

Customer Information Sheet

Title	Description	Refer To Policy Clause Number
<b>Product Name</b>	<b>Arogya Sanjeevani Policy, Tata AIG General Insurance Company Ltd.</b>	
What am I covered for:	a. <b>Hospitalization expenses:</b> Expenses incurred on hospitalization for minimum period of 24 hours including pre-hospitalization expenses for a period of 30 days and post hospitalization expenses for a period of 60 days.	Section 2- Benefits
	b. <b>Day Care Procedures:</b> Medical expenses for day care procedures.	Section 2- Benefits
	c. <b>AYUSH Coverage:</b> Expenses incurred on hospitalization under AYUSH Treatment.	Section 2- Benefits
	d. Expenses incurred on treatment of cataract.	Section 2- Benefits
	e. Expenses incurred on dental treatment and Plastic Surgery: Necessitated due to disease or injury.	Section 2- Benefits
	e. Expenses incurred on dental treatment and Plastic Surgery: Necessitated due to disease or injury.	
f. <b>Ambulance Charges:</b> Expenses on road Ambulance subject to a maximum of Rs.2000/- per hospitalization.		
What are the Major exclusions in the policy:	Following is a partial list of the policy exclusions. Please refer to the policy document for the complete list of exclusions:	Section 3 - Exclusions
	a. Investigation & evaluation ( Code- Excl 04)	
	b. Rest Cure, rehabilitation and respite care ( Code- Excl 05)	Section 3 - Exclusions
	c. Expenses related to the surgical treatment of obesity that do not fulfill certain conditions( Code- Excl 06)	Section 3 - Exclusions
	d. Change-of-Gender treatments ( Code- Excl 07)	Section 3 - Exclusions
	e. Expenses for cosmetic or plastic surgery ( Code- Excl 08)	Section 3 - Exclusions
f. Expenses related to any treatment necessitated due to participation in hazardous or adventure sports ( Code- Excl 09)	Section 3 - Exclusions	
Waiting Period	a. Pre-Existing Diseases (Code- Excl 01) - will be covered after a waiting period of forty eight (48) months of continuous coverage	Section 3 - Exclusions
	b. First Thirty Days Waiting Period(Code- Excl 03) Expenses related to the treatment of any illness within 30 days from the first policy commencement date shall be excluded except claims arising due to an accident.	Section 3 - Exclusions
	c. Specific Waiting Period: (Code- Excl 02) Specified surgeries/treatments/diseases are covered after specific waiting period of 24 months	Section 3 - Exclusions
	d. Specific Waiting Period: (Code- Excl 02) Specified surgeries/treatments/diseases are covered after specific waiting period of 48 months	
Payment basis	Payment on indemnity basis (Cashless / Reimbursement)	
Loss Sharing	In case of a claim, this policy requires you to share the following costs: a. Expenses exceeding the following Sub-limits: i. Room Charges(Hospitalization): a. Room Rent - Up to 2% of SI, subject to max of INR 5,000 per day. b. ICU charges - Up to 5% of SI subject to max of INR 10,000 per day. c. In case Room/ICU/ICCU rent exceeds the limits specified the claim shall be subject to the proportionate deduction. ii. Cataract Up to 25% of Sum Insured or Rs.40,000/- whichever is lower iii. Modern treatment methods and Advancements in technology: Up to 50% of the Sum insured b. Each and every claim under the Policy shall be subject to a Copayment of 5% applicable to claim amount admissible and payable as per the terms and conditions of the Policy	Section 2- Benefits  Section 5 – Claim Procedure and Claims payment

Title	Description	Refer To Policy Clause Number									
Renewal Conditions	The policy shall ordinarily be renewable except on grounds of fraud, moral hazard, misrepresentation by the insured person. Renewal shall not be denied on the ground that the insured had made a claim or claims in the preceding policy years	Section 4- General Terms and Clauses									
Renewal Benefits	Cumulative Bonus: a. Increase in the sum insured by 5% in respect of each claim free year subject to a maximum of 50% of SI. b. In the event of claim the cumulative bonus shall be reduced at the same rate	Section 2- Benefits									
Cancellation	a. The Insured may cancel this Policy by giving 15 days' written notice, and in such an event, the Company shall refund premium on short term rates for the unexpired Policy Period as per the rates detailed in the policy terms and conditions. b. The Company may cancel the policy at any time on grounds of misrepresentation, non-disclosure of material facts, fraud by the Insured Persons by giving 15 days' written notice.	Section 4- General Terms and Clauses									
Claim	<p>a. For Cashless Service: For details of the hospital network, the Insured person may refer to our website <a href="http://www.tataaig.com">www.tataaig.com</a> (Service&gt;&gt;Find your nearest hospital)</p> <p>b. For Reimbursement of Claim: For reimbursement of claims, the Insured person may submit the necessary documents to TPA / Company within the prescribed time limit as specified hereunder</p> <table border="1" data-bbox="403 869 1177 1070"> <thead> <tr> <th>Sl.No.</th> <th>Type of Claim</th> <th>Prescribed Time limit</th> </tr> </thead> <tbody> <tr> <td>1.</td> <td>Reimbursement of hospitalization, day care and pre hospitalisation expenses</td> <td>Within thirty days of date of discharge from hospital</td> </tr> <tr> <td>2.</td> <td>Reimbursement of post hospitalisation expenses</td> <td>Within fifteen days from completion of post hospitalisation treatment</td> </tr> </tbody> </table> <p>For details on claim procedure please refer the policy document</p>	Sl.No.	Type of Claim	Prescribed Time limit	1.	Reimbursement of hospitalization, day care and pre hospitalisation expenses	Within thirty days of date of discharge from hospital	2.	Reimbursement of post hospitalisation expenses	Within fifteen days from completion of post hospitalisation treatment	Section 5 – Claim Procedure and Claims payment
Sl.No.	Type of Claim	Prescribed Time limit									
1.	Reimbursement of hospitalization, day care and pre hospitalisation expenses	Within thirty days of date of discharge from hospital									
2.	Reimbursement of post hospitalisation expenses	Within fifteen days from completion of post hospitalisation treatment									
Policy Servicing	<ul style="list-style-type: none"> <li>• Company Officials: <ul style="list-style-type: none"> <li>I. If you are not satisfied with our services and wish to lodge a complaint, please call our 24X7 Toll free number 1800-266-7780 or 1800 22 9966 (for Senior Citizens) or you may email to the customer service desk at <a href="mailto:customersupport@tataaig.com">customersupport@tataaig.com</a></li> <li>II. For lack of a response or if the resolution still does not meet your expectations, you can write to: <ul style="list-style-type: none"> <li>• Escalation Level 1: <a href="mailto:manager.customersupport@tataaig.com">manager.customersupport@tataaig.com</a></li> <li>• Escalation Level 2: <a href="mailto:head.customerservices@tataaig.com">head.customerservices@tataaig.com</a></li> </ul> </li> </ul> </li> </ul>	Section 4- General Terms and Clauses, Redressal of Grievance									
Grievances/Complaints	<p>a. Details of Grievance redressal officer is available on our website <a href="https://www.tataaig.com/product/tata-aig-customer-redressal-policy">https://www.tataaig.com/product/tata-aig-customer-redressal-policy</a></p> <p>b. IRDAI Integrated Grievance Management System – <a href="https://igms.irda.gov.in/">https://igms.irda.gov.in/</a></p> <p>c. Insurance Ombudsman - The contact details of the Insurance Ombudsman offices have been provided as Annexure B of Policy document</p>										
Insured's Rights	<p>a. Free-look period of 15 days from the date of receipt of the policy shall be applicable at the inception</p> <p>b. Lifelong renewability (except on certain specific grounds)</p> <p>c. Right to migrate from one product to another product of the company. Please call our 24X7 Toll free number 1800-266-7780 or 1800 22 9966 (for Senior Citizens) or you may email to the customer service desk at <a href="mailto:customersupport@tataaig.com">customersupport@tataaig.com</a> to get the details.</p> <p>d. Right to port the from one company to another company Please call our 24X7 Toll free number 1800-266-7780 or 1800 22 9966 (for Senior Citizens) or you may email to the customer service desk at <a href="mailto:customersupport@tataaig.com">customersupport@tataaig.com</a> to get the details.</p> <p>e. Change in SI during the policy term or at the time of renewal Please call our 24X7 Toll free number 1800-266-7780 or 1800 22 9966 (for Senior Citizens) or you may email to the customer service desk at <a href="mailto:customersupport@tataaig.com">customersupport@tataaig.com</a> to get the details.</p>	Section 4- General Terms and Clauses									

Title	Description	Refer To Policy Clause Number
	<p>f. Notification of Claim Notice with full particulars shall be sent to the Company/TPA (if applicable) as under:</p> <ul style="list-style-type: none"> <li>i. Within 24 hours from the date of emergency hospitalization required or before the Insured Person's discharge from hospital, whichever is earlier.</li> <li>ii. At least 48 hours prior to admission in Hospital in case of a planned hospitalization.</li> </ul> <p>g. Claim Settlement (provision for Penal Interest)</p> <ul style="list-style-type: none"> <li>i. The Company shall settle or reject a claim, as the case may be, within 30 days from the date of receipt of last necessary document.</li> <li>ii. In the case of delay in the payment of a claim, the Company shall be liable to pay interest from the date of receipt of last necessary document to the date of payment of claim at a rate 2% above the bank rate.</li> <li>iii. However, where the circumstances of a claim warrant an investigation in the opinion of the Company, it shall initiate and complete such investigation at the earliest in any case not later than 30 days from the date of receipt of last necessary document. In such cases, the Company shall settle the claim within 45 days from the date of receipt of last necessary document.</li> <li>iv. In case of delay beyond stipulated 45 days the company shall be liable to pay interest at a rate 2% above the bank rate from the date of receipt of last necessary document to the date of payment of claim.</li> </ul>	<p>Section 5 – Claim Procedure and Claims payment</p> <p>Section 4- General Terms and Clauses</p>
Insured's Obligations	Please disclose all pre-existing disease/s or condition/s before buying a policy. Nondisclosure may result in claim not being paid..	
<p><b>Legal Disclaimer Note:</b> The information must be read in conjunction with the product brochure and policy document. In case of any conflict between the CIS and the policy document, the terms and conditions mentioned in the policy document shall prevail.</p>		

## Tata AIG General Insurance Company Limited

**Registered Office:** Peninsula Business Park, Tower A, 15th Floor, G. K. Marg, Lower Parel, Mumbai - 400 013.

24x7 Toll Free No: 1800 266 7780 or 1800 22 9966 (For Senior Citizens) Fax: 022-6693 8170 Email: customersupport@tataaig.com  
Website: www.tataaig.com IRDA of India Registration No.: 108 CIN: U85110MH2000PLC128425

Arogya Sanjeevani Policy, Tata AIG General Insurance Company Ltd. UIN: TATHLIP20169V011920