



## TATA AIG MediCare Select

### Customer Information Sheet/Know Your Policy

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

Sr. No.	Title	Description			Policy Clause No.
1.	Name of the Insurance Product/Policy	TATA AIG MediCare Select			
2.	Policy Number	<<Policy Number>>			
3.	Type of Insurance Policy	Both indemnity & benefit.			
4.	Sum Insured (Basis) (Along with amount)	Member Name	Sum Insured (In ₹)	Sum Insured (In ₹)	
5.	Policy Coverage	<b>B1. In-Patient Treatment</b> - Hospitalisation for more than 24 hrs. <b>B2. Pre-Hospitalisation Expenses</b> - 90 days <b>B3. Post-Hospitalisation Expenses</b> - 90 days <b>B4. Day Care Procedures</b> <b>B5. Organ Donor</b> <b>B6. Domiciliary Treatment</b> <b>B7. AYUSH Benefit</b> - In-Patient or Day Care Treatment <b>B8. Ambulance Cover</b> <b>B9. Restore Infinity Plus</b> - Unlimited restorations during a Policy Year. <b>B10. Daily Cash for choosing Twin Sharing Accommodation</b>	<b>i. Cumulative Bonus:</b> 50% of the base Sum Insured of the expiring Policy, maximum up to 100% (50% decrease in subsequent Policy Year, in case of claim) Or <b>ii. 1% Discount in Renewal Premium</b> <b>Optional Cover (For covers applicable to you, please refer your Policy Schedule):</b> <b>C1. Consumables Benefit</b> <b>C2. Maternity Care</b> - Maternity Expenses, Delivery complications of New Born Baby and First Year Vaccinations of the New Born Baby after 2 years of continuous coverage <b>C3. Reduction of Maternity Care Waiting Period</b> - to 1 year	Section (2)	

#### TATA AIG GENERAL INSURANCE COMPANY LIMITED

Registered office: Peninsula Business Park, Tower A, 15th Floor, G.K Marg, Lower Parel, Mumbai - 400013, Maharashtra, India • 24\*7 Customer Support No.: 022 6489 8282/1800 267 1955 (For Senior Citizens)  
Email: customersupport@tataaig.com • Website: www.tataaig.com • IRDA of India Registration No.: 108 • CIN: U85110MH2000PLC128425 • REG-IMP-V1-300924 • TATA AIG MediCare Select UIN: TATHLIP25051V012425

Sr. No.	Title	Description	Policy Clause No.	
		<p><b>B11. Daily Cash for choosing Multi-Sharing Accommodation</b></p> <p><b>B12. No Claim Bonus - For every claim free year</b></p>	<p><b>C4. Infinite Advantage</b></p> <p><b>C5. Early Access</b></p> <p><b>C6. Room Category Select</b></p> <p><b>C7. Aggregate Deductible</b></p>	
6.	Exclusions	<p><b>Standard Exclusion:</b></p> <p><b>Medical Exclusions:</b></p> <p>I. Investigation and Evaluation (Code - Excl 04)</p> <p>II. Rest cure, rehabilitation and respite care (Code - Excl 05)</p> <p>III. Obesity/Weight Control (Code - Excl 06)</p> <p>IV. Change-of-Gender treatments (Code - Excl 07)</p> <p>V. Cosmetic or Plastic Surgery (Code - Excl 08)</p> <p>VI. Alcoholism (Code - Excl 12)</p> <p>VII. Admission for domestic reasons (Code - Excl 13)</p> <p>VIII. Dietary supplements (Code - Excl 14)</p> <p>IX. Refractive error (Code - Excl 15)</p> <p>X. Unproven treatments (Code - Excl 16)</p> <p>XI. Sterility and infertility (Code - Excl17)</p> <p>XII. Maternity (Code - Excl 18)</p> <p><b>Non-Medical Exclusions:</b></p> <p>I. Hazardous or Adventure Sports (Code - Excl 09)</p> <p>II. Breach of law (Code - Excl 10)</p> <p>III. Excluded Providers (Code - Excl 11)</p> <p><b>Specific Exclusions:</b></p> <p><b>Medical Exclusions:</b></p>	<p><b>Non-Medical Exclusions:</b></p> <p>I. War or any act of war, invasion, act of foreign enemy, war like operations.</p> <p>II. Nuclear, chemical or biological attack.</p> <p>III. Participation or involvement in naval, military or air force operation.</p> <p>IV. Intentional self-Injury or attempted suicide.</p> <p>V. Injury/Accident under influence of intoxicating liquor or drugs.</p> <p>VI. Items of personal comfort and convenience.</p> <p>VII. Treatment rendered by a Medical Practitioner which is outside his discipline or sharing the same residence as an Insured Person or who is an immediate relative.</p> <p>VIII. Hearing aids, spectacles or contact lenses, etc.</p> <p>IX. Alopecia, baldness, wigs or toupees, medical supplies.</p> <p>X. Any treatment or part of a treatment that does not form part of 'Reasonable and Customary Charges', nor is medically necessary.</p>	Section (3)

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		<p>I. Alcoholic pancreatitis; Congenital External Diseases, defects or anomalies; Stem cell therapy;</p> <p>II. Growth Hormone Therapy; Sleep-apnoea;</p> <p>III. Admission primarily for administration of immunoglobulin infusion or supplementary medications.</p> <p>IV. Venereal disease, sexually transmitted disease or illness; All preventive care; Cost of dentures, dental implants and braces.</p> <p>V. Any form of Non-Allopathic treatment (except AYUSH Benefit).</p> <p>VI. Any existing disease mentioned as Permanent exclusion in the Policy Schedule;</p> <p>VII. Non payable items as mentioned in Annexure 1-List 1 of optional items available on our website (<a href="http://www.tataaig.com">www.tataaig.com</a>).</p>	<p>XI. Expenses which are either not supported by a prescription of a Medical Practitioner or are not related to illness or disease for which claim is admissible under the Policy.</p> <p>XII. Any external appliance and/or device used for diagnosis or treatment except when used intra-operatively.</p> <p>XIII. 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.</p> <p>This is summary of exclusions. For detailed exclusions, please refer Policy wordings (Section 3).</p>	
7.	Waiting period	<p>I. Initial Waiting Period of 30 days.</p> <p>II. Waiting Periods of 24 months for Specified Disease/Procedure.</p> <p>III. Pre-Existing disease Waiting Period 36 months.</p>	Section (3)	
8.	<p>i. Financial limits of coverage</p> <p>ii. Sub-limit (it is a pre-defined limit and the Insurance Company will not pay any amount in excess of this limit)</p>	<p>The policy will pay only up to the limits specified hereunder for the following diseases/procedures.</p> <p><b>Sub-Limit:</b> Benefit Specific Sub-limit</p> <ul style="list-style-type: none"> <li>Room Category - Up to Single private room. For category applicable to you, please refer your Policy Schedule.</li> </ul> <p><b>Optional Sub-limit:</b></p> <ul style="list-style-type: none"> <li>Room Category Select - Twin Sharing accommodation.</li> <li>Aggregate Deductible:</li> </ul>	Section (2)	

Sr. No.	Title	Description	Policy Clause No.
	<p>iii. Co-payment (it is a specified amount/percentage of the admissible claim amount to be paid by Policyholder/ Insured)</p> <p>iv. 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)</p> <p>v. Any other limit (As applicable)</p>	<p>In lieu of premium discount opted by you, Our liability under this Policy shall be subject to application of Aggregate Deductible as mentioned in the Policy Schedule, if applicable.</p> <p><b>Any Other limit:</b></p> <ul style="list-style-type: none"> <li>• In-Patient Treatment, Day Care Procedures, Organ Donor, Domiciliary Treatment, AYUSH Benefit and Ambulance Cover: Up to Sum Insured.</li> <li>• Pre-Hospitalisation Expenses: Up to 90 days, Up to Sum Insured.</li> <li>• Post-Hospitalisation Expenses: Up to 90 days, Up to Sum Insured.</li> <li>• Daily Cash for choosing Twin Sharing Accommodation - ₹1200 per day (over and above base Sum Insured).</li> <li>• Daily Cash for choosing Multi-Sharing Accommodation - ₹1500 per day (over and above base Sum Insured).</li> </ul> <p><b>Optional Cover (For covers applicable to you, please refer your Policy Schedule):</b></p> <ul style="list-style-type: none"> <li>• Consumables Benefit - Up to Sum Insured</li> <li>• Maternity Care - 10% of Sum Insured, maximum up to ₹1,00,000 per policy year (over and above base sum insured).</li> </ul> <p><b>Rider(s) for TATA AIG MediCare Select UIN &lt;&lt;&gt;&gt; (For Rider Cover(s) applicable to you please refer Policy Schedule. For applicability of the Rider(s), applicable cover(s), terms and conditions, please refer Rider Wordings):</b></p> <p><b>&lt;&lt;Name of Package 1&gt;&gt;</b></p> <ol style="list-style-type: none"> <li>1. &lt;&lt;Name of the Add On 1&gt;&gt; &lt;&lt;UIN 1&gt;&gt;           <ol style="list-style-type: none"> <li>i. &lt;&lt;Coverage Name 1&gt;&gt; &lt;&lt;Coverage Details and Sum Insured/Services Limit&gt;&gt;</li> <li>ii. &lt;&lt;Coverage Name 2&gt;&gt; &lt;&lt;Coverage Details and Sum Insured/Services Limit&gt;&gt;</li> </ol> </li> </ol>	



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9.	Claims/Claims Procedure	<p><b>Claim Procedure:</b></p> <p><b>For Cashless Service:</b> Notify us at least 48 hours before the planned Hospitalisation / within 24 hours after the emergency treatment or Hospitalisation.</p> <p><b>For Reimbursement of Claim:</b> Intimate Us within 7 days of completion of treatment, consultation or procedure. Submit claim documents within 15 days of occurrence of incident.</p> <p><b>Kindly send the claim documents to:</b> 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</p> <p><b>Assistance:</b></p> <ol style="list-style-type: none"><li>Website <a href="http://www.tataaig.com">www.tataaig.com</a> or 24*7 Customer Support No.: &lt;022 6489 8282&gt; to get details on our empanelled hospitals and list of Excluded providers / Blacklisted Hospitals.</li><li>Please refer our website <a href="http://www.tataaig.com">www.tataaig.com</a> to download claim form.</li></ol>	Section (5)
10.	Policy Servicing	24*7 Customer Support No.: <022 6489 8282> / <1800 267 1955> (For Senior Citizens)	Section (4)
11.	Grievances/Complaints	<p><b>Redressal of Grievance:</b> To lodge a complaint, please call our 24*7 Customer Support No.: &lt;022 6489 8282&gt; / &lt;1800 267 1955&gt; (For Senior Citizens) or &lt;022-66939500&gt; (toll charges apply), or email us at <a href="mailto:customersupport@tataaig.com">customersupport@tataaig.com</a>. We will investigate and respond within the regulatory turnaround time (TAT).</p> <p><b>Escalation Level 1:</b> Email: <a href="mailto:manager.customersupport@tataaig.com">manager.customersupport@tataaig.com</a>.</p>	Section (4)

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		<p><b>Escalation Level 2:</b> Email the Head of Customer Services at <a href="mailto:head.customerservices@tataaig.com">head.customerservices@tataaig.com</a>. You may approach the Insurance Ombudsman of concerned jurisdiction (Refer Annexure A) or lodge a grievance on the Bima Bharosa Grievance Redressal Portal: <a href="https://bimabharosa.irdai.gov.in">https://bimabharosa.irdai.gov.in</a></p>	
12.	Things to remember	<p><b>Free Look Period:</b> The Insured Person shall be provided a free look period of thirty days beginning from the date of receipt of the Policy document, to review the terms and conditions of the Policy, and to return the same if not acceptable.</p> <p><b>Policy renewal:</b> The Policy shall ordinarily be renewable except on grounds of established fraud, non-disclosure or misrepresentation by the Insured Person.</p> <p><b>Migration:</b> 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. If such person is presently covered and has been continuously covered without any lapses under any Health Insurance Product/plan offered by the Company, the Insured Person will get the accrued continuity benefits to the extent of the Sum Insured, No Claim Bonus, Specific Waiting Periods, Waiting Period for Pre-Existing Diseases, Moratorium Period etc. in the previous Policy to the migrated Policy, as applicable.</p> <p><b>Portability:</b> 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 30 days before, but not earlier than 60 days from the Policy Renewal date as per IRDAI guidelines. If such person is presently covered and has been continuously covered without any lapses under any Health Insurance Policy with an Indian General/Health Insurer, the Proposed Insured Person will get the accrued continuity benefits to the extent of the Sum Insured, No Claim Bonus, Specific Waiting Periods, Waiting Period for Pre-Existing Disease, Moratorium Period etc from the Existing Insurer to the Acquiring Insurer in the previous Policy, as applicable.</p>	Section (4)

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		<b>Moratorium Period:</b> After completion of five continuous years of Coverage (including Portability and Migration) in Health Insurance Policy, No Policy and Claim shall be contestable by the Insurer on grounds of Non-Disclosure, Mis-Representation, except on grounds of established fraud. This Continuous Period of five years is called as moratorium Period. The moratorium would be applicable for the Sums Insured of the first Policy. Wherever the Sum Insured is enhanced, completion of five Continuous Years would be applicable from the date of enhancement of Sums Insured only on the enhanced limits. The Policies would however be subject to all limits, sub limits, Co-Payments, Aggregate Deductibles (If opted) 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. Please specify all Material Facts. "Material facts" for the purpose of this Policy shall mean all relevant information which will enable Us to take informed decision in the context of underwriting the risk.	

### Declaration by the Policyholder:

I have read the above and confirm having noted the details.

Place: \_\_\_\_\_

Date: \_\_\_\_\_

\_\_\_\_\_  
(Signature of the Policyholder)

**Note:** In the event of no response from your end within 15 days of this Customer Information Sheet Receipt, it will be deemed that you have read the aforementioned document and confirmed having noted the details.

**Disclaimer:** Insurance is the subject matter of the solicitation. For more details on benefits, exclusions, limitations, terms & conditions, please read the policy wordings carefully, available on our website [www.tataaig.com](http://www.tataaig.com) before concluding a sale. Trade logo displayed above belongs to Tata Sons Private Limited and AIG and used by TATA AIG General Insurance Company Limited under License.

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