



**ALL INDIA UNION BANK PENSIONERS AND RETIREES FEDERATION**  
(Affiliated to All India Bank Pensioners & Retirees Confederation – AIBPARC)  
163/4, Kutchery Road, Mylapore, Chennai - 600004  
E mail i.d: [aiubparf@gmail.com](mailto:aiubparf@gmail.com)/ [ubioatnng@gmail.com](mailto:ubioatnng@gmail.com)/ [suryanarayananram@gmail.com](mailto:suryanarayananram@gmail.com)

**Com. P.B. Thomas**  
Chairman  
Thiruvananthapuram  
M: 09447177456

**Com. Nitin Desai**  
President  
Ahmedabad  
M: 097277 60641

**Com. S. Bagchi**  
Working President  
Kolkata  
M: 0983081586

**Com. N. Govindarajulu**  
General Secretary  
Chennai  
M: 09841089111

Ref. GS:126/2016

22<sup>nd</sup> July, 2016

**Shri R.R. Mohanty,**  
General Manager (HR),  
Union Bank of India,  
Central Office,  
239, Vidhan Bhavan Marg,  
Nariman Point, Mumbai – 400 023

Dear Sir,

**Sub: Mediclaim Policy under arrangement with New India Assurance Co. Ltd., -  
Refusal to increase the cover under the Policy for the existing Policy Holders  
(Senior Citizens)**


We wish to bring to your kind notice that Mediclaim Insurance Product in tie-up with **The New India Assurance Co Ltd**, which will provides the insurance cover. The Scheme is available for Union Bank customers, irrespective of the fact whether they are maintaining SB/CD/ Deposit account or having Demat, Borrowal Account, Debit Card and Credit Card. The Group Floater Insurance for a family of maximum four persons (Customer, his/her spouse and two dependent children.

Under this policy, the entry age is restricted up to 65 years and after entry it can be renewed throughout the policyholder's life. Originally the sum assured under this Policy was restricted to Rs.5.00 lacs and it was increased to Rs.8.00 lacs. Those (Senior Citizens) who had taken Insurance cover of Rs.5.00 lacs were allowed to have the cover increased to Rs.8.00 lacs. However, when the insurance cover was increased from Rs.8.00 lacs to Rs.10.00 lacs, Senior Citizens – including ex staff members have been denied this facility. At the same time, a new entrant within the stipulated age group of up to 65 years is allowed to take Insurance Cover with a maximum amount of Rs.10.00 lacs. This is a serious anomaly and denial of equal facility to all the insured is violation of fundamental rights.

We, therefore, request you to kindly take up with the department concerned and ensure that the facility of increased cover of Rs.10.00 lacs is made available to all the insured including Senior Citizens who have entered the scheme within the stipulated age of up to 65 years.

Thanking you,

Yours faithfully,



**(N. GOVINDRAJULU)**  
**GENERAL SECRETARY**

**Cc: Mrs. Rekha Nayak,**  
**General Manager,**  
**Retail Banking & Marketing Department,**  
**Union Bank of India,**  
**Central Office, Mumbai**

with a request for kind intervention and favourable resolution

cc: Com. P.B. Thomas, Chairman, AIUBPARF, Thiruvananthapuram  
Com. Nitin Desai, President, AIUBPARF, Ahmedabad  
Com. S. Bagchi, Working President, AIUBPARF, Kolkata  
Com. P.K. Sarkar, Advisor, AIUBPARF, Kolkata  
Com. B.N. Bhattacharjee, Advisor, AIUBPARF, Kolkata  
Com. B.N. Shukla, Advisor, AIUBPARF, Basti, Eastern UP  
Com. K. Kuttalam Pillai, Committee Member, UBIPARATN, Chennai