



**Uncompromising**  
Care Inside...

TATA AIG   
**MediCare**



WITH YOU ALWAYS

# Choose all-round care for your health with our **Trusted Naam, Fantastic Kaam!**

Being the risk experts, we know there can be no compromise in matters of health and are here to make 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 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.

## Key features

### Restore Benefits

We will automatically restore the Basic Sum Insured upon exhaustion of the Sum Insured and accrued Cumulative Bonus, during the Policy period.

### 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.

### 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 and the insured travels abroad for treatment.

### No Claim Bonus

The below-mentioned 'No claim Bonus' options will be available and applicable as opted by you. Either of the two options are to be selected:

- **Cumulative Bonus**

If you choose Cumulative Bonus, 50% Cumulative Bonus will be applied on the Sum Insured for every claim free Policy year subject to maximum of 100% of the Sum Insured. In case a claim is made during the Policy year, the cumulative bonus would reduce by 50% in the following year.

- **Discount in Renewal Premium (No Claim Bonus)**

If you choose **Discount in Renewal Premium**, we will allow 1% discount on renewal premium for every claim free Policy Year, provided that the Policy is renewed with us without break.

## Wellness Services

Facilities designed to assist in maintaining and improving good health and fitness.

- 8 Tele-consultations (General Physician) through telecommunication and digital communication by a qualified Medical Practitioner
- Ambulance Booking facility through Our impanelled Service Provider that will provide a facility to book a road ambulance in India

## Coverages

### In-Patient Treatment

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 In-patient. Medical expenses directly related to the hospitalization would be payable.

### 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.

### Vaccination Cover

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.

### Compassionate Travel

Covers expenses up to ₹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.

### Optional Accidental Death Rider

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 .

### Other Coverages

- Pre-Hospitalization expenses
- Domiciliary Treatment
- Second Opinion
- Ambulance Cover
- Hearing Aid
- Daily Cash for accompanying an insured child.
- Post-Hospitalization expenses
- Organ Donor
- In-patient Treatment - Dental
- AYUSH Benefit
- Health Checkup
- Daily Cash for choosing shared accommodation
- Bariatric Surgery Cover

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

## Pre-Policy Check-up (PPC)

<b>Age(Yrs)/Sum Insured</b>	<b>All Sum Insured Options</b>
<b>Up to age 45</b>	<b>No medicals/No Tele-Medical Examination Report</b>
<b>46 &amp; above</b>	<b>Tele-Medical Examination Report (TeleMER)</b>

Note: In case of adverse medical declaration, we may call for TeleMER/additional medical tests at our network of diagnostic center.

## Premium Rates & Calculation

The premium will be charged on the completed age, sum insured and zone of the Insured Person. For family floater, the premium is calculated by adding the premium of respective individual members and applying the family floater discount.

Please visit [www.tataaig.com](http://www.tataaig.com) for Premium Rates.

## Discounts On Premium

Long Term Discount	7.5% for a Policy term of 3 years		
	5% for a Policy term of 2 years		
	<i>This discount is available only with 'Single' Premium Payment mode.</i>		
Family Floater Discount	1 member	No Discount	
	2 members	22%	
	3 members	Atleast 1 child	28%
		No child	22%
	3+ members	Atleast 2 children	32%
		Atleast 1 child	28%
No child		22%	
TATA Group Employee Discount	10%		
Discount on opting Shared room category	6%		
Favorable Experience Discount	20% at the inception of the Policy .		
	At Renewal, the Favorable Experience Discount may vary based on established criteria.		

## General Exclusions:

### Medical Exclusions:

- Congenital External Diseases, Defects or Anomalies
- 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:

Initial Waiting Period (except accident)	30 days
Pre-Existing Diseases Waiting Period	36 months
Specified Disease/Procedure Waiting Period	24 months

## Tax Benefit:

The premium amount paid under this Policy qualifies for deduction under 80D of Income Tax Act. Tax benefits are subject to applicable Income Tax Law and subsequent changes thereof.

## 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

**24\*7 Customer Support No:** 022 6489 8282/1800 22 9966 (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 website.

In case if the insured person opts for shared accommodation under the Policy , but gets admitted in a room category higher than that, then 10% of admissible claim amount will be borne by the insured person.

## Terms and Conditions

- Minimum entry age - 91 Days
- Policy Tenure Options-1/2/3 Years
- Covers upto 7 members (Self, spouse, upto 3 dependent children and upto 2 parents/ parents-in-law)
- Free Look cancellation of 30 days is available after receipt of the Policy document to review the Policy terms and conditions.
- We may apply risk loading based on an individual's health status.
- There will be no premium refund in case of cancellation due to established fraud, misrepresentation or non-disclosure of material facts.
- Grace period of 30 days as per regulation laid down by IRDAI is available for renewal post Policy expiry.
- In case you want to port your Policy to us, apply at least 30 days before the Policy renewal date, and IRDAI portability guidelines shall apply.
- The Policy is renewable except in the case of established fraud or non-disclosure or misrepresentation by the Insured Person.
- The Company may revise or modify the terms of the Policy , including the premium rates. The Policy holder shall be notified three months before the changes are effected.

## 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 25 of IRDA of India (Protection of Policy holders' Interests, Operations and Allied Matters of Insurers) Regulations, 2024.

## 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.



24\*7 Customer Support No  
**022 6489 8282**  
For Senior Citizens  
**1800 22 9966**



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



**With You Like Family,  
With You Always.**

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

## **TATA AIG GENERAL INSURANCE COMPANY LIMITED**

Registered Office: Peninsula Business Park, Tower A, 15th Floor, G.K. Marg, Lower Parel, Mumbai – 400 013.

24\*7 Customer Support No: 022 6489 8282/1800 22 9966 (For Senior Citizens)

Email: [customersupport@tataaig.com](mailto:customersupport@tataaig.com) | Website: [www.tataaig.com](http://www.tataaig.com) | IRDA of India Registration No: 108

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