GROUP PERSONAL ACCIDENT – KREA UNIVERSITY

Group Personal Accident

- Policy is issued on named basis
- Core covers include the following,
  - ➢ Age band – 3 – 30 years
  - ➢ Accidental medical Hospitalization expenses are covered up to Rs 25000 or actual which ever is lower on IPD basis

GPA Policy Terms & Conditions

- Policy period: July 11th , 2023 to July 10th ,2024
- Sum Insured is flat 2Lakh in the policy
- OPD expenses for accidental injury are covered upto Rs 5000 or actual whichever is lower on IPD basis.
- Animal bite/ Snake bite/ Insect bite is covered except mosquito bite.

ICICI Lombard
Nibhaye Vaade

Policy Terms – Contd.

- Ambulance charges upto Rs 1500
- Carriage of dead body 2% of SI subject to max to max Rs 2500
- Loss or damage to school bag/ Books is covered up to Rs 5000
- Repatriation of mortal remains covered up to Rs 5000
- Accidental broken bones are covered up to Rs 15000

Claims - Reimbursement

- Any expense borne towards admission in a non network hospital can be claimed as reimbursements
- Claim process for the same in detail for reference:
  - ➢ Intimation to ICICI Lombard Healthcare within 24 hours of admission on our toll free number – 1800 2666
  - ➢ Post discharge, the duly filled claim form along with original bills, receipts, discharge summary, pharmacy bills, test reports, payment receipts and all supporting documents to be sent to our Hyderabad office for claim processing
  - ➢ Claims will be settled within a maximum timeline of 15-20 days provided all documents are sent without any query

Reimbursement Claim - Documents

The following documents are mandatory to process a reimbursement claim,

➢ Discharge summary

➢ Payment receipts

➢ All investigation reports

➢ Detailed bill breakup – Medicine & other bills

➢ Duly filled claim form

➢ Invoice copy

➢ Cancelled cheque copy with proposer name/ Pass book first page/ One month bank statement with visible IFSC code

➢ PAN/ Aadhar card photocopy

ICICI Lombard Digital Capabilities

App Benefits & Salient Features

- GHI Policy Information – Coverage & eCards
- Enrollments – Additions / Modifications
- Claims Intimation & Tracking
- Cashless OPD Services
- Emergency Ambulance Services
- Tele-consult
- Health Risk Assessment
- Health Assistance Services
- Steps Tracking
- Health Blogs
- Claim Query & Resolution
- Planned Hospitalization Approval
- Wellness Programs
- Health Checkup
- Medicine Reminders & EMR
- Individual Policy Management

ICICI Lombard
Nibhaye Vaade
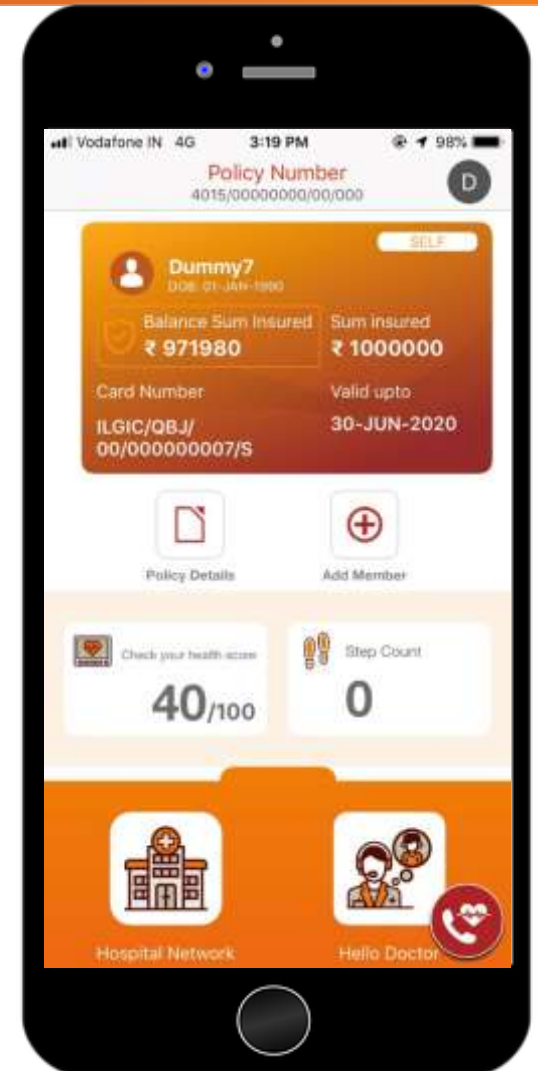
Contact Person Details For Assistance

First point of contact for all cashless & Reimbursement queries are,

Level 1 – Vinoth M
Senior Manager – ICICI Lombard GIC Ltd
Mob No – 9025113347
Mail ID – m.vinoth@icicilombard.com

For any escalations,

Level 1 – Mr. Alagukoodalingam
Chief Manager – ICICI Lombard GIC Ltd
Mob No – 9176651414
Mail ID - alagukoodalingam.k@icicilombard.com

Level 2 - Mr. Suresh A
Associate Vice President – ICICI Lombard GIC Ltd
Mob No - 9884302220
Mail ID - a.suresh@icicilombard.com

Live Healthy

Thank You