



The information mentioned below is illustrative and not exhaustive. Information must be read in conjunction with the product brochures and policy document. In case of any conflict between the Key Features Document and the policy document the terms and conditions mentioned in the policy document shall prevail.

Title	Description	Refer to Policy Clause Number
Product Name	Critical Illness Policy	Product Name
What is Critical Illness Policy?	<p>Critical Illness Policy is a unique policy which provides coverage for Critical Illness like; First Heart Attack - of specified severity; Cancer of specified severity; Stroke resulting in Permanent Symptoms; Open Chest CABG; Kidney Failure Requiring Regular Dialysis; Major Organ / Bone Marrow Transplant; Total Blindness; Coma of specified severity; Major Burns; Multiple Sclerosis with persisting symptoms; Permanent Paralysis of Limbs.</p> <p>It also provides Second Opinion Benefit if the Insured Person has been diagnosed with any one of the 11 Covered Critical Illnesses defined in this policy.</p> <p>This is a Retail Product designed for the specific needs of Individuals to protect themselves from unfortunate events.</p> <p>No medical examination is required.</p>	
Policy Tenure Eligibility of Insured	<p>The policy will be issued for a period 1 year.</p> <p>The entry age in the policy is 18 years onwards upto 65 years. However the policy is renewal for life.</p>	
What am I covered for:	<ol style="list-style-type: none"> 1. CRITICAL ILLNESS BENEFITS – The Critical Illness Benefit covers any of the following illnesses upon diagnosis being: <ol style="list-style-type: none"> 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 2. SECOND OPINION BENEFIT- 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. It covers, Transmission of medical records, including images, via computerized software to specialist physicians, in order to obtain an independent second opinion on the diagnosed Critical Illness. <p>Note: 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.</p>	Part E. Coverage

Title	Description	Refer to Policy Clause Number
What are the major exclusions in the policy:	<p>This entire Policy does not provide benefits for any loss resulting in whole or in part from, or expenses incurred, directly or indirectly in respect of:</p> <ol style="list-style-type: none"> 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 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, mental or nervous disorder, anxiety, stress or depression, Acquired Immune Deficiency Syndrome (AIDS), Human Immune-deficiency Virus (HIV) infection; 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. 	Part B –General Exclusions
Waiting Period Survival Period	<ul style="list-style-type: none"> • 90 days from the first inception of the Policy with Us. • 30 days or more, from the date of diagnosis 	Part E. Coverage, Part I
Payout basis	<ul style="list-style-type: none"> • All benefits under this Policy are payable on Benefit basis. 	
Cost Sharing	Not Applicable	

Title	Description	Refer To Policy Clause Number
Renewal Conditions	<ul style="list-style-type: none"> • The entry age for the policy is from 18 years to 65 years and the policy is ordinarily renewable for life, subject to application for renewal and the renewal premium in full has been received by the due dates and realisation of premium. • Grace period of 30 days for renewing the policy is provided. To avoid any confusion any claim incurred during break-in period will not be payable under this policy. • We will not apply any additional loading on your policy premium at renewal based on your claims experience. • The renewal premium for this policy will not change unless We have revised the premium and obtained due approval from IRDA. Your premium will also change if you move into a higher age group or change the sum insured. 	Part D Uniform Provisions 4, Renewal Conditions
Renewal Benefits	<ul style="list-style-type: none"> • Not Applicable 	
Free Look Period	<p>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.</p>	Part D Uniform Provisions 24
Cancellation	<p>This policy would be cancelled on grounds of misrepresentation, fraud, non-disclosure of material facts or non-cooperation by any Insured Person by giving a 15 Days notice.</p> <p>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.</p>	Part C Uniform Provisions 5, Expiration Date.
How to Claim	<p>In case of an event which might give rise to a claim, please contact Our 24/7 Call center at 1800 266 7780 / 1800 11 99 66 or 022-66939500 or 1800 22 9966 (only for senior citizen policy holders)</p> <p>SMS "CLAIMS" to 5616181</p> <p>You may email to the customer service desk at customersupport@tata-aig.com. / general.claims@tata-aig.com</p> <p>Write to: Tata AIG General Insurance company Ltd. A-501, 5th Floor, Building No. 4, Infinity Park, Gen. A. K. Vaidya Marg, Dindoshi, Malad (E), Mumbai, India - 400 097.</p> <p>Website: www.tataaiginsurance.in</p>	Part D Uniform Provisions 8

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