

While you leap ahead in your career,
we make sure that you have peace of mind.

| ENSURE YOU INSURE |



Wellsurance Executive Policy UIN: TATHLIP10001010910

Wellsurance Executive Policy



WITH YOU ALWAYS

Presenting Wellsurance Executive Policy

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

Salient Features & Benefits



Critical Illness Benefits



Major Surgical Benefit



Minor Surgical Benefit



Hospitalisation



In-Hospital Benefit for Accidents



In-Hospital Benefit for Sickness



Post Hospitalization Expenses



Convalescence Benefit



Ambulance Service

A) Critical Illness Benefits

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.

B) Major Surgical Benefit

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

C) Minor Surgical Benefit

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

D) Hospitalisation

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

E) In-Hospital Benefit for Accidents

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 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 one period of confinement requiring ICU and regular hospitalization, we shall pay against ICU or daily hospital cash as may be applicable subject to deductible.

F) 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 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 one period of confinement requiring ICU and regular hospitalization, we shall pay against ICU or daily hospital cash as may be applicable subject to deductible.

Wellsurance Executive Policy Benefits (in Rs)

Annexure A			
Benefits	Sum Insured (In Rupees)		
	Classic	Supreme	Elite
1) Diagnosed Critical Illness (waiting period 90 days, survival period 30 days)			
Cancer of specified severity	300,000	500,000	750,000
First heart attack of specified severity	300,000	500,000	750,000
Stroke resulting in permanent symptoms	300,000	500,000	750,000
Kidney failure requiring regular dialysis	300,000	500,000	750,000
Coma of specified severity	300,000	500,000	750,000
Total blindness (due to acute sickness or accident)	300,000	500,000	750,000
Major burns	300,000	500,000	750,000
Multiple sclerosis with persisting symptoms	300,000	500,000	750,000
Permanent paralysis of limb	300,000	500,000	750,000

G) Post Hospitalization Expenses

We will pay lumpsum, as the sum Insured shown in the Policy Schedule of Cover for expenses post hospitalization for any covered Major Surgery or Covered inor Surgery and which is not due to a Preexisting Condition under following circumstances only

1. Post operative physiotherapy-eligibility: Minimum of 2 visits.
2. Chemotherapy and/or radiation-eligibility: Minimum of 3 visits. Payable once during the lifetime of the insured.
3. Kidney dialysis: Payable once during the lifetime of the insured.

H) Convalescence Benefit

Pays lumpsum amount as the sum Insured shown in the Policy Schedule of Cover for the recovery at home, immediately following hospital discharge as an inpatient for a minimum hospitalisation of 5 consecutive nights.

I) Ambulance Service

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

2) Hospitalisation:			
a. Hospitalisation Miscellaneous			
Nursing services - Max upto 90 days	750	1000	1250
Physician's visit - Max upto 90 days	750	1000	1250
Investigation- MRI	2500	3500	3500
Investigation- CT scan or Doppler study	1250	1750	1750
Physiotherapy (while hospital confined) max upto 30 days	750	1000	1250
Investigation- lab test, and or x-ray and or ECG	350	500	750
b. Operation charges			
Anesthetist's fees	2500	5000	7500
c. Major surgeries			
CABG- coronary artery bypass grafting	100000	150000	200000
Angioplasty -PTCA (percutaneous transluminal coronary angiop	100000	150000	200000
Brain surgery including Craniotomy, tumor removal and intercra	100000	150000	200000
Post traumatic surgery (skull fracture, pelvis fracture, complic) Skull fracture, Traumatic amputation of upper and /or lower limb, Pelvis / Hip Fracture, Compound communicated fracture of any part where ORIF is required	50000	75000	100000
Bone marrow transplant	100000	150000	200000
Major organ transplant (Heart, Lung, Liver, Pancreas)	100000	150000	200000
Knee replacement Traumatic / septic arthritis, Severe irreparable knee injury	75000	125000	150000
Hip replacement Traumatic hip injury- both partial and total	75000	125000	150000
Spinal surgeries Traumatic spinal injuries	40000	75000	100000
Enucleation Malignant tumor of eye ball, Severe trauma to eye ball, Odontogenic cyst	40000	60000	75000
Heart valve replacement	100000	150000	200000
Pacemaker implant	75000	100000	125000
Knee ligament surgery - trauma related	75000	125000	150000
d. Minor Surgeries			
Appendectomy	10000	10000	15000
Cholecystectomy/ Removal of Gall Stone	15000	20000	20000
Removal of kidney stones	10000	10000	15000
Hernia repair	15000	20000	20000
Haemorrhoids	10000	10000	15000
Biopsy of growth	15000	20000	20000
3) Outpatient			
Post operative Physiotherapy eligibility Min 2 visits	3500	5000	7000
Chemotherapy and/or radiation eligibility Min 3 visits	150000	250000	300000
Kidney Dialysis	150000	200000	250000

4) Ambulance Charges			
While admitting and while discharging from the Hospital	2000	2000	2000
5) Hospital Cash (Max 90 days) (Per Day)	2000	3000	4000
6) ICU Benefit - Max 15 days per policy year (Per Day)	3000	4500	6000
7) Convalescence Benefit (payable after continuous Hospitalization for 5 days)	1500	2500	4000

Note :

1) Waiting period of 90 days for Critical Illness, Hospital Cash, ICU benefit, Convalescence benefit, Ambulance charges 2) Waiting period of 120 days for Major Surgeries & Minor Surgeries - 2 c & 2 d 3) Age Group - Entry Age is 18 - 65. Life Long Renewal.

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 Company Limited, 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 - These articles are intended for additional Information purpose only and doesn't substitute your visit/consultation to a physician.
- (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.

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Premium Table (in Rs)

Annual			
Wellsurance Executive Policy			
Age(Yrs)	Classic	Supreme	Elite
18 - 24	2,461	3,942	4,891
25 - 29	2,949	4,746	5,808
30 - 34	3,834	6,200	7,816
35 - 39	5,391	8,787	10,850
40 - 44	8,354	13,738	17,131
45 - 49	9,927	16,302	20,618
50 - 54	13,846	22,753	29,332

Annual			
Wellsurance Executive Policy			
Age(Yrs)	Classic	Supreme	Elite
55 - 59	18,032	29,868	37,340
60 - 65	28,851	47,789	59,743
66 - 70^	43,277	71,683	89,615
71 - 75^	64,915	1,07,524	1,34,422
76 - 80^	97,372	1,61,286	2,01,633
81 - 90^	1,94,745	3,22,571	4,03,266
>90^	2,43,431	4,03,214	5,04,082

^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 18% GST.

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) 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

For any claim related query, intimation of claim and submission of claim related documents, You can contact Us through:

Email: general.claims@tataaig.com

Website: www.tataaig.com

Toll Free No: 1800 266 7780,
1800 22 9966 (only for senior citizen policy holders)

SMS "CLAIMS" to 5616181

Write to:
Tata AIG General Insurance Company Limited
Health Claims Department
A-501, 5th Floor, Building No. 4, Infinity Park,
Gen. A. K. Vaidya Marg, Dindoshi, Malad (E),
Mumbai, India - 400 097.

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Eligibility Criteria:

Individuals from age 18 years up to 65 years. Policy is however renewable annually for life upon payment of premium.

General 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. 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.

(For complete list of detailed exclusions, please refer policy wordings)

Terms & Conditions:

- 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.
- 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. The Policy and Certificate of Insurance may be renewed with Our

consent by the payment in advance of the total premium specified by Us, which premium shall be at Our premium rate in force at the time of renewal. The policy and the Certificate of Insurance shall be ordinarily renewable except on grounds such as Misrepresentation, fraud or 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 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 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 with all the accrued continuity benefits, if any, provided the policy has been maintained without a break as per portability guidelines issued by IRDA of India.

- 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 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.

Section 41 of the Insurance Act, 1938 as amended by Insurance Laws (Amendment) Act, 2015. (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 the 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 prospectuses or tables of the insurer.
- Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees.

Grievance Redressal Procedure:

As per Regulation 17 of IRDA of India (Protection of Policy holders Interests) Regulation, 2017.

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.

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.tataaig.com | Fax: 022- 66938170 | Email: customersupport@tataaig.com

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UJIN: TATHLIP10001010910**