

Individual Accident & Sickness Hospital Cash

Customer Information Sheet



WITH YOU ALWAYS

The information mentioned below is illustrative and not exhaustive. Information must be read in conjunction with the product brochures and policy document. In case of any conflict between the Key Features Document and the policy document the terms and conditions mentioned in the policy document shall prevail.

Title	Description	Refer To Policy Clause Number
Product Name	Individual Accident & Sickness Hospital Cash	
What is Individual Accident & Sickness Hospital Cash?	<p>Individual Accident & Sickness Hospital Cash</p> <p>Individual Accident & Sickness Hospital Cash Policy is a unique policy which provides coverage for In-Hospital Indemnity for Accident, In-Hospital Indemnity for Sickness & Accident Medical Expense Reimbursement.</p> <p>This Product is designed for the specific needs of Individuals to protect themselves & or dependants from unfortunate events. Product takes care of the incidental expenses incurred during the hospitalization.</p> <p>No medical examination is required.</p>	
Policy Tenure Eligibility of Insured	<p>The policy will be issued for a period 1 year.</p> <p>This policy covers person's upto the age of 65 years. However the policy is renewal for life.</p>	
What am I covered for:	<ol style="list-style-type: none"> 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. 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. 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. 	Part E. Coverage
What are the major exclusions in the policy:	<p>This entire Policy does not provide benefits for any loss resulting in whole or in part from, or expenses incurred, directly or indirectly in respect of:</p> <ol style="list-style-type: none"> any Pre-existing Condition, any complication arising from it or suicide, attempted suicide (whether sane or insane) or intentionally self-inflicted Injury or illness, or sexually transmitted conditions, mental or nervous disorder, anxiety, stress or depression, Acquired Immune Deficiency Syndrome (AIDS), Human Immune-deficiency Virus (HIV) infection; or serving in any branch of the Military or Armed Forces of any country, whether in peace or War, and in such an event We, upon written notification by the Policyholder, shall return the pro rata premium for any such Insured Period of service under the circumstances described in a Hazard; or being under the influence of drugs, alcohol, or other intoxicants or hallucinogens unless properly prescribed by a Physician and taken as prescribed; or participation in an actual or attempted felony, riot, crime, misdemeanor, (excluding traffic violations) or civil commotion; or operating or learning to operate any aircraft, or performing duties as a member of the crew on any aircraft; or Scheduled Aircraft.; or War, civil war, invasion, insurrection, revolution, act of foreign enemy, hostilities (whether War be declared or not), rebellion, mutiny, use of military power or usurpation of government or military power; or 	Part B – General Exclusions

Title	Description	Refer To Policy Clause Number
	<p>8. any loss, damage cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any Act of Terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss.</p> <p>The warranty also excludes loss, damage, cost or expenses of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to action taken in respect of any act of terrorism.</p> <p>If the Company alleges that by reason of this Exclusion, any loss, damage, cost or expenses is not covered by this insurance the burden of proving the contrary shall be upon the Insured; or</p> <p>9. the intentional use of military force to intercept, prevent, or mitigate any known or suspected Terrorist Act; or</p> <p>10. ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from burning nuclear fuel; or</p> <p>11. the radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or any part of that equipment; or</p> <p>12. congenital anomalies or any complications or conditions arising therefrom; or</p> <p>13. participation in winter sports, skydiving/parachuting, hang gliding, bungee jumping, scuba diving, mountain climbing (where ropes or guides are customarily used), riding or driving in races or rallies using a motorized vehicle or bicycle, caving or pot-holing, hunting or equestrian activities, skin diving or other underwater activity, rafting or canoeing involving white water rapids, yachting or boating outside coastal waters (2 miles), participation in any Professional Sport, any bodily contact sport or any other hazardous or potentially dangerous sport for which you are trained or untrained; or.</p> <p>14. any loss resulting directly or indirectly, contributed or aggravated or prolonged by childbirth or from pregnancy, or</p> <p>15. for any loss of which a contributing cause was Your actual or attempted commission of, or willful participation in, an illegal act or any violation or attempted violation of the law or Your resistance to arrest; or</p> <p>16. if You are admitted to a Hospital within 90 days immediately following the Effective Date of Coverage stated in the Schedule, unless hospitalization is caused by Injury;</p> <p>17. if You are admitted to a Hospital during the first 3 months immediately following the Policy Effective Date as a result of cataract(s), benign prostatic hypertrophy, hysterectomy for menorrhagia or fibromyoma, hernia, hydrocele, fistula in anus, piles, sinusitis and related disorders;</p> <p>19. any medical treatment taken outside of India.</p> <p>20. Any non medical expenses as mentioned in the annexure of Policy Wordings.</p>	
Waiting Period	<ul style="list-style-type: none"> • There is a waiting period of 90 days under <u>In-hospital Indemnity For Sickness</u> from the date of commencement of the policy. • There is no waiting period under <u>In-hospital Indemnity For Accidents</u>. 	Part E. Coverage
Payout basis	<ul style="list-style-type: none"> • Coverage - <u>In-hospital Indemnity For Accidents & In-hospital Indemnity For Sickness</u> under this Policy are payable on Benefit basis. • Coverage - <u>Accident Medical Expense Reimbursement</u> under this Policy is payable on Reimbursement basis up to specified limit. 	
Cost Sharing	Not Applicable	
Renewal Conditions	<ul style="list-style-type: none"> • The entry age for the policy is 65 years and the policy is ordinarily renewable for life, subject to application for renewal and the renewal premium in full has been received by the due dates and realization of premium. • Grace period of 30 days for renewing the policy is provided. To avoid any confusion any claim incurred during break-in period will not be payable under this policy. • We will not apply any additional loading on your policy premium at renewal based on your claims experience. • The renewal premium for this policy will not change unless We have revised the premium and obtained due approval from IRDA. Your premium will also change if you change the plan or change the sum - insured 	Part D Uniform Provisions 4, Renewal Conditions

Title	Description	Refer To Policy Clause Number
Free Look Period	<p>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.</p>	Part D Uniform Provisions 24
Cancellation	<p>This policy would be cancelled on grounds of misrepresentation, fraud, non-disclosure of material facts or non-cooperation by any Insured Person by giving a 15 Days notice.</p> <p>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.</p>	Part D Uniform Provisions 5, Expiration Date.
How to Claim	<p>In case of an event which might give rise to a claim, please contact Our 24/7 Call center at 1-800-119966/1800 266 7780 or 022-66939500 or 1800 22 9966 (only for senior citizen policy holders)</p> <p>SMS "CLAIMS" to 5616181</p> <p>You may email to the customer service desk at customersupport@tata-aig.com / general.claims@tata-aig.com</p> <p><u>Write to:</u></p> <p>Tata AIG General Insurance company Ltd. A-501, 5th Floor, Building No. 4, Infinity Park, Gen. A. K. Vaidya Marg, Dindoshi, Malad (E), Mumbai, India - 400 097.</p> <p>Website: www.tataaiginsurance.in</p>	Part D Uniform Provisions 8

