General **Exclusions:**

Medical Exclusions:
- Conditions related to or arising out of HIV or AIDS
- Abuse of intoxicants or hallucinogenic substances such as intoxicating drugs and alcohol
- Congenital External Diseases, defects or anomalies

Non-Medical Exclusions:
- War or any act of war, act of foreign enemy or war like operations.
- Intentional self-injury or attempted suicide while sane or insane.
- Any Insured Person attempting to commit a breach of law with criminal intent

Please refer to policy wordings for complete list of Benefits and Exclusions.

Waiting Period:
- Policy coverage starts 30 days from the first inception of the policy (except accident).
- Any listed illnesses/treatments will be covered after a waiting period of 24 months.
- Any pre-existing condition will be covered after a waiting period of 48 months.

Tax **Benefit:**
The premium amount paid under this policy qualifies for deduction under 80D of Income Tax (Amendment) Act, 1986. This benefit is not applicable for premium amount paid towards accidental death benefit if opted and for premium paid in cash/ or by demand draft.

Tax benefits are subject to changes in Income Tax Law.

Claim Procedure:
Claims under this policy will be administered by a specified Third Party Administrator (TPA) duly licensed by IRDAI.
- Intimation & Assistance: Please contact our designated TPA/Us atleast 48 hours prior to an event which might give rise to a claim. For any emergency situations, kindly contact our TPA 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 TPA through:

  Name of TPA: Family Health Plan Insurance TPA Ltd (FHPL)

  Email: info@fhpl.net, seniorcitizensdesk@fhpl.net (for Senior Citizens)

  Toll Free: 1800-425-4033, 040- 23552899 (for Senior Citizens)

  Fax: +91 40 23541400   **Website:** www.fhpl.net

  Submit claim: Claims Department, Family Health Plan Insurance (TPA) Ltd,
  Srinilaya – Cyber Spazio, Suite # 101,102,109 & 110, Ground Floor,
  Road No. 2, Banjara Hills, Hyderabad, 500 034

  For list of network hospitals, please visit our/TPA website.

TATA AIG Medicare Protect UIN: TATHLIP18007V011819

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, upto 3 dependent children and upto 2 dependent parents)
- You have a period of 15 days from the date of receipt of the policy document to review the policy terms/conditions. In case of any policy related objections, you have the option to cancel the policy and premium would be refunded as per free-look regulation laid down by IRDAI.
- We may apply risk loading (max. individual loading upto 100% per medical condition) based on individual's health status. Maximum overall risk loading shall not exceed 150% per individual.
- There will be no premium refund in case of cancellation due to non-disclosure of material facts, mis-representation or fraud. In case of non-cooperation, premium shall be refunded on short rate table basis.
- The policy is lifelong renewable upon timely payment of premium. Grace period of 30 days from the policy expiry is available. Renewal premium will change only when you move into higher age group or change your plan/coverage.
- Sum insured can be enhanced only at the time of renewal subject to our underwriting guidelines
- 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.
- Any product revision/modification/future withdrawal will be done with the approval of IRDAI and will be intimated to You at least 3 months in advance. In case of withdrawal, you have an option to migrate to our similar health insurance product.

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.

24x7 Helpline **1800 266 7780**	24x7 Claims Helpline **1800 425 4033** (Toll Free)	**Write to us** customersupport@tataaig.com

Disclaimer:
Insurance is the subject matter of solicitation.
For more details on benefits, exclusions, limitations, terms & conditions, please refer sales brochure/ policy wordings carefully, before concluding a sale.

DON'T
Compromise!

Call us **24x7** on: **1800 266 7780**

Uncompromising
Commitment to Care

TATA AIG INSURANCE
WITH YOU ALWAYS

TATA AIG
MediCare PROTECT

TATA AIG INSURANCE
WITH YOU ALWAYS

TAGIC/B/TGMCPRO/Jun 18/142   Ver1 / All | 1341
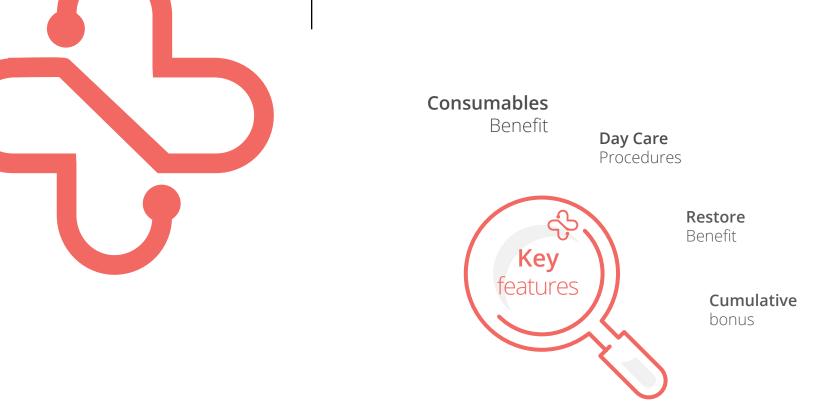
When thinking of health, **DON'T Compromise!**

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 Protect 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. Tata AIG General Insurance has been accredited with iAAA rating by ICRA for highest claims playing ability. With a legacy built on trust be rest assured that we will not compromise on your health insurance and neither should you. *Think Ahead!*

Consumables Benefit
Day Care Procedures
Key features
Restore Benefit
Cumulative bonus

Day Care Procedures
Covers expenses for 540+ Day Care Treatment due to disease/illness/injury during the policy period taken at a hospital or a Day Care Centre.

Restore Benefit
It automatically restores your sum insured to 100% for you and your family members.

Cumulative bonus
10% increase in cumulative bonus for every claim free year, upto a maximum of 100% provided policy is renewed with us without a break. In the case a claim is made during the policy year, the cumulative bonus would reduce by 10% in the following year.

Consumables benefit
Covers expenses incurred, for consumables which are consumed during the period of hospitalization directly related to the insured person's medical or surgical treatment of illness/disease/injury.

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 inpatient. Medical expenses directly related to the hospitalization would be payable.

Organ Donor — Covers Medical and surgical Expenses of the organ donor for harvesting the organ where an Insured Person is the recipient.

Ambulance Cover — Covers expenses, upto Rs 1,000 per hospitalization, on transportation of Insured Person in an ambulance to a Hospital for admission in case of an Emergency or from one hospital to another for better treatment.

Domiciliary Treatment — Covers Medical Expenses incurred by an Insured Person for availing medical treatment at his home which would otherwise have required Hospitalisation.

Compassionate Travel — Covers expenses upto Rs. 20,000 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.

Optional Accidental Death Cover — Covers 100% of sum insured in the event of death of insured person due to accident. This benefit is not applicable for dependent children covered in the policy.

Others Features
- Pre-Hospitalization expenses
- Post-Hospitalization expenses
- AYUSH Benefit
- Health Checkup

The above mentioned benefits are subject to terms and conditions apply.

Room Category available under this policy is Shared Accommodation. In the event insured person gets admitted in a room category higher than shared accommodation, then 10% of admissible claim amount will be borne by the insured person.

Pre-Policy Check-up (PPC)
100% of PPC charges would be borne by TATA AIG General Insurance Company Ltd. upon acceptance of the proposal.

Age/Sum Insured	2, 3, 4, 5 Lacs
0-45	Nil
46-50	Tele-MER
51-55	MER, RUA, FBS, ECG, CBC, TC
56-60	MER, RUA, FBS, CBC, Lipids, ECG
61-65	MER, RUA, FBS, CBC, Lipids, TMT, LFT, RFT, USG Abd , HbA1C

Premium **Chart:**

Age/Sum Insured	2 Lakhs	3 Lakhs	4 Lakhs	5 Lakhs
0-18 yrs	2,640	3,163	3,662	4,202
19-35 yrs	3,190	3,828	4,487	5,379
36-45 yrs	3,840	4,603	5,466	6,345
46-50 yrs	5,510	6,608	8,237	9,571
51-55 yrs	6,940	8,322	10,659	13,001
56-60 yrs	9,720	11,665	14,330	15,989
61-65 yrs	12,610	15,129	17,160	22,248
66-70 yrs*	17,170	20,600	23,014	29,417
71+ yrs*	20,190	24,226	28,576	36,981

Premium mentioned is per person in INR (Exclusive of GST)
*Applicable for renewals only

Premium Chart for **Accidental Death Benefit** Rider:

Age/Sum Insured	2 Lakh	3 Lakh	4 Lakh	5 Lakh
All Ages	112	167	223	279

Note : Self is mandatory for Accidental Death Benefit Rider   *Premium mentioned is per person in INR (Exclusive of GST)*

Premium **Calculations:**
- The premium will be charged on the completed age of the Insured Person.
- The premium for the policy will remain the same for the policy period as mentioned in the policy schedule.
- For family floater, premium is calculated by adding the premium of respective individual members and applying family floater discount.*

* Not applicable on Accidental Death Premium

Calculate Your Premium

Individual Premiums	Family Floater Discount	Long Term Discount	Total Premium
You	**20%** for 2 members	**5%** for 2yrs tenure	Family Floater Discount
Spouse			
upto 3 Children	**28%** for 3 members	**10%** for 3yrs tenure	Long Term Discount
upto 2 Dependent Parents	**32%** for more than 3		
TOTAL	Apply discount **TOTAL**	Apply discount **TOTAL**	

Premium calculated are Exclusive of GST