

Prospectus

1. Suitability

All the eligibility conditions, entry age limits, relationships covered under this Add on will be applicable as per the base Policy

1. Add on Conditions

- TATA AIG Co-Payment Waiver Add On can only be opted along with a base Policy and cannot be opted in isolation or as a separate product.
- This Add On is provided in lieu of an additional premium and if selected, shall be mentioned in the Policy Schedule and will be applicable for all Insured Person(s) covered under the underlying base Policy.
- Terms and conditions of the Add on are to be read in conjunction with the terms and conditions of the base Policy.
- The continuance of risk cover under the base Policy is necessary precondition for continuance of the Add on. If the underlying base Policy terminates due to any reason, then the attached Add on shall also terminate with effect from the same date.
- The applicability of the Add on shall be co-terminus with the base Policy.
- There will be no premium refund under the base Policy / Add on in the event of claim/ utilization of any benefit under the base Policy/ Add on.
- This Add on cover can only be opted at the inception or at the renewal of the base Policy subject to the Policyholder selecting such Add on and on payment of the additional premium towards the Add on.

2. Benefit

Waiver of Co-Payment

Notwithstanding the 'Mandatory Co-payment' section of cost sharing benefit of the base Policy, if this Add on is opted, then mandatory Co-payment shall not be applicable on admissible claim under the base Policy.

3. Premium Rates

Loading of 15% of the base Policy premium shall be applicable for this Add on. No other base Policy loading or discounts shall be applicable to this Add on. This premium rate is exclusive of taxes.

4. Terms and Conditions

All the general terms and conditions, waiting periods, exclusions and claim procedure shall be applicable as per the base Policy.