



ida
Kerala State

IDA HOPE

Help Offered to Professionals in Emergencies - Indian Dental Association, Kerala State)
Reg. Under IDA KSB Charitable Society, Reg. No. TVM/TC/651/2013 Website : www.hope.idakerala.com



RENEWAL OF IDA HOPE ASSURE – 2019-20

Dear Member,

IDA HOPE is happy to announce the Renewal of HOPE ASSURE. A scheme which can be subscribed by IDA HOPE members as an add on policy like HOPEMEDI. HOPE ASSURE offers substantially increased professional protection coverage to HOPE member with an option to avail fire & Natural calamities, burglary, riot & Strike protection for your CLINIC & RESIDENCE.

As newer and costlier treatment options are being employed it is true that litigations and the subsequent damage claims have also increased dramatically. There has been a long standing demand to increase the indemnity cover of HOPE to higher limits. HOPE ASSURE add-on cover provides you with an opportunity to stay secured with a much higher indemnity cover in addition to already existing IDA HOPE cover. The other major area where the members had expressed their need was a Fire and natural calamities, Burglary, Riot and strike cover which is added as an option along with this scheme.

Presently the Professional Indemnity cover of IDA HOPE is 4 lakhs. The HOPE ASSURE Scheme offers a Professional Indemnity Cover (PIC) of **Rs 25 Lakhs** with an option to choose a Fire, Burglary, Natural Calamity, Riot & strike cover (Fire and Special Perils with Burglary Cover). The premium varies according to the value of assets. For detailed information please read the Brochure attached.

Last year during the floods many of our member's clinics and houses were flooded and damaged. Six of our members who had subscribed for HOPE Assure got amounts totaling to 21 Lakhs from the insurance company under the F&SP policy for their Clinics.

Hope Assure Scheme with Covers

I	Premium for Professional Indemnity Policy (for 25 lakhs)	Rs. 1680/- per person	
		A – Fire & allied Perils	B - Burglary
II	Premium for Clinic = (A + B)	Rs. 31/- per Lakh of Sum Insured	Rs.14/- per Lakh of Sum Insured
III	Premium for Residence = (A + B)	Rs. 20/-per Lakh of Sum Insured	Rs. 14/- per Lakh of Sum Insured

For premium calculation please refer the brochure.

HOPE ASSURE ONLINE Renewal / Joining

We have made renewal/ joining of HOPE Assure very easy by online application on our website www.idakerala.com. Please login with your login ID and password and click on the HOPE ASSURE tab and fill in the details. Payments can also be done online.

Online renewal can be done from 24th June onwards.

For offline renewal - fill in the form, make the payment to SIB virtual account, and send the form with proof of payment to HOPE office.

The Brochure & form can also be downloaded from IDA website.

For payment of premium we have made arrangements with South Indian Bank, Trippalur Branch.

Payments can be made from 21st June onwards

The details are as under.

For IDA HOPE Assure VIRTUAL account payments

Virtual Account Number : A122A11.....(write your HOPE no. in the blank space)

Account Name : IDA HOPE

Bank Name : South Indian Bank, Trippalur Branch

IFSC Code : SIBL0000130

Please remember to quote your HOPE number and Mobile number in remittance slip.

(For any clarifications please contact S I B, Trippalur branch. Phone No. 04922 - 210266)

The premium can be paid to above VIRTUAL account only by paying cash/cheque.

Either Online application on IDA website or a completed application form is compulsory for HOPE Assure without which the cover will not be provided.

The filled Application forms with payment proof & details are to reach the HOPE office on or before the **8th July 2019**.

Hope Office Address:

Dr. Anvar M. Ali
Hon. Secretary, IDA HOPE KSB
CRESCENT HOSPITAL
ALATHUR PO
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*We request each one of you to subscribe to IDA HOPE ASSURE
.....COME, LET US ALL JOIN for our MUTUAL BENEFIT.*

Dr. Abhilash G.S.
Chairman, IDA HOPE KSB

Dr. Anvar M. Ali
Hon. Secretary, IDA Hope KSB

For more information and premium calculation you can contact our insurance consultant Mr. Alex. P.V. - 9447608146, 999518805 (Retd. Senior Manager, United India insurance Co Ltd) Director of Cosmos insurance brokers Pvt. Ltd **or Mr. Jacin**, mob: 8111943777, Cosmos insurance brokers Pvt. Ltd. 39/2338, 2nd floor, Durbar hall Road Ernakulum 682016 Tel: 0484 2351432, 09447608146, Tele. fax: 0484 2351433, Email: cosmosbrokers@gmail.com