

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

| ENSURE YOU INSURE |



Wellsurance Family Policy UIN: TATHLIP10004V010910

Wellsurance Family Policy



WITH YOU ALWAYS

Presenting Wellsurance Family Policy

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.

Salient Features & Benefits



Critical Illness Benefits



In-hospital Benefit for Accidents



In-hospital Benefit for Sickness



Intensive Care Unit Benefits



Ambulance Charges



Convalescence Benefit



Education Benefits

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 lump sum payment. The rest of critical illness benefit will be available in the renewal policy.

B) 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 hospitalisation, we shall pay against ICU or daily hospital cash as may be applicable subject to deductible.

Wellsurance Family Policy UIN: TATHLIP10004V010910

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 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 hospitalisation, we shall pay against ICU or daily hospital cash as may be applicable subject to deductible.

D) Intensive Care Unit 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 shown in the policy schedule.

Wellsurance Family Policy Benefits (in Rs)

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

E) Ambulance Charges

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.

F) 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.

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.

**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.

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 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

Deductible:

1st day of hospitalization as an inpatient for Accident and Sickness benefit.

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.

Wellsurance Family Policy UIN: TATHLIP10004V010910

Family - Self + upto 2 Child							
Age(Yrs)	Classic	Supreme	Elite	Age(Yrs)	Classic	Supreme	Elite
18 - 24	2,817	4,971	8,654	55 - 59	16,177	24,867	35,084
25 - 29	3,207	5,552	9,423	60 - 65	25,883	39,787	56,135
30 - 34	3,993	6,727	10,988	66 - 70 [^]	38,824	59,681	84,202
35 - 39	5,262	8,610	13,486	71 - 75 [^]	58,237	89,521	1,26,304
40 - 44	7,859	12,481	18,630	76 - 80 [^]	87,354	1,34,282	1,89,455
45 - 49	9,094	14,326	21,087	81-90 [^]	1,74,708	2,68,563	3,78,911
50 - 54	12,458	19,353	27,776	>90 [^]	2,18,386	3,35,703	4,73,638

[^]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

- Our claim form, duly completed and signed for on behalf of the insured person.
- 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.
- Precise diagnosis of the treatment for which a claim is made.
- A detailed list of the individual medical services and treatments provided and a unit price for each.

- 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.

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).**

Wellsurance Family Policy Premium Table							
Family - Self + Spouse + upto 2 children							
Age(Yrs)	Classic	Supreme	Elite	Age(Yrs)	Classic	Supreme	Elite
18 - 24	4,049	7,147	12,441	55 - 59	23,254	35,746	50,433
25 - 29	4,610	7,980	13,546	60 - 65	37,207	57,193	80,694
30 - 34	5,740	9,670	15,795	66 - 70 [^]	55,809	85,791	1,21,041
35 - 39	7,563	12,377	19,386	71 - 75 [^]	83,715	1,28,686	1,81,561
40 - 44	11,297	17,941	26,780	76 - 80 [^]	1,25,572	1,93,029	2,72,342
45 - 49	13,072	20,595	30,312	81-90 [^]	2,51,144	3,86,059	5,44,683
50 - 54	17,909	27,821	39,928	>90 [^]	3,13,931	4,82,574	6,80,855


Family - Self + Spouse							
Age(Yrs)	Classic	Supreme	Elite	Age(Yrs)	Classic	Supreme	Elite
18 - 24	3,344	5,904	10,277	55 - 59	19,210	29,530	41,662
25 - 29	3,808	6,593	11,190	60 - 65	30,735	47,247	66,661
30 - 34	4,741	7,989	13,048	66 - 70 [^]	46,104	70,871	99,991
35 - 39	6,248	10,225	16,015	71 - 75 [^]	69,155	1,06,306	1,49,985
40 - 44	9,333	14,821	22,123	76 - 80 [^]	1,03,734	1,59,459	2,24,978
45 - 49	10,798	17,013	25,040	81-90 [^]	2,07,466	3,18,919	4,49,956
50 - 54	14,794	22,982	32,985	>90 [^]	2,59,333	3,98,648	5,62,446

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.

Tata AIG Wellsurance Family Policy UIN: TATHLIP10004V010910

Eligibility Criteria:

For self and spouse 18 to 65 yrs, for children 6 months to 18 yrs (23 Yrs incase of higher education). If attending as a full time student in an accredited institution of higher learning who are unmarried. Policy is however renewable annually for life upon payment of premium.

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 (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, 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/additional 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.

- 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.

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 Policyholders 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

IRDA of INDIA Registration No: 108 CIN:U85110MH2000PLC128425

UIN: TATHLIP10004V010910