



# Health Insurance for the **Uncompromising** Customer

TATA AIG   
**MediCare**  
PREMIER



WITH YOU ALWAYS



## **When thinking of health, DON'T Compromise!**

Being the risk experts, we know there can be no compromise in the matters of health and making sure that starts with a robust insurance plan. Choosing the right mix of features and coverage levels is essential to get everything you would need in an ideal health insurance plan. Tata AIG Medicare Premier is a simplified and comprehensive Health Insurance plan. The product is designed keeping in mind the important role that your health insurance plays considering the cost of medical emergencies. With a legacy built on trust be rest assured that we will not compromise on your health insurance and neither should you.

***Think Ahead!***

**Global Cover**



**Emergency  
Air Ambulance**

**Bariatric Surgery**



**Key  
features**

### **Global Cover**

Covers Medical Expenses related to Inpatient & Day Care Hospitalization of the Insured Person incurred outside India, provided that the diagnosis was made in India.

### **Bariatric Surgery**

Covers expenses incurred for Bariatric Surgery for treatment of Obesity and weight control.

### **Consumables Benefit**

Covers expenses incurred, for specified consumables which are consumed during the period of hospitalization directly related to the insured person's medical or surgical treatment of illness/disease/injury.

### **Restore Benefits**

It automatically restores your sum insured to 100% for you and your family members.

### **Emergency Air Ambulance**

Covers expense for ambulance transportation by airplane or helicopter for emergency life threatening health conditions, which require immediate ambulance transportation to the hospital/medical centre.

### **Day Care Procedures**

Covers expenses for 540+ Day Care Treatment due to disease/illness/injury during the policy period taken at a hospital or a Day Care Centre.

|                                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
|---------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>In-Patient Treatment</b>     | Covers 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                                                                                                                                                                                                                                                                                                                                   |
| <b>High End Diagnostics</b>     | Covers the insured person for the listed diagnostic tests on OPD basis if required as part of a treatment subject to ₹25,000 per policy year annually.                                                                                                                                                                                                                                                                                                                                                                                                                            |
| <b>Accidental Death Benefit</b> | Covers 100% of sum insured in the event of death of insured person due to accident. This benefit is not applicable for dependent children covered in the policy.                                                                                                                                                                                                                                                                                                                                                                                                                  |
| <b>Maternity Cover</b>          | Covers maternity expenses - upto a maximum of ₹50,000/- (in case of birth of girl child cover would be for ₹60,000) per policy. No limit on number of delivery events.                                                                                                                                                                                                                                                                                                                                                                                                            |
| <b>First year Vaccinations</b>  | Covers vaccination expenses for up to one year after the birth of the child subject to a limit of ₹10,000/- (in case of girl child cover would be for ₹15,000) provided the child is covered with us.                                                                                                                                                                                                                                                                                                                                                                             |
| <b>Organ Donor</b>              | Covers Medical and surgical Expenses of the organ donor for harvesting the organ where an Insured Person is the recipient                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| <b>Vaccination Cover</b>        | Covers expenses related to Human Papilloma Virus (HPV) vaccine & Hepatitis B Vaccine after 2 years of continuous coverage and Anti-rabies vaccine & Typhoid vaccination without any waiting period.                                                                                                                                                                                                                                                                                                                                                                               |
| <b>Compassionate Travel</b>     | Covers expenses upto ₹20,000 related to a round trip economy class air ticket, or first-class railway ticket, to allow the Immediate Family Member to be at insured person's bedside during his stay in the hospital.                                                                                                                                                                                                                                                                                                                                                             |
| <b>OPD Dental Treatment</b>     | Covers expenses upto ₹10,000 related to root canal, filling, tooth extractions over and above sum insured. Does not impact cumulative bonus.                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| <b>Others Features</b>          | <ul style="list-style-type: none"> <li>• Pre-Hospitalization expenses</li> <li>• Daily Cash for choosing Shared Accommodation</li> <li>• Second Opinion</li> <li>• OPD Treatment</li> <li>• Ambulance Cover</li> <li>• Health Checkup</li> <li>• Hearing Aid</li> <li>• Post-Hospitalization expenses</li> <li>• Daily Cash for Accompanying an Insured Child</li> <li>• Domiciliary Treatment</li> <li>• New Born Baby Cover</li> <li>• Prolonged Hospitalization Benefit</li> <li>• AYUSH Benefit</li> <li>• In-patient Treatment-Dental</li> <li>• Cumulative Bonus</li> </ul> |

The above mentioned benefits are subject to terms and conditions apply.

## Pre-Policy Check-up (PPC)

| Age(Yrs)/Sum Insured | All Sum Insured Options                         |
|----------------------|-------------------------------------------------|
| Upto age 45          | No medicals/No Tele- Medical Examination Report |
| 46-65                | Tele- Medical Examination Report (TeleMER)      |

## Premium Chart:

| Age/Sum Insured | 5 Lakh | 10 Lakh | 15 Lakh | 20 Lakh | 25 Lakh | 50 Lakh |
|-----------------|--------|---------|---------|---------|---------|---------|
| 0-18 yrs        | 6,535  | 7,668   | 8,528   | 9,139   | 9,613   | 11,646  |
| 19-35 yrs       | 8,362  | 10,319  | 11,475  | 12,297  | 12,936  | 15,223  |
| 36-45 yrs       | 9,868  | 12,266  | 13,638  | 14,614  | 15,373  | 17,735  |
| 46-50 yrs       | 14,893 | 19,042  | 21,169  | 22,683  | 23,860  | 27,517  |
| 51-55 yrs       | 20,247 | 24,307  | 27,016  | 28,944  | 30,445  | 35,106  |
| 56-60 yrs       | 24,901 | 29,150  | 32,399  | 34,711  | 36,510  | 42,094  |
| 61-65 yrs       | 30,804 | 44,415  | 49,369  | 52,892  | 55,632  | 64,134  |
| 66-70 yrs*      | 45,829 | 61,509  | 68,372  | 73,250  | 77,043  | 88,808  |
| 71+ yrs*        | 57,636 | 77,686  | 86,353  | 92,513  | 97,301  | 112,155 |

Premium mentioned is per person in INR (Exclusive of GST)

\*Applicable for renewals only

## Premium Calculations:

- The premium will be charged on the completed age of the Insured Person.
- The premium for the policy will remain the same for the policy period as mentioned in the policy schedule.
- For family floater, premium is calculated by adding the premium of respective individual members and applying family floater discount.

## Calculate Your Premium

| Individual Premiums                           | Family Floater Discount                                                                             | Long Term Discount                                                | Total Premium                                                                      |
|-----------------------------------------------|-----------------------------------------------------------------------------------------------------|-------------------------------------------------------------------|------------------------------------------------------------------------------------|
| You <input type="text"/>                      | <b>20%</b><br>for 2 members<br><br><b>28%</b><br>for 3 members<br><br><b>32%</b><br>for more than 3 | <b>5%</b><br>for 2yrs tenure<br><br><b>10%</b><br>for 3yrs tenure | <b>Family Floater Discount</b><br><br><b>Long Term Discount</b><br><br><div></div> |
| Spouse <input type="text"/>                   |                                                                                                     |                                                                   |                                                                                    |
| upto 3 Children <input type="text"/>          |                                                                                                     |                                                                   |                                                                                    |
| upto 2 Dependent Parents <input type="text"/> |                                                                                                     |                                                                   |                                                                                    |
| TOTAL <input type="text"/>                    | Apply discount TOTAL <input type="text"/>                                                           | Apply discount TOTAL <input type="text"/>                         |                                                                                    |

Premium calculated are Exclusive of GST

# General Exclusions:

## Medical Exclusions:

- Congenital External Diseases, defects or anomalies
- Investigation and evaluation
- Alcoholic pancreatitis

## Non-Medical Exclusions:

- Intentional self-injury or attempted suicide while sane or insane.
- Any Insured Person attempting to commit a breach of law with criminal intent
- Treatment rendered by a Medical Practitioner which is outside his discipline

Please refer to policy wordings for complete list of Benefits and Exclusions.

## Waiting Period:

- Policy coverage starts 30 days from the first inception of the policy (except accident).
- Any listed illnesses/treatments will be covered after a waiting period of 24 months.
- Any pre-existing condition will be covered after a waiting period of 24 months.
- Maternity will be covered after a waiting period of 48 months.
- OPD Treatment & OPD Treatment-Dental will be covered after a waiting period of 24 months.

## Tax Benefit:

The premium amount paid under this policy qualifies for deduction under Section 80D of Income Tax (Amendment) Act, 1986. This benefit is not applicable for premium paid in cash/or by demand draft.

Tax benefits are subject to changes in Income Tax Law.

## Claim Procedure:

- Intimation & Assistance: Please contact Us atleast 48 hours prior to an event which might give rise to a claim. For any emergency situations, kindly contact Us within 24 hours of the event.
- Claim Related Information: For any claim related query, intimation of claim and submission of claim related documents, You can contact Us through:

**Name:** TAGIC Health Claims

**Email:** healthclaimsupport@tataaig.com

**Toll Free:** 1800 266 7780 or 1800 229 966 (For Senior Citizens)

**Website:** www.tataaig.com

**Submit claim:** TATA AIG General Insurance Company Limited, 5<sup>th</sup> and 6<sup>th</sup> Floor, Imperial Towers, H.No 7-1-6-617/A, GHMC No - 615,616, Ameerpet,Hyderabad – 500016, Telangana, Phone-040-66864900

For list of network hospitals, please visit our website.

## Terms and Conditions

- Minimum entry age - 91 days and Maximum entry age - 65 years
- Policy Tenure Options-1/2/3 Years
- Covers upto 7 members (Self, Spouse, upto 3 dependent children and parents/parents-in-law)
- You have a period of 15 days from the date of receipt of the policy document to review the policy terms/conditions. In case of any policy related objections, you have the option to cancel the policy and premium would be refunded as per free-look regulation laid down by IRDAI.

- We may apply risk loading (max. individual loading upto 100% of premium per medical condition) based on individual's health status. Maximum overall risk loading shall not exceed 150% of premium per individual.
- There will be no premium refund in case of cancellation due to non-disclosure of material facts, mis-representation or fraud.
- The policy is lifelong renewable upon timely payment of premium. Grace period of 30 days from the policy expiry is available. Renewal premium will change only when you move into higher age group or change your plan/coverage.
- Sum insured can be enhanced only at the time of renewal subject to our underwriting guidelines
- In case you want to port your policy to Us, apply at least 45 days prior to policy renewal date and IRDAI portability guidelines shall apply.
- Any product revision/modification/future withdrawal will be done with the approval of IRDAI and will be intimated to You at least 3 months in advance. In case of withdrawal, you have an option to migrate to our similar health insurance product.

## Prohibition of Rebates

### Section 41 of Insurance Act 1938 as amended by Insurance Laws (Amendment) Act, 2015

- 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.
- 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.

## Grievance Redressal Procedure:

As per regulation 17 of IRDA of India (Protection of Policyholders' Interests) Regulation, 2017.

## Section 64 VB 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.



24x7 Helpline  
**1800 266 7780**  
For Senior Citizens  
**1800 229 966**



24x7 Claims Helpline  
**1800 266 7780**  
(Toll Free)



**Write to us**  
customersupport@tataaig.com

## Disclaimer:

Insurance is the subject matter of solicitation.

For more details on benefits, exclusions, limitations, terms & conditions, please refer sales brochure/ policy wordings carefully, before concluding a sale.

# **DON'T Compromise!**

Call us **24x7** on: **1800 266 7780**  
For Senior Citizens: **1800 229966**



**WITH YOU ALWAYS**

## **Tata AIG General Insurance Company Limited**

Regd Office: 15th Floor, Tower A, Peninsula Business Park,, G.K. Marg, Lower Parel, Mumbai - 400013  
24X7 Toll Free No: 1800 266 7780 or 1800 229966 (For Senior Citizens) | Fax: 022 6693 8170.

| Email: [customersupport@tataaig.com](mailto:customersupport@tataaig.com) Website: [www.tataaig.com](http://www.tataaig.com)

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