WITH YOU ALWAYS

Great Protection.
LITE Price.

PRESENTING

TATA AIG
MediCare LITE

Ensuring the safety of your loved ones at the time of health and medical uncertainties is a crucial responsibility. However, this duty should not translate into a financial burden. TATA AIG MediCare LITE empowers you to prioritize the well-being of your loved ones without sacrificing on medical coverages. Because taking care of your family's health should not compromise your peace of mind.

Key Features

Restore Benefit

Automatically reinstate 100% of the Sum Insured, once in a Policy Year, if the balance Sum Insured and accrued Cumulative Bonus are insufficient to pay an admissible claim.

Cumulative Bonus

We will provide Cumulative Bonus in the form of 50% of the base Sum Insured of the expiring Policy, on each Renewal of the Policy, after every claim free Policy Year, provided that the Policy is renewed with Us without a break. The total accumulated Cumulative Bonus shall not exceed 100% of the base Sum Insured in any Policy Year. Alternately, no Claim Discount in premium can be opted, in which case policy will not be entitled for Cumulative Bonus.

Health Check-up

We will arrange for medical tests listed in the Policy Wordings, every Policy Year, irrespective of claim, on cashless basis.

Wellness Services

Teleconsultation - General: We will arrange for teleconsultations upon your request through tele and digital communication for your health related complaints or preventive health care by a qualified Health Care Professional.

T&C apply

Product Table

Minimum entry age: 91 Days

Maximum entry age: 65 Years

Policy tenure options: 1/2/3 Years

Plan type: Individual/Family Floater

Relationships covered: Self, spouse and up to 3 dependent children, up to 2 parents or parents-in-law

Tata AIG MediCare LITE UIN: TATHLIP24132V012324

Benefit Name	Coverage Limit
In-Patient Treatment	Up to Sum Insured
Pre-Hospitalization Expenses	Up to 60 Days
Post-Hospitalization Expenses	Up to 180 Days
Day Care Treatment	Up to Sum Insured
Organ Donor	Up to Sum Insured
Domiciliary Treatment	Up to Sum Insured
Restore Benefit	Available; Once in a policy year
AYUSH Benefit	Up to Sum Insured
Ambulance Cover	Up to ₹3,000 per hospitalization
Health Check-up	Once every policy year for listed tests in the Policy Wordings, only on Cashless basis
Compassionate Travel	Up to ₹20,000 per policy year, over and above base Sum Insured
Bariatric Surgery Cover	Up to Sum Insured
In-Patient Treatment - Dental	Up to Sum Insured
Vaccination Cover	Up to ₹5,000 per policy year as per the list, over and above base Sum Insured
Hearing Aid	50% of actuals; maximum ₹10,000 per policy, every third year of continuous coverage under this Policy, over and above base Sum Insured
Daily Cash for Choosing Shared Accommodation	0.25% of base Sum Insured; maximum ₹2,000 per day, over and above base Sum Insured Benefit applicable only if hospitalization is in Our network of Valued Provider – Pan India
Daily Cash for Accompanying an Insured Child	0.25% of base Sum Insured; maximum ₹2,000 per day, over and above base Sum Insured Benefit applicable only if hospitalization is in Our network of Valued Provider – Pan India
Second Opinion	Covered for listed illnesses in the Policy Wordings
Cumulative Bonus	50% of the base Sum Insured of the expiring Policy, on each Renewal of the Policy after every claim free Policy Year, maximum up to 100% of the base Sum Insured in any Policy Year. Alternately, No Claim Discount in premium can be opted, in which case policy will not be entitled for Cumulative Bonus.
Accidental Death Benefit (Optional Cover)	100% of base Sum Insured *This benefit is not available for insured children or Insured Person less than 18 years of Age*
Wellness Services	Teleconsultation – General: Available
Room Category	Single Private Room *Proportionate deduction of Associated Medical Expenses applicable in case Insured Person is admitted in a room category that is higher than the Single Private Room.*

Network Applicable	Valued Provider – Pan India *'Valued Provider - Pan India' is a specific network of Hospital(s), designated as such and mentioned in the Policy Schedule. It consists of a defined list of Hospital(s) or health care providers enlisted by Us, and/or TPA to provide medical services to an Insured Person by a Cashless Facility.* *"Valued Provider - Pan India" network list is different from Our standard list of "Network Provider".* *The updated list of Valued Provider - Pan India is available on Our website (www.tataaig.com).*

NEW

Optional Add On benefit

Consumables Benefit:

Notwithstanding the exclusion "Non payable items as mentioned in Annexure I – List I of optional items available on Our website (www.tataaig.com)", if TATA AIG Consumables Benefit Add On (UIN: TATHLIA24177V012324) is opted, We will pay for expenses incurred towards specified consumables, as listed in Annexure I – List I of optional items, available on Our website (www.tataaig.com), which are consumed during the period of Hospitalization directly related to the Insured Person's medical or surgical treatment of Illness/Disease/Injury.

Cost Sharing	
Age linked co - payment	20% co - payment for each admissible claim applicable if the entry Age of the Insured Person is 61 years or above at the time of first coverage under this Policy
Co - payment for treatment availed out of Our Network of Valued Provider - Pan India	30% co - payment for each such admissible claim applicable where the Insured Person avails treatment outside Our network of "Valued Provider - Pan India".

Note: These are brief summaries of coverages / benefits. For further details on benefits, limits, co - payments, terms & conditions, please refer to the policy wordings on our website (www.tataaig.com).

Premium Calculation

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

Discounts on Premium

- **5% and 10% long term discount in case insured opts policy term of 2 years and 3 years respectively.**
- **Family floater discount:**

  2 members – 20% 3 members – 28% 3+ members – 32%

- **10% discount to all TATA Group employees***

  **Subject to terms & conditions*

Exclusions#

Medical Exclusions

- Congenital External Diseases, Defects or Anomalies.
- Alcoholic Pancreatitis or Alcoholic Liver Disease.
- Non payable items as mentioned in Annexure I – List I of optional items available on Our website (www.tataaig.com).

Non-medical Exclusions

- Intentional self–injury or attempted suicide while sane or insane.
- Expenses for treatment directly arising from or consequent upon any Insured Person committingor attempting to commit a breach of law with criminal intent.
- Treatment rendered by a Medical Practitioner which is outside his discipline.

#Please refer to the policy wordings for complete list of benefits, exclusions, limitations, terms and conditions.

Waiting Period

- Policy coverage for treatment of any illness starts after 30 days from the first inception of the policy (except accident).
- Listed illnesses/treatments in the Policy will be covered after a waiting period of 24 months.
- Declared pre-existing condition will be covered after a waiting period of 36 months.

Terms and Conditions

- **Free Look cancellation -** Free Look cancellation of 30 days is available after receipt of the policy document to review the policy terms and conditions. In case of any policy related objections, you have the option to cancel the policy and premium would be refunded as per the free look cancellation clause mentioned in the policy.
- **Risk Loading -** We may apply risk loading based on individual's health status.
- **Cancellation -** There will be no premium refund in case of cancellation due to established fraud, misrepresentation or non-disclosure of material facts.
- **Grace Period -** Grace period of 30 days as per regulation laid down by IRDAI is available for renewal post policy expiry.
- **Portability -** In case you want to port your policy to Us, apply at least 45 days prior to policy renewal date and IRDAI portability guidelines shall apply.
- **Possibility of Revision -** 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.

- **Possibility of Withdrawal -** In the likelihood of this product being withdrawn in future, the Company will intimate the Insured Person about the same 90 days prior to expiry of the Policy. Insured Person will have the option to migrate to similar health insurance product.
- **Renewal -** The policy is renewable except in case of established fraud or non-disclosure or misrepresentation by the Insured Person.

Pre-Policy Medical Check-up

- The Company may conduct Tele MER/Video MER/Pre-Policy Medical Check-up/etc. based on age/Sum Insured medical declaration or any other underwriting criteria.
- Pre-Policy Check-up (PPC), if required, will be conducted at our Network. The medical reports are valid for a period of 90 days from the date of Pre-Policy Check-up.
- In case of adverse medical declaration/findings we may call for additional medical tests.
- At least 50% of Pre-Policy Medical Check-up cost would be borne by TATA AIG in case Pre-Policy Check-up (PPC) is conducted and proposal is accepted by us.

Premium Chart

PER PERSON ANNUAL PREMIUM IN ₹

Zone A					
Age (in years)/ Sum Insured	5 Lakh	7.5 Lakh	10 Lakh	15 Lakh	20 Lakh
91 Days – 17	5,162	5,496	5,604	6,282	6,496
18 - 35	7,937	8,359	8,521	9,511	10,158
36 - 40	9,642	10,044	10,440	11,549	12,210
41 - 45	10,397	10,832	11,255	12,456	13,171
46 - 50	14,556	15,058	15,585	17,572	17,939
51 - 55	19,222	20,173	20,715	22,989	23,517
56 - 60	23,465	24,589	24,701	27,199	28,589
61 - 65	29,541	30,988	31,059	34,563	35,935
66 - 70^	45,939	48,847	48,970	55,088	57,075
71+^	57,384	60,484	61,848	69,472	71,197

Zone A: Mumbai/Mumbai Metropolitan Region, Delhi/National Capital Region/Faridabad/Ghaziabad, Ahmedabad, Surat & Baroda

T&C apply
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Zone B					
Age (in years)/ Sum Insured	**5 Lakh**	**7.5 Lakh**	**10 Lakh**	**15 Lakh**	**20 Lakh**
91 Days – 17	4,812	5,236	5,276	6,007	6,219
18 - 35	6,851	7,330	7,990	8,998	9,417
36 - 40	8,267	8,816	9,761	11,081	11,413
41 - 45	8,912	9,507	10,520	11,949	12,308
46 - 50	13,342	14,186	14,683	16,530	17,029
51 - 55	17,017	18,057	18,367	20,496	21,379
56 - 60	20,767	21,943	22,068	24,959	25,659
61 - 65	25,918	27,940	28,101	31,021	32,676
66 - 70^	40,227	43,964	44,171	49,756	51,669
71+^	50,822	53,256	55,524	61,152	64,902

Zone B: Hyderabad/Secunderabad, Bengaluru, Kolkata, Indore, Chennai, Chandigarh/Mohali/Punchkula/ Zirakpur, Pune/Pimpri Chinchwad and Rajkot

Zone C					
Age (in years)/ Sum Insured	**5 Lakh**	**7.5 Lakh**	**10 Lakh**	**15 Lakh**	**20 Lakh**
91 Days - 17	4,050	4,310	4,377	4,951	5,098
18 - 35	6,273	6,506	6,742	7,632	7,786
36 - 40	7,575	7,991	8,097	9,244	9,594
41 - 45	8,160	8,611	8,719	9,961	10,340
46 - 50	11,306	11,849	12,071	13,456	14,196
51 - 55	15,284	15,577	15,767	17,888	18,486
56 - 60	18,241	19,160	19,479	21,303	22,140
61 - 65	22,905	24,183	24,238	27,154	28,358
66 - 70^	35,391	37,360	37,552	41,610	44,115
71+^	44,959	46,577	47,759	54,191	55,598

Zone C: Rest of India

Accidental Death Benefit (Optional Cover)					
Sum Insured	5 Lakh	7.5 Lakh	10 Lakh	15 Lakh	20 Lakh
Annual Per Person Rates in ₹	279	418	558	836	1,115

^Premium rates for age above 65 is for renewal.

Please note that the above-mentioned categorisation of zones is subject to change at Our sole discretion.

TATA AIG Consumables Benefit Add On
Loading of 4% of the Base Policy premium shall be applicable for this Add On. No Base Policy loading or discount shall be applicable to this Add On.

Tax Benefit

The premium amount paid under this policy qualifies for deduction under Section 80D of Income Tax Act and its amendments. This benefit is applicable for premium paid through modes as approved by relevant regulatory body. Tax benefits are subject to changes in Income Tax Law.

Claim Procedure

Every claim needs to be notified to Us either in writing or email or through a call to Our tollfree number within the stipulated timelines. Timely intimation of claim is a pre-condition for admission of liability.

Intimation & Assistance: Please contact our designated TPA/Us at least 48 hours prior to an event which might give rise to a claim. For any emergency situations, kindly contact our TPA/Us within 24 hours of the event.

Claim related information: For any claim related query, intimation of claim and submission of claim related documents, the Policyholder/Insured Person can contact us through:

- **Name of Claims Administrator** : TAGIC Health Claims
- **Website** : www.tataaig.com
- **Email** : healthclaimsupport@tataaig.com
- **24*7 Customer Support No.** : 022 6489 8282
  : 1800 267 1955 (For Senior Citizens)

- **Submit Claim** : TATA AIG General Insurance Co. Ltd.,
5th and 6th Floor, Imperial Towers, H.No 7 – 1 – 6 – 617 / A,
No – GHMC 615,616, Ameerpet, Hyderabad – 500016,
Telangana,
Phone - 040 - 66864900

Note: This Policy only covers claims incurred within India except Accidental Death Benefit (Optional Cover wherever applicable), and payments under this Policy shall only be made in Indian Rupees within India.

Prohibition of Rebates - Section 41 of the 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 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.
- Any person making default in complying with the provision of this section shall be liable for penalty which may extend to Ten Lakh Rupees.

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.

Grievance Redressal Procedure

As per Regulation 25 of IRDA of India (Protection of Policyholders' Interests, Operations and Allied Matters of Insurers) Regulations, 2024.

With You Like Family, With You Always.

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 267 1955 (For Senior Citizens) | Email: customersupport@tataaig.com
Website: www.tataaig.com | IRDA of India Registration No: 108 | CIN: U85110MH2000PLC128425
Tata AIG MediCare LITE UIN: TATHLIP24132V012324