

**PRAGATI INSURANCE LIMITED HOSPITALIZATION PLAN**

**Contract No. PIL/HO/HI/P-000/08/2017**

This CONTRACT OF INSURANCE is made at Salna, Gazipur on this 01 day of August, 2017

BETWEEN

**Bangabandhu Sheikh Mujibur Rahman Agricultural University (BSMRAU)** (hereinafter called the Employer) having registered Office at Salna, Gazipur-1706 which expression wherever the context so admits shall include its successors and assigns of the ONE PART

AND

**Pragati Insurance Limited** (hereinafter called the Company) with its Head Office at Pragati Insurance Bhaban, 20-21 Kawran Bazar, Dhaka-1215 which expression shall wherever the context so admits shall include their successors and assign of the OTHER PART.

**WITNESSETH:**

WHERE'S it has been agreed between the parties to this Contract for the implementation of its scheme of group hospitalization insurance whereby all the Teachers & Officers & Staff are to be insured for inpatient treatments under the terms and covenants and conditions hereinafter appearing in the Schedule, and General Conditions.

### SCHEDULE

<b>Contract No.</b>	: <b>PIL/HO/HI/P-000/08/2017</b>
<b>Type of Insurance</b>	: Group Hospitalization Insurance
<b>Employer's Name</b>	: Bangabandhu Sheikh Mujibur Rahman Agricultural University (BSMRAU)
<b>Date of Commencement</b>	: 01 AUGUST 2017
<b>Period of Contract</b>	: 2 years & 11 Months (i.e., from 01 August, 2017 to 30 June, 2020 and thereafter may be extended for further periods on mutual agreement.
<b>Definition of the persons to be insured</b>	: All permanent & salaried full time employees of the employer.
<b>Particulars of the employees to be insured</b>	: As per list supplied by the Employer and Hospitalization Plan Proposal Form signed by the employee and countersigned by the employer.
<b>Maximum benefit per insured per Year</b>	: Tk. 450,000/- 1 <sup>st</sup> hospitalization: Tk. 225,000/- 2 <sup>nd</sup> hospitalization: Tk. 125,000/- 3 <sup>rd</sup> hospitalization Tk. 100,000/-
<b>Annual Premium Rate</b>	: Teacher/Officer/Staff each <b>Tk. 4,416/- per annum</b>

The benefits payable to each insured per hospitalization/confinement shall be limited to sub-limits as mentioned below:

Sl. No.	Head of Expense	Financial Benefit per confinement
a	Daily Room & Board Limit Maximum	Tk. 2,000/-
b	Daily ICU/CCU charge (Maximum five days in place of cabin charge)	Tk. 3,000/-
c	Consultation Fee Actual or Maximum per visit (Maximum two visits per day on special ground)	Tk. 700/-
d	Medical Board Fee Actual or Maximum per Member	Tk. 700/-
e	Investigations & Ancillary Services (As advised by the medical consultant)	Actual
f	Medicines including medical appliances	Actual
g	Surgery: Including Surgeon, Assistants, OT, OT Medicines, Anesthesia Charges etc.	Actual
h	<b>Maximum Maternal Benefit per Pregnancy per contract year</b> Normal Delivery Caesarian Section/Ectopic/Extra-Uterine Pregnancy	Tk. 12,000/- Tk. 25,000/-
i	In case of Phaco Surgery maximum amount payable for treatment of each eye	Tk. 35,000/-

**Overseas Treatment:**

The expenses for treatment as inpatient within the hospitalization period shall be covered within the said maximum benefit limit. Reimbursement shall be made after receiving of all supporting documents and bills in equivalent Bangladeshi currency.

Contract No.: **PIL/HO/HI/P-000/08/2017**  
**GENERAL CONDITIONS**

**CLAUSE I: DEFINITIONS**

Unless specifically defined, the following expressions shall have the meanings respectively assigned to them:

**Accident** shall mean sudden and unforeseen event caused through external & violent means resulting in bodily injury requiring hospitalization while this Contract is in force.

**Ancillary Services** shall include admission/registration fee, labour room services, post-operative care facility, intensive care facility, oxygen therapy, blood transfusions, ambulance service, dressing while in Confinement, tests other than the routine investigations.

**Company** shall mean Pragati Insurance Limited.

**Confinement** shall mean an admission to an empanelled Hospital, or to any hospital/clinic in case of emergency admission, within the territory of Bangladesh as well as in other countries for a period of at least twenty-four consecutive hours.

**Congenital Infirmary** shall mean a physical abnormality that is present since birth, or is usually present from birth irrespective of the presence of any symptom and/or sign relating to that abnormality.

**Consultant** shall mean a Physician or a Surgeon who is registered with the Bangladesh Medical and Dental Council or as per Government rule of other countries and who is qualified to treat the type of injury or illness requiring hospitalization.

**Customary and Reasonable** fee or charge shall mean the usual fee or charges demanded by the Physician/Surgeon or Hospital/Clinic for a specific service or supply, within that specific limited geographical area.

**Commencement Date** shall mean the first day of insurance of the Contract and the subsequent same date shall be regarded as the Contract Anniversary Date of the Contract.

**Spouse** shall mean wife or husband (but not including those separated).

**Effective Date** shall mean the commencement date of this Contract or the anniversary date thereof.

**Eligible Expenses** shall mean the actual expenses incurred by the insured as advised by the consultant, which are reasonable and customary.

**Employee** shall mean a person who is employed by the University on full time basis.

**Hospital** shall mean a hospital/clinic, which is empanelled under Pragati Insurance Limited, unless there is sudden onset of illness or accidental bodily injury that requires immediate hospitalization at a non-empanelled hospital. In case of treatment in other countries, it means Government approved Hospital/clinic in that country. It shall not include rehabilitation center, natural care clinic or nursing home for the addicted.

**Hospitalization:** shall mean the same as Confinement as defined above.

**Illness** shall mean illness, which requires hospitalization while this Contract is in force.

**Maternal Benefit** shall mean benefit for any condition related to pregnancy or childbirth and any complications therefrom.

**Medical Emergency** shall mean a sudden onset of illness or accidental bodily injury that requires immediate hospitalization.

**Member** shall mean an employee or an employee together with his Dependent Family Members who have been accepted by the Company to be entitled to or prospectively entitled to benefits under this Contract.

**Necessary Medical Treatment** shall mean appropriate therapeutic procedures, services or supplies used for medical treatment of illness and injury with generally expected standard of medical practices.

**Nurse** shall mean a person who is registered with the Bangladesh Nursing Council as a qualified nurse.

**Plan** shall mean the Pragati Hospitalization Plan.

**Pre-Existing Condition:** A pre-existing condition is defined as an injury or illness which was contracted or which first manifested itself; or for which manifestations of symptoms would have caused a prudent person to seek medical advice or treatment; or for which a registered physician/surgeon/medical doctor etc. was consulted; or for which treatment or medication was prescribed within the two months prior to the effective date of the insured person's coverage.

**Standard Rate** or charge shall mean the charge demanded for various medical services by the company's empanelled hospitals. In case of non-empanelled hospitals/Clinics the charge should be considered according to the highest rate of the empanelled hospital/Clinics. In case of treatment in other countries, standard rates from the company's empanelled hospitals in Bangladesh viz. Square Hospitals Ltd., Apollo Hospitals Dhaka, Comfort Nursing Home (P) Ltd., & Central Hospital Limited shall be considered as standard cost.

**Surgical Operation** shall mean any manual or operative procedure required for cure of diseases, repair of injuries including correction of deformities and defects arising from the same, relief of pains and sufferings.

Words referring to men shall include persons of female sex also.

## CLAUSE II: MEMBERSHIP

- a) All regular teachers, officers and staff who are below the age of 65 years (in case of teachers) and below 60 years (in case of officers and staff) shall be a Member under the Plan.
- b) A teacher, an officer or a staff shall fill up a Member's Application Form/Hospitalization Plan Proposal Form detailing the personal health information of the employee along with two stamp sized photographs duly signed on the back and submit it to the Company through his Employer.
- c) A member shall cease to be a Member on the earliest of the following dates:
  - i. the date on which the Member ceases to be an employee,
  - ii. the date on which the Member retires,
  - iii. the date on which a teacher or his/her spouse exceeds his/her 66<sup>th</sup> birth anniversary and on which an officer /staff or his/her spouse exceeds 61<sup>st</sup> birth anniversary.
- d) The Company shall issue **Membership Card** to each insured member, which shall have to be produced at the Company's empanelled hospital/clinic at the time of admission. The hospital/clinic shall have to quote the number of membership card on the bills, vouchers and papers, which is to be submitted to the company for reimbursement of the claim. Any misuse of this card shall be liable to be tried in a court of the country. A lost card may be replaced upon written application endorsed by the Employer and on payment of a sum of Tk. 100/- (Taka one hundred) only by the Member.
- e) An eligible Employee may apply for membership of the Plan to which his/her Employer is participating by completing a Member's Application Form/Hospitalization Plan Proposal Form and submitting it to the Company through his/her Employer. He/ She will become a member as soon as his/her application is accepted and premium received by the Company.

## CLAUSE III: PREMIUM

- a) The premium payable under this Contract shall be calculated based on the premium rate agreed upon by both the parties.
- b) The Company reserves the right to review and renew the premium rates by giving at least 30 days notice to the employer.
- c) The premium under this Contract shall be paid half-yearly in advance.
- d) If any Employee or his/her dependant is accepted as a Member at any time after the Effective Date of this Contract, the premium in respect of that Member shall be charged on pro-rata basis for the remaining of the Contract period.
- e) The Company shall issue the renewal notice to the Employer at least 30 days before the Contract Anniversary Date.
- f) Pro-rata premium less 25% as management expense for the un-expired period (if more than six months) shall be refunded in respect of an employee who ceases to be a Member at any time after the Effective Date of this Contract provided that he has not enjoyed any claim during the Contract year.

## CLAUSE IV: HOSPITALIZATION & CLAIM PROCEDURE

When insured member needs hospitalization due to any medical emergency or is referred by a Medical Consultant, the hospital will admit the patient with following steps:

- A. On receipt of proper identification (e.g., Health Insurance Card issued by the Company or an authorization letter from the Company), the Hospital shall make necessary arrangements for the preferential admission and treatment of the Member as advised by the Consultant and in accordance with the terms and conditions of this Agreement.
- B. The Hospital shall inform the Company about the admission of a Member within twenty-four hours of admission by phone, fax or e-mail. Upon receipt of such intimation, the Company shall issue 'Credit Guarantee Letter' to the Hospital detailing entitlement of that Member within forty-eight hours of such intimation.
- C. For Planned hospitalization, the member's Plan Co-ordinator must contact the company before the admission. The Hospital shall follow the procedure as in Clause IV (B) above.
- D. The Hospital shall be responsible to recover from the Member:
  1. all expenses in respect of the services not listed in the 'Credit Guarantee Letter' issued by the Company.
  2. all charges in excess of the amount listed in the 'Credit Guarantee Letter' issued by the Company.

- E. The Hospital shall submit claims directly to the Company for payment after the discharge of the patient by completing a prescribed **Claim Payment Sheet** together with supporting documents including the following:
1. a copy of the Consultant's recommendation for hospitalization
  2. a copy of the Discharge Certificate
  3. photocopy of patient's Treatment Records while confined in Hospital
  4. the original bill and money receipt of the Consultant's (physician/surgeon) fee
  5. the original bill of medicines/drugs
  6. the original bill relating to room charges, investigations and other services where applicable
  7. break up of the Hospital Bills in terms of Room Rent, OT Charge, Surgical Team, Anesthesia & other charges.
  8. the original bill relating to ancillary services (e.g. ambulance services, oxygen therapy, blood transfusion, etc )

F. Reimbursement:

- a) Reimbursement shall be allowed only for inpatient treatment in Pragati's non-network/non-empanelled hospitals, or emergency hospitalization in any Pragati's non-network/non-empanelled hospital/clinic including overseas treatments. The Member shall submit claim through '**Claim Form**' (available with the Plan Coordinators) to the Company within 1 (one) month after discharge from Pragati's non-network/non-empanelled Hospital/Clinic for reimbursement of expenses. The Company shall reimburse to the Employer the allowable expense incurred for that hospitals treatment up to the benefit limit upon receipt of all relevant documents within 30 working days.

The supporting documents usually shall include the following:

- i. Consultant's recommendation for hospitalization (original)
  - ii. Discharge certificate (original or photocopy duly attested by the hospital and BSMRAU Plan Coordinator)
  - iii. A photocopy of the patient's file while hospitalized (if possible)
  - iv. Money Receipt or Bill of Consultant's (Physician/Surgeon) fee
  - v. Bill relating to room charges, investigations and other services where applicable
  - vi. Bill of medicine/drugs
  - vii. Bill relating to Surgical Operation charges (operation theater, surgical team, delivery charge, anesthesia & other charges), where applicable
  - viii. Bill relating to ancillary charges (e. g. ambulance service, oxygen therapy, blood transfusions etc.)
- b) The Company shall have the right to obtain any information from the relevant hospital/clinics in respect of the claim, which the Company deems necessary.
- c) Reasonable rates of the empanelled hospitals/clinics will be applicable for various hospital charges in case of treatment at a non-empanelled hospital/clinic.
- d) If it is proven that an insured has manipulated the hospital bills or is trying to manipulate the hospital bills by any means, the Company shall have the right to decline the claim.

**CLAUSE V: LIMITATIONS**

- a) We will pay hospitalization benefit once per confinement. If a covered person is confined and is discharged and confined again for the same or related condition within 120 days of discharge, we will treat this later confinement as a continuation of the previous confinement. If more than 120 days have passed between the periods of hospital confinement, we will treat this later confinement as a new and separate hospitalization.
- b) All investigations, medicines & consultation fees immediately prior to hospitalization (maximum seven days) are covered. All out-door treatments, routine health check-ups and any minor Surgical Operation are excluded where confinement in hospital is not necessary or performed as an out-door surgery.
- c) Any charge for food or food supplements (Horlicks, Viva, Bournvita etc.), antiseptics (Savlon, Dettol, Boroline, Tissue/Toilet papers, disposables utensils), cosmetic creams or oils of any nature, water purifiers etc. are excluded. Telephone charges, Service charge, VAT, Rental car services are not included.
- d) Maternal benefits for pregnancy or childbirth benefit is limited to two pregnancies only for a single Member in the whole of the Contract period.
- e) Maternal benefits for pregnancy or child-birth are covered only after six (6) months from the commencement date of this contract.
- f) Any pre-existing condition will be covered after a waiting period of two (2) months of the person/s enrollment into this contract.
- g) Treatment of infertility or any treatment for family planning purposes including termination of pregnancy (except abortion on health ground) & sterility shall not be covered.
- h) During in-patient treatments all kinds of organ transplants, by-pass surgery, ballooning, chemotherapy, physiotherapy, dialysis, implantation of pacemaker will be covered except expenses incurred by the donor.

**CLAUSE VI: EXCLUSIONS**

No benefit shall be paid under this Contract for expenses or losses resulting from or incurred in connection with or in consequence of the followings:

- a) any congenital infirmity
- b) alcoholism or any other narcotic addiction
- c) circumcision, prophylactic and immunization procedures
- d) any procedures which is experimental or not generally accepted by the medical profession (e. g. acupuncture, herbal medicines etc.)
- e) any cosmetic or plastic treatment/surgery, and any re-constructive surgery unless a re-constructive surgery is required following an accident or burn that happened during the currency of the Contract.
- f) rest, convalescence or rejuvenation cures, thermal baths or confinement for the purposes of slimming or beautification
- g) attempted suicide, violation or attempted violation of the law, injuries willfully or intentionally self inflicted or due to insanity or under the influence of a drug
- h) routine examination of eye and ear, fitting or replacement of eyeglasses or contact lenses, frames or hearing aids
- i) any dental treatment except emergency treatment when hospitalization is required following an accident
- j) injury or disease directly and/or indirectly attributed to war (declared or undeclared), or as a result of injury/disease caused by natural catastrophe (e.g., earthquake), nuclear fission, nuclear fusion or/and related to irradiation.
- k) Expenses for acquisition of organ for transplantation and all expenses incurred by the donor.
- l) AIDS, HIV diseases.

**CLAUSE VII: CONDITIONS OF CONTRACT**

- a) The Employer shall furnish the Company at its Head Office with the following information:
  - i. the Employer shall notify the Company in writing within 30 working days if any Employee leaves the services of the Employer for any reason.
  - ii. any other information, which may be required by the Company to administer the Plan.
- b) This Contract shall be issued for a period of three years effective from the Date of Commencement shown on the Schedule and thereafter may be extended for further periods on mutual agreement.
- c) This Contract, any riders or endorsement therein, any amendments thereto signed by the Employer and the Company, the Member's Application Form/Hospitalization Plan Proposal Form signed by the individual employee and countersigned by the employer shall constitute the entire contract between the parties hereto. All statements made by the Employer shall, in the absence of fraud, be deemed representations and not warranties, and no statement shall render void the insurance or reduce the benefits under this Contract or be used in defense of a claim under it, unless it is contained in a written application signed by the Employer.
- c) No agent, broker or Head Office representative is authorized to alter or amend the provision of this Contract. Any alteration or amendment of this Contract shall not be valid unless approved by the Company/Employer and evidenced by endorsement hereto signed by the Employer and by the Company's authorized official.
- d) Clerical error whether of the Employer or of the Company in keeping record pertaining to this Contract shall not invalidate coverage otherwise validity in force or continue coverage otherwise validly terminated but upon discovery of such errors, an equitable adjustment of premiums and benefits shall be made to conform to the true facts.
- e) No action at law or equity shall be brought to recover on this Contract prior to the expiration of 60 days after proof of claim being filed in accordance with the requirements of this Contract, nor shall such action be brought at all unless brought within 2 years from the expiration of the time within which proof of claim is required by this Contract.
- f) The Plan Coordinators of this contract shall be Head, Health Centre, BSMRAU (at present Dr. S.M. Anwar, Mobile: 01680-880660, Land Line: 02-9205737, E-mail: [drsmanwar@bsmrau.edu.bd](mailto:drsmanwar@bsmrau.edu.bd)) and Deputy Managing Director, Health Insurance Department, Pragati Insurance Limited (at present Kaiser Rahman, Mobile: 01755-500557, Land Line: 02-8189606, E-mail: [krahman@pragatiinsurance.com](mailto:krahman@pragatiinsurance.com))

**CLAUSE VIII: NO CLAIM BONUS**

A No Claim Bonus shall be given @ 30% on the net paid premium if there are no claims under the contract for the period of contract of three consecutive years.

**CLAUSE IX: TERMINATION OF CONTRACT**

- a) This Contract shall cease to be in force on the occurrence of the following:
- i. the Company not having received the requisite premium within 30 days after the Effective Date of the Contract. But the time of payment of premium specified herein may be extended by mutual consent.
- b) Termination of this Contract shall not terminate the rights or liabilities of either the Employer or the Company arising while this Contract was in force, provided that nothing herein shall be construed to extend the Company's liabilities for reimbursements under this Contract to any expense incurred after the date of termination of this Contract.

**CLAUSE X: ARBITRATION**

If any difference arises as to resolution of any matter under this Contract, such difference shall be referred to an arbitration committee consisting of three members, one each to be appointed by the Bangabandhu Sheikh Mujibur Rahman Agricultural University (BSMRAU). and Pragati Insurance Limited and the third to be the umpire of the committee, shall be appointed upon mutual consent of the other two members. The arbitration committee to be formed within 4 (four) weeks of a dispute arising shall deliberate on the matter under dispute and pass their verdict within 6 weeks.

**MADE IN DUPLICATE AND SIGNED**

In Salna, Gazipur, Bangladesh  
This 01 day of August, 2017

in Salna, Gazipur, Bangladesh  
This 01 day of August, 2017

**Kaiser Rahman**

Deputy Managing Director  
For and on behalf of  
**Pragati Insurance Limited**

**In presence of:**

1. **Md. Delwar Hossain, FCA**  
Managing Director (CC)  
Pragati Insurance Limited

2. **Abdullah-Al-Mamun**  
Deputy Manager  
Pragati Insurance Limited

**Prof. Dr. Md. Ismail Hossain Miah**

Treasurer  
For and on behalf of  
**Bangabandhu Sheikh Mujibur Rahman  
Agricultural University (BSMRAU)**

**In presence of:**

1. **Dr. Sheikh Muhammad Anwar**  
Head, Health Center,  
BSMRAU

2. **Md. Monowarul Haque Khan**  
Deputy Director (Finance & Accounts)  
BSMRAU