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THE KHORDHA CENTRAL CO-OPERATIVE BANK LTD.

Regd No.95 P.U. DC.22.03.1912,RBI license No.RPCD,Bhubaneswar/15/2011-12 Dt.02.05.2012



Ref No 5461

Date- 31.03.2024

QUOTATION CALL NOTICE

Sealed quotations are invited from the interested authorized insurance companies for providing service of Group Health Insurance Family Floater Policy for employees, spouse and dependent children of the Bank for the year 2024-25 with terms and conditions attached herewith. The amount of Rs.2000/- should be deposited as non refundable tender cost with the tender documents in shape of DD in the name of "The Khordha Central Cooperative Bank Ltd., Khordha" payable at Khordha. The quotations should reach the undersigned in sealed cover on or before 08.04.2024 at 3.00 P.M and will be opened on the same date at 4.00 P. M in presence of the committee of the Bank. The tenderer/Authorised person is required to present at the time of opening the tender before the committee on the scheduled date & time. The tenderer are requested to submit the tender in their official letter head with seal & signature.

The undersigned has reserves the right to reject/accept all the quotations without assigning any reason thereof.

Enclose (As above)

Memo No. 5462(3) /Date 31.03.2024

Copy for Information and wide publication in:-

1. Bank Notice Board/Branch Notice Board/Bank Website.
2. AGM of the Bank.
3. Members of Purchase Committee of the Bank for information & necessary action.

Copy to President's Table.

Dev
31/03/2024
Chief Executive Officer
Khordha C.C. Bank Ltd. Khordha
The Khordha Central Co-op. Bank Ltd.
KHORDHA

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KHORDHA



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Terms & Conditions:

Age Band	1 day - 60 yrs
Family Definition	Employee, Spouse and 2 dependent children upto 25 yrs of age
Sum Insured	Sum Insured Per Family Rs.-----5,00,000----- during the policy period as per annexure attached herewith.
Room Rent	1% of SI maximum upto 3500 for Normal & 2% of SI maximum upto 5000 for ICU (inclusive of nursing charges). If insured is admitted in a higher category, then insured will bear difference of all medical expenses as in final hospital bill in same proportion.
Maternity Benefit for Normal & C-Section	For Metro 35000-50000 & For Non-Metro 35000-50000 for First 2 children
9 months waiting period	Waived off
Pre-Existing Diseases	Pre-Existing Diseases Expenses Covered
Pre - Post Hospitalisation	Pre Hospitalisation and Post Hospitalisation for 60 days & 90 days respectively are covered.
Baby Day I	Within Family SI
Pre/Post Natal Expenses	Pre-Post Natal Expenses to the limit of Rs 5000 is covered Within Maternity Limit
Ambulance Service	Ambulance Charges limited to Rs.2000 per hospitalization
Health Check Up	Employees can avail benefit of Health Check-up
Special Condition	Policy also covers hospitalization arising out of Psychiatric ailments within a limit of Rs. 30,000 as well as treatment of Functional Endoscopic Sinus Surgery within a limit of Rs. 35,000. The coverage for treatment of mental illness is also covered upto Rs 30000 within the sum insured.
Day Care Procedures	Day Care Procedures are Covered as per the standard list
Claim submission clause	Claim must be filed within 30 days from the date of completion of treatment. However, the Company may at its discretion consider waiver based on merits of the claim, where there is delay in intimation or in submission of documents due to unavoidable circumstances and it is proved that the delay was for reasons beyond the control of the insured and under the circumstances in which the insured was placed it was not possible for him or any other person to give such notice or file claim within the prescribed time-limit
Mid-Term Inclusion	Mid term inclusion of dependents will be possible only in case of a) spouse (on account of marriage during the policy term) b) children (childbirth during the policy term but after the the child has completed 91 days of age) subject to not more than four children.



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Reasonable and Customary Charges	Reasonable and Customary Charges will be applied on re-imburement claims from non network hospitals where medical treatment taken by the Insured Person during the Policy Period following an Illness or Injury that occurs during the Policy Period, subject to availability of the Sum Insured and any specific limits specified in the Schedule of Benefits and the terms, conditions and exclusions specified in the Policy document.
Claim Intimation & Network clause	All Reimbursement Claims must be intimated to ILHC within 24 hrs of Admission, except for Accidental claims. If the member is getting admitted in any network hospital and filing for reimbursement claims such claims will be settled to members with 15% co-pay.
Add-Del of Lives	Premium to be charged on Pro-Rata for addition/deletion endorsement. . No Refund for deletion-if lives less than minimum required & if insured has claimed during policy
Special Condition 1	Lasik Surgery is covered if correction index is +/- 6.5 D
Special Condition 2	Terrorism is covered
Special Condition 4	Air Ambulance is covered upto Rs 100,000 or family sum insured whichever is less.
Special Condition 5	Attendant charges are cover upto Rs 5,000 (Per life incase case of Employee only policy or else it's Per Family within Family sum insured) if length of stay for the patient is more than 5 days. Add on covers cost pertaining to boarding and lodging of the attendant in a hospital/location prescribed by treating Medical Practitioner on reimbursement basis by presenting original Bills for each cost incurred.
Special Condition 6	Lucentis is covered upto Rs 50,000 Per family within the Sum Insured
Special Condition 7	Internal Congenital disease is covered and External congenital disease is covered in life threatening situation.
Special Condition 8	50% Co-Pay for cyber knife treatment/Stem Cell Transplantation. Cochlear Implant treatment shall be restricted to 50% of the SI.
Portability	Portability is available on this product as per IRDA directive and product features.
Termination	Policy will cease to be in effect from the date of termination of relationship with the organization.
Corporate buffer required, please specify the terms	Corporate Buffer available to each Family Unit upto Rs. 5 Lakhs per family and on expiry of their Sum Insured.
	Policy Limit – 20 Lakhs subject to approval of Banks Competent Authority

In case of any query kindly contact:

Name: Bhawani Mohan Sinha,

Contact No: 9078154934

Aus
31/03/2024

Chief Executive Officer
Khordha C.C.Bank Ltd., Khordha

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