

Individual Accident & Sickness Hospital Cash Policy

When an unexpected emergency situation comes knocking at the door, the last thing you should be worried about is the choice of the hospital. Individual Accident & Sickness Hospital Cash Policy from Tata AIG General Insurance Company Limited ensures that the basic concern is taken care of so that you get to focus on recovering and getting the best treatment for you and your family.

Salient Features & Benefits



In-hospital Indemnity for Accidents



In-hospital Indemnity for Sickness



Accident Medical Expense Reimbursement

Benefits:

1. In-hospital Indemnity for Accidents:

We will pay a Daily Benefit for each Day You are an Inpatient in a Hospital due to Injury or Accidents subject to the Deductible shown in the Policy Schedule, that occurs within the Republic of India. 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.

2. In-hospital Indemnity for Sickness:

We will pay a Daily Benefit for each Day You are an Inpatient in a Hospital due to Illness, or Disease or Sickness subject to the Deductible shown in the Policy Schedule, that occurs within the Republic of India. 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.

3. Accident Medical Expense Reimbursement:

We will pay the Reasonable Charges, subject to the Deductible shown in the Policy Schedule, for Covered Medical Expenses that occurs within the Republic of India, for medical services which are not due to a Pre-existing Condition up to the maximum amount and benefit period stated in the Policy Schedule for the treatment of an Injury sustained by You under the circumstances described in a Hazard while this Policy is in effect.

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| Benefit Schedule (All figures in INR) | | | | | |
|---|------|-------|-------|-------|-------|
| Level | 1 | 2 | 3 | 4 | 5 |
| In-hospital Indemnity for Sickness (Per Day) | 500 | 1000 | 2000 | 3000 | 5000 |
| In-hospital Indemnity for Accidents (Per Day) | 1000 | 2000 | 4000 | 6000 | 10000 |
| Accident Medical Expense reimbursement (Upto) | 5000 | 10000 | 15000 | 20000 | 25000 |

Note:

- Deductible: 1 Day for Sickness Hospital Cash, nil for Accident Hospital Cash and 5% of benefit amount for Accident Medical expense reimbursement
- Coverage Period is Upto 180 Days in Accident & Sickness Hospital Cash
- Coverage will be 100% of sum insured in case of Insured & Spouse, 50% in case of each child

| Annual Premium Table (All figures in INR) | | |
|---|-------|--------|
| Level | Self | Family |
| 1 | 785 | 2,473 |
| 2 | 1,556 | 4,904 |
| 3 | 2,963 | 9,336 |
| 4 | 4,371 | 13,768 |
| 5 | 7,049 | 22,204 |

Premium Chart (inclusive of 18% GST)

Indicative List of documents for claims:

- Our claim Form, duly completed and signed for on behalf of the insured person.
- Original Bills & Receipts (Only in Reimbursement benefit) otherwise 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.
- All reports, including but not limited to all medical reports, case histories, investigation reports, treatment papers, discharge summaries.
- A precise diagnosis of the treatment for which a claim is made.
- Any other document as requested by Claims Department which is relevant to the coverage under the policy.

Contact details for claims:

All claims under this policy will be processed and settled by us. You can get in touch with us as below.

Contact details:

Please call Our 24-hour Toll Free Call Center on 1-800-119966 or 1800 22 9966 (only for senior citizen policy holders)

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Email:

general.claims@tata-aig.com
customersupport@tata-aig.com
SMS with word 'CLAIMS' @ 5616181

Key exclusions:

Any Pre-existing Condition ; Intentionally self-inflicted Injury or illness; Conditions related to or arising out of HIV; AIDS; War; Congenital anomalies; Ionising radiation or contamination by radioactivity Pregnancy and all related conditions; etc. Please refer to policy wordings for complete list of detailed benefits and exclusions.

Terms and Conditions

• Suitability:

- This policy covers persons in the age group wherein entry age is from 6 months upto 65 years. however, policy is renewable for life upon payment of premium, 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.
- The policy will be issued for a period 1 year.
- This policy can be issued to an individual and/or family
- The family includes self, spouse and dependent children (upto 2 children).

Dependent Child(ren)/Eligible (Child)ren means a child (natural or legally adopted), who is financially dependent on the primary insured or proposer and does not have his/her independent sources of income. Such Child(ren) of the Insured Person should be in age between Ages six (6) months to eighteen (18) years (twenty three (23) years if attending as a full time student in an accredited Institution of Higher Learning) who are unmarried, who permanently reside with the Insured Person.

- Grace Period** - Grace Period of 30 days for renewing the Policy is provided under this Policy. However, coverage would not be available for the period for which no premium has been received.
- Free Look Period** - You have a period of 15 days from the date 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.
- 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.
Pre-existing Condition means any condition, ailment or injury or related condition(s) for which Insured Person had signs or symptoms, and/or were diagnosed, and/or received medical advice/treatment, within 48 months prior to the commencement of the first Policy issued by the Insurer.
- Waiting Period** - 90 days for sickness hospitalization from the first inception of the Policy with Us. However it **is not applicable for Renewed policies.**
- Renewal Premium** - Any revision/ modification in the product will be done with the approval of the IRDA of India and will be intimated to You atleast 3

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months in advance. Renewal premium for this policy will not change unless we have revised the premium and obtained due approval from Authority. Your premium will also change if you move into a higher age group or change of sum insured. We will not apply any additional loading on your policy premium at renewal based on your claim experience.

i) 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 retail health insurance policy available with us at the time of renewal.

ii) We will offer the Insured Person an option to migrate to similar health insurance Policy with Us provided that:

- Insured Person has been insured with Us under this Policy as a dependant.

- This option for migration to similar Indemnity health insurance policy shall be exercised by the Insured Person only when he/she is at the end of specified exit age, and certainly at the time of renewal only.

- Insured Person will be offered continuity of coverage & suitable credits, if any, for all the previous policy years, provided the policy has been maintained without a break.

- **Sum Insured Enhancement** - The Insured may seek enhancement of Sum Insured in writing at the time of renewal, before the payment of premium. However, notwithstanding 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 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.

- **Claim Settlement** - We shall make the payment of claim that has been admitted as payable by Us under the Policy terms and conditions within 30 days of submission of all necessary documents / information and any other additional information required for the settlement of the claim. All claims will be settled in accordance with the applicable regulatory guidelines, including IRDA of India (Protection of Policyholders Regulation), 2002. In case of any delay in payment as stated herein, We will pay you interest at the prevalent bank rate plus 2 % at the beginning of the financial year in which claim is settled. For the purpose of this clause, 'bank rate' shall mean the existing bank rate as notified by Reserve Bank of India, unless the extent regulation requires payment based on some other prescribed interest rate.

- **Tax Benefit** - If one purchases a health insurance policy for self /spouse/children, he/she can claim a tax deduction of up to Rs 25,000 under section 80D of Income Tax Act 1961. Tax benefits are subject to changes in tax laws.

Cancellation

We may cancel this Policy at any time on grounds of mis-representation, fraud, non-disclosure of material facts or non-cooperation of the insured by giving you a 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 the event of your non-cooperation. In the event of cancellation for 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 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.

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To know more about Individual Accident & Sickness Hospital Cash Policy

Get in touch:
SMS with word 'CLAIMS' @ 5616181

24x7 Helpline: 1800 266 7780

Write to us:
Customersupport@tata-aig.com

Helpline for Senior citizens:
1800229966

Section 41 of the Insurance Act, 1938 as amended by Insurance Laws (Amendment) Act, 2015.

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 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.
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 sale.

IRDA of India Regulation No 17:

The policy is subject to regulation 17 of IRDA OF INDIA (Protection of Policyholders Interests) Regulation, 2017.

Tata AIG General Insurance Company Limited

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

24X7 Tollfree Helpline 1800-266-7780 / 1800-229-966 (in case of senior citizens)

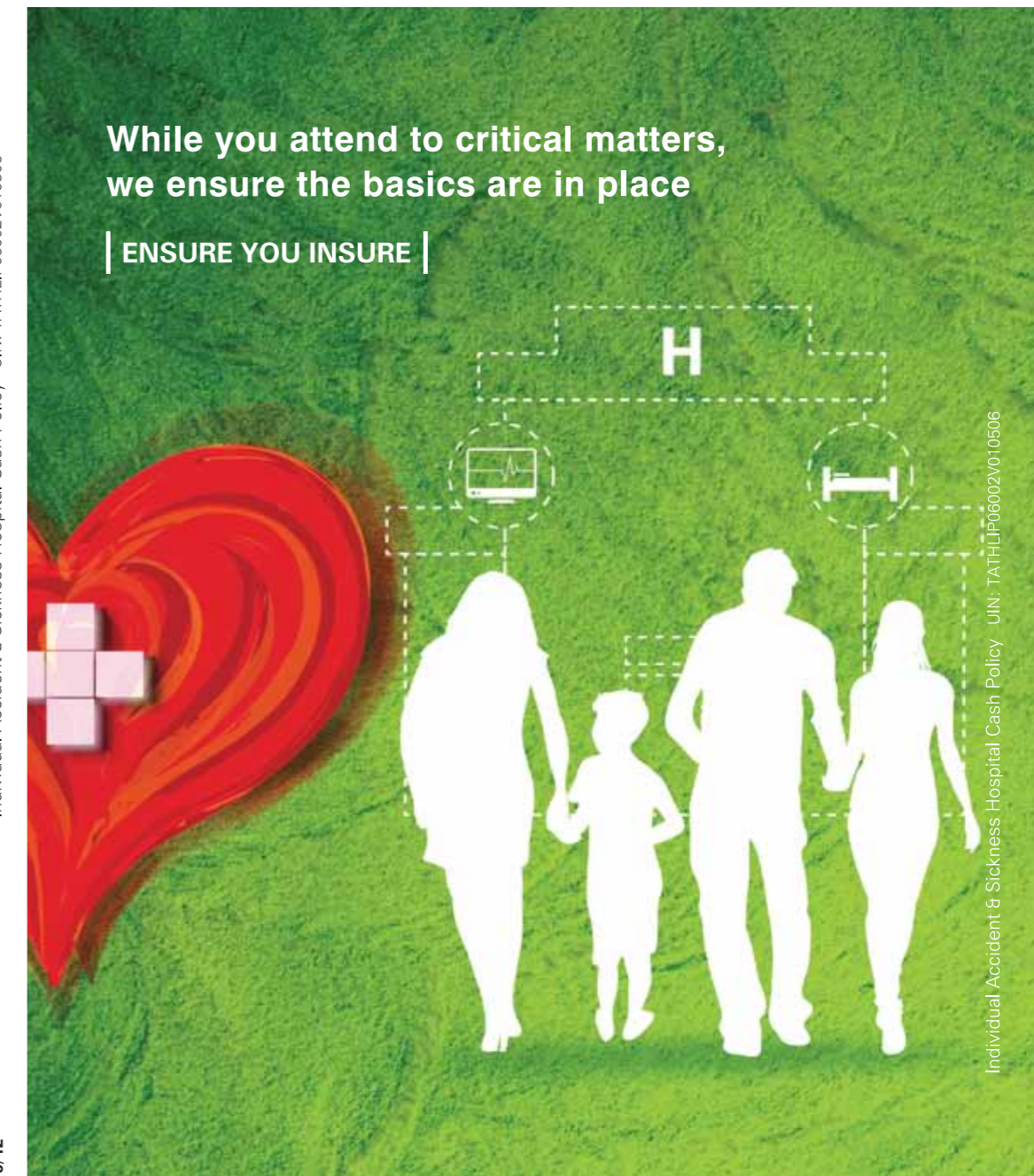
Website: www.tataaiginsurance.in | E-Mail: customersupport@tata-aig.com
Fax: 022-66938170

IRDA OF INDIA Registration No: 108 CIN No: U85110MH2000PLC128425

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TAGIC/B/HCH/May 16/12



**While you attend to critical matters,
we ensure the basics are in place**

| ENSURE YOU INSURE |

**Individual Accident & Sickness Hospital
Cash Policy**



WITH YOU ALWAYS