| ətil∃ | Supreme | Classic | A. Critical illness benefit" | | |
|---------|---------|---------|-----------------------------------------------------|--|--|
| 000'094 | 000'009 | 300,000 | Cancer of specified severity | | |
| 000'094 | 000'009 | 300,000 | First heart attack of specified severity | | |
| 000'094 | 200'009 | 300,000 | Stroke resulting in permanent symptoms | | |
| 000'094 | 000'009 | 300,000 | Kidney failure requiring regular dialysis | | |
| 000'094 | 200'009 | 300,000 | Coma of specified severity | | |
| 000'094 | 200'009 | 300,000 | Total blindness (due to acute sickness or accident) | | |
| 000'094 | 200'000 | 300,000 | enrud rojaM | | |
| 000'094 | 200'000 | 300,000 | Smotqmys gnitsisəq htiv sisosələs əlqitluM | | |
| 000'094 | 200'000 | 300,000 | Permanent paralysis of impa | | |
| 9Jil3 | Supreme | Olassic | B. Major surgeries" | | |
| 200000 | 120000 | 100000 | Coronery artery bypass grafting | | |
| 200000 | 120000 | 100000 | ytselqoignA | | |
| 200000 | 120000 | 100000 | Brain surgery | | |
| 100000 | 00097 | 20000 | Post traumatic surgery | | |
| 200000 | 120000 | 100000 | Bone marrow transplant | | |

Wellsurance Executive Policy Benefits (in Rs)

discharged from the hospital. to the normal place of residence after being hospital following an accident and returning incurred for bringing the insured to the medical transportation tees and services Pays upto the specified amount towards the

1) Ambulance Benefits

hospitalisation of 5 consecutive nights. discharge as an inpatient for a minimum home, immediately following hospital Pays lumpsum amount for the recovery at

H) Convalescence Benefit

lifetime of the insured. 3. Kidney dialysis: Payable once during the the lifetime of the insured. Minimum of 3 visits. Payable once during 2. Chemotherapy and/or radiation-eligibility: .etisiv S to muminiM 1. Post operative physiotherapy-eligibility: under following circumstances only

G) Post Hospitalization Expenses

Pays lumpsum amount after hospitalisation

as may be applicable subject to deductible. shall pay against ICU or daily hospital cash ew, noitsalitalization, we regular hospitalization, we

schedule. During one period of confinement in-hospital maximum shown in the policy one period of confinement are subject to the physician. The total benefits provided for any medically necessary and recommended by a 90 days. The period of confinement must be the policy schedule and a waiting period of sickness subject to the deductible shown in Republic of India due to illness, or disease or are an inpatient in a hospital within the We will pay a daily benefit for each day. You

F) In-Hospital Benefit for Sickness

applicable subject to deductible. against ICU or daily hospital cash as may be ICU and regular hospitalization, we shall pay During one period of confinement requiring maximum shown in the policy schedule. confinement are subject to the in-hospital benefits provided for any one period of recommended by a physician. The total must be medically necessary and policy schedule. The period of confinement subject to the deductible shown in the Republic of India due to injury or accidents are an inpatient in a hospital within the We will pay a daily benefit for each day. You

E) In-Hospital Benefit for Accidents

for the treatment of injury/sickness. provided if the insured person is hospitalized Specified hospitalisation benefit shall be

D) Hospitalisation

and is not due to pre existing condition. minor surgery which is medically necessary Pays lumpsum amount for specified covered

C) Minor Surgical Benefit

and is not due to pre existing condition. major surgery which is medically necessary Pays lumpsum amount for specified covered

B) Major Surgical Benefit

will be available in the renewal policy. payment. The rest of critical illness benefit musqmul ədt rəfte bəterimrət əd lliw treatments suffered by him/her. This benefit number of critical illness, incapacities or insured's policy period regardless of the lumpsum payment shall be provided during more from the date of diagnosis. Only one to survive the critical illness by 30 days or from the policy inception date & insured has the critical illness should be after 90 days during policy period. Signs and symptoms of the specified critical illness for the first time mort griraftus as besongsib si nosred berusni Lumpsum payment shall be provided if the

Expenses

A) Critical Illness Benefits



Benefit Convalescence





for Sickness



Senefits

Benefit Minor Surgical



Salient Features & Benefits

Wellsurance Executive Policy.

is often the first of the compromises. Tata AIG General Insurance Company Limited brings to you Somewhere between the pressure to meet demands and the burning desire to excel, one's health Today's environment demands more of anyone looking to make a mark in this competitive world.

Presenting Wellsurance Executive Policy

will have a fresh proposal status where the waiting period, deductibles and exclusions shall apply afresh. However

the quantum of increase shall be as per underwriting guidelines of the company.

To know more about Wellsurance Executive Policy

Claims helpline

18001035252 (Toll Free)

customersupport@tata-aig.com

18002667780

Helpline for senior citizens:

Section 41 of Insurance Act 1938 (Prohibition of rebates):

- 1. No person shall allow or offer to allow either directly or indirectly as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives property in India, any rebate of the whole or part of the commission payable or any rebate of premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectus or tables of the insurer.
- 2. Any person making default in complying with the provisions of this section shall be liable for penalty which may extend to ten lakh rupees.

Disclaimer:

This is only a summary of the product features. The actual benefits available are as described in the policy, and will be subject to the policy terms, conditions and exclusions. Please seek the advice of your insurance advisor if you require any further information or clarification. Insurance is the subject matter of the solicitation. For more details on benefits, exclusions, limitations, terms & conditions, please refer sales brochure/policy wordings carefully, before concluding a

IRDA OF INDIA REGULATION NO 5:

This policy is subject to regulation 5 of IRDA OF INDIA (Protection of policy holders interests) regulation.

Tata AIG General Insurance Company Limited

Registered Office: Peninsula Business Park, Tower A, 15th Floor, G.K. Marg, Lower Parel, Mumbai – 400013

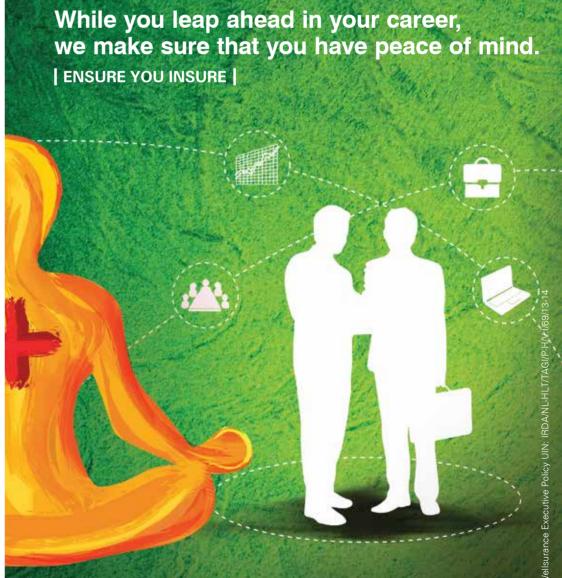
Toll Free No: 1800-266-7780 / 1800-229-966 (only for senior citizens) Website: www.tataaiginsurance.in | Fax: 022-66938170 | Email: customersupport@tata-aig.com

> IRDA of INDIA Registration No: 108 CIN:U85110MH2000PLC128425 UIN: IRDA/NL-HLT/TAGI/P-H/V.I/69/13-14

Wellsurance Executive Policy UIN: IRDA/NL-HLT/TAGI/P-H/V.1/69/13-14

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Wellsurance Executive Policy UIN: IRDA/NL-HLT/TAGI/P-H/V.I/69/13-14



Wellsurance Executive Policy



| G. Convalescence benefit* (Payable after continuous hospitalization for 5 nights) | 1,500 | 2,500 | 4,000 |
|-----------------------------------------------------------------------------------|------------------|------------------|-----------------|
| F. ICU benefit* (up to 15 days per policy year) | 3,000 per day | 4,500 per day | 6,000 per da |
| E. Hospital cash* (up to 90 days) | 2,000 per day | 3,000 per day | 4,000 per da |
| Ambulance charges (while admitting & while discharging from hospital) | 2,000 | 2,000 | 2,000 |
| Physiotherapy (while hospital confined & up to 30 days) | 750 per day | 1,000 per day | 1250 per da |
| Anesthetist's fees - for surgeries | 2,500 | 5,000 | 7,500 |
| Investigation – Lab test and/or X-ray and/or ECG | 350 | 500 | 750 |
| Investigation – CT scan or Doppler study | 1250 | 1750 | 1750 |
| Investigation – MRI | 2,500 | 3,500 | 3,500 |
| Physicians visit (max upto 90 days) | 750 per day | 1,000 per day | 1250 per da |
| Nursing expense (max upto 90 days) | 750 per day | 1,000 per day | 1250 per da |
| D. Hospitalisation benefits* | Classic | Supreme | Elite |
| Removal of skin lesion | 15000 | 20000 | 2000 |
| Biopsy of growth | 15000 | 20000 | 2000 |
| Haemorrhoids | 10000 | 10000 | 1500 |
| Hernia repair | 15000 | 20000 | 2000 |
| Removal of kidney stones | 10000 | 10000 | 1500 |
| Removal of gall Stone | 15000 | 20000 | 2000 |
| Cholecystectomy | 15000 | 20000 | 2000 |
| C. Minor surgeries* Appendectomy | Classic | Supreme 10000 | Elite |
| Knee ligament surgery/arthoscopy | 75000 | 125000 | 15000 |
| Pacemaker implant | 75000 | 100000 | 12500 |
| Heart valve replacement | 100000 | 150000 | 20000 |
| Enucleation | 40000 | 60000 | 7500 |
| Spinal surgeries | 40000 | 75000 | 10000 |
| Hip replacement | 75000 | 100000 | 15000 |
| Knee replacement | 75000 | 125000 | 15000 |
| Major organ transplant (excluding kidney transplant) | 100000 | 150000 | 20000 |

*Waiting period:

90 days for all sickness hospitalisation and minor surgeries; 120 days for major surgeries. For critical illness benefit, waiting period of 90 days & survival period of 30 days is applicable.

One day deductible is applicable for sickness hospital cash benefit.

Premium Table (in Rs)

| Annual | | | | | | | |
|------------------------------|---------|---------|--------|--|--|--|--|
| Wellsurance Executive Policy | | | | | | | |
| Age(Yrs) | Classic | Supreme | Elite | | | | |
| 18 - 24 | 2,399 | 3,842 | 4,767 | | | | |
| 25 - 29 | 2,874 | 4,625 | 5,660 | | | | |
| 30 - 34 | 3,736 | 6,042 | 7,618 | | | | |
| 35 - 39 | 5,254 | 8,564 | 10,574 | | | | |
| 40 - 44 | 8,142 | 13,388 | 16,696 | | | | |
| 45 - 49 | 9,675 | 15,887 | 20,094 | | | | |
| 50 - 54 | 13,494 | 22,174 | 28,587 | | | | |

| Annual | | | | | | | |
|------------------------------|-----------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|--|--|--|--|
| Wellsurance Executive Policy | | | | | | | |
| Classic | Supreme | Elite | | | | | |
| 17,573 | 29,109 | 36,391 | | | | | |
| 28,118 | 46,574 | 58,225 | | | | | |
| 42,176 | 69,860 | 87,337 | | | | | |
| 63,265 | 1,04,790 | 1,31,005 | | | | | |
| 94,897 | 1,57,185 | 1,96,506 | | | | | |
| 1,89,794 | 3,14,370 | 3,93,013 | | | | | |
| 2,37,242 | 3,92,963 | 4,91,267 | | | | | |
| | Classic 17,573 28,118 42,176 63,265 94,897 1,89,794 | Classic Supreme 17,573 29,109 28,118 46,574 42,176 69,860 63,265 1,04,790 94,897 1,57,185 1,89,794 3,14,370 | | | | | |

^ The premium rates mentioned in the premium table for age above 65 years are only for renewal cases. Premium mentioned is Annual (in Rs) & Inclusive of applicable Service tax, Swachh Bharat Cess & Krishi Kalyan Cess @ 15%.

Indicative list of documents for claims

- (i) Our claim form, duly completed and signed for on behalf of the insured person.
- (ii) Photocopy of bills (including but not limited to pharmacy purchase bill, consultation bill, nostic bill) and any attachments there like receipts or prescriptions in support of treatment taken.
- (iii) All reports, including but not limited to all medical reports, case histories, investigation reports, treatment papers, discharge summa-
- (iv) A precise diagnosis of the treatment for which a claim is made.
- (v) A detailed list of the individual medical services and treatments provided and a unit price for each
- (vi) Prescriptions that name the insured person and in the case of drugs: the drugs prescribed, their price and a receipt for payment. Prescriptions must be submitted with the corresponding doctor's invoice.

Contact details for claims

E-Meditek(TPA) services Ltd,

Corporate office:

Plot No 577, Phase V, Udyog Vihar, Gurgaon-122016 Haryana,

Contact details:

Toll free claims helpline: 1800 103 5252. Fax: 022-66938170

Helpline for senior citizens:

0124-4149710

E-mail for senior citizen :

seniorcitizen@emeditek.com

Eligibility Criteria:

Individuals from age 18 years up to 65 years.

Key Exclusions (Illustrative)

Any pre-existing condition, any complication arising from it, except if the insured has taken a similar Wellsurance Policy from us and is covered without a break, for a period of 4 consecutive years since inception of the first policy with us (Please refer policy wordings for detailed wordings). Intentionally self-inflicted injury or illness; conditions related to or arising out of HIV; Aids; war; congenital anomalies; pregnancy and all related conditions; abuse of drugs and alcohol and addiction or overdose etc. Please refer to policy wordings for complete list of detailed benefits and exclusions.

Terms & Conditions:

date of receipt of the policy document

| E. Post hospitalisation benefits | Classic | Supreme | Elite |
|--------------------------------------------------------|---------|---------|---------|
| Post operative physiotherapy eligibility min 2 visits | 3,500 | 5,000 | 7,000 |
| Chemotherapy and/or radiation eligibility min 3 visits | 150,000 | 250,000 | 300,000 |
| Kidney dialysis | 150,000 | 200,000 | 250,000 |

Value Added Benefits:

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(i) Health Line: You will be able to talk to physicians on daily - routine medical problems like - acidity, sinus, cough-colds, infections, diabetes etc. through the toll free no. which is mentioned in the welcome kit. The physicians will inform the customers on the causes of these problems and suggested therapies. This service will not provide any specific medicines, but will only act as additional information. You will have to accept the medico legal disclaimer at the beginning of the call. Medico legal disclaimer: This call is

meant for additional information

purpose only and doesn't substitute

your visit/consultation to a physician.

(ii) Health Portal: You will be given access to the health portal, exclusively developed for TATA-AIG General Insurance Co., which has a 'Knowledge Centre" which will host 'Health Articles' on relevant topics like diabetes, cholesterol, weight management, yoga, heart diseases, fitness. The purpose of this service is to educate you on health & wellness topics so that you can start practicing preventive

You will have to accept the medico legal disclaimer before accessing the health articles

Medico legal disclaimer – These articles are intended for additional Information purpose only and doesn't substitute your visit/consultation to a physician. The health portal will also host the list of network hospitals for cashless settlement, provided by the appointed Third Party Administrator (TPA).

(iii) Health Query: You will be able to write queries on routine health problems like acidity, sinus, cough-colds, infections,

diabetes etc on - "Post your Health Query" the queries will be answered by a physician, and will be e-mailed to your e-mail address. This service will not provide any specific medicines, but will only act as additional information.

You will have to accept the medico legal disclaimer while availing this service on the health portal.

Medico legal disclaimer: This service is intended for additional Information purpose only and doesn't substitute your visit/consultation to a physician.

- (iv) Discounted Services for Health & Wellness: You will be offered discounts at health related services like gyms, weight management centers, beauty parlors, diagnostic centers by personally visiting/calling the respective centers in their respective cities and paying directly to the centre. We will provide the list of discounted tie-ups, along with centre address/contact numbers available on the health portal which will be updated on regular intervals.
- (v) E-News letter: You will receive regular updates on various health topics, latest trends in health & wellness, via an 'e-News Letter' which will be mailed to your e-mail id (if available & provided). The purpose of this e-news letter is to educate you on health & wellness topics so that you can start practicing preventive Care.

You will have to accept the medico legal disclaimer before accessing the health articles.

Medico legal disclaimer – These articles are intended for additional information purpose only and don't substitute your visit/consultation to a physician.

to review the terms and conditions of this policy. If you have any objections to any of the terms and conditions, you have the option of cancelling the policy stating the reasons for cancellation and you will be refunded the premium paid by you after adjusting the amounts spent on stamp duty charges and proportionate risk premium. You can cancel your policy only if you have not made any claims under the policy. All your rights under this policy will immediately stand extinguished on the free look cancellation of the policy. Free look provision is not applicable and available at the time of renewal of the policy.

- Renew within the due date to ensure continuity benefit. Your renewal premium will be basis your revised age band and there will be no extra loadings based on your individual claim. You can renew your policy within 30 days from the expiry of the policy. However, there is no coverage available during this break-in period
- · All applications for renewal must be received by us before the end of the policy period. If the application for renewal and the renewal premium has been received by us before the expiry of the policy period, we will ordinarily offer renewal for life unless we believe that you or any insured person or anyone acting on your behalf or on behalf of an insured person has acted in an improper, dishonest or fraudulent manner or any misrepresentation or non cooperation under or in relation to this policy or the renewal of the policy poses a moral hazard.
- We may cancel this policy/certificate of insurance at any time on grounds of mis-representation, fraud, non-disclosure of material facts or non-cooperation of the insured by giving you 15 days notice delivered to you, or mailed to your last address as appears in our records, stating when such cancellation shall be effective. In cancellation event of

- mis-representation, fraud, non-disclosure of material facts, the policy shall stand cancelled ab-initio and there will be no refund of premium. In the event the policy is cancelled for non-cooperation of the insured or if you cancel the policy, the premium shall be computed in accordance with our short period rate table for the period the policy has been in force, provided no claim has occurred up to the date of cancellation. In the event a claim has occurred in which case there shall be no return of premium.
- Any revision/modification in the product will be done with the approval of the insurance regulatory and development authority and will be intimated to you atleast 3 months in advance.
- Portability: A policy holder desirous of porting (shifting) his policy to us shall apply at least 45 days before the premium renewal date of his existing policy. The accrued benefits and time bound exclusions will also be transferred without any interruption. portability will be provided in accordance to IRDA of India guidelines issued from time to time.
- In the likelihood of this policy being withdrawn in future, we will intimate you about the same 3 months prior to expiry of the policy. You will have the option to migrate to any similar health insurance policy available with us at the time of renewal.
- Sum Insured Enhancement: The insured may seek enhancement of sum insured in writing at the time of renewal, before the payment of premium. However. not withstanding enhancement, for claims arising in respect of accident, injury or illness contracted or suffered during a preceding policy period, liability of the company shall be only to the extent of the sum insured under the policy in force at the time when it was contracted or suffered. The enhanced sum insured

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• You have a period of 15 days from the