

While you juggle your multiple roles,
we help you stay committed to your health

| ENSURE YOU INSURE |



Wellsurance Woman Policy UIN: TATHLIP10002V010910

Wellsurance Woman Policy



WITH YOU ALWAYS

Wellsurance Woman Policy

Today's Indian woman is extremely focused – she's a real achiever. As she makes her mark, she balances multiple roles perfectly. Be it a supportive wife, a caring mother or a successful career person, there are very few things that she does not have the time for – her health, unfortunately can be one of those things.

That's why we created Wellsurance Woman Policy, which looks beyond her health insurance needs and ensures her well being.

Salient Features & Benefits



Critical Illness Benefits



In-Hospital Benefit for Accidents



In-Hospital Benefit for Sickness



Intensive Care Unit Benefit



Ambulance Charges



Convalescence Benefit



Cosmetic Reconstruction Surgery

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

We will pay a daily benefit for each day you are an inpatient in a hospital within the republic of India due to injury or accidents subject to the deductible shown in the policy schedule. The period of confinement must be medically necessary and recommended by a physician. The total benefits provided for any one period of confinement are subject to the in-hospital maximum shown in the policy schedule. During one period of confinement requiring ICU and regular hospitalization, we shall pay against ICU or daily hospital cash as may be applicable subject to deductible.

C) In-Hospital Benefit for Sickness

We will pay a daily benefit for each day you are an inpatient in a hospital within the republic of India due to illness or disease or sickness subject to the deductible shown in the policy schedule and a waiting period of 90 days. The period of confinement must be medically necessary and recommended by a physician. The total benefits provided for any one period of confinement are subject to the in-hospital maximum shown in the policy schedule. During one period of confinement requiring ICU and regular hospitalization, we shall pay against ICU or daily hospital cash as may be applicable subject to deductible.

D) Intensive Care Unit Benefit

We will pay a daily benefit for each day you are an inpatient admitted in the intensive care unit in a hospital due to injury/sickness subject to any applicable deductible shown in the policy schedule and commences under the circumstances described in a hazard and while this policy is in effect, subject to the maximum shown in the policy schedule per policy year.

Wellsurance Women Policy Benefits (in Rs)

A. Critical illness benefit**	Classic	Supreme	Elite
Cancer of specified severity	300,000	500,000	750,000
First heart attack of specified severity	1,50,000	2,50,000	3,75,000
Stroke resulting in permanent symptoms	1,50,000	2,50,000	3,75,000
Kidney failure requiring regular dialysis	1,50,000	2,50,000	3,75,000
Coma of specified severity	1,50,000	2,50,000	3,75,000
Total blindness (due to acute sickness or accident)	1,50,000	2,50,000	3,75,000
Major burns	1,50,000	2,50,000	3,75,000
Multiple sclerosis with persisting symptoms	1,50,000	2,50,000	3,75,000
Permanent paralysis of limbs	1,50,000	2,50,000	3,75,000
Open chest CABG	1,50,000	2,50,000	3,75,000
Major organ/ Bone marrow transplant	1,50,000	2,50,000	3,75,000

E) 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, subject to the maximum as shown in the Policy Schedule.

G) Convalescence Benefit

Pays lump sum amount for the recovery at home, immediately following hospital discharge as an inpatient for a minimum hospitalisation of 5 consecutive nights.

H) Cosmetic Reconstruction Surgery

Pays the specified amount if the surgery is conducted as a reconstructive procedure on structures of the body for the purpose of restoring/improving bodily function or correcting significant deformity resulting from accidental injury as covered under the hazard, subject to the maximum shown in the policy schedule.

Benefits	Classic	Supreme	Elite
Cosmetic reconstruction surgery (applicable only in case of accident)	50,000	1,00,000	2,00,000
Hospital cash – upto 90 days (1 day deductible)	2000 per day	3000 per day	4000 per day
ICU benefit – upto 15 days per policy year	3000 per day	4500 per day	6000 per day
Ambulance charges (while admitting & while discharging from the hospital subject to the maximum as shown in the Policy Schedule)	2,000	2,000	2,000
Convalescence benefit (Immediately following hospital discharge as an in-patient for a minimum hospitalisation of 5 consecutive nights)	1,500	2,500	4,000

**Waiting period:

90 days for all sickness hospitalization. No waiting period for accident related hospitalization. For critical illness benefit, waiting period of 90 days & survival period of 30 days is applicable.

Deductible:

1st day of hospitalization as an inpatient for Accident and Sickness benefit.

Value Added Services:

- (i) **Health Line:** You will be able to talk to physicians on daily - routine medical problems like - acidity, sinus, cough-colds, infections, diabetes etc. The physicians will inform the customers on the causes of these problems and suggested therapies. This service will not provide any specific medicines, but will only act as additional information. You will have to accept the medico legal disclaimer at the beginning of the call. Medico legal disclaimer - This call is meant for additional information purpose only and doesn't substitute your visit/consultation to a physician.
- (ii) **Health Portal:** You will be given access to the health portal, exclusively developed for Tata AIG General Insurance Company Limited, which has a "Knowledge Centre" which will host 'Health Articles' on relevant topics like diabetes, cholesterol, weight management, yoga, heart diseases, fitness. The purpose of this service is to educate you on health & wellness topics so that you can start practicing preventive care. You will have to accept the medico legal

disclaimer before accessing the health articles.

Medico legal disclaimer - These articles are intended for additional information purpose only and doesn't substitute your visit/consultation to a physician.

- (iii) **Health Query:** You will be able to write queries on routine health problems like acidity, sinus, cough-colds, infections, diabetes etc on - "Post your Health Query". The queries will be answered by a physician, and will be e-mailed to your e-mail address. This service will not provide any specific medicines, but will only act as additional information. You will have to accept the medico legal disclaimer while availing this service on the health portal. Medico legal disclaimer - This service is intended for additional information purpose only and doesn't substitute your visit/consultation with a physician.

- (iv) **Discounted Services for Health & Wellness:** You will be offered discounts at health related services like gyms, weight management centers, beauty parlors, diagnostic centers by personally visiting/calling the respective

centers in their respective cities and paying directly to the center. We will provide the list of discounted tie-ups, along with centre address/contact numbers available on the health portal which will be updated on regular intervals.

- (v) **e-News letter:** You will receive regular updates on various health topics, latest trends in health & wellness, via an 'e-News Letter' which will be mailed to your e-mail id (if available & provided). The purpose of this e-news letter is to

educate you on health & wellness topics so that you can start practicing preventive care. You will have to accept the medico legal disclaimer before accessing the health articles. Medico legal disclaimer - These articles are intended for additional information purpose only and don't substitute your visit/consultation with a physician.

Premium Table (in Rs)

Annual			
Wellsurance Woman Policy			
Age(Yrs)	Classic	Supreme	Elite
18 - 24	2,663	4,983	9,258
25 - 29	2,899	5,342	9,746
30 - 34	3,321	6,025	10,745
35 - 39	4,086	7,193	12,346
40 - 44	5,542	9,473	15,565
45 - 49	6,213	10,556	17,138
50 - 54	9,933	17,283	28,987

Annual			
Wellsurance Woman Policy			
Age(Yrs)	Classic	Supreme	Elite
55 - 59	12,369	21,043	34,313
60 - 65	19,790	33,669	54,902
66 - 70*	29,684	50,503	82,352
71 - 75*	44,526	75,755	1,23,529
76 - 80*	66,789	1,13,633	1,85,294
81 - 90*	1,33,580	2,27,264	3,70,587
>90*	1,66,974	2,84,080	4,63,234

*The premium rates mentioned in the premium table for age above 65 years are only for renewal cases.

Premium mentioned is Annual (in Rs) & inclusive of 18% GST.

Indicative list of documents for claims


- Our claim form, duly completed and signed for on behalf of the insured Person.
- Photocopy of bills (including but not limited to pharmacy purchase bill, consultation bill, diagnostic bill and any attachments there to like receipts or prescriptions in support of treatment taken).
- All reports, including but not limited to all medical reports, case histories, investigation reports, treatment papers,

- discharge summaries.
- A precise diagnosis of the treatment for which a claim is made.
- A detailed list of the individual medical services and treatments provided and a unit price for each.
- Prescriptions that name the insured person and in the case of drugs: the drugs prescribed, their price and a receipt for payment. Prescriptions must be submitted with the corresponding doctor's invoice.

Contact details for claims

For any claim related query, intimation of claim and submission of claim related documents, You can contact Us through:

 Email: general.claims@tataaig.com
 Website: www.tataaig.com
 Toll Free No: 1800-266-7780, 1800-22-9966 (only for senior citizen policy holders)

 **SMS "CLAIMS"** to 5616181
 **Write to:**
 Tata AIG General Insurance Company Limited
 Health Claims Department
 A-501, 5th Floor, Building No. 4, Infinity Park,
 Gen. A. K. Vaidya Marg, Dindoshi, Malad (E).
 Mumbai, India - 400 097.

General Exclusions (Illustrative)

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. Intentionally self-inflicted injury or illness; conditions related to or arising out of HIV; Aids; war; congenital anomalies; pregnancy and all related conditions; abuse of drugs and alcohol and addiction or overdose etc. **(For complete list of detailed exclusions, please refer policy wordings).**

Eligibility Criteria:

Women between the age of 18 years and 65 years. Policy is however renewable annually for life upon payment of premium.

Terms & Conditions:

- You have a period of 15 days from the date of receipt of the policy document to review the terms and conditions of this policy. If you have any objections to any of the terms and conditions, you have the option of cancelling the policy stating the reasons for cancellation and you will be refunded the premium paid by you after adjusting the amounts spent on stamp duty charges and proportionate risk premium. You can

cancel your policy only if you have not made any claims under the policy. All your rights under this policy will immediately stand extinguished on the free look cancellation of the policy. Free look provision is not applicable and available at the time of renewal of the policy.

- Renew within the due date to ensure continuity benefit. your renewal premium will be on the basis of your revised age band and there will be no extra loadings based on your individual claim. You can renew your policy within 30 days from the expiry of the policy. However there is no coverage available during this break in period
- All applications for renewal must be received by us before the end of the policy period. The Policy and Certificate of Insurance may be renewed with Our consent by the payment in advance of the total premium specified by Us, which premium shall be at Our premium rate in force at the time of renewal. The policy and the Certificate of Insurance shall be ordinarily renewable except on grounds such as Misrepresentation, fraud or moral hazard.
- We may cancel this policy/certificate of Insurance at any time on grounds of mis-representation, 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 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 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.

- **Portability:** A policy holder desirous of porting (shifting) his policy to us shall apply at least 45 days before the premium renewal date of his existing policy. The accrued benefits and time bound exclusions will also be transferred without any interruption. Portability will be provided in accordance to IRDA of India guidelines issued from time to time.
- 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 with all the accrued continuity benefits, if any, provided the policy has been maintained without a break as per portability guidelines issued by IRDA of India.

- **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.
- Any revision/modification in the product will be done with the approval of the insurance regulatory and development authority a will be intimated to you atleast 3 months in advance.

Section 41 of the Insurance Act, 1938 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 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.
2. 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 Policy holders Interests) Regulation, 2017.

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.

Tata AIG General Insurance Company Limited

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

Toll Free No: 1800-266-7780 / 1800-229-966 (only for senior citizens)

Website: www.tataaig.com | Fax: 022-66938170 | Email: customersupport@tataaig.com

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