

Date: 19-Apr-2022

Group Health Coverage Summary

To,
Chola MS HELP,
Chennai,

Ref: Policy details pertaining to VENUS REMEDIES LTD.,

This is to inform you that a Group Health Policy (2825/00106897/000/01) has been issued to VENUS REMEDIES LTD., by M/s. Cholamandalam MS General Insurance Company Ltd.

| CO PAYS | | DEPENDENTS | NON-NETWORK | PARENTS | CLAIMS | Others |
|----------------|----|-------------------|--------------------|----------------|---------------|---------------|
| YES / NO | NO | NO | NO | NO | NO | NO |

| COVERAGE : | | |
|-------------------|--|----------------------|
| 1. | CORPORATE NAME | VENUS REMEDIES LTD |
| 2. | POLICY NO | 2825/00106897/000/01 |
| 3. | POLICY START DATE | 22-Apr-2022 |
| 4. | POLICY END DATE | 21-Apr-2023 |
| 5. | NO OF EMPLOYEES | 614 Self Members |
| 6. | DESCRIPTION OF FAMILY | Employees Only |
| 7. | LAST YEAR POLICY NO (IF RENEWED WITH CMSGIL) | 2825/00106897/000/00 |
| 8. | POLICY PREMIUM | Rs. 826,000/- |
| 9. | FLOATER SUM INSURED | N/A |
| 10. | INDIVIDUAL SUM INSURED | Rs. 100,000/- |

| BENEFITS : | | |
|-------------------|--|---|
| 9. | MATERNITY SUB LIMIT | N/A |
| 10. | NORMAL | N/A |
| 11. | CAESARIAN | N/A |
| 12. | PRE AND POSTNATAL SUBLIMITS | N/A |
| 13. | OPD | N/A |
| 14. | AYURVEDIC | N/A |
| 15. | BABY DAY ONE COVERED/NOT AND BABY SUB LIMITS | N/A |
| 16. | AMBULANCE | Emergency Road Ambulance - Rs. 1,000/- per hospitalization. |

| POLICY RESTRICTIONS : | | |
|------------------------------|---------------------------|--|
| (A) | CORPORATE BUFFER | N/A |
| (B) | ELIGIBILITY | N/A |
| (C) | DEPENDENT/PARENT SUBLIMIT | N/A |
| (D) | DISEASE CAPS | N/A |
| (E) | DAY CARE /NON NETWORK | Non network co-payment = Nil |
| (F) | ROOM RENT CAPS | No Capping |
| (G) | ROOM RENT TYPES | N/A |
| (H) | OTHER ROOM RENT LIMITS | N/A |
| (I) | PRE/POST HOSPITALISATION | Pre/post hospitalisation for 30/60 days respectively |

As regards the Pre-existing medical conditions, First years exclusions & 30 day waiting period, & Maternity Waiting, the claims shall be payable as follows:

| (to be filled as offered) | Existing Employees (EE) | Dependents of EE | Future Employees (FE) | Dependents of FE |
|---------------------------------|-------------------------|------------------|-----------------------|------------------|
| PE | Waived | Not Covered | Waived | Not Covered |
| 1 st year exclusions | Waived | Not Covered | Waived | Not Covered |
| 30 day waiting period | Waived | Not Covered | Waived | Not Covered |
| 9 months waiting period | Not Waived | Not Covered | Not Waived | Not Covered |

| Enclosures | | |
|--|---|--|
| <input type="checkbox"/> Policy Schedule | <input type="checkbox"/> Schedule of Benefit | <input type="checkbox"/> List of Day care Procedures |
| <input type="checkbox"/> Policy Wordings | <input type="checkbox"/> Employee details (soft copy to be given in specified format) | |
| <input type="checkbox"/> Any other. Please specify | | |

Signature
HO, Underwriter,
CMSGICL