

TATA AIG MediCare Platinum Policy Wordings

TATA AIG General Insurance Company Limited (We, Our or Us) will provide the insurance cover, described in this Policy and any endorsements thereto, for the Insured Period, as defined in the Policy schedule. The insurance cover provided under this Policy is only with respect to such and so many of the benefits upto the Sum Insured as mentioned in the Policy Schedule. Commencement of risk cover under the policy is subject to receipt of premium by us.

The statements and declarations contained in the Proposal, digitally signed by the Policyholder (You) and Tele Medical Examination (TeleMER) and/or medical reports, if any, shall be the basis of this Policy and are deemed to be incorporated herein. The insurance cover is governed by and subject to, the terms, conditions and exclusions of this Policy.

Preamble

While the policy is in force, if the Insured Person contracts any disease or suffers from any illness or sustains bodily injury through accident and if such event requires the insured Person to incur expenses for Medically Necessary Treatment We will indemnify You for the amount of such Reasonable and Customary Charges or compensate to the extent agreed, upto the limits mentioned, subject to terms and conditions of the Policy. Each Benefit is subject to its Sum Insured, but Our liability to make payment in respect of any and all Benefits shall be limited to the Sum Insured unless expressly stated to the contrary.

In case of family floater policy, the sum insured for all or any of the benefits shall be on a per policy per year basis unless explicitly stated to the contrary. In case of an individual policy, the sum insured for all or any of the benefits shall be on a per insured per year basis unless explicitly stated to the contrary.

The said Medically Necessary Treatment must be on the advice of a qualified Medical Practitioner.

Section 1 – General Definitions

The terms defined below and at other junctures in the Policy Wording have the meanings ascribed to them wherever they appear in this Policy and, where appropriate, references to the singular include references to the plural; references to the male include the female and third gender, references to any statutory enactment include subsequent changes to the same:

1. Accident

An accident means sudden, unforeseen and involuntary event caused by external, visible and violent means.

2. Age

Means the completed age of the Insured Person on his / her most recent birthday as per the English calendar, regardless of the actual time of birth.

3. Any one illness

Any one illness means continuous period of illness and includes relapse within 45 days from the date of last consultation with the Hospital/Nursing Home where treatment was taken.

4. AYUSH Day Care Centre

AYUSH Day Care Centre means and includes Community Health Centre (CHC), Primary Health Centre (PHC), Dispensary, Clinic, Polyclinic or any such health centre which is registered with the local authorities, wherever applicable and having facilities for carrying out treatment procedures and medical or surgical/para-surgical interventions or both under the supervision of registered AYUSH Medical Practitioner (s) on day care basis without in-patient services and must comply with all the following criterion:

- i. Having qualified registered AYUSH Medical Practitioner(s) in charge;

- ii. Having dedicated AYUSH therapy sections as required and/or has equipped operation theatre where surgical procedures are to be carried out;
- iii. Maintaining daily records of the patients and making them accessible to the insurance company's authorized representative.

5. AYUSH Hospital

An AYUSH Hospital is a healthcare facility wherein medical/surgical/para-surgical treatment procedures and interventions are carried out by AYUSH Medical Practitioner(s) comprising of any of the following:

- a. Central or State Government AYUSH Hospital or
- b. Teaching hospital attached to AYUSH college recognized by the Central Government/ Central Council of Indian Medicine/ Central Council for Homeopathy, or
- c. AYUSH Hospital, standalone or co-located with in-patient healthcare facility of any recognized system of medicine, registered with the local authorities, wherever applicable, and is under the supervision of a qualified registered AYUSH Medical Practitioner and must comply with all the following criterion:
 - i. Having atleast 5 in-patient beds;
 - ii. Having qualified AYUSH Medical Practitioner round the clock;
 - iii. Having dedicated AYUSH therapy sections as required and/or has equipped operation theatre where surgical procedures are to be carried out

Maintaining daily records of the patients and making them accessible to the insurance company's authorized representative.

6. AYUSH Treatment

AYUSH treatment refers to the medical and / or hospitalization treatments given under Ayurveda, Yoga and Naturopathy, Unani, Siddha and Homeopathy systems.

7. Break in policy

Break in policy means the period of gap that occurs at the end of the existing policy term/installment premium due date, when the premium due for renewal on a given policy or installment premium due is not paid on or before the premium renewal date or grace period.

8. Cashless facility

Cashless facility means a facility extended by the insurer to the insured where the payments, of the costs of treatment undergone by the insured in accordance with the policy terms and conditions, are directly made to the network provider by the insurer to the extent pre-authorization is approved.

9. Condition Precedent

Condition Precedent means a policy term or condition upon which the Insurer's liability under the policy is conditional upon.

10. Congenital Anomaly:

Congenital Anomaly means a condition which is present since birth, and which is abnormal with reference to form, structure or position.

a) Internal Congenital Anomaly

Congenital anomaly which is not in the visible and accessible parts of the body.

b) External Congenital Anomaly

Congenital anomaly which is in the visible and accessible parts of the body

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11. Cumulative Bonus

Cumulative Bonus means any increase or addition in the Sum Insured granted by the insurer without an associated increase in premium.

12. Day Care Centre

A day care centre means any institution established for day care treatment of illness and/or injuries or a medical setup with a hospital and which has been registered with the local authorities, wherever applicable, and is under supervision of a registered and qualified medical practitioner AND must comply with all minimum criterion as under –

- i. has qualified nursing staff under its employment;
- ii. has qualified medical practitioner/s in charge;
- iii. has fully equipped operation theatre of its own where surgical procedures are carried out;
- iv. maintains daily records of patients and will make these accessible to the insurance company's authorized personnel.

13. Day Care Treatment

Day care treatment means medical treatment, and/or surgical procedure which is:

- i. undertaken under General or Local Anesthesia in a hospital/day care centre in less than 24 hrs because of technological advancement, and
- ii. which would have otherwise required hospitalization of more than 24 hours.

Treatment normally taken on an out-patient basis is not included in the scope of this definition

14. Dental Treatment

Dental treatment means a treatment related to teeth or structures supporting teeth including examinations, fillings (where appropriate), crowns, extractions and surgery.

15. Domiciliary Hospitalization

Domiciliary hospitalization means medical treatment for an illness/disease/injury which in the normal course would require care and treatment at a hospital but is actually taken while confined at home under any of the following circumstances:

- i. the condition of the patient is such that he/she is not in a condition to be removed to a hospital, or
- ii. the patient takes treatment at home on account of non-availability of room in a hospital.

16. Emergency Care

Emergency care means management for an illness or injury which results in symptoms which occur suddenly and unexpectedly, and requires immediate care by a medical practitioner to prevent death or serious long term impairment of the Insured person's health.

17. Family

Family may comprise of You, Your Spouse, Dependent Children. Dependent Child(ren) refers to a child (natural or legally adopted) who is financially dependent on the Policyholder and does not have his or her independent sources of income. For the purpose of this policy child upto 25 years is considered as Dependent Child(ren).

18. Grace Period

“Grace period” means the specified period of time, immediately following the premium due date during which premium payment can be made to renew or continue a policy in force without loss of continuity benefits pertaining to waiting periods and coverage of pre-existing diseases. For single premium payment policies, coverage is not available during the period for which no premium is received. However, If the premium is paid in instalments during the policy period, coverage will be available during the grace period, within the policy period. The grace period for payment of the premium shall be: fifteen days where premium payment mode is monthly and thirty days in all other cases.

19. Hospital

A hospital means any institution established for in-patient care and day care treatment of illness and/or injuries and which has been registered as a hospital with the local authorities under Clinical Establishments (Registration and Regulation) Act 2010 or under enactments specified under the Schedule of Section 56(1) and the said act Or complies with all minimum criteria as under:

- i. has qualified nursing staff under its employment round the clock;
- ii. has at least 10 in-patient beds in towns having a population of less than 10,00,000 and at least 15 in-patient beds in all other places;
- iii. has qualified medical practitioner(s) in charge round the clock;
- iv. has a fully equipped operation theatre of its own where surgical procedures are carried out;
- v. maintains daily records of patients and makes these accessible to the insurance company's authorized personnel;

20. Hospitalization

Hospitalization means admission in a Hospital for a minimum period of 24 consecutive 'In-patient Care' hours except for specified procedures/ treatments, where such admission could be for a period of less than 24 consecutive hours.

21. Illness

Illness means a sickness or a disease or pathological condition leading to the impairment of normal physiological function and requires medical treatment.

(a) Acute condition

Acute condition is a disease, illness or injury that is likely to respond quickly to treatment which aims to return the person to his or her state of health immediately before suffering the disease/ illness/ injury which leads to full recovery

(b) Chronic condition

A chronic condition is defined as a disease, illness, or injury that has one or more of the following characteristics:

- i. it needs ongoing or long-term monitoring through consultations, examinations, check-ups, and /or tests
- ii. it needs ongoing or long-term control or relief of symptoms
- iii. it requires rehabilitation for the patient or for the patient to be specially trained to cope with it
- iv. it continues indefinitely
- v. it recurs or is likely to recur

22. Injury

Injury means accidental physical bodily harm excluding illness or disease solely and directly caused by external, violent, visible and evident means which is verified and certified by a Medical Practitioner.

23. Inpatient Care

Inpatient care means treatment for which the insured person has to stay in a hospital for more than 24 hours for a covered event.

24. Medical Advice

Medical Advice means any consultation or advice from a Medical Practitioner including the issuance of any prescription or follow-up prescription.

25. Medical Expenses:

Medical Expenses means those expenses that an Insured Person has necessarily and actually incurred for medical treatment on account of Illness or Accident on the advice of a Medical Practitioner, as long as these are no more than would have been payable if the Insured Person had not been insured and no more than other hospitals or doctors in the same locality would have charged for the same medical treatment.

26. Medical Practitioner

Medical Practitioner means a person who holds a valid registration from the Medical Council of any State or Medical Council of India or Council for Indian Medicine or for Homeopathy set up by the Government of India or a State Government and is thereby entitled to practice medicine within its jurisdiction; and is acting within its scope and jurisdiction of license.

27. Medically Necessary Treatment

Medically necessary treatment means any treatment, tests, medication, or stay in hospital or part of a stay in hospital which:

- i. is required for the medical management of the illness or injury suffered by the insured;
- ii. must not exceed the level of care necessary to provide safe, adequate and appropriate medical care in scope, duration, or intensity;
- iii. must have been prescribed by a medical practitioner;
- iv. must conform to the professional standards widely accepted in international medical practice or by the medical community in India.

28. Migration

"Migration" means a facility provided to policyholders (including all members under family cover and group policies), to transfer the credits gained for pre-existing diseases and specific waiting periods from one health insurance policy to another with the same insurer.

29. Network Provider

Network Provider means hospitals enlisted by an insurer, TPA or jointly by an Insurer and TPA to provide medical services to an insured by a cashless facility. Network Provider also includes health care providers enlisted by an Insurer.

The updated list of Network Provider is available on Our website (www.tataaig.com).

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30. Non-Resident Indian (NRI)

Non-Resident Indian (NRI) shall have the meaning assigned to it under the Income-tax Act, 1961, as amended from time to time.

31. Notification of Claim:

Notification of claim means the process of intimating a claim to the insurer or TPA through any of the recognized modes of communication

32. OPD treatment

OPD treatment means the one in which the Insured visits a clinic / hospital or associated facility like a consultation room for diagnosis and treatment based on the advice of a Medical Practitioner. The Insured is not admitted as a day care or in-patient.

33. Overseas Citizen of India (OCI)

Overseas Citizen of India (OCI) shall have the meaning assigned to it under the Citizenship Act, 1961, as amended from time to time.

34. Pre-Existing Disease

“Pre-existing disease (PED)” means any condition, ailment, injury or disease:

- a) that is/are diagnosed by a physician not more than 36 months prior to the date of commencement of the policy issued by the insurer; or
- b) for which medical advice or treatment was recommended by, or received from, a physician, not more than 36 months prior to the date of commencement of the policy.

35. Pre-hospitalization Medical Expenses

Pre-hospitalization Medical Expenses means medical expenses incurred during predefined number of days preceding the hospitalization of the Insured Person, provided that:

- i. Such Medical Expenses are incurred for the same condition for which the Insured Person's Hospitalization was required, and
- ii. The In-patient Hospitalization claim for such Hospitalization is admissible by the Insurance Company.

36. Portability

“Portability” means a facility provided to the health insurance policyholders (including all members under family cover), to transfer the credits gained for, pre-existing diseases and specific waiting periods from one insurer to another insurer.

37. Policy

Policy means the contract of insurance including but not limited to Policy Schedule, Endorsements and Policy Wordings.

38. Policy period

Policy Period means the time during which this Policy is in effect. Such period commences from Commencement Date and ends on the Expiry Date and specifically appears in the Policy Schedule.

39. Policy Schedule

Policy Schedule means the Policy Schedule attached to and forming part of Policy

40. Policy Year

Policy Year means a period of twelve consecutive months beginning from the date of commencement of the Policy Period and ending on the last day of such twelve-month period. For the purpose of subsequent years, Policy Year shall mean a period of twelve months commencing from the end of the previous Policy Year and lapsing on the last day of such twelve-month period, or the Policy Expiry date whichever is earlier.

41. Post-hospitalization Medical Expenses

Post-hospitalization Medical Expenses means medical expenses incurred during predefined number of days immediately after the insured person is discharged from the hospital provided that:

- i. Such Medical Expenses are for the same condition for which the insured person's hospitalization was required, and
- ii. The inpatient hospitalization claim for such hospitalization is admissible by the insurance company

42. Qualified Nurse

Qualified nurse means a person who holds a valid registration from the Nursing Council of India or the Nursing Council of any state in India.

43. Reasonable and Customary Charges

Reasonable and Customary charges means the charges for services or supplies, which are the standard charges for the specific provider and consistent with the prevailing charges in the geographical area for identical or similar services, taking into account the nature of the illness / injury involved.

44. Renewal

Renewal means the terms on which the contract of insurance can be renewed on mutual consent with a provision of grace period for treating the renewal continuous for the purpose of gaining credit for pre-existing diseases, time-bound exclusions and for all waiting periods.

45. Room Rent

Room Rent means the amount charged by a Hospital towards Room and Boarding expenses and shall include the associated medical expenses.

46. Sum Insured

"Sum Insured" refers to the amount specified in the Policy Schedule at the inception of a Policy Year. Sum Insured represents Our maximum, total and cumulative, liability in aggregate under the Policy, for all the Insured Person(s) covered, for the respective Policy Year.

Upon settlement of a claim under the Policy, the Sum Insured for the remaining Policy Year shall be accordingly reduced by the amount of the claim settled or admitted.

47. Surgery or Surgical Procedure

Surgery or Surgical Procedure means manual and / or operative procedure (s) required for treatment of an illness or injury, correction of deformities and defects, diagnosis and cure of diseases, relief from suffering and prolongation of life, performed in a hospital or day care centre by a medical practitioner.

48. Unproven/Experimental treatment

Unproven/Experimental treatment means the treatment including drug experimental therapy which is not based on established medical practice in India, is treatment experimental or unproven.

49. We, Us, Our, Insurer

means The TATA AIG General Insurance Company Limited that has provided Insurance Cover under this Policy.

50. You, Your, Insured Person

means the person whose name specifically appears in the **Policy Schedule** as an **Insured Person/** Policyholder.

Section 2 – Benefits

If during the **Policy Period** one or more **Insured Person(s)** is required to be hospitalized for treatment of an **Illness** or **Injury** at a **Hospital / Day Care Centre**, following **Medical Advice** of a duly qualified **Medical Practitioner**, the Company shall indemnify Medical expenses towards the coverage mentioned in the **Policy Schedule** for the amount of such **Reasonable and Customary charges** or compensate to the extent agreed, upto the limits mentioned, subject to terms and conditions of the **Policy**. Provided further that, any amount payable under the **Policy** shall be subject to the terms of coverage (including but not limited to exclusions, conditions and definition contained herein). Maximum liability of the Company under all such Claims during each **Policy Year** shall be the **Sum Insured** opted and **Cumulative Bonus**, as specified in the **Policy Schedule**. All benefits under this Policy are restricted to the geography of India.

In case of family floater **Policy**, the **Sum Insured & Cumulative Bonus**, shall be available for all **Insured Persons** on an aggregate basis, on a per **Policy Year** basis.

B1. In-Patient Treatment

We will cover for expenses for hospitalization due to disease/illness/Injury during the policy period that requires an Insured Person's admission in a hospital as an inpatient.

Medical expenses directly related to the hospitalization would be payable.

B2. Pre-Hospitalization expenses

We will cover for expenses for Pre-Hospitalization consultations, investigations and medicines incurred upto 60 days before the date of admission to the hospital.

The benefit is payable if We have admitted a claim under section B1 or B4 or B6 of this policy.

B3. Post-Hospitalization expenses

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We will cover for expenses for Post-Hospitalization consultations, investigations and medicines incurred upto 90 days after discharge from the hospital.

The benefit is payable if We have admitted a claim under section B1 or B4 or B6 of this policy.

B4. Day Care Procedures

We will cover expenses for Day Care Treatment due to disease/illness/Injury during the policy period taken at a hospital or a Day Care Centre.

Treatment normally taken on out-patient basis is not included in the scope of this cover.

B5. Modern Treatment Methods and Advancement in Technologies

We will cover medical expenses incurred towards Modern Treatment Methods and Advancement in Technologies.

The following Procedures shall be considered for Modern Treatment Methods and Advancement in Technologies:

- A. Uterine Artery Embolization and HIFU
- B. Balloon Sinuplasty
- C. Deep Brain stimulation
- D. Oral chemotherapy
- E. Immunotherapy-Monoclonal Antibody to be given as injection
- F. Intra vitreal injections
- G. Robotic surgeries
- H. Stereotactic radiosurgeries
- I. Bronchical Thermoplasty
- J. Vaporisation of the prostate (Green laser treatment or holmium laser treatment)
- K. IONM - (Intra Operative Neuro Monitoring)
- L. Stem cell therapy: Hematopoietic stem cells for bone marrow transplant for haematological conditions to be covered

Each Claim under **Modern Treatment Methods and Advancement in Technologies** shall be subject to written clarification from the treating medical practitioner, justifying the requirement for such procedure(s).

B6. Organ Donor

We will cover for Medical and surgical Expenses of the organ donor for harvesting the organ where an Insured Person is the recipient provided that:

- i. The organ donor is any person whose organ has been made available in accordance and in compliance with The Transplantation of Human Organs (Amendment) Bill, 2011 and its amendments as may be applicable and the organ donated is for the use of the Insured Person, and
- ii. We have accepted an inpatient Hospitalization claim for the insured member under section B1 of this policy.

B7. Domiciliary Treatment

We will cover for expenses related to Domiciliary Hospitalization of the insured person if the treatment exceeds beyond three days. The treatment must be for management of an illness and not for enteral feedings or end of life care.

At the time of claiming under this benefit, we shall require certification from the treating doctor fulfilling the conditions as mentioned under the general definitions (Section 1) of this policy.

B8. Restore benefit

We will automatically restore the Basic Sum Insured if the Sum Insured and accrued Cumulative Bonus is insufficient to pay a claim during the policy period. This benefit can be availed once during the policy period subject to the following conditions:

- a. The restored sum insured can be used for any admissible claim under Sections B1 to B4, for the insured person(s) who have not claimed earlier under these Sections. In case the insured has claimed under these sections, then this automatic restoration benefit is available for admissions due to unrelated illness/diseases. However, this benefit for related illness/diseases would be available, in case of claimed insured person(s), for admissions after 45 days from the date of discharge of the earlier claim.
- b. In case of Family Floater policy, restoration of Sum Insured will be available for all Insured Persons in the Policy on floater basis.
- c. The unutilized restored sum insured cannot be carried forward to the next policy period.
- d. Restore will not trigger for the first claim under each policy period.
- e. Our maximum liability in aggregate of all claims arising out of a single Hospitalization shall not exceed the Sum Insured of the Policy.

This benefit shall not be available for section B12 of this policy.

B9. 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 applicable 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>).

For your reference, the document has been uploaded on Our website under "Annexure B for AYUSH Benefit" (www.tataaig.com).

B10. Ambulance Cover

We will cover for expenses incurred on transportation of Insured Person in a registered ambulance to a Hospital for admission in case of an Emergency or from one hospital to another hospital for better medical facilities and treatment, subject to maximum upto Rs. 10,000 per Hospitalization.

For this claim to be paid, the claim must be admissible under section B1 or B4 of this policy.

B11. Health Checkup

At the request of the Insured Person, We/Our empanelled service provider will arrange for a Preventive Health Check-up for the tests listed in the TATA AIG mobile application. The Health Checkup will be available only once in a Policy Period and only for the Policyholder, as specified in the Policy Schedule. The health check-ups shall be arranged by Us on cashless basis at Our empanelled service providers or at Insured Person's residence, as per availability.

The benefit is payable every year irrespective of claims under the policy. This benefit does not affect No Claim Bonus. In case of premium payment in instalments, this benefit shall be available for utilization only after completion of all instalments.

For the purpose of this benefit, Preventive Health Check-up means medical test(s) undertaken for general assessment of health status and does not include any diagnostic or investigative medical tests for evaluation of illness or a disease.

B12. Global Planned Hospitalization for Specified Illnesses

We will cover for Medical Expenses of the Insured Person incurred outside India, upto the sum insured, provided that the Insured Person is first diagnosed in India, within the policy period, for any of the listed Critical Illnesses and the insured travels abroad only for the purpose of the treatment.

The Medical Expenses payable shall be limited to Inpatient (B1) and daycare Hospitalization (B4). Any claim under this cover can be made only on reimbursement basis. Cashless facility may be arranged on case to case basis. Insured person can contact us for claim assistance.

The payment of claim under this benefit will be in Indian Rupees based on the rate of exchange published by Reserve Bank of India (RBI), as on the date of invoice and shall be used for conversion of foreign currency into Indian Rupees for claims payment. If these rates are not published on the date of invoice, the exchange rate next published by RBI shall be considered for conversion.

Only the balance basic sum insured along with No Claim Bonus can be used for this and not the restored sum insured.

We shall require the following additional documents supporting the claim under this benefit:

- Proof of diagnosis in India

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- Insured's Passport and Visa

Special condition applicable for cover B12:

Please note that, B12. 'Global Planned Hospitalization for Specified Illnesses' as a benefit is not available under this policy and no claim shall be admissible under this section where either the policyholder or any of the Insured Person(s) is a Foreign National or their Residence Status at the time of proposal or anytime during the policy period/ renewal is:

- Non-Resident Indian (NRI); or
- Overseas Citizen of India (OCI)

You are eligible for a premium discount as specified in the prospectus in case this special condition, as mentioned above, is applicable to You/ Insured Person(s).

"Critical Illness" shall mean any of the following critical illness with specific meaning as defined below and provided the same has been specifically covered under the Policy Schedule.

Sr	Name of the Critical Illness	Definition
1	Cancer of Specified Severity	I. A malignant tumor characterized by the uncontrolled growth and spread of malignant cells with invasion and destruction of normal tissues. This diagnosis must be supported by histological evidence of malignancy. The term cancer includes leukemia, lymphoma and sarcoma. II. The following are excluded: - All tumors which are histologically described as carcinoma in situ, benign, pre-malignant, borderline malignant, low malignant potential, neoplasm of unknown behavior, or non-invasive, including but not limited to: Carcinoma in situ of breasts, Cervical dysplasia CIN-1, CIN-2 and CIN-3; - Any non-melanoma skin carcinoma unless there is evidence of metastases to lymph nodes or beyond; - Malignant melanoma that has not caused invasion beyond the epidermis; - All tumors of the prostate unless histologically classified as having a Gleason score greater than 6 or having progressed to at least clinical TNM classification T2N0M0; - All Thyroid cancers histologically classified as T1N0M0 (TNM Classification) or below; - Chronic lymphocytic leukaemia less than RAI stage 3 - Non-invasive papillary cancer of the bladder histologically described as TaN0M0 or of a lesser classification; - All Gastro-Intestinal Stromal Tumors histologically classified as T1N0M0 (TNM Classification) or below and with mitotic count of less than or equal to 5/50 HPFs
2	Stroke resulting in permanent symptoms	I. Any cerebrovascular incident producing permanent neurological sequelae. This includes infarction of brain tissue, thrombosis in an intracranial vessel, haemorrhage and embolisation from an extracranial source. Diagnosis has to be confirmed by a specialist medical practitioner and evidenced by typical clinical symptoms as well as typical findings in CT Scan or MRI of the brain. Evidence of permanent neurological deficit lasting for at least 3 months has to be produced. II. The following are excluded:

		a. Transient ischemic attacks (TIA) b. Traumatic injury of the brain c. Vascular disease affecting only the eye or optic nerve or vestibular functions.
3	End Stage Liver Failure	I. Permanent and irreversible failure of liver function that has resulted in all three of the following: a. Permanent jaundice; and b. Ascites; and c. Hepatic encephalopathy. II. Liver failure secondary to drug or alcohol abuse is excluded.
4	End Stage Lung Failure	End stage lung disease, causing chronic respiratory failure, as confirmed and evidenced by all of the following: i. FEV1 test results consistently less than 1 litre measured on 3 occasions 3 months apart; and ii. Requiring continuous permanent supplementary oxygen therapy for hypoxemia; and iii. Arterial blood gas analysis with partial oxygen pressure of 55mmHg or less (PaO₂ < 55mmHg); and iii. Dyspnea at rest.
5	Myocardial Infarction (First Heart Attack of specific severity)	I. The first occurrence of heart attack or myocardial infarction, which means the death of a portion of the heart muscle as a result of inadequate blood supply to the relevant area. The diagnosis for Myocardial Infarction should be evidenced by all of the following criteria: a. A history of typical clinical symptoms consistent with the diagnosis of acute myocardial infarction (For e.g. typical chest pain) b. New characteristic electrocardiogram changes c. Elevation of infarction specific enzymes, Troponins or other specific biochemical markers. II. The following are excluded: a. Other acute Coronary Syndromes b. Any type of angina pectoris c. A rise in cardiac biomarkers or Troponin T or I in absence of overt ischemic heart disease OR following an intra-arterial cardiac procedure.
6	Major Brain Surgery	The actual undergoing of Surgery to the brain arising from a disease process under general anesthesia during which a craniotomy / craniectomy is performed. Exclusion: Burr hole Surgery / brain Surgery on account of an Accident.
7	Kidney Failure Requiring Regular Dialysis	End stage renal disease presenting as chronic irreversible failure of both kidneys to function, as a result of which either regular renal dialysis (haemodialysis or peritoneal dialysis) is instituted or renal transplantation is carried out. Diagnosis has to be confirmed by a specialist medical practitioner.
8	Major Organ/Bone Marrow Transplant	The actual undergoing of a transplant of: I. One of the following human organs: heart, lung, liver, kidney, pancreas, that resulted from irreversible end-stage failure of the relevant organ, or II. Human bone marrow using haematopoietic stem cells. The undergoing of a transplant has to be confirmed by a specialist medical practitioner. The following are excluded a. Other stem-cell transplants b. Where only Islets of Langerhans are transplanted

9	Coma of Specified Severity	I. A state of unconsciousness with no reaction or response to external stimuli or internal needs. This diagnosis must be supported by evidence of all of the following: - no response to external stimuli continuously for at least 96 hours; - life support measures are necessary to sustain life; and - permanent neurological deficit which must be assessed at least 30 days after the onset of the coma. II. The condition has to be confirmed by a specialist medical practitioner. Coma resulting directly from alcohol or drug abuse is excluded.
10	Permanent Paralysis of Limbs	Total and irreversible loss of use of two or more limbs as a result of injury or disease of the brain or spinal cord. A specialist medical practitioner must be of the opinion that the paralysis will be permanent with no hope of recovery and must be present for more than 3 months.
11	Muscular dystrophy	A group of hereditary degenerative diseases of muscle characterised by progressive and permanent weakness and atrophy of certain muscle groups. The diagnosis of muscular dystrophy must be unequivocal and made by a Neurologist acceptable to Us, with confirmation of at least 3 of the following 4 conditions: - Family history of muscular dystrophy; - Clinical presentation including absence of sensory disturbance, normal cerebrospinal fluid and mild tendon reflex reduction; - Characteristic electromyogram; or - Clinical suspicion confirmed by muscle biopsy. The condition must result in the inability of the Insured Person to perform at least 3 of the 6 activities of daily living (as mentioned in Definitions under A1)as listed below (either with or without the use of mechanical equipment, special devices or other aids and adaptations in use for disabled persons) for a continuous period of at least 6 months.
12	Myasthenia gravis	An acquired autoimmune disorder of neuromuscular transmission leading to fluctuating muscle weakness and fatigability, where all of the following criteria are met: - Presence of permanent muscle weakness categorized as Class IV or V according to the Myasthenia Gravis Foundation of America Clinical Classification below; and - The Diagnosis of Myasthenia Gravis and categorization are confirmed by a registered Medical Practitioner who is a neurologist. Myasthenia Gravis Foundation of America Clinical Classification: - Class I: Any eye muscle weakness, possible ptosis, no other evidence of muscle weakness elsewhere. - Class II: Eye muscle weakness of any severity, mild weakness of other muscles. - Class III: Eye muscle weakness of any severity, moderate weakness of other muscles. - Class IV: Eye muscle weakness of any severity, severe weakness of other muscles. - Class V: Intubation needed to maintain airway.
13	Motor Neuron Disease with	Motor neuron disease diagnosed by a specialist medical practitioner as spinal muscular atrophy, progressive bulbar palsy, amyotrophic lateral sclerosis or primary lateral sclerosis. There must be progressive degeneration of corticospinal

	permanent symptoms	tracts and anterior horn cells or bulbar efferent neurons. There must be current significant and permanent functional neurological impairment with objective evidence of motor dysfunction that has persisted for a continuous period of at least 3 months.
14	Severe Progressive Supranuclear Palsy	A diagnosis of progressive supranuclear palsy by a Specialist Medical Practitioner (Neurologist). There must be permanent clinical impairment of eye movements and motor function for a minimum period of 30 days and progressive nature evident.
15	Third Degree Burns	There must be third-degree burns with scarring that cover at least 20% of the body's surface area. The diagnosis must confirm the total area involved using standardized, clinically accepted, body surface area charts covering 20% of the body surface area.

B13. Bariatric Surgery Cover

We will cover for medical expenses for Bariatric Surgery if the insured fulfills all of the following conditions:

- i. Surgery to be conducted is upon the advice of the Doctor
- ii. The Surgery/Procedure conducted should be supported by clinical protocols
- iii. The member has to be 18 years of age or older and
- iv. Body Mass Index (BMI) greater than or equal to 40 or
- v. BMI is greater than or equal to 35 in conjunction with any of the following severe co-morbidities following failure of less invasive methods of weight loss:
 - a. Obesity-related cardiomyopathy
 - b. Coronary heart disease
 - c. Severe sleep apnea
 - d. Uncontrolled Type2 Diabetes

In view of this coverage getting extended, exclusion code (Code-Excl 06) of this policy stands deleted.

B14. In-Patient Treatment - Dental

We will cover for medical expenses incurred towards hospitalization for dental treatment under anesthesia necessitated due to an accident/injury/illness.

B15. OPD Treatment

We will cover the medical expenses for in-person consultations, diagnostic tests and pharmacy upto Rs. 25,000 per policy period subject to below conditions:

- i. The Insured Person is suffering from an illness or injury and is not availing the services for preventive reasons;
- ii. Diagnostic test and medication is prescribed by the treating Medical Practitioner.
- iii. Claim submission under this benefit shall be limited to a maximum of 2 times during a policy period.

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- iv. Intimation of utilization under this benefit shall be made to Us within 30 days of date of service.
- v. In case of premium payment in instalments, this benefit shall be available for utilization only after completion of all instalments and/or payment of full premium amount to Us.
- vi. The Company reserves the right to offer this benefit on a cashless basis through its empanelled service provider.

This benefit has a separate limit (over and above base sum insured) and does not affect No Claim Bonus.

B16. No Claim Bonus

Under this benefit, the Policyholder, at the time of first claim free Policy renewal, can opt for either Cumulative Bonus or Discount in Renewal Premium. Once opted, the option cannot be changed at subsequent renewals:

- 1) Cumulative Bonus
 - i. 20% cumulative bonus will be applied on the Sum Insured of the expiring Policy, on each Renewal after every claim free Policy Period, 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 Period.
 - ii. If a Cumulative Bonus has been applied and a claim is made, then in the subsequent Policy Period We will automatically decrease the Cumulative Bonus by 20% of the Sum Insured in that following Policy Period. There will be no impact on the Inpatient Sum Insured, only the accrued Cumulative Bonus will be decreased.
 - iii. In relation to a Family Floater, the Cumulative Bonus so applied will only be available in respect of those Insured Persons who were Insured Persons in the claim free Policy Period and continue to be Insured Persons in the subsequent Policy Period.
 - iv. For purpose of computation of Cumulative Bonus, the percentage (%) of Cumulative Bonus will be applied on the base Sum Insured only. Restored sum insured will not be taken into consideration.
 - v. Reduction of **Sum Insured**: In case the **Sum Insured** under the **Policy** is reduced at the time of **Renewal** then the accrued **Cumulative Bonus** under this benefit shall be reduced in proportion to the reduced **Sum Insured**.
 - vi. **Cumulative Bonus** will lapse if the **Policy** is not renewed before **Policy** expiry (including the **Grace Period**).
- 2) Discount in Renewal Premium

B17. Wellness Services

We / Our will provide below mentioned wellness services designed to assist **Insured Persons** in maintaining and improving good health and fitness. These Wellness Services will be available for the **Insured Person** during the **Policy Period** and as specified in the **Policy Schedule**. Any claim under this cover can be made only on cashless basis through our Empanelled Service Provider.

We do not assume any liability towards and shall not be responsible for any actual or alleged errors, omissions or representations made by any Medical Practitioner and / or Network Provider / Empanelled Service Provider or in any service under this Benefit or for any consequences of actions taken or not taken, in reliance thereon.

i. Teleconsultation - General

We /our empanelled Service Provider will arrange for teleconsultations upon insured person's request through telecommunications and digital communication technologies for insured person's health related complaints or preventive health care by a qualified Medical Practitioner/ Health Care Professional, as per the limit specified in your Policy Schedule.

This service can only be availed subject to condition below:

- Consultation will be provided through various specified modes of communication (including but not limited to) like audio, video, online portal, chat, digital customer application or any other digital mode.

ii. Teleconsultation - Speciality

We /Our empanelled Service Provider will arrange for teleconsultations upon insured person's request through telecommunications and digital communication technologies for insured person's health related complaints or preventive health care by a qualified & specialist Medical Practitioner/ Health Care Professional, as per the limit/speciality specified in your Policy Schedule.

This service can only be availed subject to conditions below:

- Consultation will be provided through various specified modes of communication (including but not limited to) like audio, video, online portal, chat, digital customer application or any other digital mode.

Disclaimer (applicable to Benefit B17 & B11)

1. Availing the services under this benefit is purely upon the Insured's sole discretion and risk.
2. For services that are provided through empanelled Service Providers, we are acting as a facilitator; hence would not be liable for any incremental costs or the services. Any additional services availed, or expenses incurred on such services or benefits which are other than those covered under this policy and explicitly excluded by this policy schedule, shall not be covered under this policy and all expenses incurred shall be borne by the insured person.
3. We shall not be responsible for or liable for, any actions, claims, demands, losses, damages, costs, charges and expenses which insured person claims to have suffered, sustained or incurred, by way of and / or on account of the benefit. We shall not be liable for any deficiency or discrepancy in the services provided by empanelled service provider/network provider under this policy.

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4. Insured person may consult any medical professional at any network provider/empanelled service provider at its sole discretion. The cost of service arising out of insured person choice of medical professional at any network provider/empanelled service provider shall be completely borne by the insured person unless covered otherwise. However, the services under this policy should not be construed to constitute medical advice and/or substitute the insured person's visit/ consultation to an independent medical practitioner/healthcare professional
5. The medical practitioner may suggest/recommend/prescribe over the counter medications based on the information provided, if required on a case-to-case basis. Provided that any recommendation under this policy shall not be valid for any medico legal purposes.
6. The insured person is free to choose whether or not to act on the recommendation after seeking consultation.
7. Any advice, recommendations or suggestions made by any medical professional shall be solely based on the information and documentation provided by the insured person to such medical professional. We shall not be liable towards any loss or damage (immediate or consequential) arising out of or in relation to any opinion, advice, prescription, actual or alleged errors, omissions and representations made by the medical professional from whom we have availed services or taken benefit or for any consequence of any act or omission in reliance thereon.
8. Above mentioned services are non-portable, annual contracts, independent of policy contract and not lifelong renewable. The Services provided may be added / deleted / modified at our discretion and the same shall be notified to the policyholders in advance prior to change effective date.
9. Provision of these services is subject to availability as per the duration specified by Us/the empanelled service provider. Details are available on our website (www.tataaig.com)
10. Any service availed by the Insured Person under this Benefit will not impact No Claim Bonus if applicable.
11. We reserve the right to change any service provider during the currency of the policy or at renewal. The same shall be intimated to the insured atleast 15 days prior to the effective date of change. During such change, all the credits earned by the insured person shall be transferred to the new service provider.
12. In case we or the assistance service provider fails to provide any of the services as mentioned in this policy or is unable to implement, in whole or in part due to force majeure, non-availability of services, change in law, rule or regulations which affects the services, or if any regulatory or governmental agency having jurisdiction over a party takes a position which affects the services , then the assistance services' suspended, curtailed or limited performance shall not constitute breach of contract and the company or the assistance service provider shall have no liability whatsoever including but not limited to any loss or damage resulting therefrom.

Section 3 –Exclusions

General Exclusions

We will neither be liable nor make any payment for any claim in respect of any Insured Person which is caused by, arising from or in any way attributable to any of the following exclusions, unless expressly stated to the contrary in this Policy. All the waiting periods shall be applicable individually for each Insured Person.

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i. Standard Exclusions

1. Exclusions with waiting periods

i. 30 Days Waiting Period (Code-Excl03):

- a. 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, provided the same are covered.
- b. This exclusion shall not, however, apply if the Insured Person has Continuous Coverage for more than twelve months.
- c. The within referred waiting period is made applicable to the enhanced sum insured in the event of granting higher sum insured subsequently.

ii. Specified Disease/Procedure Waiting Period (Code-Excl02):

- a. Expenses related to the treatment of the listed Conditions, surgeries/treatments shall be excluded until the expiry of 24 months of continuous coverage after the date of inception of the first policy with us. This exclusion shall not be applicable for claims arising due to an accident.
- b. In case of enhancement of sum insured the exclusion shall apply afresh to the extent of sum insured increase.
- c. If any of the specified disease/procedure falls under the waiting period specified for pre-Existing diseases, then the longer of the two waiting periods shall apply.
- d. The waiting period for listed conditions shall apply even if contracted after the policy or declared and accepted without a specific exclusion.
- e. If the Insured Person is continuously covered without any break as defined under the applicable norms on portability stipulated by IRDAI, then waiting period for the same would be reduced to the extent of prior coverage.

f. List of Specific Diseases/procedures as furnished below:

- I. Tumors, Cysts, polyps including breast lumps (benign) (*Arbud, Granthi, including arbud in Sthana*)
- II. Polycystic ovarian disease (*garbhashaya granthi*), Fibromyoma (*Aartav dushti (Sowmya arbudham)*), Adenomyosis, Endometriosis (*Udavarthani yoni vyaaazpt*)
- III. Prolapsed Uterus (*Yoni bhamsha*)
- IV. Gout and Rheumatism, (*Vaathraktha and Aamvaat / Aadhya vata*), Rheumatoid arthritis, Non-infective arthritis (*Sandhi shool {Dhatukshay janya or Avrodhjanya, both, Sandhigata vata, Vata roga}*)
- V. Ligament, Tendon or Meniscal tear (*Sira, kandara, maamsgat vaat janya shool, sandhi shola*)
- VI. Prolapsed Inter-Vertebral Disc (*Katishool, Greevashool, Grudhrasi vata*) and Spinal Diseases including spondylitis/spondylosis unless arising from Accident
- VII. Cholelithiasis (*yakrut roga*)
- VIII. Pancreatitis

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- IX. Fissure/fistula in anus, haemorrhoids, pilonidal sinus (*Arsha, Parikartika, bhagandar, gudagat vranshoth, nadi vana*)
- X. Ulcer & erosion of stomach & duodenum
- XI. Gastro Esophageal Reflux Disorder (GERD) (*Parinamshool, annadravakhya shool, Amlapitta, Grahani*)
- XII. Liver Cirrhosis
- XIII. Perineal Abscesses (*bhagandhara*)
- XIV. Perianal / Anal Abscesses
- XV. Calculus diseases of Urogenital system Example: Kidney stone, Urinary bladder stone (*Ashmari of all types*)
- XVI. Benign Hyperplasia of prostate (*Asththila vruddhi*)
- XVII. Varicocele (*Vruddhi, Vrushanshoth*)
- XVIII. Cataract (*avrana Shukla*), Retinal detachment, Glaucoma (*abhishyandha*)
- XIX. Congenital Internal Diseases
- XX. Osteoarthritis and osteoporosis (*Asthikshay/ asti gata vata*)
- XXI. Systemic connective tissue disorders, inflammatory polyarthropathies

List of procedure/surgeries/treatments:

- XXII. Adenoidectomy
- XXIII. Mastoidectomy
- XXIV. Tonsillectomy
- XXV. Tympanoplasty
- XXVI. Surgery for nasal septum deviation and Nasal concha resection
- XXVII. Surgery for Turbinate hypertrophy
- XXVIII. Hysterectomy
- XXIX. Joint replacement (for example: Knee replacement, Hip replacement)
- XXX. Cholecystectomy
- XXXI. Hernioplasty or Herniorraphy
- XXXII. Surgery/procedure for Benign prostate enlargement
- XXXIII. Surgery for Hydrocele/ Rectocele/Spermatocele
- XXXIV. Surgery of varicose veins and varicose ulcers
- XXXV. Obesity / Weight control procedures including Gastric bypass surgeries

iii. Pre-existing Diseases Waiting Period (Code-Excl01)

- a. Expenses related to the treatment of a pre-existing Disease (PED) and its direct complications shall be excluded until the expiry of 24 months of continuous coverage after the date of inception of the first policy with us.
- b. In case of enhancement of sum insured the exclusion shall apply afresh to the extent of sum insured increase.
- c. If the Insured Person is continuously covered without any break as defined under the portability norms of the extant IRDAI (Health Insurance) Regulations, then waiting period for the same would be reduced to the extent of prior coverage.
- d. Coverage under the policy after the expiry of 24 months for any pre-existing disease is subject to the same being declared at the time of application and accepted by us.

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2. Medical Exclusions

i. Investigation and evaluation (Code-Excl04):

- a. Expenses related to any admission primarily for diagnostics and evaluation purposes only are excluded.
- b. Any diagnostic expenses which are not related or not incidental to the current diagnosis and treatment are excluded.

ii. Rest cure, rehabilitation and respite care (Code-Excl05):

- a. Expenses related to any admission primarily for enforced bed rest and not for receiving treatment. This also includes:
 - i. Custodial care either at home or in a nursing facility for personal care such as help with activities of daily living such as bathing, dressing, moving around either by skilled nurses or assistant or non-skilled persons.
 - ii. Any services for people who are terminally ill to address physical, social, emotional and spiritual needs.

iii. Obesity/ Weight Control (Code – Excl 06)

Expenses related to surgical treatment of obesity that does not fulfil the below conditions:

- a. Surgery to be conducted is upon the advice of the Doctor
- b. The surgery/Procedure conducted should be supported by clinical protocols
- c. The member has to be 18 years of age or older and
- d. Body Mass Index (BMI);
 - i. greater than or equal to 40 or
 - ii. greater than or equal to 35 in conjunction with any of the following severe co-morbidities following failure of less invasive methods of weight loss:
 1. Obesity-related cardiomyopathy
 2. Coronary heart disease
 3. Severe Sleep Apnea
 4. Uncontrolled Type2 Diabetes

iv. Change-of-Gender treatments (Code- Excl 07)

Expenses related to any treatment, including surgical management, to change characteristics of the body to those of the opposite sex

v. Cosmetic or Plastic Surgery (Code – Excl08):

Expenses for cosmetic or plastic surgery or any treatment to change appearance unless for reconstruction following an Accident, Burn(s) or Cancer or as part of medically necessary treatment to remove a direct and immediate health risk to the insured. For this to be considered a medical necessity, it must be certified by the attending Medical Practitioner.

- vi. Treatment for, Alcoholism, drug or substance abuse or any addictive condition and consequences thereof. **(Code - Excl12)**
- vii. Treatments received in health spas, 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 reasons. **(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):** Expenses related to the treatment for correction of eye sight due to refractive error less than 7.5 dioptries.
- x. **Unproven treatments (Code-Excl16):**
Expenses related to any unproven treatment, services and supplies for or in connection with any treatment. Unproven treatments are treatments, procedures or supplies that lack significant medical documentation to support their effectiveness.
- xi. **Sterility and infertility (Code-Excl17).**
Expenses related to Sterility and infertility. This includes:
 - i. Any type of contraception, sterilization
 - ii. Assisted Reproduction services including artificial insemination and advanced reproductive technologies such as IVF, ZIFT, GIFT, ICSI
 - iii. Gestational Surrogacy
 - iv. Reversal of sterilization
- xii. **Maternity (Code - Excl18):**
 - a. Medical treatment expenses traceable to childbirth (including complicated deliveries and caesarean sections incurred during hospitalization) except ectopic pregnancy;
 - b. Expenses towards miscarriage (unless due to an accident) and lawful medical termination of pregnancy during the policy period

3. Non-Medical Exclusions

- i. **Hazardous or Adventure Sports (Code Excl09):**
Expenses related to any treatment necessitated due to participation as a professional in hazardous or adventure sports, including but not limited to, para-jumping, rock climbing, mountaineering, rafting, motor racing, horse racing or scuba diving, hand gliding, sky diving, deep-sea diving
- ii. **Breach of law (Code Excl10):**
Expenses for treatment directly arising from or consequent upon any Insured Person committing or attempting to commit a breach of law with criminal intent.
- iii. **Excluded Providers (Code-Excl11):**
Expenses incurred towards treatment in any hospital or by any Medical Practitioner or any other provider specifically excluded by the Insurer and disclosed in its website / notified to the

policyholders are not admissible. However, in case of life threatening situations or following an accident, expenses up to the stage of stabilization are payable but not the complete claim.

ii. Specific Exclusions (Exclusions other than as mentioned under Section 3 (1, 2 & 3) above)

We will neither be liable nor make any payment for any claim in respect of any Insured Person which is caused by, arising from or in any way attributable to any of the following exclusions.

1. Medical Exclusions

- i. Alcoholic pancreatitis
- ii. Congenital External Diseases, defects or anomalies;
- iii. Stem cell therapy; however hematopoietic stem cells for bone marrow transplant for haematological conditions will be covered under benefit B1 or B4 of this policy;
- iv. Growth hormone therapy;
- v. Sleep-apnoea and Sleeping disorder;
- vi. Admission primarily for administration of Intra-articular or intra-lesional injections or Intravenous immunoglobulin infusion or supplementary medications like Zolendronic Acid
- vii. Venereal disease, sexually transmitted disease or illness;
- viii. All preventive care, vaccination including inoculation and immunisations (except in case of post-bite treatment and other vaccines explicitly covered);
- ix. Cost of dentures, dental implants and braces; Dental treatment or surgery of any kind except as specified in 'Inpatient Treatment – Dental'.
- x. Any form of Non-Allopathic treatment (except AYUSH Benefit), Hydrotherapy, Acupuncture, Reflexology, Chiropractic treatment or any other form of indigenous system of medicine.
- xi. Any existing disease specifically mentioned as Permanent exclusion in the Policy Schedule
- xii. Non payable items as mentioned in Annexure I – List I of optional items available on Our website (www.tataaig.com)

2. Non-Medical Exclusions

- i. War or any act of war, invasion, act of foreign enemy, war like operations (whether war be declared or not or caused during service in the armed forces of any country), civil war, public defence, rebellion, revolution, insurrection, military or usurped acts, nuclear weapons/materials, chemical and biological weapons, ionising radiation.
- ii. Nuclear, chemical or biological attack or weapons, contributed to, caused by, resulting from or from any other cause or event contributing concurrently or in any other sequence to the loss, claim or expense. For the purpose of this exclusion:
 - Nuclear attack or weapons means the use of any nuclear weapon or device or waste or combustion of nuclear fuel or the emission, discharge, dispersal, release or escape of fissile/ fusion material emitting a level of radioactivity capable of causing any Illness, incapacitating disablement or death
 - Chemical attack or weapons means the emission, discharge, dispersal, release or escape of any solid, liquid or gaseous chemical compound which, when suitably distributed, is capable of causing any Illness, incapacitating disablement or death.

- Biological attack or weapons means the emission, discharge, dispersal, release or escape of any pathogenic (disease producing) micro-organisms and/or biologically produced toxins (including genetically modified organisms and chemically synthesized toxins) which are capable of causing any illness, incapacitating disablement or death.
- iii. Any Insured Person's participation or involvement in armed forces and related operation,
- iv. Intentional self-injury or attempted suicide while sane or insane.
- v. Items of personal comfort and convenience like television (wherever specifically charged for), charges for access to telephone and telephone calls, internet, foodstuffs (except patient's diet), cosmetics, hygiene articles, body care products and bath additive, barber or beauty service, guest service
- vi. Treatment rendered by a Medical Practitioner which is outside his discipline
- vii. 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.
- viii. Provision or fitting of hearing aids, spectacles or contact lenses including optometric therapy unless explicitly stated and covered in the policy,
- ix. Any treatment and associated expenses for alopecia, baldness, wigs, or toupees, medical supplies including elastic stockings, diabetic test strips, and similar products.
- x. Any treatment or part of a treatment that is not of a reasonable charge, not medically necessary; drugs or treatments which are not supported by a prescription.
- xi. Crutches or any other external appliance and/or device used for diagnosis or treatment (except when used intra-operatively and explicitly stated and covered in the policy).
- xii. 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.
- xiii. If the Insured Person is under the influence of intoxicants, except where the Insured Person is not directly responsible for the injury/accident though intoxicated.
- xiv. 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.

Section 4 – General Terms and Clauses

i. Standard General Terms and Clauses

1. Disclosure of Information

The policy shall be void and all premium paid thereon shall be forfeited to the Company in the event of established fraud, misrepresentation, misdescription or non-disclosure of any material fact by the policyholder.

(Explanation: "Material facts" for the purpose of this policy shall mean all relevant information sought by the company in the proposal form and other connected documents to enable it to take informed decision in the context of underwriting the risk)

2. Condition Precedent to Admission of Liability

The terms and conditions of the policy must be fulfilled by the insured person for the Company to make any payment for claim(s) arising under the policy.

3. Claim Settlement (provision for Penal Interest)

- i. The Company shall settle or reject a claim, as the case may be, within 15 days from the date of receipt of last necessary document.
- ii. In the case of delay in the payment of a claim, the Company shall be liable to pay interest to the policyholder from the date of receipt of intimation to the date of payment of claim at a rate 2% above the bank rate.
- iii. All claims will be settled in accordance with the applicable guidelines issued by IRDAI.

(Explanation: "Bank rate" shall mean the rate fixed by the Reserve Bank of India (RBI) at the beginning of the financial year in which claim has fallen due).

4. Complete Discharge

Any payment to the policyholder, insured person or his/ her nominees or his/ her legal representative or assignee or to the Hospital, as the case may be, for any benefit under the policy shall be a valid discharge towards payment of claim by the Company to the extent of that amount for the particular claim.

5. Multiple Policies

- i. In case of multiple policies taken by an insured person during a period from one or more insurers to indemnify treatment costs, the insured person shall have the right to require a settlement of his/her claim in terms of any of his/her policies. In all such cases the insurer chosen by the insured person shall be obliged to settle the claim as long as the claim is within the limits of and according to the terms of the chosen policy.
- ii. Insured person having multiple policies shall also have the right to prefer claims under this policy for the amounts disallowed under any other policy / policies even if the sum insured is not exhausted. Then the insurer shall independently settle the claim subject to the terms and conditions of this policy.

- iii. If the amount to be claimed exceeds the sum insured under a single policy, the insured person shall have the right to choose insurer from whom he/she wants to claim the balance amount and we will assist the insured person in facilitating the same.
- iv. Where an insured person has policies from more than one insurer to cover the same risk on indemnity basis, the insured person shall only be indemnified the treatment costs in accordance with the terms and conditions of the chosen policy.

6. Fraud

If any claim made by the insured person, is in any respect fraudulent, or if any false statement, or declaration is made or used in support thereof, or if any fraudulent means or devices are used by the insured person or anyone acting on his/her behalf to obtain any benefit under this policy, all benefits under this policy and the premium paid shall be forfeited.

Any amount already paid against claims made under this policy but which are found fraudulent later shall be repaid by all recipient(s)/policyholder(s), who has made that particular claim, who shall be jointly and severally liable for such repayment to the insurer.

For the purpose of this clause, the expression "fraud" means any of the following acts committed by the insured person or by his agent or the hospital/doctor/any other party acting on behalf of the insured person, with intent to deceive the insurer or to induce the insurer to issue an insurance policy:

- a) the suggestion, as a fact of that which is not true and which the insured person does not believe to be true;
- b) the active concealment of a fact by the insured person having knowledge or belief of the fact;
- c) any other act fitted to deceive; and
- d) any such act or omission as the law specially declares to be fraudulent

The Company shall not repudiate the claim and / or forfeit the policy benefits on the ground of Fraud, if the insured person / beneficiary can prove that the misstatement was true to the best of his knowledge and there was no deliberate intention to suppress the fact or that such misstatement of or suppression of material fact are within the knowledge of the insurer.

7. Cancellation

- I. The policyholder may cancel this policy by giving 7 days written notice and in such an event, the Company shall refund proportionate premium for the unexpired policy period. No refunds of premium shall be made in respect of Cancellation where any claim has been admitted or has been lodged or any benefit under this **Policy** has been availed by the **Insured Person**.
- II. The Company may cancel the policy at any time on grounds of established fraud, misrepresentation or non-disclosure of material facts by the Policyholder/ Insured Person by giving 15 days' written notice. There would be no refund of premium on cancellation on grounds of established fraud, misrepresentation or non-disclosure of material facts.

8. 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. 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.

For Detailed Guidelines on **Migration**, kindly refer Insurance Regulatory and Development Authority of India (Insurance Products) Regulations, 2024 F. No. IRDAI/Reg/8/202/2024 dated 20th March, 2024 and Master Circular on IRDAI (Insurance Products) Regulations 2024- Health Insurance Ref: IRDAI/HLT/CIR/PRO/84/5/ 2024 dated 29th May 2024 and subsequent amendments thereof.

9. 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 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.

For Detailed Guidelines on **Portability**, kindly refer Insurance Regulatory and Development Authority of India (Insurance Products) Regulations, 2024 F. No. IRDAI/Reg/8/202/2024 dated 20th March, 2024 and Master Circular on IRDAI (Insurance Products) Regulations 2024- Health Insurance Ref: IRDAI/HLT/CIR/PRO/84/5/ 2024 dated 29th May 2024 and their subsequent amendments thereof.

10. Renewal of Policy

The policy shall ordinarily be renewable except on grounds of established fraud, non-disclosure or misrepresentation by the insured person.

- i. Renewal shall not be denied on the ground that the insured person had made a claim or claims in the preceding policy periods.
- ii. Request for renewal along with requisite premium shall be received by the Company before the end of the policy period.
- iii. Single premium payment mode Policy 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 after the end of the policy period. If not renewed under the Grace Period, the Policy shall terminate at the end of the Grace period.

- iv. The grace period for payment of the premium during the Policy Period, for instalment premium shall be fifteen days where premium payment mode is monthly and thirty days in all other cases (Half-Yearly/ Quarterly/Limited Premium paying term).
- v. Coverage during such grace period (in case of instalment premium):
 - a. Within the policy period - coverage will be available from the due date of instalment premium till the date of receipt of premium by Company within the grace period.
 - b. 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 after the end of the policy period.
- vi. The insured person will get the accrued continuity benefit to the extent of Sum Insured, No Claim Bonus, Specified Waiting Periods, waiting periods for pre-existing diseases, Moratorium period, as applicable, in the event of payment of premium within the stipulated grace Period.
- vii. No loading shall apply on renewals based on individual claims experience

11. Withdrawal of Policy

- i. In the likelihood of this product being withdrawn in future, the Company will intimate the insured person about the same 90 days prior to expiry of the policy.
- ii. Insured Person will have the option to migrate to similar health insurance product available with the Company at the time of renewal with all the accrued continuity benefits such as No Claim Bonus, waiver of waiting period as per IRDAI guidelines, provided the policy has been maintained without a break.
- iii. The sum insured, premium, benefits, terms, conditions, and applicable rating factors of the migrated product shall apply accordingly.

12. Moratorium Period

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 nondisclosure, misrepresentation, 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, deductibles as per the policy contract.

13. Possibility of Revision of Terms of the Policy Including the Premium Rates

The Company may revise or modify the terms of the Policy including the premium rates. The Insured Person shall be notified three months before the changes are effected.

14. Free look period

The insured person shall be provided a free look period of thirty days beginning from the date of receipt of the policy document, whether received electronically or otherwise, 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 a refund of the premium paid subject to deduction of proportionate risk premium for the period of cover and the expenses, if any, incurred by Us on medical examination of the proposer and stamp duty charges.

15. Redressal of Grievance

At TATA AIG, we strive to provide the best service to our customers. If you're not satisfied and wish to lodge a complaint, please call our 24*7 customer support number **022 6489 8282/1800 267 1955** (For Senior Citizen), or email us at **customersupport@tataaig.com**. We will investigate and respond within the regulatory turnaround time (TAT).

Escalation Level 1

If you do not receive a response or are not satisfied with the resolution, please contact us at **manager.customersupport@tataaig.com**.

Escalation Level 2

If you still need assistance, reach out to the Head of Customer Services at **head.customerservices@tataaig.com**. We will provide our final response within the regulatory TAT.

If you're still not satisfied after this process, you may approach the Insurance Ombudsman of concerned jurisdiction.

You can also lodge a grievance on the Bima Bharosa Grievance Redressal Portal: <https://bimabharosa.irdai.gov.in>

The name and address of the Insurance Ombudsman of competent jurisdiction is provided under Annexure A of this **Policy**.

16. Nomination

The policyholder is required at the inception of the policy to make a nomination for the purpose of payment of claims under the policy in the event of death of the policyholder. Any change of nomination shall be communicated to the company in writing and such change shall be effective only when an endorsement on the policy is made. In the event of death of the policyholder, the Company will pay the nominee(s) (as named in the Policy Schedule /Endorsement (if any)) and in case there is no subsisting nominee, to the legal heirs or legal representatives of the policyholder whose discharge shall be treated as full and final discharge of its liability under the policy.

ii. Specific terms and clauses (terms and clauses other than those mentioned under Section 4 (i) above)

17. Premium Payment

- i. Premium to be paid for the Policy Period before Policy Commencement date as opted by You in the proposal form.
- ii. If you have opted to pay premium in full (lumpsum) upfront then the entire premium for the policy period shall be paid before the policy commencement date with an option of policy tenure 1year.

18. Insured Person

- i. Only those persons named as an Insured Person in the Schedule shall be covered under this Policy.
- ii. Any person may be added during the Policy Period after his application has been accepted by Us, additional premium has been paid and We have issued an endorsement confirming the addition of such person as an Insured Person.
- iii. We will be offering continuous renewal with no exit age subject to regular premium payment and compliance with all provisions and terms & conditions of this policy by the Insured Person.

19. Loadings

- i. We may apply a risk loading on the premium payable (based upon the declarations made in the proposal form and the health status of the persons proposed for insurance).
- ii. The loading shall be applied basis an outcome of Our medical underwriting guidelines.
- iii. These loadings are applied from Commencement Date of the Policy including subsequent renewal(s) with Us and on the applicable sum insured including increased sum insured, if any
 - a. We will inform You about the applicable risk loading through a counter offer letter.
 - b. You need to revert to Us with consent and additional premium (if any), within 15 days of the issuance of such counter offer letter.
 - c. In case, you neither accept the counter offer nor revert to Us within 15 days, We shall cancel Your application and refund/ release the amount subject to deduction of the Pre-Policy Check up charges, as applicable.
- iv. Please note that We will issue Policy only after getting Your consent and payment of premium including Underwriting loading, if any.

20. Entire Contract

- i. This Policy, its Schedule, endorsement(s), proposal constitutes the entire contract of insurance. No change in this policy shall be valid unless approved by Us and such approval be endorsed hereon.

This Policy and the Schedule shall be read together as one contract and any word or expression to which a specific meaning has been attached in any part of this Policy or of the Schedule shall bear such meaning wherever it may appear.

21. Change of Policyholder

- i. The change of Policyholder is permitted only at the time of renewal.
- ii. If the Insured Person is no longer eligible on grounds of age or dependency, the insured member will be eligible to apply for a new policy and enjoy continuity benefits upto Sum Insured.

22. Notices

- i. Any notice, direction or instruction under this Policy shall be in writing and if it is to:
 - a. Any Insured Person, then it shall be sent to You at Your address specified in the Schedule to this Policy and You shall act for all Insured Persons for these purposes.
 - b. Us, it shall be delivered to Our address specified in the Schedule to this Policy. No insurance agents, brokers or other person or entity is authorised to receive any notice, direction or instruction on Our behalf unless We have expressly stated to the contrary in writing.

23. Premium Refund in case of demise of the Insured Person

The coverage for the Insured Person(s) shall automatically terminate in case of his/ her (Insured Person) demise. However, the cover shall continue for the remaining Insured Persons till the end of Policy Period.

Provided no claim has been made, and deletion from Policy takes place on account of death of the Insured Person during the Policy Period, pro-rata refund of premium of the deceased Insured Person for the balance period of the Policy will be made.

- Refund will be made to the Policy holder in case of demise of the insured person(s).
- Refund will be made to the nominee in case of demise of the Policy holder.

We would require death certificate of the Deceased Insured Person for processing of the refund amount. The other Insured Persons may also apply to renew the Policy. In the event of change of Proposer, all relevant particulars in respect of such person (including his/her relationship with the Insured Person) must be submitted to the company along with the application.

Section 5 – Claims Procedure and Claims Payment

This section explains about the procedures involved to file a valid claim by the insured member and processes related in managing the claim by TPA or Us. All the procedures and processes such as notification of claim, availing cashless service, supporting claim documents and related claim terms of payment are explained in this section.

1. Notification of Claim

	Treatment, Consultation or Procedure:	We or Our TPA* must be informed:
1	If any treatment for which a claim may be made and that treatment requires planned Hospitalisation:	At least 48 hours prior to the Insured Person's admission.
2	If any treatment for which a claim may be made and that treatment requires emergency Hospitalisation	Within 24 hours of the Insured Person's admission to Hospital.

*TPA as mentioned in the policy schedule, if any

2. Cashless Service

	Treatment, Consultation or Procedure:	Treatment, Consultation or Procedure Taken at:	Cashless Service is Available:	We must be given notice that the Insured Person wishes to take advantage of the cashless service accompanied by full particulars:
	If any planned treatment, consultation or procedure for which a claim may be made:	Network Hospital	We will provide cashless service by making payment to the extent of Our liability directly to the Network Hospital.	At least 48 hours before the planned treatment or Hospitalisation
	If any treatment, consultation or procedure for which a claim may be made, requiring emergency hospitalisation	Network Hospital	We will provide cashless service by making payment to the extent of Our liability directly to the Network Hospital.	Within 24 hours after the treatment or Hospitalisation

3. Procedure for Cashless Service

- i. Cashless Service is only available at Network Hospitals.
- ii. In order to avail of cashless treatment, the following procedure must be followed by You:
 - a. Prior to taking treatment and/or incurring Medical Expenses at a Network Hospital, You must notify our designated TPA/Us and request pre-authorization.
 - b. For any emergency Hospitalisation, our designated TPA/We must be informed no later than 24 hours of the start of Your hospitalization/ treatment.
 - c. For any planned hospitalization, our designated TPA/We must be informed atleast 48 hours prior to the start of your hospitalization/treatment.
 - d. Our designated TPA/We will check your coverage as per the eligibility and send an authorization letter to the provider. 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.
 - e. In case of deficiency in the documents sent to TPA/Us for cashless authorization or the ailment /treatment is not covered under the policy, the same shall be communicated to the Hospital/You by TPA/Us.
 - f. In case the ailment /treatment is not covered under the policy or cashless is rejected due to insufficient documents submitted, a rejection letter would be sent to the Hospital/You by TPA/Us.
 - g. We/TPA will respond within TAT as prescribed by the Regulator under the Master Circular on IRDAI (Insurance Products) Regulations 2024- Health Insurance Ref: IRDAI/HLT/CIR/PRO/84/5/ 2024 and its subsequent amendments thereof.
 - h. Rejection of cashless in no way indicates rejection of the claim. You are required to submit the claim along with required documents for us to decide on the admissibility of the claim.
 - i. If the cashless is approved, the original bills and evidence of treatment in respect of the same shall be left with the Network Hospital.
 - j. Pre-authorization does not guarantee that all costs and expenses will be covered. We reserve the right to review each claim for Medical Expenses and accordingly coverage will be determined according to the terms and conditions of this Policy.

4. Supporting Documentation & Examination

- i. We or Our TPA may require documentation, medical records and information to establish the circumstances of the claim, its quantum or Our liability for the claim within 15 days or earlier of Our request or the Insured Person's discharge from Hospitalization or completion of treatment.
- ii. In case the delay is at Your end, failure to furnish such evidence within the time required shall not invalidate nor reduce any claim if You can satisfy Us that it was not reasonably possible for You to give proof within such time.
- iii. We may accept claims where documents have been provided after a delayed interval only in special circumstances and for the reasons beyond the control of the Insured Person.
- iv. **Such documentation will include the following:**

- a. Our claim form, duly completed and signed for on behalf of the Insured Person. We, upon receipt of a notice of claim, will furnish Your representative with such forms as We may require for filing proofs of loss or you may download the claim form from our Web site.
- b. Original Bills (pharmacy purchase bill, consultation bill, diagnostic bill) and any attachments thereto like receipts or prescriptions in support of any amount claimed which will then become Our property.
- c. All medical reports, case histories, investigation reports, indoor case papers/ treatment papers (in reimbursement cases, if available), discharge summaries.
- d. A precise diagnosis of the treatment for which a claim is made.
- e. A detailed list of the individual medical services and treatments provided and a unit price for each in case not available in the submitted hospital bill.
- f. Prescriptions that name the Insured Person and in the case of drugs: the drugs prescribed, their price and a receipt for payment. In case of pre/post hospitalization claim Prescriptions must be submitted with the corresponding Doctor/hospital invoice.
- g. All pre and post investigation, treatment and follow up (consultation) records pertaining to the present ailment for which claim is being made, if and where applicable.
- h. Treating doctor's certificate regarding missing information in case histories e.g. Circumstance of injury and Alcohol or drug influence at the time of accident, if available
- i. Copy of settlement letter from other insurance company or TPA
- j. Stickers and invoice of implants used during surgery
- k. Copy of MLC (Medico legal case) records, if carried out and FIR (First information report) if registered, in case of claims arising out of an accident and available with the claimant.
- l. Regulatory requirements as amended from time to time, currently mandatory NEFT (to enable direct credit of claim amount in bank account) and KYC (recent ID/Address proof and photograph) requirements
- m. Legal heir/succession certificate, if required
- n. PM report (wherever applicable)
- o. The company reserves the right to call for additional documents wherever required.
- v. **Note:** In case You are claiming for the same event under an indemnity-based Policy with Us and with another Insurer and are required to submit the original documents related to Your treatment with that particular Insurer, then We will require the attested copies of such documents along with a declaration from the particular Insurer specifying the availability of the original copies of the specified treatment documents with it.

We at our own expense, shall have the right and opportunity to examine insured persons through Our Authorised Medical Practitioner whose details will be notified to insured person when and as often as We may reasonably require during the pendency of a claim hereunder.

5. Claims Payment

- i. We shall be under no obligation to make any payment under this Policy unless We have received all premium payments in full in time and We have been provided with the documentation and information We or Our TPA has requested to establish the circumstances of the claim, its quantum or Our liability for it, and unless the Insured Person has complied with his obligations under this Policy.
- ii. This Policy only covers claims incurred within India (except in case of benefit B12- Global Planned Hospitalization for Specified Illnesses, wherever applicable), and payments under this Policy shall only be made in Indian Rupees within India.
- iii. Medical Expenses incurred for AYUSH treatment shall be assessed only under benefit B9 of this policy and shall be admissible only if incurred within India
- iv. The benefits/services/claims offered/payable under this policy including but not limited to Section B11 & B17 can be availed within India only.

Claim assessment for policies with instalment Premium Payment Mode:

In the event of a claim, all subsequent premium instalments shall immediately become due and payable.

6. Claim procedure and management of Wellness Services (Section B16)

i. Avail services under Benefits:

Services are only available at network. To avail the same, following procedure must be followed:

- Teleconsultation:
Insured person can gain access to tele/video/digital consultation with a general physician/specialist using our digital customer application.

ii. Supporting Documentation & Examination

Insured Person or someone booking services on Your behalf shall provide Us with identification documentation, medical records and information. We may request to establish the circumstances of the claim.

Your claim will be processed including cashless and final bill authorization as prescribed by the Regulator under the Master Circular on IRDAI (Insurance Products) Regulations 2024- Health Insurance Ref: IRDAI/HLT/CIR/PRO/84/5/ 2024 and its subsequent amendments thereof.

Section 6 - Dispute Resolution

1. Dispute Resolution Clause

Any and all disputes or differences under or in relation to this Policy shall be determined by the Indian Courts and subject to Indian law.

Annexure A

NAMES OF OMBUDSMAN AND ADDRESSES OF OMBUDSMAN CENTRES

For updated list and details of Insurance Ombudsman Offices, please visit website <http://www.cioins.co.in/ombudsman.html>

Sr.No.	Centre	Address & Contact	Jurisdiction of Office Union Territory, District
1	AHMEDABAD	Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, AHMEDABAD – 380 001. Tel.: 079 - 25501201/02 Email: oio.ahmedabad@cioins.co.in	Gujarat, Dadra & Nagar Haveli, Daman and Diu
2	BENGALURU	Office of the Insurance Ombudsman, Jeevan Soudha Building, PID No. 57-27-N-19 Ground Floor, 19/19, 24th Main Road, JP Nagar, 1st Phase, Bengaluru – 560 078. Tel.: 080 - 26652048 / 26652049 Email: oio.bengaluru@cioins.co.in	Karnataka
3	BHOPAL	Office of the Insurance Ombudsman, 1st floor, "Jeevan Shikha", 60-B, Hoshangabad Road, Opp. Gayatri Mandir, Arera Hills Bhopal – 462 011. Tel.: 0755 - 2769201 / 2769202/ 2769203 Email: oio.bhopal@cioins.co.in	Madhya Pradesh, Chhattisgarh
4	BHUBHANESHWAR	Office of the Insurance Ombudsman, 62, Forest park, Bhubaneswar – 751 009. Tel.: 0674 - 2596461 /2596455/ 2596429/ 2596003 Email: oio.bhubaneswar@cioins.co.in	Odisha
5	CHANDIGARH	Office Of The Insurance Ombudsman, Jeevan Deep Building SCO 20-27, Ground Floor Sector- 17 A, Chandigarh – 160 017. Tel.: 0172 - 2706468 Email: oio.chandigarh@cioins.co.in	Punjab, Haryana (excluding Gurugram, Faridabad, Sonapat and Bahadurgarh), Himachal Pradesh, Union Territories of Jammu & Kashmir, Ladakh & Chandigarh.

6	CHENNAI	Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI – 600 018. Tel.: 044 - 24333668 / 24333678 Email: oio.chennai@cioins.co.in	Tamil Nadu, Puducherry Town and Karaikal (which are part of Puducherry)
7	DELHI	Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002. Tel.: 011 – 46013992/ 23213504/ 23232481 Email: oio.delhi@cioins.co.in	Delhi & following Districts of Haryana - Gurugram, Faridabad, Sonapat & Bahadurgarh
8	GUWAHATI	Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Near Pan bazar, S.S. Road, Guwahati – 781001(ASSAM). Tel.: 0361 - 2632204 / 2602205/ 2631307 Email: oio.guwahati@cioins.co.in	Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura
9	HYDERABAD	Office of the Insurance Ombudsman, 6-2-46, 1st floor, "Moin Court", Lane Opp. Hyundai Showroom, A. C. Guards, Lakdi-Ka-Pool, Hyderabad - 500 004. Tel.: 040 – 23312122/ 23376991 / 23376599 / 23328709 / 23325325 Email: oio.hyderabad@cioins.co.in	Andhra Pradesh, Telangana, Yanam and part of Union Territory of Puducherry
10	JAIPUR	Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141- 2740363 Email: oio.jaipur@cioins.co.in	Rajasthan
11	KOCHI	Office of the Insurance Ombudsman, 10th Floor, Jeevan Prakash, LIC Building, Opp to Maharaja's College Ground, M.G.Road, Kochi - 682 011. Tel.: 0484 - 2358759 Email: oio.ernakulam@cioins.co.in	Kerala, Lakshadweep, Mahe-a part of Union Territory of Puducherry
12	KOLKATA	Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 7th Floor, 4, C.R. Avenue, KOLKATA - 700 072. Tel.: 033 - 22124339 / 22124341 Email: oio.kolkata@cioins.co.in	West Bengal, Sikkim, Andaman & Nicobar Islands
13	LUCKNOW	Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 4002082 / 3500613 Email: oio.lucknow@cioins.co.in	Districts of Uttar Pradesh : Lalitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhabdra, Fatehpur, Pratapgarh, Jaunpur, Varanasi,

TATA AIG General Insurance Company Limited Registered office: Peninsula Business Park, Tower
A, 15th Floor, G.K Marg, Lower Pare!, 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 • TATA AIG MediCare Platinum UIN: TATHLIP27060V012627

			Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar
14	MUMBAI	Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 022 - 69038800/27/29/31/32/33 Email: oiol.mumbai@cioins.co.in	List of wards under Mumbai Metropolitan Region excluding wards in Mumbai – i.e M/E, M/W, N, S and T covered under Office of Insurance Ombudsman Thane and areas of Navi Mumbai.
15	NOIDA	Office of the Insurance Ombudsman, Bhagwan Sahai Palace 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddh Nagar, U.P-201301. Tel.: 0120-4027589 Tel.: 0120-2514252 / 2514253 Email: oio.noida@cioins.co.in	State of Uttarakhand and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kannauj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautam Buddh nagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.
16	PATNA	Office of the Insurance Ombudsman, 2nd Floor, Lalit Bhawan, Bailey Road, Patna 800 001. Tel.: 0612-2547068 Email: oio.patna@cioins.co.in	Bihar, Jharkhand
17	PUNE	Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 3rd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune – 411 030. Tel.: 020-24471175 Email: oio.pune@cioins.co.in	State of Goa and State of Maharashtra excluding areas of Navi Mumbai, Thane district, Palghar District, Raigad district & Mumbai Metropolitan Region

18	THANE	Office of the Insurance Ombudsman, Jeevan Chintamani Building, 2 nd Floor, Near New RTO Office, Louis Wadi, Vasantrao Naik Mahamarg, Thane (West) - 400604 Tel.: 022- 20812868/69 Email: oio.thane@cioins.co.in	Area of Navi Mumbai, Thane District, Raigad District, Palghar District and wards of Mumbai, M/East, M/West, N, S and T."
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For updated list and details of Insurance Ombudsman Offices, please visit
<https://www.cioins.co.in/Ombudsman>

Section 64VB of the Insurance Act, 1938 - Commencement of risk cover under the **Policy** is subject to receipt of premium by TATA AIG General Insurance Company Limited.

Prohibition of Rebates - Section 41 of the Insurance Act, 1938 as amended by Insurance Laws (Amendment) Act, 2015.

1. 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.
2. 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.

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 Number: 022 6489 8282 / 1800 267 1955 (only for senior citizen policy holders)

Email: customersupport@tataaig.com Website: www.tataaig.com IRDA of India Registration No: 108
CIN: U85110MH2000PLC128425