

Dear Retirees,

Pleased to inform that after protracted negotiation with United India Insurance Co. Ltd they have agreed to offer **Super Top Up Policy to the IBA retirees**, subject to the terms and conditions of the 'Retiree Policy without the Domiciliary Cover'.

Please note that **domiciliary claims will not be paid** by the **Super Top Up Cover**.

How does the **Super Top Up work**.

**Super Top Up Policy** will be in addition to the limit of the basic IBA Policy.

To illustrate below our claim example:

For a **3 lakh basic IBA Policy**, the **Super Top Up Policy** is for a Sum Insured of **Rs. 4,00,000**.

If there is a **claim up to 3 lakhs** there would be **no claim under the Super Top Up Policy**.

In case there is **claim for 6 lakhs** then **3 lakh would be paid from the basic policy** and **another 3 lakh** from the **4 lakh Super Top Up Policy**.

If there is a **further claim** within the **same year** and the **basic IBA policy is exhausted** the **balance** will be **paid from the Super Top Up Policy**.

Similarly, For a **4 lakh basic IBA Policy**, the **Super Top Up Policy** is for a Sum Insured of **Rs. 5,00,000**.

The **Rs. 3 lakh basic Policy** becomes **Rs. 7,00,000** after the **Super Top Up Extension**. (Basic Sum Insured Rs. 3 lakhs + Super Top Up Sum Insured Rs. 4 lakhs = Rs. 7,00,000)

Similarly the **Rs. 4 Lakh basic Policy** becomes **Rs. 9,00,000** after the **Super Top Up Extension**. (Basic Sum Insured Rs. 4 lakhs + Super Top Up Sum Insured Rs. 5 lakhs = Rs. 9,00,000)

Sum Insureds of the two New Super Top Up Policies		Threshold i.e. the Sum Insured under the main Policy after which the Super Top Up Policy will trigger	Premium excluding GST	Premium including GST @ 18%
	Rs.	Rs.	Rs.	Rs.
1	4,00,000	3,00,000	2975	3511
2	5,00,000	4,00,000	3225	3806

**No separate form is required** to be filled up as this is also an **extension of the Group Policy**. The **extra premium** for the **Super Top Up** is to be **paid with the Retirees premium through the Bank**.

The **same TPA** will **process the claim** under the **Super Top Up Policy**, hence there would be no **need for a re-submission** of the documents to **another TPA**.

If you need any **further clarifications** please do contact us on:  
**+91 22 66179852/+91 22 66179891 / +91 22 66179824**

Best Regards,