TATA AIG MediCare

Customer Information Sheet/Know Your Policy

TATA AIG INSURANCE WITH YOU ALWAYS

This document provides key information about your policy. You are also advised to go through your policy document.

S. No	Title	Description	Policy Clause Number
1.	Name of the Insurance Policy	TATA AIG MediCare	
2.	Policy Number	<< Policy No. >>	
3.	Type of Insurance Policy	Both indemnity & benefit, Policy has elements of both, Indemnity (which cover insured loses) and Benefit (which pays a fix amount under the policy on the occurrence of a covered event.)	
4.	Sum Insured (Basis) (Along with amount)	<<Sum Insured Amount>> Sum Insured mentioned in Policy Schedule Sum Insured represents Our maximum, total and cumulative liability under the Policy, for all the Insured Person(s) covered in aggregate, for the respective Policy Year.	
5.	Policy Coverage	**B1. In-Patient Treatment –** Covers hospitalization expenses for period more than 24 hrs. **B2. Pre-Hospitalization expenses -** Medical Expenses incurred in 60 days before the date of admission to the hospital **B3. Post-Hospitalization expenses -** Medical Expenses incurred in 90 days after the date of discharge from the hospital **B4. Day Care Procedures –** Medical expenses for listed Day Care Treatment due to disease/ illness/Injury during the policy period taken at a hospital or a Day Care Centre. **B5. Organ Donor-** Medical Expenses on harvesting the organ from the donor for organ transplantatio **B6. Domiciliary Treatment-** Medical Expenses incurred for availing medical treatment at home which would otherwise have required hospitalization. We will also cover pre and post hospitalization expenses in case of domiciliary hospitalization. **B7. Restore benefits-** Automatically restore the Basic Sum Insured upon exhaustion of the Sum	Section (2)

		Insured and accrued Cumulative Bonus, during the policy period. **B8. AYUSH Benefit -** We will cover Medical Expenses incurred for treatment as In-Patient or Day Care Treatment in an AYUSH Hospital/ AYUSH day care centre. This benefit shall also cover Pre-Hospitalization medical expenses for a period of upto 60 days before the date of admission to the AYUSH hospital/ AYUSH day care centre and Post-Hospitalization Medical Expenses for a period upto 90 days, subject to AYUSH In-Patient hospitalization or AYUSH day care treatment claim being admissible under this benefit. Claims under this section shall be assessed as per the insurance guidelines related to AYUSH and benchmark rates as available on Ministry of AYUSH website (https://ayushnext.ayush.gov.in/site/insurance-guidelines-related-to-ayush) **B9. Ambulance Cover -** For utilizing ambulance service for transporting insured person to hospital in case of an emergency. **B10. Health Checkup -** Expenses for a Preventive Health Check-up upto 1% of previous year policy sum insured subject to a maximum of Rs. 10,000/- per policy after block of every two continuous claim free policy years with us. **B11. Compassionate travel -** In the event the Insured Person is Hospitalized for more than Five consecutive days in a place where no adult member of his immediate family is present, we will cover expenses related to a round trip economy class air ticket, or first-class railway ticket, to allow the Immediate Family Member be at his bedside for the duration of his stay in the hospital. The expenses must be incurred within India and shall not exceed Rs. 20,000 during a policy year. **B12. Consumables Benefit -** We will pay for expenses incurred, for specified consumables which are listed in 'Annexure – 1 List 1 as Optional Items' 'Items for which optional cover may be offered by insurers' under 'Guidelines on Standardization in Health Insurance, 2016' and its amendments, which are consumed during the period of hospitalization directly related to	

		the insured's medical or surgical treatment of illness/disease/injury. Details of Annexure I-List I-Optional items are available on our website (www.tataaig.com) **B13. Global Cover -** Medical Expenses of the Insured Person incurred outside India, upto the sum insured provided that the diagnosis was made in India and the insured travels abroad for treatment. **B14. Bariatric Surgery Cover -** Covers reasonable and customary expenses for Bariatric surgery if the insured fulfills: a. Surgery to be conducted upon the advice of the Doctor b. The member has to be 18 years of age or older and c. BMI greater than or equal to 40 or d. BMI greater than or equal to 35 in conjunction with any of the following severe comorbidities following failure of less invasive methods of weight loss: i. Obesity-related cardiomyopathy, ii. Severe sleep apnea, iii. Uncontrolled Type2 Diabetes, or iv. Coronary heart disease **B15. In-Patient Treatment- Dental -** Covers expenses incurred towards hospitalization for dental treatment under anesthesia necessitated due to an accident/injury/illness. **B16. Vaccination cover-** We will cover for expenses related to the cost of the following vaccines: **Without any waiting period:** Anti-rabies vaccine following an animal bite Typhoid vaccination **After 2 years of continuous coverage with us:** Human Papilloma Virus (HPV) vaccine Hepatitis B Vaccine **B17. Hearing Aid -** We will cover reasonable charges for a hearing aid every third year. The maximum payable is 50% of actual cost or Rs. 10,000/- per policy, whichever is lower.	

B18. Daily Cash for choosing Shared Accommodation- We will pay a fixed amount per day as mentioned in the policy schedule if the Insured Person is Hospitalized in Shared Accommodation in a Network Hospital for each continuous and completed period of 24 hours.

B19. Daily Cash for Accompanying an Insured Child- We will pay a fixed amount per day, as mentioned in the schedule, if the Insured Person Hospitalized is a child Aged 12 years or less, for one accompanying adult for each complete period of 24 hours.

B20. Second Opinion- We will provide You a second opinion from Network Provider or Medical Practitioner, if an Insured Person is diagnosed with the mentioned Illnesses during the Policy Period.

B22. Cumulative Bonus: 50% cumulative bonus will be applied on the Sum Insured for next policy year under the Policy after every claim free Policy Year, provided that the Policy is renewed with Us and without a break. The maximum cumulative bonus shall not exceed 100% of the Sum Insured in any Policy Year.

B23. Wellness Services: This cover will provide the below mentioned wellness services designed to assist insured persons in maintaining and improving good health and fitness.

a. Teleconsultation– General Physician

We /Our empanelled Service Provider will arrange for 8 teleconsultations through telecommunication and digital communication technologies for insured person's health related complaints or preventive health care by a qualified Medical Practitioner.

b. Ambulance booking facility

We / Our empanelled Service Provider will provide a facility to book a road ambulance in India, for transportation of an Insured Person to a Hospital for admission or from one hospital to another hospital for better medical facilities and treatment.

Optional Cover (For applicability of this optional cover, please refer your Policy Schedule):

		B21. Accidental Death Benefit- If an Insured Person suffers an accident during the policy period and this is the sole and direct cause of his death within 365 days from the date of accident, then we will pay a fixed amount of 100% of the base Sum Insured.	
6.	Exclusions	**Standard Exclusion** **1. Medical Exclusions** I. Investigation and evaluation (Code- Excl 04) II. Rest cure, rehabilitation and respite care (Code- Excl 05) III. Obesity/ Weight Control (Code- Excl 06) IV. Change-of-Gender treatments: (Code-Excl07) V. Cosmetic or Plastic Surgery (Code- Excl 08) VI. Treatment for, Alcoholism, drug or substance abuse or any addictive condition and consequences thereof (Code- Excl 12). VII. Treatments received in health hydros, nature cure clinics, spas or similar establishments or private beds registered as a nursing home attached to such establishments or where admission is arranged wholly or partly for domestic easons. (Code- Excl13) VIII. Dietary supplements and substances that can be purchased without prescription, including but not limited to Vitamins, minerals and organic substances unless prescribed by a Medical Practitioner as part of Hospitalization claim or day care procedure. (Code-Excl14) IX. Refractive error (Code- Excl 15) X. Unproven treatments (Code- Excl 16) XI. Sterility and Infertility (Code- Excl 17) XII. Maternity (Code - Excl 18) **2. Non-Medical Exclusions** I. Hazardous or Adventure Sports (Code- Excl 09) II. Breach of law (Code- Excl 10) III. Excluded Providers: (Code-Excl 11) **Specific Exclusions (Exclusions other than as those mentioned above)**	Section (3)

		1. Medical Exclusions I. Alcoholic pancreatitis; II. Congenital External Diseases, defects or anomalies; III. Stem cell therapy; IV. Growth Hormone Therapy; V. Sleep-apnoea; VI. Admission primarily for administration (via any form or mode) of immunoglobulin infusion or supplementary medications ; VII. Venereal disease, sexually transmitted disease or Illness; VIII. All preventive care ; IX. Dental treatment or surgery of any kind except specified in 'Inpatient Treatment – Dental'; X. Any existing disease specifically mentioned as Permanent exclusion in the Policy Schedule; **2. Non-Medical Exclusions** I. War or any act of war, invasion, act of foreign enemy, war like operations. II. Any Insured Person's participation or involvement in naval, military or air force operation. III. Intentional self-Injury or attempted suicide while sane or insane. IV. Items of personal comfort and convenience. V. Treatment rendered by a Medical Practitioner which is outside his discipline. VI. Doctor's fees charged by the Medical Practitioner sharing the same residence as an Insured Person or who is an immediate relative of an Insured Person's family. VII. Provision or fitting of hearing aids, spectacles or contact lenses including optometric therapy unless explicitly stated and covered in the policy. VIII. Any treatment and associated expenses for alopecia, baldness, wigs or toupees, medical supplies.	

		IX. Any treatment or part of a treatment that does not form part of 'Reasonable and Customary Charges', nor is medically necessary; X. Crutches or any other any external appliance and/or device used for diagnosis or treatment except when used intra-operatively. XI. Any Illness diagnosed or Injury sustained or where there is change in health status of the member after date of proposal and before commencement of Policy and the same is not communicated and accepted by Us. This is summary of exclusions. For detailed exclusions, please refer Policy wordings (Section 3)	
7.	Waiting period	I. Initial waiting period of 30 days for all illnesses (not applicable for accidents or on renewals) II. Specified Waiting periods (Not applicable for claims arising due to an accident) of 24 months for 40 listed Diseases/procedure III. Pre-existing disease covered after 36 months	Section (3)
8.	Financial limits of coverage i. Sub-limit (it is a pre-defined limit and the insurance company will not pay any amount in excess of this limit) ii. o-payment (it is a specified amount/percentage of the admissible claim amount to be paid by policy	The policy will pay only up to the limits specified hereunder for the following diseases/procedures **Sub-limit** Benefit Specific Sub-limit: • Ambulance Cover Upto Rs. 3000 per Hospitalization. **Co-payment:** 10% copayment shall be applicable in case you are admitted in a hospital room where the room category opted is higher than the eligible category as specified in the policy schedule **Any Other limit:** • In-Patient Treatment: Upto Sum Insured • Pre-Hospitalisation expenses: Upto 60 days, Upto Sum Insured • Post-Hospitalisation Expenses: Upto 90 days, Upto Sum Insured • Day Care Procedures: Upto Sum Insured • Organ Donor: Upto Sum Insured • Domiciliary Treatment: Upto Sum Insured	Section (2) & Section (4)

	holder/insured) iii. Deductible (it is a specified amount: - Up to which an insurance company will not pay any claim, and - Which will be deducted from total claim amount (if claim amount is more than the specified amount) Any other limit (as applicable)	• AYUSH Benefit: Upto Sum Insured • Health Checkup: Upto 1% of previous sum insured subject to a maximum of ₹10,000/- per policy, once after block of every two continuous claim free policy years (over and above base sum insured) • Compassionate Travel: Upto ₹20,000 per policy year • Consumables Benefit: Upto Sum Insured • Global Cover: Upto Sum Insured • Bariatric Surgery Cover: Upto Sum Insured • In-Patient Treatment - Dental: Upto Sum Insured • Vaccination cover: Upto ₹5,000 per policy (over and above base sum insured) • Hearing Aid: Upto 50% of actual cost or ₹10,000/- per policy, whichever is lower (over and above base sum insured) • Daily Cash for choosing Shared Accommodation: Upto 0.25% of base sum insured and a maximum of ₹2000 per day (over and above base sum insured). • Daily Cash for Accompanying an Insured Child: Upto 0.25% of base sum insured and a maximum of ₹2000 per day (over and above base sum insured). Optional Cover: • Accidental Death Benefit: 100% of the base Sum insured. **For cover applicable to you, please refer your Policy Schedule**	
9	Claims/Claims Procedure	**Claim procedure:** • For Cashless Service: 1. If any planned treatment, consultation or procedure for which a claim may be made then the insured must notify us at least 48 hours before the planned Hospitalization. 2. If any treatment, consultation or procedure for which a claim may be made, requiring emergency Hospitalization, then the insured must notify us within 24 hours after the treatment or Hospitalization 3. You have to provide the ID card issued to You along with any other information or documentation that is requested by the TPA/Us to the Network Hospital.	Section (5)

		• For Reimbursement of Claim: 1. Please intimate our TPA/Us within 7 days of completion of treatment, consultation or procedure. 2. Please submit claim documents to our TPA/Us within 15 days of occurrence of incident. 3. Kindly send the claim documents to: TATA AIG General Insurance Company Limited, 5th and 6th Floor, Imperial Towers, H.No 7-1-6-617/A, GHMC No - 615,616, Ameerpet, Hyderabad – 500016, Telangana, Phone-040-66864900 **Turn Around Time (TAT) for claims settlement:** i. TAT for preauthorization of cashless facility: 2 hours ii. TAT for cashless final bill authorization: 4 hours **Assistance:** 1. Please refer to our website www.tataaig.com or call us on our toll free number at 1800-266-7780 to get details on our empanelled hospitals and list of Excluded providers/ Blacklisted Hospitals. 2. Helpline number: Toll Free: 1800 266 7780 or 1800 22 9966 (only for Senior Citizen policyholders) 3. Please refer our website www.tataaig.com to download claim form	
10	Policy Servicing	Toll Free: 1800 266 7780 or 1800 22 9966 (only for Senior Citizen policyholders)	Section (4)
11	Grievances/ Complaints	**Redressal of Grievance** o In case of any grievance the insured person may contact the company through • Website: www.tataaig.com • Toll Free: 1800 266 7780 or 1800 22 9966 (only for Senior Citizen policyholders) • Email: customersupport@tataaig.com • Courier: Customer Support, TATA AIG General Insurance Company Limited, 7 and 8 Floor, Romell Tech Park, Cama Industrial Estate, Western Express Highway, Goregaon(E), Mumbai, Maharashtra 400063 o Insured person may also approach the grievance cell at any of the company's branches with the details of grievance.	Section (4)

		Escalation level 1: o If Insured person is not satisfied with the redressal of grievance through one of the above methods, insured person may contact the grievance officer at manager.customersupport@tataaig.com. o For updated details of grievance officer, kindly refer the link (https://www.tataaig.com/grievance-redressal-policy) **Escalation level 2:** lf Insured person is not satisfied with the redressal of grievance through above methods, the insured person may also approach the office of Insurance Ombudsman of the respective area/ region (details as mentioned in the Annexure A of this policy) for redressal of grievance as per Insurance Ombudsman Rules 2017. Grievance may also be lodged at IRDAI Integrated Grievance Management System (https://igms.irda.gov.in/)	
12	Things to remember	**Free Look Period** The Free Look Period shall be applicable on new individual health insurance policies and not on renewals or at the time of porting/migrating the policy. The insured person shall be allowed free look period of fifteen days from date of receipt of the policy document to review the terms and conditions of the policy, and to return the same if not acceptable. If the insured has not made any claim during the Free Look Period, the insured shall be entitled to i. a refund of the premium paid less any expenses incurred by the Company on medical examination of the insured person and the stamp duty charges or ii. where the risk has already commenced and the option of return of the policy is exercised by the insured person, a deduction towards the proportionate risk premium for period of cover or iii. Where only a part of the insurance coverage has commenced, such proportionate premium commensurate with the insurance coverage during such period. **Policy renewal** The policy shall ordinarily be renewable except on	Section (4)

grounds of fraud, misrepresentation by the insured person.

i. The Company shall endeavor to give notice for renewal. However, the Company is not under obligation to give any notice for renewal.

ii. Renewal shall not be denied on the ground that the insured person had made a claim or claims in the preceding policy years.

iii. Request for renewal along with requisite premium shall be received by the Company before the end of the policy period.

iv. At the end of the policy period, the policy shall terminate and can be renewed within the Grace Period of 30 days to maintain continuity of benefits without break in policy. Coverage is not available during the grace period.

v. No loading shall apply on renewals based on individual claims experience.

Migration

The insured person will have the option to migrate the policy to other health insurance products/plans offered by the company by applying for migration of the policy at least 30 days before the policy renewal date as per IRDAI guidelines on Migration.

For Detailed Guidelines on Migration, kindly refer Guidelines issued by IRDAI(Insurance Regulatory and Development Authority of India) on Migration and Portability of Health Insurance policies – Ref: IRDAI/HLT/REG/CIR/194/07/2020) dated 22nd July 2020 and subsequent amendments thereof.

Portability

The insured person will have the option to port the policy to other insurers by applying to such insurer to port the entire policy along with all the members of the family, if any, at least 45 days before, but not earlier than 60 days from the policy renewal date as per IRDAI guidelines related to portability.

For Detailed Guidelines on Portability, kindly refer Guidelines issued IRDAI(Insurance Regulatory and Development Authority of India) on Migration and Portability of Health Insurance policies – Ref: IRDAI/HLT/REG/CIR/194/07/2020) dated 22nd July 2020 and subsequent amendments thereof.

		Change in Sum Insured Sum Insured can be enhanced only at the time of renewal subject to underwriting guidelines of the company. **Moratorium Period** After completion of eight continuous years under the policy no look back to be applied. This period of eight years is called as moratorium period. The moratorium would be applicable for the sums insured of the first policy and subsequently completion of 8 continuous years would be applicable from date of enhancement of sums insured only on the enhanced limits. After the expiry of Moratorium Period no health insurance claim shall be contestable except for proven fraud and permanent exclusions specified in the policy contract. The policies would however be subject to all limits, sub limits, co-payments, deductibles as per the policy contract.	
13	Your Obligations	Please disclose all pre-existing disease/s or condition/s before buying a policy. Non-disclosure may result in claim not being paid and termination of Your policy.	