

PROSPECTUS

1. Suitability

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

2. Add On Conditions

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

3. Benefit

R1. Waiver of Higher Zone Co-Payment

Notwithstanding the 'Higher Zone Co-Payment' of cost sharing section of the base Policy, if this Add on is opted, then Higher Zone Co-Payment, specified in the base Policy shall not be applicable on the admissible claim under the base Policy.

4. Premium Rates

Loading of 5% of the base Policy premium shall be applicable for this Add on. No base Policy loading or discount shall be applicable to this Add on. This premium rate is exclusive of taxes.

5. Terms and Conditions

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