

**\*\*Waiting period:**

90 days for all sickness hospitalisation. No waiting period for accident related hospitalisation. For critical illness benefit, waiting period of 90 days & survival period of 30

days is applicable.

**Deductible:**

One day deductible is applicable for sickness hospital cash benefit.

Benefits	Classic	Supreme	Elite
Hospital cash – upto 90 days (1 day deductible)	2000 per day	3000 per day	4000 per day
ICU benefit – max 15 days per policy year	3000 per day	4500 per day	6000 per day
Ambulance charges (While admitting & while discharging from the hospital)	2000	2000	2000
Convalescence benefit (Payable after continuous Hospitalization for 5 nights)	1500	2500	4000
Education benefit	50000	100000	200000

**Value Added Benefits**

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

Medico legal disclaimer – This call is meant for additional information purpose only and doesn't substitute your visit/consultation to a physician, 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.

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

Family - Self + upto 2 Child							
Age(Yrs)	Classic	Supreme	Elite	Age(Yrs)	Classic	Supreme	Elite
18 - 24	2,745	4,845	8,434	55 - 59	15,765	24,235	34,192
25 - 29	3,126	5,411	9,184	60 - 65	25,225	38,776	54,708
30 - 34	3,892	6,556	10,709	66 - 70^	37,837	58,164	82,062
35 - 39	5,128	8,392	13,143	71 - 75^	56,756	87,245	1,23,093
40 - 44	7,659	12,164	18,156	76 - 80^	85,133	1,30,868	1,84,638
45 - 49	8,863	13,962	20,551	81-90^	1,70,267	2,61,735	3,69,278
50 - 54	12,142	18,861	27,070	>90^	2,12,834	3,27,168	4,61,596

^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, diagnostic bill) and any attachments thereto 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 summaries.
- (iv) 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

**Helpline for senior citizens :**

0124-4149710

**E-Mail for senior citizen :**

seniorcitizen@emeditex.com

**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.

**Eligibility Criteria:**

For self and spouse 18 to 65 years, for children 6 months to 18yrs (23 Yrs incase of higher education). If attending as a full time student in an accredited institution of higher learning.

**Terms & Conditions:**

- You have a period of 15 days from the date

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.

Wellsurance Family Policy Premium Table							
Family - Self + Spouse + upto 2 children							
Age(Yrs)	Classic	Supreme	Elite	Age(Yrs)	Classic	Supreme	Elite
18 - 24	3,946	6,966	12,124	55 - 59	22,663	34,837	49,151
25 - 29	4,493	7,777	13,202	60 - 65	36,261	55,739	78,643
30 - 34	5,594	9,424	15,394	66 - 70^	54,390	83,610	1,17,964
35 - 39	7,370	12,062	18,893	71 - 75^	81,587	1,25,414	1,76,945
40 - 44	11,010	17,485	26,099	76 - 80^	1,22,380	1,88,122	2,65,418
45 - 49	12,740	20,071	29,541	81-90^	2,44,759	3,76,244	5,30,835
50 - 54	17,454	27,114	38,913	>90^	3,05,949	4,70,305	6,63,545

Family - Self + Spouse							
Age(Yrs)	Classic	Supreme	Elite	Age(Yrs)	Classic	Supreme	Elite
18 - 24	3,259	5,753	10,015	55 - 59	18,722	28,779	40,603
25 - 29	3,711	6,425	10,905	60 - 65	29,954	46,046	64,966
30 - 34	4,621	7,786	12,717	66 - 70^	44,932	69,069	97,449
35 - 39	6,089	9,965	15,608	71 - 75^	67,397	1,03,604	1,46,172
40 - 44	9,095	14,444	21,560	76 - 80^	1,01,097	1,55,405	2,19,258
45 - 49	10,524	16,581	24,403	81-90^	2,02,192	3,10,811	4,38,517
50 - 54	14,418	22,397	32,146	>90^	2,52,740	3,88,513	5,48,146

of receipt of the policy document 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 (fifteen) days notice delivered to you, or mailed to your last address as shown by our records, stating when such cancellation shall be effective. In the event of cancellation of

this policy on grounds 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 on grounds of non-cooperation of the insured or if you cancel the policy, the premium shall be computed in accordance with our short 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.

- **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 IRDAI 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 similar health insurance policy available with us at the time of renewal with all the accrued continuity benefits, if any, provided the policy has been maintained without a break as per portability guidelines issued by IRDAI of India.
- **Sum Insured Enhancement:** The insured may seek enhancement of sum insured and /or addition of 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/additional Insured will have a fresh

Elite	Supreme	Classic	Major organ/Bone marrow transplant	200,000	300,000	400,000
			Open chest CABG	200,000	300,000	400,000
			Permanent paralysis of limbs	200,000	300,000	400,000
			Multiple sclerosis with persisting symptoms	200,000	300,000	400,000
			Major burns with persisting symptoms	200,000	300,000	400,000
			Total blindness (due to acute sickness or accident)	200,000	300,000	400,000
			Coma of specified severity	200,000	300,000	400,000
			Kidney failure requiring regular dialysis	200,000	300,000	400,000
			Stroke resulting in permanent symptoms	200,000	300,000	400,000
			First heart attack of specified severity	200,000	300,000	400,000
			Cancer of specified severity	200,000	300,000	400,000

#### A. Critical illness benefit\*\*

We will pay a daily benefit for each day. You are an inpatient admitted in the intensive care unit in a hospital due to injury/sickness subject to any applicable deductible shown in the policy schedule and commences under the circumstances described in a hazard and while the policy is in effect, subject to the maximum

#### D) Intensive Care Unit Benefit

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

#### C) In-hospital Benefit for Sickness

We will pay a daily benefit for each day. You are an inpatient in a hospital within the Republic of India due to illness, or disease or sickness subject to the deductible shown in the policy schedule. During regular hospitalisation, we shall pay against ICU or daily hospital cash as may be applicable subject to deductible.

#### G) Education Benefit

We will pay the sum insured as shown in the policy schedule if the principal insured suffers accidental death or permanent total disability during the circumstances described in a hazard.

#### F) Convalescence benefit

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

#### E) Ambulance Benefits

Shows in the policy schedule.

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.

- Any revision/modification in the product will be done with the approval of the insurance regulatory and development authority of India and will be intimated to you atleast 3 months in advance.

#### To know more about Wellsurance Family Policy

**Claims helpline:**  
18001035252 (Toll Free)

**Helpline:**  
18002667780

**Write to us:**  
Customersupport@tata-aig.com

**Helpline for senior citizens:**  
18002299666

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

- 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 or 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.
- 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 sale commencement of risk cover under the policy is subject to receipt and realization of payable premium by Tata AIG General Insurance Company Limited.

#### 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 / 1800-229-9666 (only for senior citizens)

Website: www.tataaiginsurance.in | Fax: 022- 66938170 | Email: customersupport@tata-aig.com

IRDA of INDIA Registration No: 108 CIN:U85110MH2000PLC128425

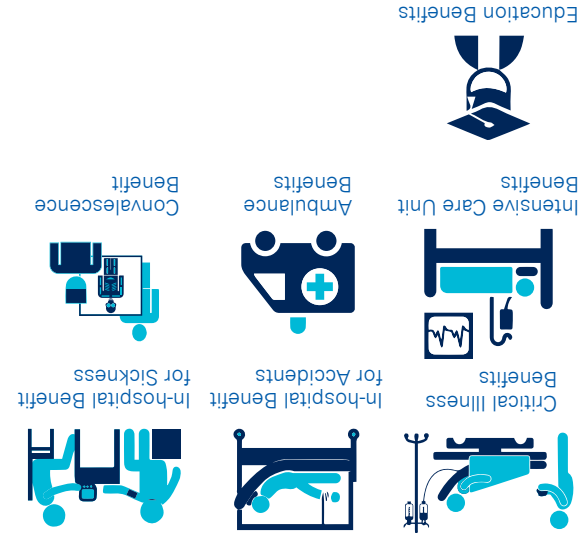
UIN: IRDA/NL-HLT/TAGI/P-H/V.I/48/14-15

We will pay a daily benefit for each day. You are an inpatient in a hospital within the Republic of India due to injury or accidents subject to the deductible shown in the policy schedule. The maximum shown in the policy schedule. During regular hospitalisation, we shall pay against ICU or daily hospital cash as may be applicable subject to deductible.

#### B) In-hospital Benefit for Accidents

Lumpsum payment shall be provided if the insured Person is diagnosed as suffering from the specified critical illness for the first time during policy period. Signs and symptoms of the critical illness should be after 90 days from the policy inception date & insured has to survive the critical illness by 30 days or more from the date of diagnosis. Only one lumpsum payment shall be provided during insured's policy period regardless of the number of critical illness, incapacities or treatments suffered by him/her. This benefit will be terminated after the lumpsum payment. The rest of critical illness benefit will be available in the renewal policy.

#### A) Critical illness Benefits



#### Salient Features & Benefits

You put your family first in almost all aspects of life. When it comes to health insurance, it should be no different. Wellsurance Family Policy focuses on each member of your family, to prevent unexpected emergencies from affecting your financial health. It cares for you & your families well being. Wellsurance Family Policy – a product that goes beyond what health insurance policies do, and is designed to take care of you and your family.

## Presenting Wellsurance Family Policy

In the hustle bustle of life, we help you prioritize your family's health.

| ENSURE YOU INSURE |



Wellsurance Family Policy



WITH YOU ALWAYS