--|
| IndiaFirst Life Insurance Company Ltd. – Insurer | 1800-209-8700 | <a href="mailto:health.first@indiafirstlife.com">health.first@indiafirstlife.com</a> |

|  |                                     |  |
|--|-------------------------------------|--|
| MediAssist<br>Insurance TPA<br>Pvt. Ltd. –<br>Third Party<br>Administrator | 1800-425-9449                       | <a href="mailto:iflpolicy.servicing@mediassistindia.com">iflpolicy.servicing@mediassistindia.com</a>   |
| Grievance /<br>Complaints  | 1800-209-8700;<br>022-33259747/ 807 | <a href="mailto:iflpolicy.servicing@mediassistindia.com">iflpolicy.servicing@mediassistindia.com</a> ;<br><a href="mailto:health.first@indiafirstlife.com">health.first@indiafirstlife.com</a> |