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**Third party  
administration  
services**

**Enrolment & Portal Guide**



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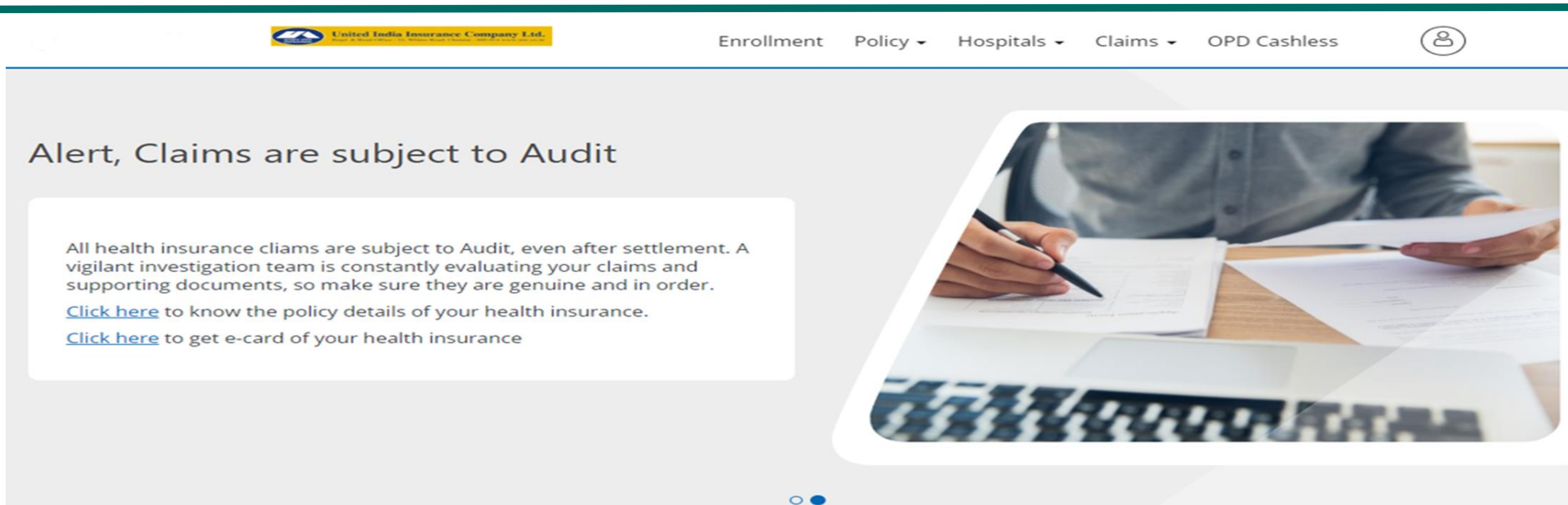
**Manish Sharma & Dated 12<sup>th</sup> June'23**

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# Login Page



The screenshot shows the top navigation bar of the Medi Assist portal. On the left, there is a logo for United India Insurance Company Ltd. The navigation menu includes links for Enrollment, Policy, Hospitals, Claims, and OPD Cashless. A user profile icon is visible on the right. Below the navigation bar, a large banner features the heading "Alert, Claims are subject to Audit". To the left of the banner is a white text box with the following content: "All health insurance claims are subject to Audit, even after settlement. A vigilant investigation team is constantly evaluating your claims and supporting documents, so make sure they are genuine and in order. [Click here](#) to know the policy details of your health insurance. [Click here](#) to get e-card of your health insurance". To the right of the text box is a photograph of a person's hands writing on a document at a desk with a laptop.

United India Insurance Company Ltd.

Enrollment Policy ▾ Hospitals ▾ Claims ▾ OPD Cashless

## Alert, Claims are subject to Audit

All health insurance claims are subject to Audit, even after settlement. A vigilant investigation team is constantly evaluating your claims and supporting documents, so make sure they are genuine and in order.

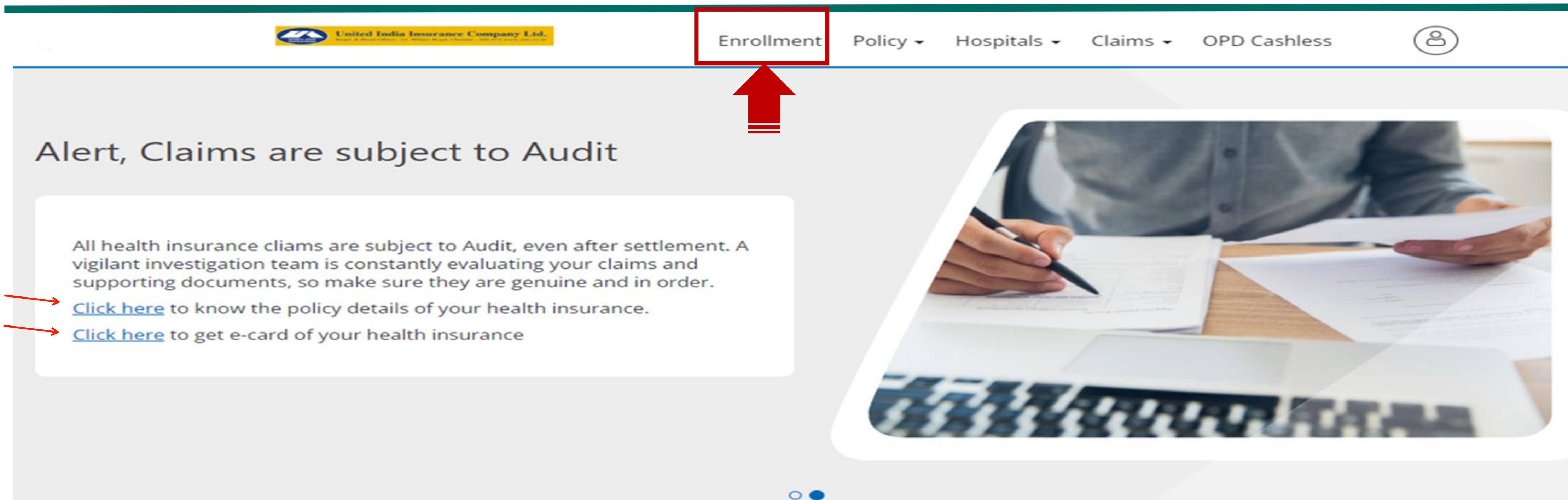
[Click here](#) to know the policy details of your health insurance.

[Click here](#) to get e-card of your health insurance

Access the Medi Assist Portal on– <https://portal.mediassist.in/Home.aspx?ssosrc=adobesso>



## Enrolment Page



United India Insurance Company Ltd.

Enrollment Policy ▾ Hospitals ▾ Claims ▾ OPD Cashless

Alert, Claims are subject to Audit

All health insurance claims are subject to Audit, even after settlement. A vigilant investigation team is constantly evaluating your claims and supporting documents, so make sure they are genuine and in order.

[Click here](#) to know the policy details of your health insurance.

[Click here](#) to get e-card of your health insurance

Click on the enrolment tab

## Step 1 of Enrolment -Provide details for self

Congratulations Test2\_5148Self, you and your family members are being offered family health insurance coverage.

Dependant Additions:

(i) Employee, Spouse/Partner (Same Gender). Only 3 Dependent Children upto the maximum age of 25 years and Parents Or Parent-in-laws are part of the health policy.

(ii) children are covered till age 25 but children with disability can be covered till age 30.

You can add, modify or delete your dependant details during the Benefits Enrolment Window period in Step 2.



Basic Info



Declare the following details to avail your **Adobe health insurance**

Employee ID

Test2\_5148

Date of Hire

01 Jun 2022

Gender

Male

Official Email Id

Test2\_5148@adobe.com

Marital Status

Married

Marriage Date

date of marriage

Next


- This page displays your personal information
- You may confirm your marital status here, everything else will be pre-populated
- You will not be able to modify Employee ID, Gender, Date of Hire & Email ID on this page
- You may add a child with permanent disability upto 30 years age subject to submission of certificate to Marsh team

## Step 2 of Enrolment- Addition of dependents

**Group Health Insurance Base Coverage**  
Your base policy offers a floater coverage for you and your declared dependants for ₹ 7,00,000

**Note:**


- Family is covered on floater basis with Sum Insured of INR 7 lakhs.
- Parents Or In-laws are covered for Sum insured of INR 5 lakhs with restriction of 20% co-pay. Also, cross combination of parents/in-laws are not allowed in policy.
- Please [click here](#) to view the GMC policy.
- Please [click here](#) to view the FAQs.





Base coverage


1 2 3 4 5 6

Add a Beneficiary +

 **Test2\_5148Self**  
Self, M, 33 years (01 Jan 1990)

 **Kavita**  
Spouse, Female, 18 years (01 Apr 2005) ×

 **dummy father**  
Father, Male, 59 years (17 Apr 1963) ×

 **baby boy**  
Son, Male, 0 years (02 Mar 2023) ×

Previous
Next

### Add Beneficiary

**Relation** --Select Relation--

**Name** --Select Relation--

**Date of Birth**

**Age**

--Select Relation--

Father

Mother

Son

Spouse

Daughter

Same Sex Partner

Close
Save changes

- Your existing dependents covered in the policy will already be reflecting on this page
- You can add your new dependents in Base Plan by clicking **Add a Beneficiary (+ Sign)**
- Select relationship from dropdown and furnish the member details & Save Changes

## Step 2 Contd.-Confirmation of dependents

### Group Health Insurance Base Coverage

Your base policy offers a floater coverage for you and your declared dependants for ₹ 7,00,000

**Note:**

- Family is covered on floater basis with Sum Insured of INR 7 lakhs.
- Parents Or In-laws are covered for Sum insured of INR 5 lakhs with restriction of 20% co-pay. Also, cross combination of parents/in-laws are not allowed in policy.
- Please [click here](#) to view the GMC policy.
- Please [click here](#) to view the FAQs.



1 2 Base coverage 3 4 5 6

Add a Beneficiary [+](#)



**Test2\_5148Self**

Self, M, 33 years (01 Jan 1990)



**Kavita**

Spouse, Female, 18 years (01 Apr 2005)



**dummy father**

Father, Male, 59 years (17 Apr 1963)



**baby boy**

Son, Male, 0 years (02 Mar 2023)



Previous

Next

- Should you opt to make changes, you may add or delete dependent family members on this page and click 'Next'
- GMC policy & FAQs are available on the left side of the page for your view



## Step 3 of Enrolment- Opting for a top-up plan

### HEALTH INSURANCE TOP-UP

|                        | Sum Insured | Premium         |
|------------------------|-------------|-----------------|
| Base policy            | ₹ 7,00,000  | ₹ 0             |
| Voluntary Top-up Cover | ₹ 4,00,000  | ₹ 7,261         |
| Modular Plan Cover     | Gold        | ₹ 46,426        |
| <b>Total premium:</b>  |             | <b>₹ 53,687</b> |

**Note :** All premiums are inclusive of GST.

**Please Note:**

- Enrolment window is open from 1st Apr 2023 - 24th Apr 2023 for policy period 1st April, 2023 - 31st March, 2024.

1 — 2 — **3** — 4 — 5 — 6  
Top up

I don't want Top-up Insurance Policy

I want Top-up policy for employee, Spouse/Same Gender Partner, Children, Parents Or In-laws

| Sum Insured | Premium |
|-------------|---------|
| 400000      | 7261    |

| Modular Plan | Premium |
|--------------|---------|
| Gold         | 46426   |

1 — 2 — **3** — 4 — 5 — 6  
Top up

Gold 46426

**Plan Benefits :**

- Additional coverage of INR 50000 for Maternity (over & above 1lakh from base policy)
- Pre-post-natal will be enhanced by INR 10000
- Well Baby Expenses will be enhanced by INR 10000
- Infertility treatment Cover for INR 40000 (Over & Above the base limit of INR 100000)
- Additional OPD Sum Insured of INR 10000 (Over & Above base policy limit of INR 15000)
- No capping for Cancer Treatments.
- Homeopathy & Ayurvedic covered subject to doctor prescription and relevant docs.

The modular add on top up plans are voluntary and is in discretion of employee whether to opt for it or not as the premium will be paid by the employee. The modular top up plans (Silver or Gold) can be opted only after opting the Top Up plan. Coverages under the Modular Add on top up plans would be as per the Sum Insured opted under the Top up policy.

Previous Next

- Your dependent data and top-up choices have been carried forward from last year
- You may choose to continue with the same choices or opt to make changes. If any top-up claim taken in last year, you will not be able to increase top-up sum-insured this year. You may keep the same or reduce it as per your choice.
- Select Modular Plan (Silver Or Gold) if you need to enhance your benefits with extra premium
- Understand your enrolment options and please make your choice accordingly
- Homeopathy & Ayurvedic covered subject to doctor's prescription and relevant docs **on IPD basis ONLY**



## Step 3-Opting for a modular plan

### HEALTH INSURANCE TOP-UP

|                        | Sum Insured | Premium         |
|------------------------|-------------|-----------------|
| Base policy            | ₹ 7,00,000  | ₹ 0             |
| Voluntary Top-up Cover | ₹ 4,00,000  | ₹ 7,261         |
| Modular Plan Cover     | Gold        | ₹ 46,426        |
| <b>Total premium:</b>  |             | <b>₹ 53,687</b> |

**Note :** All premiums are inclusive of GST.

**Please Note:**

- Enrolment window is open from 1st Apr 2023 - 24th Apr 2023 for policy period 1st April, 2023 - 31st March, 2024.
- Employees who will avail Top-up policy with Modular Plan (Silver Or Gold) will have to do the payment within the enrollment window period i.e. 1st Apr 2023 - 24th Apr 2023. Payment has to be done directly to the UIIC account through NEFT/ QR code mode and the employee will have to upload the successfully completed transaction screenshot on the enrolment page. If an employee declares the Top-up with Modular Plan (Silver Or Gold) and does not upload the payment, then top-up Sum Insured will be removed by TPA once enrolment window is over.
- Please [click here](#) to view Modular Plans available with add-on benefits.
- The policy period from 01 Apr 2023 to 31 Mar 2024
- Employees who have registered claims in 2022-23 Top Up Health Insurance policy can only continue the same Top Up or reduce the Top up to a lower

1 — 2 — 3 — 4 — 5 — 6

I don't want Top-up Insurance Policy

I want Top-up policy for employee, Spouse/Same Gender Partner, Children, Parents Or In-laws

Sum Insured

Premium

Modular Plan

Premium

**Plan Benefits :**

- Additional coverage of INR 50000 for Maternity (over & above 1 lakh from base policy)
- Pre-post-natal will be enhanced by INR 10000
- Well Baby Expenses will be enhanced by INR 10000
- Infertility treatment Cover for INR 40000 (Over & Above the base limit of INR 100000)
- Additional OPD Sum Insured of INR 10000 (Over & Above base policy limit of INR 15000)
- No capping for Cancer Treatments.
- Hormonal/Adjuvant/Immune modulators(over & above the sub - limit of 5 lakhs from base policy)
- No capping for Oral Chemotherapy (over & above 20% of base policy suminsured)
- Homeopathy & Ayurvedic covered subject to doctor prescription and relevant docs.

- You may choose an appropriate Top-up cover & Modular add on top up plan on this page by selecting the sum insured from the drop down
- You can view the premium for top-up & Modular add on top up plan selected, on the left side of page
- All premiums are inclusive of GST
- Homeopathy & Ayurvedic covered subject to doctor's prescription and relevant docs **on IPD basis ONLY**

## Step 4 – Payment of Top-up Premium

### BANK DETAILS

\*\*Note: Please click on submit button to save payment transaction details.

|                        | Sum Insured | Premium         |
|------------------------|-------------|-----------------|
| Base policy            | ₹ 7,00,000  | ₹ 0             |
| Voluntary Top-up Cover | ₹ 4,00,000  | ₹ 7,261         |
| Modular Plan Cover     | Gold        | ₹ 46,426        |
| <b>Total premium:</b>  |             | <b>₹ 53,687</b> |

**Note :** All premiums are inclusive of GST.



#### Please Note:

- Please [click here](#) for the NEFT details.
- Please [click here](#) for the QR Code. **New Feature**

**Mandatory step** to upload the premium payment transaction details before moving to next screen. **Since you have opted for Top up/Modular Add on Top Up Plans, kindly upload the transaction details.**

Kindly upload Premium Payment Transaction Bank Details here.

Previous

Next

- Your Top-up Cover & Modular add on top up plan will get activated only once you make the payment to the insurance company. Mode of payment via NEFT Or QR Code for Insurer (UIIC) is available at enrolment page
- Total Premium to be paid by employee available on the left side of page
- To edit your choices you may click on the 'previous' button

## Step 5 - Upload UTR Details

**BANK DETAILS**  
**\*\*Note:**Please click on submit button to save payment transaction details.

|                        | Sum Insured | Premium         |
|------------------------|-------------|-----------------|
| Base policy            | ₹ 7,00,000  | ₹ 0             |
| Voluntary Top-up Cover | ₹ 4,00,000  | ₹ 7,261         |
| Modular Plan Cover     | Gold        | ₹ 46,426        |
| <b>Total premium:</b>  |             | <b>₹ 53,687</b> |

**Note :** All premiums are inclusive of GST.

1 — 2 — 3 — 4 — 5 — 6

**Please Note:**

- Please [click here](#) for the NEFT details.
- Please [click here](#) for the QR Code.

**Mandatory step** to upload the premium payment transaction details before moving to next screen. **Since you have opted for Top up/Modular Add on Top Up Plans, kindly upload the transaction details.**

Kindly upload Premium Payment Transaction Bank Details here.

Bank Name

NEFT / IMPS Number

Transaction Date

Upload Payment Screenshot  
 No file chosen  
Please upload only image/pdf file.

- **Mandatory Step** to update your bank transaction details for premium paid to insurer
- Please upload only image/PDF file
- Once you pay the premium you must update the UTR (Unique Transaction Record)
- **Insurance Company will not accept your choice unless you MAKE THE PAYMENT & UPDATE TRANSACTION DETAILS ABOVE.**

## Step 6- Nominee Declaration for Group Personal Accident Policy

### GROUP PERSONAL ACCIDENT INSURANCE (GPA) NOMINATION

- Group personal accident insurance (GPA) protects you and your family financially in case of death or disability due to an accident.
- Under this insurance, you'll be paid according to the [Group Personal Accident Insurance policy \(PDF\)](#). This sum is ₹40,00,000 for all regular employees.
- Please note the nomination details for GPAI (Group Personal Accident Insurance) are separate from Group Mediclaim Cover (GMC). GPAI nomination details will not be considered for GMC and vice-versa.

GPA nomination details will not be considered for the below GMC coverage.

|                        | Sum Insured | Premium         |
|------------------------|-------------|-----------------|
| Base policy            | ₹ 7,00,000  | ₹ 0             |
| Voluntary Top-up Cover | ₹ 4,00,000  | ₹ 7,261         |
| Modular Plan Cover     | Gold        | ₹ 46,426        |
| <b>Total premium:</b>  |             | <b>₹ 53,687</b> |

1 — 2 — 3 — 4 — 5 — 6

#### GPA Nomination Details

| Relation | Name   | Date Of Birth | % of share | Action                               |
|----------|--------|---------------|------------|--------------------------------------|
| Spouse   | Kavita | 01 Apr 2005   | 100        | <input type="button" value="Clear"/> |
| Select   |        |               |            | <input type="button" value="Clear"/> |
| Select   |        |               |            | <input type="button" value="Clear"/> |
| Select   |        |               |            | <input type="button" value="Clear"/> |
| Select   |        |               |            | <input type="button" value="Clear"/> |

- As part of the enrolment process you must add nominees to your Group Personal Accident Policy (GPA)
- You may select the relation from dropdown to nominate dependents added onto the Health plan or you may add other people
- You may choose more than one nominee here and divide 100% of the GPA Sum Insured between them by allocating a particular %age share. The total should be 100%
- Coverage details for GPA policy available on the left side of the page



## Step 7 - Enrolment Confirmation

Group Mediclaim insurance (GMC) premium summary





|                        | Sum Insured | Premium         |
|------------------------|-------------|-----------------|
| Base policy            | ₹ 7,00,000  | ₹ 0             |
| Voluntary Top-up Cover | ₹ 4,00,000  | ₹ 7,261         |
| Modular Plan Cover     | Gold        | ₹ 46,426        |
| <b>Total premium:</b>  |             | <b>₹ 53,687</b> |

1 2 3 4 5 6 Declaration


You are about to confirm your Benefits Information. Please verify your data for the following

- In the beneficiary list check typographical errors, Date of birth, Gender and Relationship
- The following dependents have been nominated by you for coverage under GMC base plan and as nominees for the GPA benefit, respectively
- Any data post confirmation will be non-editable and will be treated as your final submission.
- The new member additions i.e., new born and spouse or partner (same gender) is permissible within the period of 45 days from the date of the event (DOB & DOM).

### GMC members details

|  |  |  |   |
|--|--|--|---|
| <br><b>Test2_5148Self</b><br>Self, DOB: 01 Jan 1990 | <br><b>Kavita</b><br>Spouse, DOB: 01 Apr 2005 | <br><b>dummy father</b><br>Father, DOB: 17 Apr 1963 | <br><b>baby boy</b><br>Son, DOB: 02 Mar 2023 |
|--|--|--|---|

### GPA Nomination Details

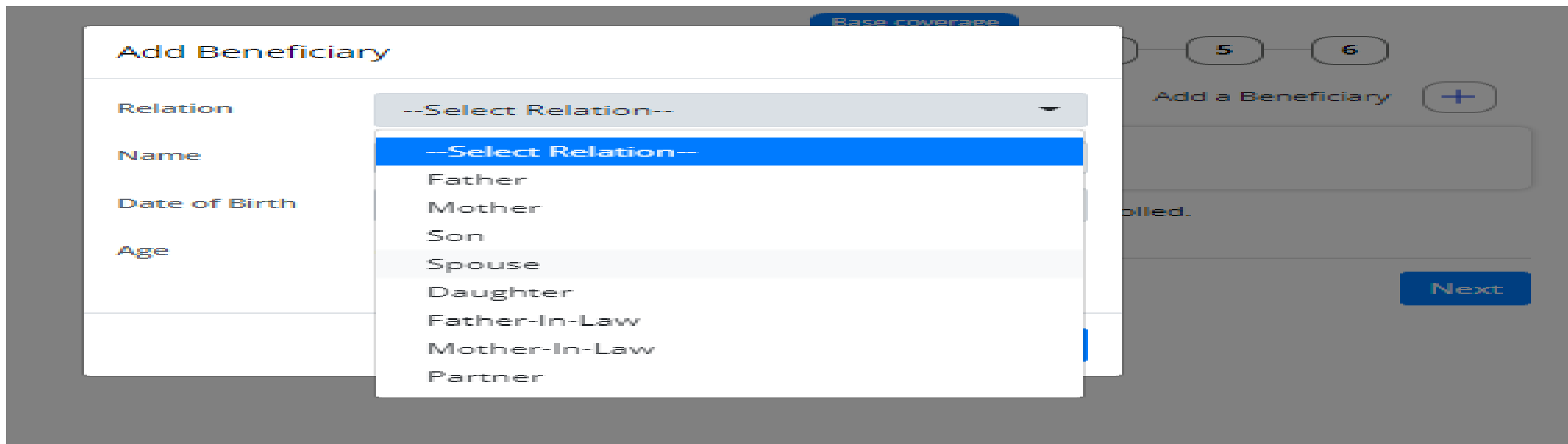
|  |
|--|
| <br><b>Kavita</b><br>Spouse, DOB: 01 Apr 2005,<br>Percentage: 100 |
|--|

I agree and declare the information provided above is correct and I have read the entire policy terms and conditions.

[Previous](#) [Submit](#)

- Once you confirm enrolment, you will see this screen with the summary of your choices and the premium amount
- Once you tick the declaration and click on ‘Submit’ you will not be able to make any further changes in enrolment details.
- Please ensure all selections before the final submission.

## Mid-term Inclusion of dependents



**Add Beneficiary**

Relation: --Select Relation--

Name: --Select Relation--

Date of Birth:

Age:

Options: Father, Mother, Son, Spouse, Daughter, Father-In-Law, Mother-In-Law, Partner

Next

- Mid-term changes (spouse by marriage & baby/(ies) by birth &/or adoption) can be added by employee within 45 days of the event (i.e. marriage or birth/adoption)
- Parents can enroll the adopted child only after receiving the legal decree from court
- Employees will have to select the relationship from **Add a beneficiary button**
- Adobe sends new born baby gift to employees. Kindly mention your contact address and phone number here, so that the information to send the baby gift may be passed on to appropriate team in Adobe

## 80D Certificate Download



UNITED INDIA INSURANCE CO. LTD  
(A Government of India Enterprise)  
**CORPORATE CELL**  
Himalaya House, D-24 & E-25, Floor No.2, 23 K G Marg, New Delhi-110001

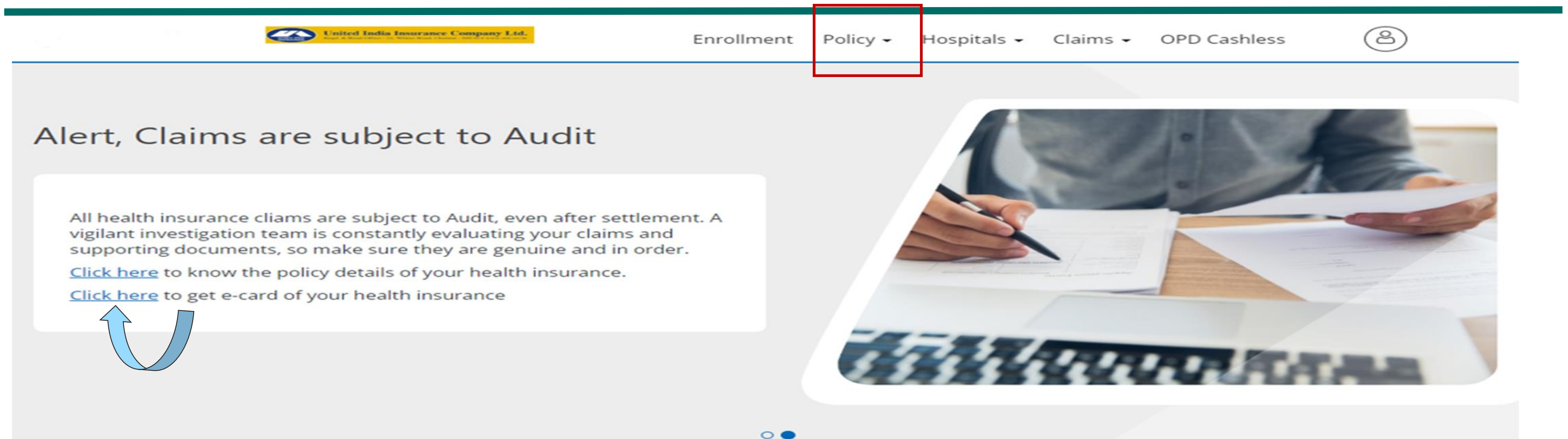
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Premium Acknowledgement

|                        |                                    |
|------------------------|------------------------------------|
| Policy Holder          | Adobe System India Private Limited |
| Policy Number          | 1121                               |
| Employee Name          | Jitesh                             |
| Employee Id            | 40070                              |
| Proposal Reference No. | 987654321                          |

- As soon as the Insurer issues endorsement against the Top-up with Modular add on top up plan bought by you, the Insurer will be releasing the 80D certificates
- These certificates **will be enabled ONLY post insurer endorsement in Enrolment Step-1**
- This may take up to 45-60 days from the enrolment window closure date.

## Print e-cards



United India Insurance Company Ltd.


Enrollment **Policy** Hospitals Claims OPD Cashless

### Alert, Claims are subject to Audit

All health insurance claims are subject to Audit, even after settlement. A vigilant investigation team is constantly evaluating your claims and supporting documents, so make sure they are genuine and in order.

[Click here](#) to know the policy details of your health insurance.

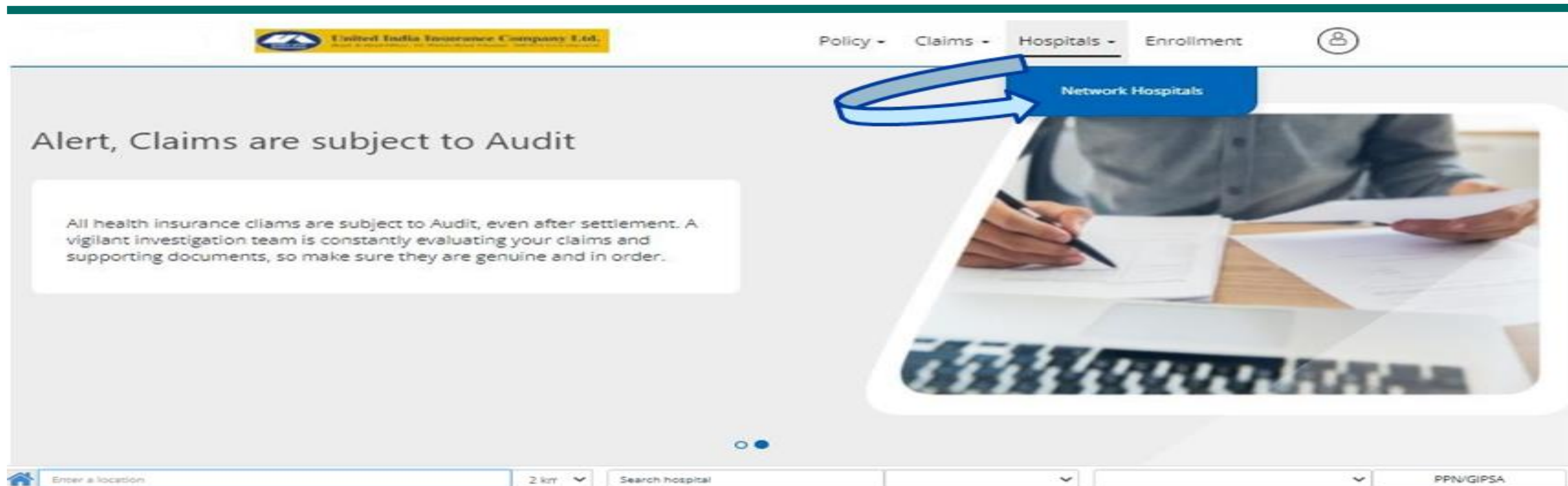
[Click here](#) to get e-card of your health insurance



- You will get an email communication on the window period for enrolment from “[automailer@uhcpindia.info](mailto:automailer@uhcpindia.info)”
- You can print your ID cards here, by clicking on the Ecard option under Policy Tab Or as per above link highlighted on home page.



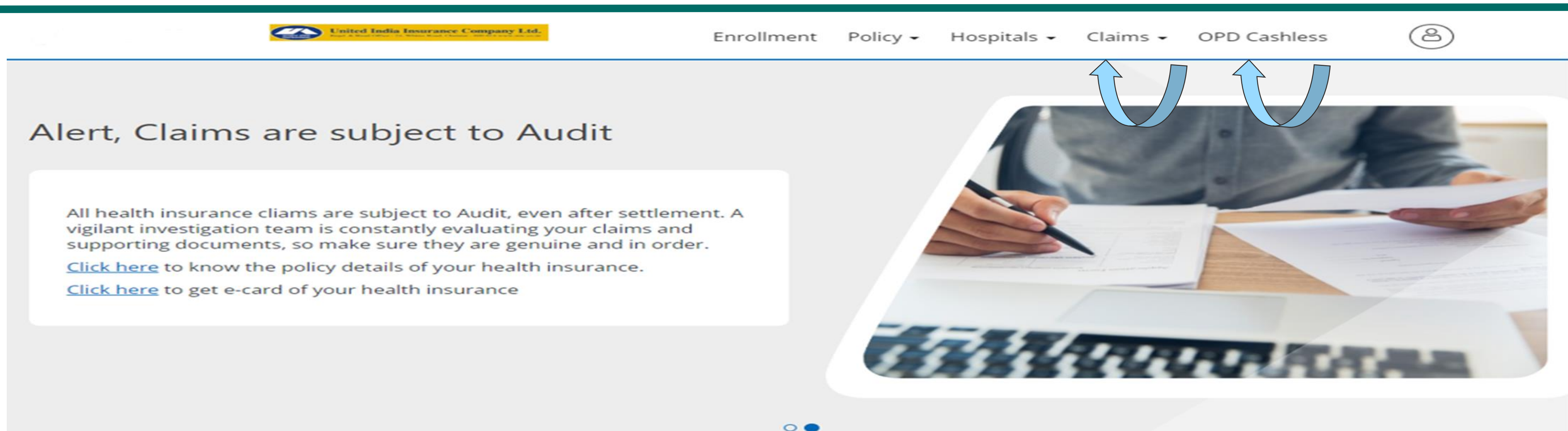
## Network Hospitals



The screenshot shows the Medi Assist website interface. At the top, there is a navigation bar with tabs for 'Policy', 'Claims', 'Hospitals', and 'Enrollment'. The 'Hospitals' tab is active, and a sub-menu is open, highlighting 'Network Hospitals' with a blue box and a blue arrow. Below the navigation bar, there is a banner with the text 'Alert, Claims are subject to Audit' and a white box containing the text: 'All health insurance claims are subject to Audit, even after settlement. A vigilant investigation team is constantly evaluating your claims and supporting documents, so make sure they are genuine and in order.' At the bottom of the page, there is a search bar with a home icon, a location input field, a distance dropdown set to '2 km', a 'Search hospital' button, and a dropdown menu for 'PPN/GIPSA'.

- You can search for network hospitals under the 'Hospitals' tab
- GIPSA hospitals are tagged, GIPSA PPN is a special network of hospitals where the Insurance company has negotiated better rates for various procedures

## OPD Cashless & Reimbursement

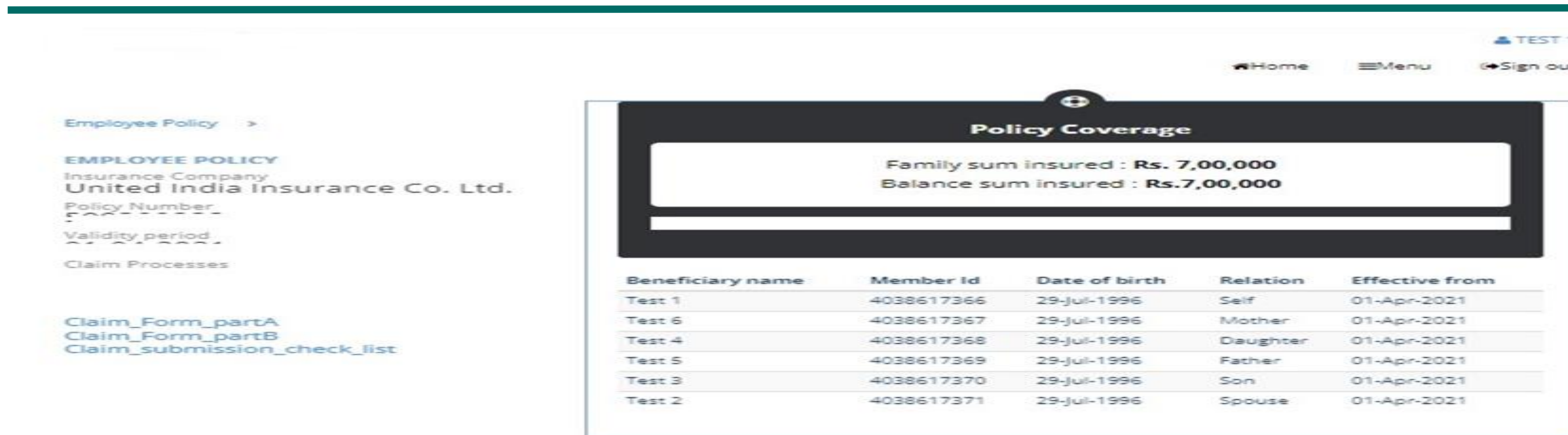


The screenshot shows the website interface for United India Insurance Company Ltd. The navigation bar includes links for Enrollment, Policy, Hospitals, Claims, and OPD Cashless. A user profile icon is visible on the right. The main content area features a banner with the heading "Alert, Claims are subject to Audit" and a text box stating: "All health insurance claims are subject to Audit, even after settlement. A vigilant investigation team is constantly evaluating your claims and supporting documents, so make sure they are genuine and in order. [Click here](#) to know the policy details of your health insurance. [Click here](#) to get e-card of your health insurance". To the right of the text box is a photograph of a person's hands writing on a document at a desk, with a laptop keyboard visible in the foreground. Two blue curved arrows point from the "Claims" and "OPD Cashless" tabs in the navigation bar down to the photograph.

- **NEW FEATURE** - You can avail the OPD Cashless through our Medibuddy partner under 'OPD Cashless' tab. For more details on cashless OPD, you can refer to the insurance FAQs
- You may also submit online OPD claim for reimbursement under "Claims" tab. This process is remain same as last year.



## Important Documents



The screenshot displays the 'Employee Policy' section of the Medi Assist web portal. The page includes a navigation bar with 'Home', 'Menu', and 'Sign out' options. The main content area is titled 'Policy Coverage' and shows the following details:

- Family sum insured : Rs. 7,00,000
- Balance sum insured : Rs.7,00,000

Below the coverage details is a table listing the beneficiaries:

| Beneficiary name | Member Id  | Date of birth | Relation | Effective from |
|------------------|------------|---------------|----------|----------------|
| Test 1           | 4038617366 | 29-Jul-1996   | Self     | 01-Apr-2021    |
| Test 6           | 4038617367 | 29-Jul-1996   | Mother   | 01-Apr-2021    |
| Test 4           | 4038617368 | 29-Jul-1996   | Daughter | 01-Apr-2021    |
| Test 5           | 4038617369 | 29-Jul-1996   | Father   | 01-Apr-2021    |
| Test 3           | 4038617370 | 29-Jul-1996   | Son      | 01-Apr-2021    |
| Test 2           | 4038617371 | 29-Jul-1996   | Spouse   | 01-Apr-2021    |

On the left side of the page, there are links for 'Employee Policy', 'EMPLOYEE POLICY', 'Insurance Company United India Insurance Co. Ltd.', 'Policy Number', 'Validity period', 'Claim Processes', 'Claim\_Form\_partA', 'Claim\_Form\_partB', and 'Claim\_submission\_check\_list'.

- Click on 'Policy' tab and go to policy details
- Various insurance related documents are available on this page

## Escalation Matrix

| For Enrollment related queries |                 |  |                |
|--------------------------------|-----------------|--|----------------|
| Location                       | SPOC Name       | Email id   | Contact Number |
| MEDI ASSIST SPOC Noida         | Kamal Agnihotri | <a href="mailto:adobe.noida@Mediassist.in">adobe.noida@Mediassist.in</a>         | 91-98112-52352 |
| MEDI ASSIST SPOC Bangalore     | Dinesh Kumar    | <a href="mailto:adobe.bangalore@Mediassist.in">adobe.bangalore@Mediassist.in</a> | 91-80509-31508 |

| For escalation in relation to Enrollment queries |               |  |                |
|--|---------------|--|----------------|
| Location   | SPOC Name     | Email id   | Contact Number |
| Noida  | Naresh Kumar  | <a href="mailto:ebsupport@marsh.com">ebsupport@marsh.com</a>         | 91-72900-37939 |
| Bangalore  | Madhusudan G  |  | 91-89768-35512 |
| Escalation 1                                     | Rachit Baijal | <a href="mailto:rachit.baijal@marsh.com">rachit.baijal@marsh.com</a> | 91-72900-89449 |

| General Queries round the year -- Managed by UHC |             |  |                     |
|--|-------------|--|---------------------|
| Toll Free No.                                    | 18002100404 | Timings 9.30 a.m. to 6 p.m. Monday to Saturday | For General Queries |
|  |             | All days 24/7                                  | For Emergency       |

| Claims Management round the year |               |  |                |   |
|----------------------------------|---------------|--|----------------|---|
| Location                         | SPOC Name     | Email id   | Contact Number | Timings 9.30 a.m. to 6 p.m.<br>Monday to Friday but in case<br>of emergency we are<br>reachable all 7 days. |
| Noida                            | Naresh Kumar  | <a href="mailto:adobe.nda@marsh.com">adobe.nda@marsh.com</a>         | 91-72900-37939 |   |
| Bangalore                        | Madhusudan G  | <a href="mailto:adobe.blr@marsh.com">adobe.blr@marsh.com</a>         | 91-89768-35512 |   |
| Escalation 1                     | Rachit Baijal | <a href="mailto:rachit.baijal@marsh.com">rachit.baijal@marsh.com</a> | 91-72900-89449 |   |
| Escalation 2                     | Kapil Mehta   | <a href="mailto:Kapil.D.Mehta@marsh.com">Kapil.D.Mehta@marsh.com</a> |                |   |



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# Thank You

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