



The Institute of Cost Accountants of India

(Statutory Body under an Act of Parliament)



Health Insurance New India Flexi Floater Group Mediclaim Policy

NEW INDIA ASSURANCE

It is a floater policy in which the proposer can cover self, spouse and dependent children under a single floater sum insured. Dependent parents can be covered under a separate floater sum Insured equivalent or less than the sum insured off the proposer's family.

PROMINENT FEATURES

- **Room, Boarding Expenses** as provided by the hospital including nursing charges, not exceeding 1.50% of sum insured per day.
- **Intensive Care Unit (ICU) / Intensive Cardiac Care Unit (ICCU)** expenses, not exceeding 3% of the sum insured per day
- **Per-hospitalization medical charges** up to 30 days' period.
Per-hospitalization medical charges up to 60 days' period.

NO HEALTH CHECK-UP

- **Age limit**
Entry age limit - 65
Upper age limit - Life long for members
- **Porting and migration from other products with continuity benefits.**
- **100% coverage** for pre-existing diseases (other than pre-existing critical illnesses) if the member has continuous coverage for more than 24 months.
- **Dependent Parent for Max Sum Insured Of Rs.10 Lakhs.**

Year of Coverage	FIRST	25% of the admissible claim amount, subject to a maximum of 25% of the sum insured.
	SECOND	50% of the admissible claim amount, subject to a maximum of 50% of the sum insured.
	THIRD	100% of the admissible claim amount, subject to a maximum of 100% of the sum insured.

DISCLAIMER:

The Institute shall not be liable for any loss, claim or damage whatsoever including the event of deficiency in the service of such third party websites.

For more Information, please contact below

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PROFESSIONAL INDEMNITY INSURANCE WITH NEW INDIA ASSURANCE FOR THE MEMBERS:

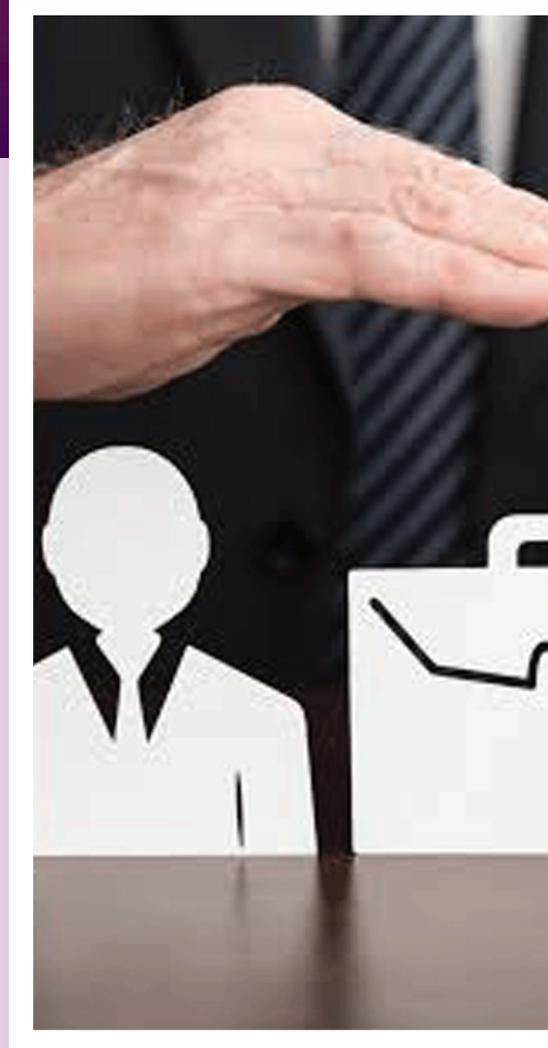
The professional indemnity section covers you for awards and settlements of claims, as the costs incurred in investigating, defending or setting a claim made against you.

COVERAGE

- Legal Liability falling on insured members as a result of errors and omissions committed by insured while rendering professional services.
- Covers defense cost including legal cost to defend in court of law, subject to overall limit of indemnity.
- Offers benefits of retroactive period subject to continuous renewal of policy.
- Offers extended period of 90 days in case of cancellation or expiry of policy.
- Claim series clause.
- Sum Insured: Min Rs 50 lacs to max Rs 5 cr.
- Most Competitive Premium Rates in the Market.

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MOTOR VEHICLE INSURANCE WITH NEW INDIA ASSURANCE FOR ICMAI MEMBERS



1 Best in Market Discount on Motor OD Premium for Private Car & Two Wheeler upto the vehicle age of 10 years.

3 Other add on Covers available are:
a. Nil Depreciation Cover
b. Consumable Items Cover
c. High Value PA Cover
d. Personal belongings Cover

2 Discounted Premium on following Add on of Private Car:
a. Road Tax Cover
b. No Claim Bonus Protection Cover
d. Engine Protect Cover
e. Additional Towing Charges Cover

4 This facility is extended to family members of CMA i.e Parents, Spouse and Children and for the vehicles registered in the name of the firm in which CMA is a partner.

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Personal Accident Policy.

Table Name	Cover Details
Table D	1. Death Only- 100%
Table C	1. Death Only- 100% 2. Loss of 2 limbs/2 eyes or 1 limb & 1 eye- 100% 3. Loss of 1 limb or 1 eye- 50% 4. Permanent Total Disablement (PTD) from injuries other than those named above- 100%
Table B	1. Death Only- 100% 2. Loss of 2 limbs/2 eyes or 1 limb & 1 eye- 100% 3. Loss of 1 limb or 1 eye- 50% 4. Permanent Total Disablement (PTD) from injuries other than those named above- 100% 5. Permanent partial Disablement (PPD), %of CSI (it varies from 1% to 75% as stated in chart in manual)
Table A	1. Death Only- 100% 2. Loss of 2 limbs/2 eyes or 1 limb & 1 eye- 100% 3. Loss of 1 limb or 1 eye- 50% 4. Permanent Total Disablement (PTD) from injuries other than those named above- 100% 5. Permanent partial Disablement (PPD), %of CSI (it varies from 1% to 75% as stated in chart in manual) 6. Temporary Total Disablement (TTD) at 1%of CSI upto 100 weeks (However limited to CSI)



Coverage

- Table- A Temporary Total disablement Coverage
- Table- B Permanent Partial disablement
- Table- C Permanent total disablement, loss of limbs, eye
- Table- D Accident Death cover

Under Personal Accident Policy, the sum Insured up to 30 lakhs



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OFFICE PROTECTION SHIELD POLICY FOR THE ICAI MEMBERS:



The New India Assurance Company indemnify you against liability as tenant of the office premises for the damages to the building and fixture & fittings

NEW INDIA ASSURANCE

COVERAGE

- ✔ **Buildings:** Building including the landlord's fixture, fittings, boundary walls & fences.
- ✔ **Office Contents:** Office Contents and Documents belonging to or the responsibility of the Insured for an amount not exceeding 5% of the total Sum Insured on office contents or Rs. 15,000/ whichever is lower.
- ✔ **Breakdown of office appliances:** Unforeseen or sudden damage by electrical or mechanical breakdown.
- ✔ **Money Insurance:** Loss of money relating to Business or Profession due to accident or misfortune.
- ✔ **Fixed Glass and Sanitary Fittings:** Accidental breakage of Glass or sanitary fittings.
- ✔ **Fidelity Guarantee:** Direct pecuniary loss caused by act of fraud or dishonesty committed by any salaried person.
- ✔ **Electronic Equipment Insurance:** Unforeseen sudden physical loss or damage to Electronic.
- ✔ **Portable Computer:** Damage to portable computers belonging to insured and in personal custody of Insured, his employee or director.
- ✔ **Burglary & House Breaking theft:** Property Covered: Business furniture, clothing, pedal cycle, electronic items, etc.
- ✔ **Breakdown of Office Appliances:** Unforeseen and sudden damage by electrical or mechanical breakdown.
- ✔ **Baggage:** Damage to Baggage due to accident or misfortune whilst on journey.
- ✔ **Liability:** All sum which the Insured shall become legally liable to pay, Workmen Compensation.

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