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## SCHEDULE

### Contract No SLIC/GHI/1016/2018

01. **Type of Insurance** : **Group Hospitalization Insurance**
02. **Name & address of the Policy Holder** : **Option:**
03. **Definition of Persons to be insured** : All regular employee of the \_\_\_\_\_ (Hereinafter called the Member).
04. **Particulars of the Members to be insured** : As specified in the list supplied by the organization.
05. **Date of Commencement of the Insurance** : \_\_\_\_\_, which day and month in each subsequent year shall be the contract anniversary date.
06. **Annual Hospitalization Limit in respect each insured Member** : Tk \_\_\_\_\_ only. Per Annum.
07. **Event on happening of which Benefit is payable** : As stated in the Table of Benefit hereinafter appearing.
08. **Termination of Coverage** : No benefit shall be payable in respect of any insured Member if hospitalizations taken place on the day the Contract becomes void if he/she resigns or if his /her employments are terminated at any time.
09. **Period of Contract** : 3 (Three) years (i.e. from \_\_\_\_\_ and thereafter as per provision of Clause-VII of general Conditions at page-6 of the Contract.
10. **Premium** :
- a) Rate (per person per year) : TK.
- b) When payable : Yearly on the \_\_\_\_\_ each year.
- c) Period in which payable : During the continuation of the Contract.
11. **Age limits** :
- Minimum age at Entry : 18years.
- Maximum Age : 59 years.

### **Table of Benefits**

If an insured Member sustains injury during Services by the inside or outside of premises, requires Hospitalization, the Company shall upon receipt of written proof of such hospitalization and as per terms & conditions of the Contract will pay to the Hospital/Clinic, the actual hospitalization expenses but the total hospitalization expenses payable to each insured Member shall be limited to the maximum benefit as mentioned in the following Benefit Schedule.

### **Benefit Schedule**

(With sub-limits per confinement)

<b>Plan</b>	<b>Economy</b>
Maximum Benefit Per Member Per Year	
Hospital Stay (Maximum Days Per Confinement)	
Hospital Stay (Minimum Days Per Confinement)	
Room Rent (Actual or Maximum TK. Per Day)	
Consultation Fee (Actual or Maximum TK. Per Day)	
Investigations (Actual or Maximum)	
Medicines (Actual or Maximum Taka)	
Surgery (Actual or Maximum Taka)	
Ancillary Services (80% of Actual or Maximum Tk.)	
Medicines in Case of Surgical Treatment	

### **GENERAL CONDITIONS**

Unless specifically defined, the following expressions shall have the meanings respectively assigned to them:

**Information:** Shall mean before admission into the hospital mentioned purpose the Client have to inform Sandhani Life Insurance Company Limited. (SLICL)

**Accident:** Shall mean sudden and unforeseen event resulting in bodily injury requiring hospitalization while this Contract is in force.

**Ancillary Services:** Shall mean to include post-operative care facility, intensive care facility, oxygen therapy, blood transfusions, ambulance service and dressing while in Confinement tests other than the routine investigations.

**Company:** Shall mean Sandhani Life Insurance Company Ltd.

**Confinement:** Shall mean a physician or a Surgeon who is registered with the Bangladesh Medical and Dental Council or as per Government rule who is qualified to tract the type of injury of illness requiring hospitalization.

**Consultant:** Shall mean a physician or a Surgeon who is registered with the Bangladesh Medical and Dental Council is qualified to treat the type of injury or illness requiring hospitalization.

**Customary and Reasonable:** Fee or charge shall mean the usual fee or charges demanded by the Physician/Surgeon or Hospital/Clinics for a specified service on supply within that specific limited geographical area.

**Eligible Expenses:** Shall mean the expenses incurred by an insured for necessary medical care and services offered by or ordered by a physician who are reasonable and customary.

**Hospital:** Shall mean listed a Hospital/Clinic, which is registered as such with the Directorate of Health, Bangladesh. It shall not include rehabilitation center, natural care clinic or nursing home for the addicted.

**Illness:** Shall mean illness, which requires hospitalization due to sustained injuries or disease defined in the Table of Benefits.

**Medical Emergency:** Shall mean a sudden onset of illness or accident bodily injury that requires immediate hospitalization, any delay of which would jeopardize the life or health of the Member. The attending doctor shall diagnose the medical emergency cases.

**Member:** Shall mean an officer of the organization who has been accepted by the Company to be entitled or prospectively entitled to benefits under this Contract.

**Nurse:** Person who is registered with the Bangladesh Nursing Council as a qualified nurse.

**Plan:** Shall mean the Sandhani Life Hospitalization Plan.

**Pre-existing Condition:** Shall mean any illness or disability of which the Member is aware, or of which symptoms were evident, or for which is received medical advice or treatment within twelve months immediately prior to the date of his membership of the Plan.

### **GENERAL CONDITIONS**

#### **CLAUSE (I): Investigation & Surgical**

**Routine Investigation:** Shall mean the medical tests performed routinely on admission in a hospital which shall include the following CBC with ESR, Peripheral Blood Film, Blood Sugar, Blood Urea, Urine R/E, Blood for Grouping, X-Ray Chest, ECG Tests other than these shall be regarded as special investigations.

**Surgical Operation:** Shall mean any manual or operative procedure required for cure of diseases, repair of injuries including correction of deformities and defects arising from the same, relief of pains and suffering, and prolongation of life.

Words referring to men shall include women where applicable.

**Overseas Treatment:** Inpatient treatment within the hospitalization period shall be reimbursed within the said maximum benefit limit after receiving of all supporting document and bills in equivalent Bangladeshi currency. **Treatment facility outside Bangladesh** is also covered but reimbursement of treatment cost will be settled as per highest standard cost for such treatments in Bangladesh on the basis of mutual understanding. One must submit prior intimation with doctor's advice to the company before going for overseas treatment.

#### **CLAUSE (II): MEMBERSHIP**

- a) An employee shall be eligible for membership of the plan on the date on which he gets employment in the organization provided that he has not attained the age of 59 years and requisite premiums are received by the Company.
- b) An employee shall cease to be a Member on the earliest of the following dates:
  - (i) The date on which the Member ceases to be an employee.
  - (ii) The date on which the Member attains the age 59 years.
  - (iii) The date on which this Contract terminates.
- c) The Company shall issue **Membership Card** to each mused member, which shall have to be produced at the Company's designated hospital/Clinic for availing direct payment facility. A lost Card may be replaced upon written application endorsed by the organization and on payment of a sum of TK. 100/- (Taka one hundred) only by the Member.

#### **CLAUSE (III): PREMIUM**

- a) The Company shall calculate the premiums payable under this Contract based on the premium rate stated at the Schedule herein before. The Company reserves the right to review the premium rate by giving at least 30 days prior notice to the organization before Contract Anniversary Date.
- b) The premium under this Contract shall be paid annually in advance.
- c) If any Member becomes a Member at any time after the Effective Date of this Contract, the premium in respect of that Member shall be charged on pro-rata basis depending on the date of his membership.
- d) The Company shall issue the renewal notice to the organization at least 30 days before the renewal date of the Contract.
- e) No premium shall be refunded in respect of a Member who ceases to be a Member at any time after the Effective Date of this Contract.

#### **CLAUSE (IV): LIMITATIONS**

- a) The first TK. 500.00 per claim is excluded.
- b) The period for each confinement shall be limited to a maximum of twenty-one days. Successive period of hospital confinement within 90 days due to the same disability is considered as single period. But in no event shall the total benefit exceed the limit set forth in the Table of Benefits of this Contract.
- c) All per-hospitalization expenses and any minor Surgical operation are excluded where confinement in hospital is not necessary or performed as an out-door surgery.
- d) If any Member is also covered for similar benefits under any other insurance Contract, then payment of the claim shall be made on pro-rata basis after taking into account the coverage under all contracts.
- e) Any charge of food or food supplements (Horlicks, Viva, Bourn vita etc.), antiseptics (Savlon, Dettol, Boroline), cosmetic creams or oils of any nature, water purifiers etc. are excluded. Telephone charge, Admission fee, Ambulance/Rental car services, VAT or any other service charges are not included.

No benefit shall be paid under this Contract for expenses on longer hospitalization for ...

- b) Any pre-existing Condition of Cancer including Therapy.
- c) Mental, emotional or psychiatric disorders, alcoholism or any other narcotic addiction.
- d) Prophylactic and immunization procedures.
- e) Any procedures which are experimental or not generally accepted by the medical profession (e.g. acupuncture).
- f) Any cosmetic or plastic Treatment/Surgery, unless required as reconstructive surgery as a consequences of an injury due to accidents, burns.
- g) Rest, convalescence of rejuvenation cures, thermal baths or confinement for the purposes of slimming or beautification.
- h) Treatment of family planning purposes including termination of pregnancy, D&C, sterility or treatment related to assisted reproduction.
  - a) Abortion or miscarriage of any complication and/or sequel there from, except doctor's advice.
  - b) Attempted suicide, violation or attempted violation of the law, injuries willfully or intentionally self-inflicted or due to insanity or under the influence of a drug.
  - c) Routine examination of eye and ear, fitting or replacement of eyeglasses (including contract lenses) or hearing aids.
  - d) Routine physical examinations (health check-ups), radiotherapy (X-ray radium or radioactive isotopes treatment), chemotherapy or hospitalization due to complication of chemotherapy or any form of treatment when not incidental or necessary to the treatment of the injury/illness which caused the hospitalization.
  - e) Any dental treatment.
  - f) Injury arising due to accident while participating in any unlawful activities (e.g.; driving a car without a license).
  - g) Injury or disease directly or indirectly attributed to or caused by war, declared or undeclared, or war like operations or as a result of a riot, strike or civil commotion.
  - h) Circumcision.
  - i) Injury, destruction or damage caused by nuclear lesson, nuclear fusion or irradiation.
  - j) Costs of prostheses, corrective devices and medical Implant. (PTCA, Stent, Angioplasty, Peace Maker)
  - k) Expenses for acquisition of organ for transplantation and all expenses incurred by the donor
  - l) AIDS and HIV diseases.
- m) Surgery within the first 12 months of the Effective Date of the Policy for abdominal or inguinal hernia, hemorrhoid/tonsil/adenoid, enlarged prostate, fibroid uterus or dysfunctional uterine bleeding.
- n) Any new policyholder's (Employee/Spouse) pregnancy claim will not be payable within 120 days of the premium payment, but after 120 days of premium payment the company will pay pregnancy claim.

#### **CLAUSE (VI): CLAIM PROCEDURE**

**Sandhani Life:** Seeks to settle the majority of claims direct with the hospital where treatment is received as inpatient preferably in its Designated/Hospitals.

If any Member needs admission in a hospital, Company's Medical Advisor will help him/her (if he/she desires) through the process of admission to hospital, confirming with the hospital his/her insurance coverage and arranging direct settlement of the insured expenses. The Member

**Direct Payment:** If a Member is admitted in a Hospital/Clinic with whom the Company has Direct Payment Agreement, the Company shall pay all expenses incurred for hospitalization treatment within his benefit limit, directly to the Hospital/Clinic. Expenses not mentioned in the Benefit Schedule or in excess of the Benefit Limit should be borne by the Member himself/herself.

- a) The supporting documents usually shall include the following:
  1. Consultant's recommendation for hospitalization (original).
  2. Discharge certificate (original or photocopy duly attested by the hospital).
  3. A Photocopy of the patient's file while hospitalized (if possible).
  4. Money Receipt or Bill of Consultant's (Physician/Surgeon) fee.
  5. Bill relating to room charges, investigations and other services where applicable.
  6. Bill of Medicine/Drugs.
  7. Bill relating to Surgical Operation charges (operation theater, surgical team, delivery charge, anesthesia & other charges), where applicable.
  8. Bill relating to ancillary charges (e.g. ambulance service, oxygen therapy, blood transfusions etc.).
- b) The Company shall have the right to obtain any information from the relevant hospital/ Clinics in respect of the claim. Which the company deems necessary.
- c) Average rates of the designated Hospitals/Clinics will be applicable for various hospital charges in case of treatment at a non-designated Hospital/Clinic.
- d) If it is proven that an insured has manipulated the hospital bills or is trying to manipulate the hospital bills any means, the Company shall have the right to decline the claim.

#### **CLAUSE (VII): CONDITIONS OF CONTRACT**

- a) The organization shall furnish the Company in writing with the following information:
  - i. The organization shall notify the Company in writing within seven working days if any Member ceases to be a Member under the Plan for any reason.
  - ii. Any other information, which may be required by the Company to administer.
- b) This Contract, any riders or endorsement therein, any amendments thereto signed by the organization and the Company, the organizations Application Form signed by the organization, and the Member's Application Form signed by the individual Member shall constitute the entire contract between the parties hereto. All statements made by the organization shall, in the absence of fraud, be deemed representations and not warranties, and no statement shall void the insurance or reduce the benefits under this Contract or be used in defense of a claim under it, unless it is contained in a written application signed by the organization.
- c) No agent, broker or Head Office representative is authorized to alter or amend the provision of this Contract. Any alteration or amendment of the Contract shall not be valid unless

- d) Clerical error whether by the organization or by the Company in keeping record pertaining to this Contract shall not invalidate coverage otherwise validity in force of continue coverage otherwise validity terminated but upon discovery of such crops, an equitable adjustment of premiums and benefits shall be made to conform to the true facts.
- e) No action at law or equity shall be brought to recover on this Contract prior to the expiration of 60 days after proof of claim has been filed in accordance with the requirements of this Contract, nor shall such action be brought at all unless brought within 2 years from the expiration of the time within which proof of claim is required by the Contract.

**CLAUSE (IX): TERMINATION OF CONTRACT**

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- a) The contract shall be concluded for an initial period of three years and thereafter may be extended for a further period of three years on mutual agreement.
- b) The Company or the organization shall have the right to terminate this Contract at any time by giving at least 30 days written notice, in such a termination the Company shall refund the premium on pro-rata basis in respect for the unexposed period of the Contract.
- c) Termination of this Contract shall not terminate the rights or liabilities of either the organization or the Company arising while this Contract was in force, provided that nothing herein shall be construed to extend the Company's liabilities for reimbursements under this Contract to any expense incurred after the date of termination of this Contract.

**MADE IN DUPLICATE AND SIGNED**

In Dhaka, Bangladesh

In Dhaka, Bangladesh

**Sandhani Life Insurance Company Ltd.  
34, Banglamotor, Dhaka-1000**

In presence of:

In presence of:

1.

1.

2.

2.