

DETAILS OF MAXIMUM COVERAGE AND ANNUAL PREMIUM PAYABLE PER PERSON BOI'S USP MEDICLAIM INSURANCE PLAN (BOIMC) - 2017

PLAN NO.	SUM ASSURED (In Rs.)	Upto 35 Yrs.		36-45 Yrs.		46-55 Yrs.		56-65 Yrs.		66-70 Yrs.		71-75 Yrs.		76-80 Yrs.		81-85 Yrs.		Above 85 Yrs.	
		BOI USP PREM. RS.	BOI USP PREM. RS.	BOI USP PREM. RS.	BOI USP PREM. RS.	BOI USP PREM. RS.	BOI USP PREM. RS.	BOI USP PREM. RS.	BOI USP PREM. RS.	BOI USP PREM. RS.	BOI USP PREM. RS.	BOI USP PREM. RS.	BOI USP PREM. RS.	BOI USP PREM. RS.	BOI USP PREM. RS.	BOI USP PREM. RS.	BOI USP PREM. RS.	BOI USP PREM. RS.	BOI USP PREM. RS.
BOMIC-1	50,000	1,291	1,446	2,073	2,354	2,640	2,831	3,540	3,530	4,424	4,424	5,530	5,530	6,834	6,834	8,545	8,545	10,680	10,680
BOMIC-2	1,00,000	2,501	2,798	4,005	4,563	5,104	5,467	6,834	6,834	8,545	8,545	10,680	10,680	13,171	13,171	16,715	16,715	20,881	20,881
BOMIC-3	1,50,000	3,669	4,100	5,902	7,078	7,539	8,175	9,424	9,424	11,781	11,781	14,726	14,726	18,171	18,171	23,144	23,144	29,181	29,181
BOMIC-4	2,00,000	4,710	5,270	7,662	9,052	9,842	10,749	12,303	12,303	15,379	15,379	19,225	19,225	23,871	23,871	30,715	30,715	39,578	39,578
BOMIC-5	2,50,000	5,648	6,312	9,285	10,952	11,711	12,618	14,506	14,506	18,231	18,231	23,144	23,144	29,181	29,181	37,515	37,515	47,981	47,981
BOMIC-6	3,00,000	6,579	7,353	10,909	12,948	13,817	14,884	17,171	17,171	21,827	21,827	28,144	28,144	35,815	35,815	46,381	46,381	59,578	59,578
BOMIC-7	3,50,000	7,390	8,266	12,397	14,306	15,281	16,418	19,006	19,006	23,871	23,871	30,715	30,715	39,578	39,578	50,715	50,715	65,578	65,578
BOMIC-8	4,00,000	8,251	9,172	13,886	16,067	17,141	18,458	21,406	21,406	26,827	26,827	34,515	34,515	44,578	44,578	58,144	58,144	75,578	75,578
BOMIC-9	4,50,000	9,023	10,088	15,377	17,827	19,081	20,548	23,906	23,906	29,827	29,827	38,515	38,515	49,578	49,578	64,144	64,144	83,578	83,578
BOMIC-10	5,00,000	9,836	10,996	16,864	19,583	20,941	22,518	26,406	26,406	33,327	33,327	43,144	43,144	55,578	55,578	72,144	72,144	93,578	93,578

DETAILS OF SCHEME AND ANNUAL AMOUNT PAYABLE PER PERSON BOI'S USP PERSONAL ACCIDENTAL DEATH INSURANCE PLAN (BOIPA) - 2017 (RENEWAL UPTO LIFE TIME).

PLAN NO.	SUM ASSURED (In Rs.)	ANNUAL PREMIUM RS.	SERVICE TAX RS.	NET RS.	APPLICABLE AGE GROUP (YEARS)	RISK COVER
BOIPA-1	2,00,000	146.00	21.90	168.00	5 TO 70	DEATH BY ACCIDENTS ONLY
BOIPA-2	3,00,000	219.00	32.85	252.00	21 TO 70	
BOIPA-3	4,00,000	292.00	43.80	336.00	22 TO 70	
BOIPA-4	5,00,000	365.00	54.75	420.00	0	

**NOTE: ORG. PREM. - Regular Annual Premium including Service Tax.  
DISC. PREM. - Discounted Annual Premium including Service Tax.**

Rates are subject to change if & when decided by the Government / Company.

**INCOME TAX BENEFIT:**

Premium amount and service tax paid (and not bank charges) under BOIMC - 1 to 10 qualifies for exemption under sec-80 D of Income Tax Act. The certificate for insurance purpose will be issued in the name of the Card Holder only, if the premium paid pertains to the Card Holder and his/her spouse, dependent parents and dependent children. Please therefore specify relationship of the insured person to the Card Holder in the relevant column of the application as per the instruction given in this brochure. For corporate Card Holders I.T. Certificate will be issued in the name of individual employees only if the employer declares that the premium is recovered from the employee. Please also note that Income Tax benefit is not available for sum insured above Rs. 5 Lakh.

**PLEASE PRESERVE EARLIER YEARS' POLICIES**

**ABOUT NATIONAL INSURANCE CO. LTD. :**

The National Insurance Co. Ltd. Is one of the leading Public Sector General Insurance Co., Offers a vast product portfolio to cater to insurance needs of various sections of the society. Some of our most useful products are:-  
1. Householders Insurance Policy 2. Motor Insurance Policy 3. Office Umbrella Policy - for Offices & Medical Establishments 4. Shopkeepers Insurance Policy 5. Fire & Allied perils Insurance Policy 6. Burglary (Business premises) Insurance Policy 7. Mediclaim Policy - Individual as well as group 8. Personal Accident Policy 9. Overseas Mediclaim Insurance Policy. 10. Electronic Equipment Insurance Policy.

For further enquiries on any of these products you may contact us at :

**NATIONAL INSURANCE CO. LTD.**

Branch 260502, Sterling Cinema Bldg., 6th Floor, 65, Murzban Road, Fort, Mumbai 400 001.  
Tel.: 022 - 2207 7406 / 2208 9952



Relationships beyond banking

**Bank of India**  
Card Product Department  
**Head Office**  
Star House No. 2, 1st Floor,  
C-4, G-5 Bldk, Bandra Kurla Complex,  
Bandra (E), Mumbai - 400 051.  
Tel.: 022-6131 2932 / 6131 2936  
Email: HeadOffice.CPD@bankofindia.co.in



**National Insurance Co. Ltd.**  
Branch 260502  
Sterling Cinema Building, 6th Floor,  
65, Murzban St., Fort, Mumbai 400 001.  
Tel.: 022-2207 7406 / 2208 9952  
**Ms. Jayshree Kamath**, Branch Manager  
(Mobile : 75063 45214)

# MEDICLAIM AND PERSONAL ACCIDENT INSURANCE

## Bank of India's UNIQUE SECURITY PLAN

### FOR CREDIT CARD HOLDERS OF BANK OF INDIA

Bank of India in association with National Insurance Co. Ltd. offers Mediclaim and personal accident Insurance to Credit Cardholders of Bank of India.

**SALIENT FEATURES:**

- ❖ Scheme is applicable for Indian residents for treatment/ hospitalization in India only.
- ❖ Cashless facility for Mediclaim
- ❖ Payment through your Bank of India Credit Card.
- ❖ Multiple choices for plans.
- ❖ Personal Accidental death Insurance up to Rs. 5 Lakh. (upto 70 yrs. only)
- ❖ Mediclaim cover up to 5 Lakh in multiples of Rs. 50000/-.
- ❖ Income Tax benefits under 80-D of Income Tax (without Service Tax) on Mediclaim Insurance Premium.
- ❖ No Medical Test up to the age of 40 Years.
- ❖ Mediclaim Cover is available after three months from the date of policy. For new entrants entry age is maximum 65 years. PA cover renewal valid only upto 70 yrs.
- ❖ Family – Self, Spouse, Dependent Children up to the age 25 years. Dependent parents.

### Bank of India Credit Cards: Your Trump Cards for a secure future.



**Bank of India also offers:**

- ❖ Credit Cards
- ❖ Debit cum ATM Cards
- ❖ Revolving Credit at service charges as low as 1.7% p.m. (APR 22.45%)
- ❖ EMI facility on purchases and Revolving Credit facility to facilitate payments
- ❖ No entrance fee.

**Please Note :** Send your application forms, alongwith photocopy of last year's policy (2016) to M/s. National Insurance Co. only at following address.

# BOI's USP

## UNIQUE SECURITY PLAN



Relationships beyond banking

## Bank of India

Card Product Department  
Head Office  
Star House No. 2, 1st Floor,  
C-4, G-5 Block, Bandra Kurla Complex,  
Bandra (E), Mumbai - 400 051.  
Tel.: 022-6131 2932 / 6131 2936  
Email: HeadOffice.CPD@bankofindia.co.in

Dear Card Holder,

I welcome you to Bank of India's BOI's Unique Security Plan 2017.

Life is full of colours so long as the going is good. But, in this uncertain world, unfortunate events to beloved ones such as an accident, illness of the family members affect the normal life. These are moments of regret for those who do not foresee the uncertainties and do not plan wisely.

To overcome such situations Bank of India has devised a scheme in association with National Insurance Co. Ltd., to extend insurance cover against the risk of Personal Accident/ hospitalization under Mediclaim policy. The scheme offers Mediclaim policy at nominal cost (details of which are printed overleaf) at discounted rates, far less than what you would normally require to pay. We therefore call the scheme as BOI's USP (Bank of India's Unique Security Plan).

I am confident that you will find BOI's USP more comprehensive, less cumbersome and of course, the least expensive.

I request you to take benefit of the scheme for you and your beloved ones.

**Please note that Bank of India is only a facilitator to form the Group and does not hold any assurance or responsibility on claim processing.**

Thanking you,

Yours sincerely,

(Romesh Mirakhur)  
Assistant General Manager

### BOI'S UNIQUE SECURITY PLAN 2017 A SMART WAY TO SAFEGUARD YOURSELF AND YOUR FAMILY AGAINST UNFORTUNATE EVENTS IN LIFE

BOI's USP 2017 scheme has been formulated by Bank of India in collaboration with National Insurance Co. Ltd., to provide insurance cover exclusively to their Credit Card holders and their family members such as Spouse, Dependent Children including legally adopted children Dependent parents. The Insurance cover is being provided against the risk of Personal Accident and unanticipated Medical Expenses. Any Credit card holder of Bank of India is eligible to join the scheme by filing in the enclosed application form and give authorization in favour of the Bank to charge the prescribed premium amount to their Credit card account. The completed application form has to be sent to National Insurance Co. Ltd.

#### SALIENT FEATURES :

##### BIO/USP Mediclaim Insurance Plan (BOIMC)

The cover Provides payment of hospitalization expenses for illness / disease or injury sustained. The policy amount may be decided by the Credit Card holder to get the Insurance cover in the range of Rs.50,000/- to Rs.5,00,000/- vide various plan viz BOIMC 1 to 10.

##### CASH LESS FACILITY:

The plan is available with option of Cashless Facility. The cashless facility will be provided by one of the leading Third Party Administrator (TPA) M/s. Vidal Health Services Pvt. Ltd. Mumbai, who have network Hospitals all over India for providing cashless Health Services. You can log in to their website www.vidalhealthtpa.com to know the list of network hospitals in your area.

##### EXCLUSIONS :

BOIMC cover is subject to standard exclusions as applicable to all Mediclaim policies as per the Policy guidelines of the Insurance Company.

Some important exclusions are:

1. Treatment arising out of any disease contracted within first 30 days from the commencement of the insurance cover for the policy holders who are admitted to the scheme for the first time.

2. Treatment arising out of all known or unknown pre-existing illness and diseases or injury.
3. Treatment arising from or traceable to AIDS, pregnancy and childbirth including cesarean section.

4. Claim arising within 12 months from the date of the policy for the treatment of cataract. Benign Prostatic Hypertrophy, Hysterectomy for Menorrhagia / Fibromyoma, Hernia, Hydrocele, Congenital Internal Disease, Fistula in anus, Piles, Sinusitis and related Disorders, and other diseases/ailment as mentioned in the MASTER POLICY AND CERTIFICATE OF Insurance. However, this first year exclusion will not apply in case insured person has been covered under this scheme for preceding 12 monthly without any break.

5. Naturopathy treatment.

#### INCOME TAX BENEFIT :

Premium inclusive of service tax paid (and not bank charges) under BOIMC only (and not BOIPA) qualifies for exemption under 80-D Income Tax Act. The necessary certificate will be issued by the Insurance Company.

#### CAUTION :

**The existing policy holders may please note that their insurance coverage Mediclaim should be renewed without break. In case of any break in insurance under Mediclaim policy, it is treated as a fresh cover for all purposes. Therefore, please send your application to National Insurance Co. Ltd. immediately alongwith a copy of the existing policy to avail the benefit of continuity. (By 31st December 2016)**

#### JOINING THE SCHEME ON OR AFTER 01-01-2017

Any person intends to join the Scheme in between, will be charged full premium and the cover would be given for 12 months from 1st Jan. to 31st Dec.

#### TERMS AND CONDITIONS :

The insurance cover will be subject to terms, conditions and exclusions as stipulated by the National Insurance Co. Ltd., under the Master Policy issued to Bank of India and also as per the details of Insurance earned to individuals. Sublimits have been imposed on (1) Room Rent and boarding such as it will be charged @ 1% of Sum Insured per day and 2% of Sum Insured per day if admitted in ICU/ICCU, (2) Hospitalisation expenses of person donating an organ during the organ transplant will be payable 50% of the Sum Insured for any one illness excluding cost of the organ.

#### DISCRETION :

Acceptance / Extension of insurance cover and its renewal will be at the sole discretion of National Insurance Co. Ltd. Unaccepted proposals will be returned to the applicant by National Insurance Co. Ltd. Bank of India will not be entertaining any representation in this regard. In respect of proposals accepted, Insurance Company will be sending details to the insured person based on which any claim may be lodged directly with the insurance Company / TPA (if cashless option is availed at the address given therein immediately.)

#### BOI'S USP PERSONAL ACCIDENTAL DEATH INSURANCE PLAN (BOIPA) 2017:

It is operational twenty four hours in any part of the world but payable in Indian Rupees only. Under BOIPA 1 to 4 items the sum assured is payable in full in case of death due to accident as per terms and condition of Master Policy issued to Card Issuers (Bank of India) and also details of insurance issued to the individuals.

#### EXCLUSION :

BOIPA does not cover death resulting from aviation other than as a passenger, intentional self injury, suicide, attempted suicide, influence of intoxicating drinks/ drugs, venereal diseases, insanity, actions committed in breach of law with criminal intent, pregnancy, childbirth or consequences thereof, war, Nuclear / radiation weapons and / or due to pre existing injuries prior to taking the cover.

#### ROLE OF CARD ISSUERS :

The role of card issuers (Bank of India) under the scheme would be purely to facilitate the Card Holders to form a group. Card issuers do not hold out any assurance and do not make any representation on claims processing or whatsoever. For other matters connected with the insurance, full responsibility will be of M/s National Insurance Co. Ltd. The details given above are indicative and not exhaustive and for information only. For more details, please refer to the Certificate of Insurance issued to the applicants.

**APPLICATION FORM FOR BOI'S UNIQUE SECURITY PLAN - 2017**  
**IMPORTANT : USE ONLY ONE FORM FOR ALL PERSONS TO BE COVERED THROUGH YOUR CREDIT CARD**

**(This proposal form should reach National Insurance Company Ltd. before 31st Dec. 2016)**

To,  
National Insurance Company Ltd.  
Branch 260502  
Sterling Cinema Bldg., 6th Floor,  
65, Murrzban Road, Fort,  
Mumbai 400 001.  
Tel.: 022-2207 7406 / 2208 9952

Certificate No. of 2016

Dependent Children Upto 25 Yrs. Only

Dear Sir,

I \_\_\_\_\_ holder of Credit Card No. \_\_\_\_\_

Have read and understood the details of BOI's Unique Security Plan 2017 Scheme as given in the brochure. Please enroll me & the following persons as per choice of plan indicated below :

Address for Communication :

Tel Nos.

Office :

Resi.:

Email :

#### DETAILS OF PERSONS PROPOSED FOR INSURANCE

Sr. No.	Full Name	Relationship	Plan Opted BOIMC	Plan Opted BOIPA	Date of Birth	Age	Previous Insurance details with exclusion If any, Policy No./Sr. No.	Existing Disease, Injury or Disability	Name of Nominee & Relationship	(For Office use only) Premium Amt.

I want to opt for a plan with cashless facility-TPA

I declare that I am the bonafide holder of above Credit Card and I desire to participate in the BOI's Unique Security Plan offered by National Insurance Co. Ltd. and I hereby authorize Bank of India issuer's of India Card/Visa Gold Card/Visa International Card/Master International Platinum Card to debit the Insurance premium & bank charges in respect of all the above schedule to my Card/AC and remit the same to the said Insurance Co. I have read the terms & conditions of aforesaid scheme thoroughly and I accept them in full & unconditionally.

Place :

Date :

(Signature of Cardholder)

Note : 1. No fresh proposal above 60 years of age. 2. For those opting for Cashless facility-TPA proposal form should be accompanied with one stamp size photograph for each member & copy of previous years policies if any. 3. If the pensioners above 56 years the proposal form should be accompanied with ECG with its conclusions & blood sugar report (fasting & post prandial). 4. Health Card already issued earlier will be valid for year 2016, provided premium amount is paid in time. 5. No renewal of PA cover above 70 yrs.