

CATERPILLAR & PERKINS INDIA INSURANCE QUICK GUIDE - 2026

Applicable to S&M Employees



GROUP HEALTH INSURANCE

Insurer	Generali Central Insurance Company Limited				
Policy Period	01 Jan 2026 to 31 Dec 2026				
Coverage Amount	All S&M grades	Base Cover INR 4,00,000	Critical Illness Cover INR 2,00,000		
Note – The total Sum Insured does not exceed INR 6,00,000 (Base + Critical Illness Cover)					
Coverage Type	Family Floater				
Employee, Spouse / Same sex partner, Children*, Parents**					
Covered Members	* Children (Maximum 2)	Daughter up to marriage Son up to 25 years of age			
	** Parents	Enrolment up to 85 years of age			
Enrolment of Self & Family	At the time of joining the company as per enrolment timelines				
Enrolment of New Additions in the Family (Spouse / Child)	<ul style="list-style-type: none"> Allowed within 30 Days from the date of event (marriage/ childbirth/ adoption) If not enrolled within 30 days of event, then enrolment is possible in the next annual enrolment window in Nov/ Dec 2026 				
Co-payment	10% for employee / spouse / same sex partner / children 15% for parents				
Voluntary Top-Up	Voluntary Top-Up plan options starting from INR 1,00,000 up to INR 15,00,000 available for employees to purchase from.				
Contact Information - 24x7 Support Options	gch@generalicentral.com +91 9987952619 1800-103-8889 /1800-209-1016				



GROUP PERSONAL ACCIDENT

Insurer	Generali Central Insurance Company Limited
Policy Period	01 Jan 2026 to 31 Dec 2026
Coverage	Coverage for accidental death or dismemberment (Permanent Total, Permanent Partial, & Temporary Total Disability)
Sum Insured	36 times of the employee's monthly base salary
Covered Member	Employee Only
Point of Contact	Business Human Resources



GROUP TERM LIFE INSURANCE

Insurer	PNB MetLife India Insurance Company Limited
Policy Period	01 Jan 2026 to 31 Dec 2026
Coverage	Coverage for death from any cause (natural or accidental)
Sum Insured	36 times of the employee's monthly base salary
Covered Member	Employee Only
Point of Contact	Business Human Resources