

Critical Illness
UIN: TATHLIP21292V022021

Critical Illness - Prospectus

Suitability

- 1) This policy covers persons in the age group wherein entry age is from 18 years upto 65 years. Policy is however renewable for life upon payment of premium.
- 2) The policy will be issued for a 1 year period.
- 3) This policy can be issued to an individual.

Basic Policy - Benefits

- i) This Policy provides a lump sum amount as stated in the Schedule of the Benefits if You are first time diagnosed to be suffering from any of the below listed Critical Illness/s.
 1. First Heart Attack - of specified severity
 2. Cancer of specified severity
 3. Stroke resulting in Permanent Symptoms
 4. Open Chest CABG
 5. Kidney Failure Requiring Regular Dialysis
 6. Major Organ / Bone Marrow Transplant
 7. Total Blindness
 8. Coma of specified severity
 9. Major Burns
 10. Multiple Sclerosis with persisting symptoms
 11. Permanent Paralysis of Limbs

Only one lump sum payment shall be provided during the Insured's lifetime regardless of the number of Critical Illness, incapacities or treatments suffered by him/her. This Benefit will be terminated after the lump sum payment. If a Critical Illness is diagnosed within Ninety (90) days following the effective date or the date of its last reinstatement of this Policy, whichever is later, the Company's liability shall be limited to the refund of premiums paid under this Policy.

- ii) The second opinion benefit is valid only if your Critical Illness Insurance Policy is in force and the Insured Person has been diagnosed with any one of the 11 Covered Critical Illnesses defined in this policy.

General Exclusions -

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

1. Any Pre-existing Condition, any complication arising from it, or
2. Any Illness, sickness or disease , other than specified as Critical Illness, as mentioned in the policy schedule, or
3. Any Critical Illness of which, the signs or symptoms first occurred prior to or within Ninety (90) days following the Policy Issue Date or the last Commencement Date, whichever is later, or

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4. Any Critical Illness resulting from a physical or mental condition which existed before the Policy Issue Date or the last Commencement Date which was not disclosed , or
5. Intentionally self-inflicted Injury or illness, or sexually transmitted conditions, suicide, or
6. 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
7. Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from burning nuclear fuel; or
8. The radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or any part of that equipment; or
9. Congenital anomalies or any complications or conditions arising therefrom; or
10. Participation in winter sports, skydiving/parachuting, hang gliding, bungee jumping, scuba diving, mountain climbing (where ropes or guides are customarily used), riding or driving in races or rallies using a motorized vehicle or bicycle, caving or pot-holing, hunting or equestrian activities, skin diving or other underwater activity, rafting or canoeing involving white water rapids, yachting or boating outside coastal waters (2 miles), participation in any Professional Sport, any bodily contact sport or any other hazardous or potentially dangerous sport for which you are trained or untrained;or
11. Any loss resulting directly or indirectly, contributed or aggravated or prolonged by childbirth or from pregnancy, or
12. Any Critical Illness based on a Diagnosis made by the Insured or his/her Immediate Family Member or anyone who is living in the same household as the Insured or by a herbalists, acupuncturist or other non-traditional health care provider; and
13. Cosmetic or plastic surgery or any elective surgery or cosmetic procedure that improve physical appearance, surgical and non-surgical treatment of obesity (including morbid obesity) and weight control programs, or treatment of an optional nature;
14. Special nursing care, routine health checks or convalescence, Custodial Care, general debility, lethargy, rest cure;
15. Any investigation(s) or treatments not directly related to a Covered Illness or Covered Injury or the conditions or diagnosis necessitating hospital admission;

Pre-existing Condition Pre existing disease means any condition, ailment, injury or disease:

A) That is/are diagnosed by a physician within 48 months prior to the effective date of the policy issued by the insurer or its reinstatement; or

B) For which medical advice or treatment was recommended by, or received from, a physician within 48 months prior to the effective date of the policy issued by the insurer; or its reinstatement

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Claim Procedure:

All claims under this policy will be processed and settled by us.

You can get in touch with us as below -

- Email: general.claims@tata-aig.com Website: www.tataaig.com
- Toll Free No = 1800 266 7780, from BSNL/MTNL Landline or 1800 22 9966 (only for senior citizen policy holders)
- SMS "CLAIMS" to 5616181
- Write to:
Tata AIG General Insurance Company Ltd.
Health Claims Department
A-501, 5th Floor, Building No. 4, Infinity Park,
Gen. A. K. Vaidya Marg, Dindoshi, Malad (E),
Mumbai, India - 400 097.

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.
- **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.
- **Maximum Age** - The maximum entry age under this Policy is upto 65 years, however the policy is renewable for life provided the cover is maintained with us without a break
- **Waiting Period** - 90 days waiting period from the first inception of the Policy with Us. However it is not applicable for Renewed polices.
- **Survival Period** - 30 days or more survival period from the date of diagnosis.
- **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.

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- Renewal premium for this policy will not change unless we have revised the premium and obtained due approval from Authority. Your premium will also change if you move into a higher age group or change of sum insured.
- 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 similar 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. The Enhanced Sum Insured will have a fresh proposal status where the waiting period and exclusions shall apply afresh. However the quantum of increase shall be as per underwriting guidelines of the company.

Claim Settlement (provision for Penal Interest):

i. The Company shall settle or reject a claim, as the case may be, within 30 days from the date of receipt of last necessary document.

ii. In the case of delay in the payment of a claim, the Company shall be liable to pay interest to the policyholder from the date of receipt of last necessary document to the date of payment of claim at a rate 2% above the bank rate.

iii. However, where the circumstances of a claim warrant an investigation in the opinion of the Company, it shall initiate and complete such investigation at the earliest, in any case not later than 30 days from the date of receipt of last necessary document. In such cases, the Company shall settle or reject the claim within 45 days from the date of receipt of last necessary document.

iv. In case of delay beyond stipulated 45 days, the Company shall be liable to pay interest to the policyholder at a rate 2% above the bank rate from the date of receipt of last necessary document to the date of payment of claim.

(Explanation: "Bank rate" shall mean the rate fixed by the Reserve Bank of India (RBI) at the beginning of the financial year in which claim has fallen due) .(Note to Insurers: The Clause shall be suitably modified by the insurer based on the amendment(s), if any to the relevant provisions of Protection of Policyholder's Interests Regulations, 2017)

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

Cancellation

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We may cancel this Policy at any time on grounds of mis-representation, fraud, non-disclosure of material facts or non-cooperation of the insured by giving you a 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 your non-cooperation. In the event of cancellation for mis-representation, fraud, non-disclosure of material facts, the policy shall stand cancelled ab-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 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.

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.**

Section 41 of Insurance Act1938 as amended by Insurance Laws (Amendment) Act, 2015 (Prohibition of Rebates):

1. 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 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 insurer.
2. Any person making default in complying with the provision of this section shall be liable for penalty which may extend to ten lakh rupees.

IRDAI REGULATION: This policy is subject to IRDAI (Protection of Policyholder’s Interests) Regulations,2017.

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Note: Policy Term and Conditions & Premium rates are subject to change with prior approval from IRDAI.

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 read the policy wordings carefully, before concluding a sale

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

Tata AIG General Insurance Company Limited

Registered Office: Peninsula Business Park, Tower A, 15th Floor, G. K. Marg, Off Senapati Bapat Road, Lower Parel, Mumbai- 400013.

24X7 Toll Free No: 1800 266 7780 or 1800 22 9966 (For Senior Citizens) Fax: 022 6693 8170

Email:customersupport@tataaig.com Website: www.tataaig.com IRDA of India Registration No: 108 CIN: U85110MH2000PLC128425