



WITH YOU ALWAYS

**MORE  
HOLISTIC.  
MORE  
PROTECTIVE.  
MORE  
WELLNESS.**

*Presenting*

TATA AIG   
**MediCare**  
PREMIER

# 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 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.

## Key Benefits

### Global Cover for Planned Hospitalization<sup>#</sup>

Covers medical expenses related to inpatient & day care hospitalization of the Insured Person incurred outside India, provided that the diagnosis was made in India.

Expenses incurred towards obtaining visa for medical treatment is also covered.\*

### 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 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 year.

For single premium multi-year policies, the insured can utilize maximum up to 3X Restore in a policy year. i.e. can utilise the available restorations anytime during the policy period, except for the first claim, for e.g. a policy with tenure of 3 years, the insured is eligible for a total of 3 restorations anytime during the policy period and 2 restorations for a 2 years policy.\*

### Emergency Air Ambulance Cover

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 for further medical management.



## Wellness Services

Provides wellness services designed to assist insured persons in maintaining and improving good health and fitness.

- Unlimited Teleconsultation - General/ Specialty
- Health Condition Management
- Redeemable Voucher/Discount on services (Vouchers for fitness centres & activities, discounts on Pharmacy & Diagnostics etc.)
- Ambulance Booking facility
- Emergency Help Me feature

## Wellness Program

Provides a wellness program designed to promote wellness and fitness amongst the Insured Persons through:

- Health Risk Assessment
- Rewards accumulated through fitness activities can be utilised towards the payment of services/items under below categories:
- Wellness Rewards

- OPD Consultation/Treatment
- Health Check-ups/diagnostics
- Health Supplements
- Pharmaceuticals

## Home Care Treatment\*

Covers expenses incurred for treatment taken at home for Dialysis/Chemotherapy/Pandemic Care at home.

## 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.

### High End Diagnostics

Covers the Insured Person for the listed diagnostic provided in the policy wordings on OPD basis if required as part of a treatment.

### Accidental Death Benefit

Pays a fixed amount of 100% of the base Sum Insured, maximum up to ₹50 Lakh in the event of death of Insured Person due to accident. This benefit is not applicable for dependent children covered in the policy.

### Maternity Cover

Covers maternity expenses, up to limits as specified in the Benefit Table, per policy subject to a waiting period of 3 years of continuous coverage under this policy.

### First year Vaccinations

Covers vaccination expenses for up to one year after the birth of the child provided the child is covered with us.

### Organ Donor

Covers medical and surgical expenses of the organ donor for harvesting the organ where an Insured Person is the recipient.

### Compassionate Travel

- Domestic**  
Covers expenses 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 in India.
- Global\***  
Covers expenses related to round trip economy class air ticket, to allow the Immediate Family Member to accompany the Insured Person for the purpose of planned treatment outside India.

### OPD Treatment - Dental

Covers expenses related to root canal, filling, tooth extractions over and above Sum Insured. Does not impact No Claim Bonus.

### Home Physiotherapy\*

As a part of post hospitalization expenses cover, 15 physiotherapy sessions arranged at home by our empanelled service providers within India.



## Other Coverages

- Pre-Hospitalization expenses
- Daily Cash for choosing Shared Accommodation
- Vaccination Cover
- Post-Hospitalization expenses
- Daily Cash for Accompanying an Insured Child
- Prolonged Hospitalization Benefit
- Second Opinion
- Ambulance Cover
- Hearing Aid
- AYUSH Benefit
- Domiciliary Treatment
- In-Patient Treatment - Dental
- OPD Treatment
- Health Check-up
- Day Care Procedure
- No Claim Bonus
- Bariatric Surgery
- Delivery Complications Cover

The above mentioned benefits are subject to terms and conditions.

\*For Sum Insured ₹75 Lakh & above.

## Pre-Policy Check-up (PPC)

Pre-Policy Check-up at our network is required. The medical reports are valid for a period of 90 days from the date of the Pre-Policy Check-up. The company may conduct Tele MER/Video, MER/Pre-Policy Check-up based on age/Sum Insured medical declaration or any other underwriting criteria.

In case of an adverse medical declaration, we may call for additional medical tests. We may conduct medical tests at diagnostic centres based on medical disclosure wherever applicable. At least 50% of the Pre-Policy medical Check-up cost would be borne by TATA AIG in case a Pre-Policy Check-up (PPC) is conducted and the proposal is accepted.

## 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 in lieu of non-availability of 'Global Cover for Planned Hospitalization'	2% 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) or if the Policyholder/Insured Person(s), as a Resident Indian National, has agreed to opt out of this Benefit at the time of proposal or at renewal.		

## 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.
- Expenses for treatment directly arising from 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	24 months
Specified Disease/Procedure Waiting Period	24 months
Maternity Cover	36 months
OPD Treatment	24 months
OPD Treatment - Dental	24 months

### Tax Benefit:

The premium amount paid under this policy qualifies for deduction under Section 80D of Income Tax (Amendment) Act, 1986.

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-040-6686-4900. 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, up to 3 dependent children and up to 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 Policyholder 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 Policyholders' 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

# Benefit Table

Cover/Sum Insured (in ₹)	Coverage				
	Up to ₹50 Lakh	₹75 Lakh	₹100 Lakh	₹200 Lakh	₹300 Lakh
In-Patient Treatment	Up to Sum Insured				
Pre-Hospitalization Expenses	Up to 60 days				
Post-Hospitalization Expenses	Up to 90 days	Up to 200 days			
Day Care Procedures	Up to Sum Insured				
Organ Donor					
Domiciliary Treatment					
Restore Benefit					
AYUSH Benefit					
Ambulance Cover (per hospitalization)	Up to ₹5,000	Up to ₹7,500	Up to ₹10,000	Up to ₹20,000	Up to ₹30,000
Health Check-up (on cashless basis)	Up to 1% of Sum Insured; maximum ₹10,000 per policy	Up to 1% of Sum Insured; maximum ₹15,000 per policy	Up to 1% of Sum Insured; maximum ₹20,000 per policy	Up to 1% of Sum Insured; maximum ₹25,000 per policy	Up to 1% of Sum Insured; maximum ₹25,000 per policy
Compassionate travel (per policy year)	Up to ₹20,000	Up to ₹50,000			
Global Cover for Planned Hospitalization <sup>#</sup>	Up to Sum Insured (For applicability refer to special condition as mentioned under 'Global Cover for Planned Hospitalization')				
Consumables Benefit	Up to Sum Insured				
Bariatric Surgery Cover					
In-patient Treatment - Dental					
Vaccination cover					
Hearing Aid	50% of actuals; maximum ₹10,000 per policy				
Daily Cash for Choosing Shared Accommodation	0.25% of base Sum Insured; maximum ₹2,000 per day				

Daily Cash for Accompanying an Insured Child	0.25% of base Sum Insured; maximum ₹2,000 per day				
Second Opinion	Covered				
Maternity Cover	₹50,000 (₹60,000 for birth of girl child)	₹1,00,000 (₹1,20,000 for birth of girl child)			
Delivery Complications Cover	Up to ₹10,000	Up to ₹25,000			
First year Vaccinations	Upto ₹10000 (₹15000 for girl child) (The limit is a lifetime limit and not a policy limit which will be applicable for each child.)				
Prolonged Hospitalization Benefit	1% of Sum Insured				
High End Diagnostics (per policy year)	Up to ₹25,000	Up to ₹50,000			
OPD Treatment (per policy year)	Up to ₹5,000	Up to ₹7,500	Up to ₹10,000	Up to ₹15,000	Up to ₹20,000
OPD Treatment - Dental (per policy year)	Up to ₹10,000	Up to ₹12,500	Up to ₹15,000	Up to ₹20,000	Up to ₹25,000
Emergency Air Ambulance Cover	Up to ₹5,00,000	Up to ₹5,00,000 for out of Network Up to Sum Insured within our Network			
Accidental Death Benefit	100% of base Sum Insured	₹50,00,000			
Home Care Treatment Cover	Not Available	Up to Sum Insured for a) Dialysis at home      b) Chemotherapy at home c) Up to 25% of Sum Insured for Pandemic Care at home, maximum up to 15 days in a policy year			
No Claim Bonus	For every claim free year: i) Cumulative Bonus: 50% of the base Sum Insured of the expiring Policy, maximum upto 100% (50% decrease in subsequent policy year, in case of claim). <b>OR</b> ii) 1% Discount in Renewal Premium				
Wellness Services	i. Unlimited Teleconsultation General ii. Unlimited Teleconsultation – Specialist iii. Health Condition Management a. Diet & Weight Management Program b. Stress Management Program iv. Redeemable Voucher/Discount on Services v. Ambulance Booking facility vi. Emergency Help me feature				
Wellness Program	i. Health Risk Assessment ii. Reward Earning iii. Reward Utilisation (towards OPD Consultation/ Treatment, Pharmaceuticals, Health Check-Ups/Diagnostics, etc.)				

#2% discount in lieu of non-availability of 'Global Cover for Planned Hospitalization' where either the policyholder or the Insured Person(s) is a Foreign National or their Residence Status is Non-Resident Indian (NRI) or Overseas Citizen of India (OCI) or if the Policyholder/Insured Person(s), as a Resident Indian National, has agreed to opt out of this Benefit at the time of proposal or at renewal.





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

**Disclaimer:** Insurance is a subject matter of solicitation. For more details on benefits, co-payments, 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 Only) | Email: [customersupport@tataaig.com](mailto:customersupport@tataaig.com)  
Website: [www.tataaig.com](http://www.tataaig.com) | IRDA of India Registration No: 108 | CIN: U85110MH2000PLC128425  
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