



Tata AIG General Insurance Company Ltd.

Peninsula Business Park, Tower A, 15th Floor, G. K. Marg,
Lower Parel, Mumbai - 400 013
Tel. No. +91 22 6669 9697 Fax: 022 6654 6464
IRDA Registration No.: 108
CIN: U85110MH2000PLC128425

Wellsurance Senior Policy **Prospectus**

Suitability:

1. This policy covers senior persons in the age group wherein entry age is from 50 yrs to 75 years. however, policy is renewable for life upon payment of premium.
2. The policy will be issued for a period 1 year.
3. This policy can be issued to an individual
4. The policy offers coverage for treatment in all hospitals throughout the country provided definition of hospital is met.

Salient Features & Benefits:

- (a) **Critical Illness Benefits** – Lump sum payment shall be provided if the insured person is diagnosed as suffering from the specified Critical Illness for the first time during policy period. Signs and symptoms of the critical illness should be after 90 days from the policy inception date & Insured has to survive the critical illness by 30 days or more from the date of diagnosis.

Only one lump sum payment shall be provided during Insured's Policy Period regardless of the number of Critical Illness, incapacities or treatments suffered by him/her. This Benefit will be terminated after the lump sum payment. The rest of Critical Illness benefit will be available in the renewal policy.

- (b) **In-hospital Benefit for Accidents**- Pays specified per day amount for the days the insured is hospitalized due to an accident. This benefit will be paid, regardless of the expenses incurred.
- (c) **In-hospital Benefit for Sickness** - Pays specified per day amount for the days the insured is hospitalized due to Sickness. This benefit will be paid, regardless of the expenses incurred.
- (d) **Ambulance Charges** – Pays upto the specified amount towards the medical transportation fees and services incurred for bringing the insured to the Hospital following an accident and returning to the normal place of residence after being discharged from the Hospital.
- (e) **Convalescence benefit** - Pays lumpsum amount for the recovery at home, immediately following hospital discharge as an inpatient for a minimum hospitalisation of 5 consecutive nights.
- (f) **Fractures/Dislocation/Burns** – Pays a percentage of the Principal Sum if Injury results in one of the losses as specified in the Schedule of Injuries. The loss must occur within 90 Days from the date of the Accident, which caused Injury.
- (g) **Loss Of Activities Of Daily Living** – When as the result of Injury occurring within 365 Days from the date of the Accident, Insured Person suffers a Permanent inability to perform 3 or more Activities of Daily Living as defined in this Policy for a continuous period of 180 Days. We will pay the Principal Sum, provided such inability has continued for a period of 6 consecutive months at the end of this period.



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(h) Value Added Benefits -

- (i) Free Health Helpline: You can call out expert medical practitioners to avail help on health & wellness related information.
- (ii) Comprehensive Health Portal: You can explore a host of benefits like a personalized health tracker that helps you monitor your health & fitness levels, get access to exclusive health & wellness articles. View the list of our network hospitals, check and compare cost of various medical services provided by different hospitals. Post a health query to our specialized medical practitioners.
- (iii) Health Offers & Discounts: Get discounts on our network of selected Gyms, Spas, Skin care & Weights Management Centers List of updated offers available on our portal.
- (iv) Health Perks : Get discounts on selected health check up packages at our wide range of network hospitals.

Exclusions

This entire Policy does not provide benefits for any loss resulting in whole or in part from, or expenses incurred, directly or indirectly in respect of:

1. Any Pre-existing Condition, any complication arising from it. Except if the insured has taken a similar Wellsurance Policy from Us and is covered without a break, for a period of 4 consecutive years since inception of the first policy with Us. Unless if the Insured person:
 - i) was insured continuously and without interruption for at least 4 years under another Indian insurer's individual health insurance policy for the reimbursement of medical costs for inpatient treatment in a Hospital, and
 - ii) Establishes to Our satisfaction that he was unaware of and had not taken any advice or medication for such Illness or treatment.
 - iii) If the Insured person renews with Us or transfers from any other insurer and increases the Sum Insured (other than as a result of the application of Benefit 2a) upon renewal with Us), then this exclusion shall only apply in relation to the amount by which the Sum Insured has been increased.

With reference to the point i) to iii) , The insured person will be given the credit of the waiting period based on the number of years of continuous and uninterrupted insurance cover.
2. Intentionally self-inflicted Injury or illness, or sexually transmitted conditions, mental or nervous disorder, anxiety, stress or depression, Acquired Immune Deficiency Syndrome (AIDS), Human Immune-deficiency Virus (HIV) infection; attempted suicide, or



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3. War, civil war, invasion, insurrection, revolution, act of foreign enemy, hostilities (whether War be declared or not), rebellion, mutiny, use of military power or usurpation of government or military power; or
4. serving in any branch of the Military or Armed Forces of any country, whether in peace or War, and in such an event We, upon written notification by You, shall return the pro rata premium for any such period of service ; or
5. Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from burning nuclear fuel; or
6. The radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or any part of that equipment; or
7. Congenital anomalies or any complications or conditions arising there from; or
8. Professional Sports, Hazardous Activities ; or
9. Cosmetic or plastic surgery or any elective surgery or cosmetic procedure, circumcision, (except as a result of an Injury caused by a Covered Accident while Our Policy is in force) that improve physical appearance, surgical and non-surgical treatment of obesity (including morbid obesity) and weight control programs, or treatment of an optional nature; Routine health checks or convalescence, Custodial Care, general debility, lethargy, rest cure; expenses on vitamins, tonics and any other health supplement; vaccination, inoculation of any kind.
10. Any investigation(s) or treatments not directly related to a Covered Illness or Covered Injury or the conditions or diagnosis necessitating hospital admission; or Any surgery done on the organ(s), if they are not infected or affected;
11. services, supplies, or treatment, including any period of Hospital confinement, which were not recommended, approved, and certified as Medically Necessary by a Physician; or
12. organ transplants that are considered experimental in nature; expenses incurred for hospitalization or surgery for donation of organs ; or
13. pregnancy and all related conditions, including services and supplies related to the diagnosis or treatment of infertility or other problems related to inability to conceive a child; birth control, including surgical procedures and devices; this however does not include ectopic pregnancy proved by diagnostic means and is certified to be life threatening by the Physician; or
14. Medical expenses incurred as the result of alcohol and/or drug abuse, addiction or overdose.
15. Any surgery for donation of organs.
16. treatment of Spondylosis/ Spondilitis



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17. Cost of Spectacles and contact lenses, hearing aids, walkers, crutches, wheel chairs and such other aids
18. Any Ayurvedic, Homeopath or naturopathy treatments.

Free Look Period – 15 days Free look period from date of receipt of Policy documents is given under the policy. A minimum premium towards stamp duty and proportionate risk premium will be retained by Us.

Claim Procedure:

Contact our appointed Third Party Administrator (TPA) at the address given below, for any claim related query and / or assistance.

- E-Meditek (TPA) ServicesLtd,
- Corporate office: Plot No 577, Phase V, Udyog Vihar, Gurgaon-122016, Haryana,
- Contact details: 24x7 Toll Free Claims Helpline 1800 103 5252.
- Helpline for senior citizens: 0124-4149710
- E-Mail for senior citizen: seniorcitizen@emeditek.com atleast 48 hours prior to an event which might give rise to a claim. For any emergency situations, kindly contact Our TPA within 24 hours of the event.

Terms of Renewal:

- The entry age in the policy is 65 years however the policy is renewal for life unless the Insured Person or any one acting on behalf of an Insured Person has acted in an improper, dishonest or fraudulent manner or any misrepresentation under or in relation to this policy or the Policy poses a moral hazard.
- **Grace Period** - Grace Period of 30 days for renewing the Policy is provided under this Policy However, coverage would not be available for the period for which no premium has been received..
- **Maximum Age** – The maximum entry age under this Policy is upto 75 years. however the policy is renewable for life provided the cover is maintained with us without a break
- **Waiting Period** - Waiting period of 90 days for all sickness hospitalization. There is no waiting period for accident related hospitalization. For Critical Illness benefit, waiting period of 90 days & survival period of 30 days is applicable



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- **Renewal Premium** – Any revision / modification in the product will be done with the approval of the Insurance Regulatory and Development Authority and will be intimated to You atleast 3 months in advance.
- Renewal premium for this policy will not change unless we have revised the premium and obtained due approval from Authority. Your premium will only change if you move into a higher age group, or you change the plan.
- We will not apply any additional loading on your policy premium at renewal based on your claim experience.
- ❖ In the likelihood of this policy being withdrawn in future, we will intimate you about the same 3 months prior to expiry of the policy. You will have the option to migrate to any retail health insurance policy available with us at the time of renewal

- ❖ **Sum Insured Enhancement** – The Insured may seek enhancement of Sum Insured in writing at the time of renewal, before the payment of premium. However, notwithstanding enhancement, for claims arising in respect of accident, injury or illness contracted or suffered during a preceding Policy period, liability of the Company shall be only to the extent of the Sum Insured under the Policy in force at the time when it was contracted or suffered. The Enhanced Sum Insured will have a fresh proposal status where the waiting period, deductibles and exclusions shall apply afresh. However the quantum of increase shall be as per underwriting guidelines of the company.

Claim Settlement

We shall make the payment of claim that has been admitted as payable by Us under the Policy terms and conditions within 30 days of submission of all necessary documents / information and any other additional information required for the settlement of the claim All claims will be settled in accordance with the applicable regulatory guidelines, including IRDA (Protection of Policyholders Regulation), 2002. In case of any delay in payment as stated herein, we will pay you interest at the prevalent bank rate plus 2 % at the beginning of the financial year in which claim is settled. For the purpose of this clause, 'bank rate' shall mean the existing bank rate as notified by Reserve Bank of India, unless the extent regulation requires payment based on some other prescribed interest rate.

Tax Benefit:

- The premium amount paid under this policy qualifies for deduction under Section 80D of the Income Tax Act applicable for critical illness cover.

Requirement:

- Completed proposal form



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Wellsurance Senior
tariff

Premium Rates:

- As per the enclosed sheet
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- The premium will be charged on the completed age as on last birthday.
- Premium rates are subject to change with prior approval from IRDA.

Termination:

- You may terminate this Policy at any time by giving us written notice, and the Policy shall terminate when such written notice is received. If no claim has been made under the Policy, then We will refund premium in accordance with the table below:

Short rate table –

Cancellation**	ANNUALLY
Up to 1 month	25 % OF annual Premium
Up to 3 months	37.5 % OF annual Premium
Up to 4 months	50 % OF annual Premium
Up to 6 months	62.5 % OF annual Premium
Up to 8 months	87.5 % OF annual Premium
Above 8 months	100 % OF annual Premium

These are retention scales.

****From Policy Dispatch Date.**

- We may cancel this Policy / Certificate of Insurance at any time on grounds of misrepresentation, fraud, non-disclosure of material facts or non-cooperation of the insured by giving you 15 Days' notice delivered to You, or mailed to Your last address as appears in Our records, stating when such cancellation shall be effective. In the event of cancellation for misrepresentation, fraud, non-disclosure of material facts, the policy shall stand cancelled ab-



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initio and there will be no refund of premium. In the event the policy is cancelled for non-cooperation of the insured or if you cancel the Policy, the premium shall be computed in accordance with our short period rate table for the period the Policy has been in force, provided no claim has occurred up to the date of cancellation. In the event a claim has occurred in which case there shall be no return of premium.

Section 41 of Insurance Act 1938 (Prohibition of Rebates):

1. No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take 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 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 prospectus or tables of the insurers.
2. Any person making default in complying with the provision of this section shall be punishable with fine which may extend to five hundred rupees.

IRDA REGULATION NO 5: This policy is subject to regulation 5 of IRDA (Protection of Policyholder's Interests) Regulation.

Disclaimer:

This is only a summary of the product features. The actual benefits available are as described in the policy, and will be subject to the policy terms, conditions and exclusions. Please seek the advice of your insurance advisor if you require any further information or clarification.

Insurance is the subject matter of the solicitation". For more details on benefits, exclusions, limitations, terms & conditions, please refer sales brochure/ policy wordings carefully, before concluding a sale

Commencement of risk cover under the policy is subject to receipt and realization of payable premium by Tata AIG General Insurance Company Limited

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Registered Address:- Peninsula Business Park, Tower A, 15th Floor, G. K. Marg, Lower Parel, Mumbai-400013

Visit us at www.tataaiginsurance.in