



Dear Members

We are forwarding the Original Policy of GHIP 23-24 from Oriental Insurance along with the correction endorsements which were required due to the errors in the Original Policy.

We are also once again attaching GHIP 23-24 Terms and Conditions which were already advised when we initially proposed this policy on 25 August 23.

You may wish to download and print a copy for your records.

All these documents will also remain available on our website for your ready reference.

Your attention is specially drawn to the conditions for new members who have joined this year or rejoined after taking a break viz that they have a cooling period of just 60 days before any claim can be made and also they cannot make a claim for joint replacements and cancer in their first year of enrolment.

We also draw your attention to additional capping applicable to chemotherapy, radiation and chronic kidney disease as per sum insured viz 1, 1.5 and 2 lakh for 5, 7.5 and 10 lakh sum insured respectively.

Wishing you good health always.

THE MANAGING COMMITTEE, AILREA – MUMBAI

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