

## About Super Top Up Policy

This year also United India Insurance Co. Ltd., has confirmed to issue **Super Top Up Policy** for the **Retirees** as per the **terms and conditions** of the **IBA policy for Retirees without the Domiciliary cover**.

All the Retirees (those who are covered under Retiree Policy with or without Domiciliary cover) could take this policy. The **coverage** under this policy would be **without the Domiciliary cover**.

The Super Top Up Policy gives additional sum insured ( over and above the sum insured under base policy) and the requisite premium is mentioned below:

Category	Sum Insured of the New Super Top Up Policy	Sum insured under the main Policy ( basic Policy )	Premium excluding GST	GST @18%	Gross Premium Payable per family incl of GST
Officer	5,00,000	4,00,000	4279	770	5049
Award Staff	4,00,000	3,00,000	3947	710	4657

The other conditions of the Super Top UP Policy is as under:

1. Super Top Up Policy will be in addition to the limit of basic IBA policy.
2. The Domiciliary claims will not be paid by the Super Top Up cover.
3. The commencement date of the policy is identical to the main policy and starts from 01.11.2018
4. The policy is subject to the terms & conditions of Super Top Up Policy and the cover is identical to the cover of the IBA Policy for retirees but without domiciliary cover. **In the case of a claim, the basic policy will be triggered first and only if the Sum insured is exhausted, the Super Top Up Policy will be activated.**

To illustrate how the Super Top Up works, please find an example-

For a retired award staff having 3 lakh basic IBA Policy, the Super Top Up policy is for a Sum insured of Rs.4 lakhs and the total becomes Rs. 7 lakhs after extension. If there is a claim of 6 lakhs, then 3 lakhs will be paid from the basic policy and another 3 lakhs will be paid from Super Top Up Policy. If there is a further claim within the same year and since the basic IBA policy is exhausted, the balance will be paid from the Super Top Policy and **hence further domiciliary claims will not be paid even if the retiree has opted the main policy with domiciliary cover.**