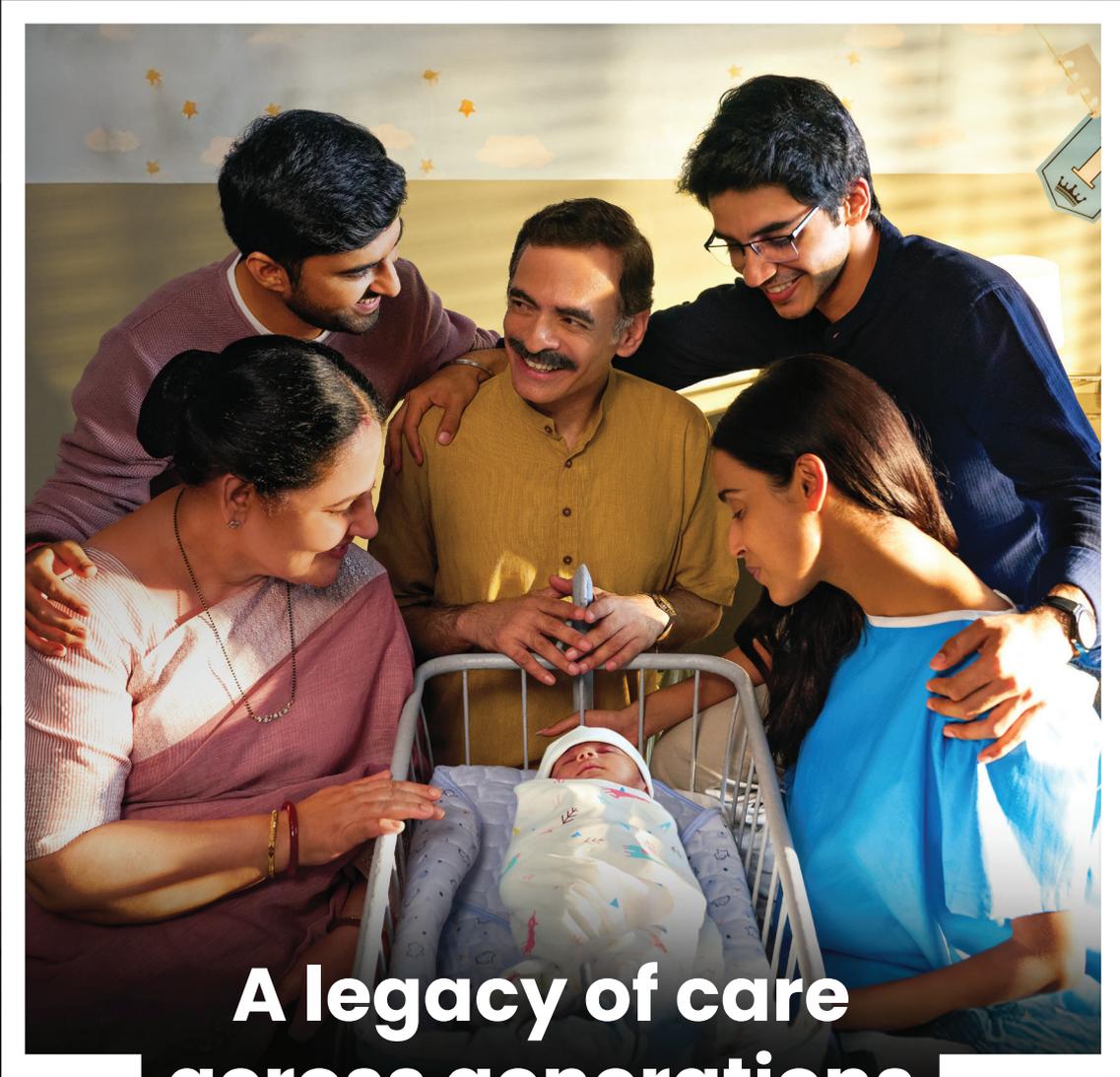




WITH YOU ALWAYS



**A legacy of care
across generations**

Presenting

TATA AIG 
**MediCare
Select** 

TATA AIG MediCare Select is built for the way you live. Choose the coverage that aligns with your needs, enjoy added benefits, and secure your health with a plan that adapts to you. Whether it's unlimited reinstatement of your sum insured, coverage for essential consumables, or maternity benefits, you can create a plan that truly works for you.

ENJOY ADDED SAVINGS ON YOUR CUSTOMISED PLAN, LIKE



Renewal discounts may vary based on eligibility.

KEY FEATURES



Restore Infinity Plus

Unlimited Coverage, Uninterrupted Care.

Reinstatement of the base sum insured unlimited times, if the sum insured and Cumulative Bonus (if accrued) is insufficient to pay an admissible hospitalization claim in the policy.



Infinite Advantage*

No Limits, No Worries- Just Complete Care.

Covers medical expenses with no limit on the sum insured for one admissible claim under In-Patient Treatment/Day Care Procedures during the lifetime of the policy, ensuring complete financial protection.



Consumables Benefit*

Small Essentials, Big Savings on Hospital Bills!

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



Maternity Care*

Welcoming New Life, Worry-Free.

Covers Maternity Expenses, Delivery Complications, and First-Year Vaccinations for your newborn, ensuring a worry-free start to parenthood-with an option to reduce the waiting period from 2 years to just 1 year for added flexibility and convenience.



Early Access*

Why Wait? Unlock Your Policy Benefits Now.

For multi-year policies with single premium, the sum insured of the policy period shall be Available anytime during the policy period.

**The above-mentioned optional covers are available with the base policy upon payment of an additional premium.*

BENEFIT TABLE

Sum Insured options (in ₹)	5 / 7.5 / 10 / 15 / 20 / 25 / 50 / 75 / 100 / 200 / 300 Lakh
Benefit Name	Coverage Limit
In-Patient Treatment	Up to Sum Insured
Pre-Hospitalization expenses	90 Days, up to Sum Insured
Post-Hospitalization expenses	90 Days, up to Sum Insured
Day Care Procedures	All Day Care Treatments, Upto Sum Insured
Organ Donor	Up to Sum Insured
Domiciliary Treatment	Up to Sum Insured
AYUSH Benefit	Up to Sum Insured
Ambulance Cover	Up to Sum Insured - For transportation within a radius of 50 kilometers
Restore Infinity Plus	Unlimited restorations during a policy year
Daily Cash for choosing Twin Sharing Accommodation	₹1,200 per day (Over & Above base sum insured)
Daily Cash for choosing Multi-Sharing Accommodation	₹1,500 per day (Over & Above base sum insured)
No Claim Bonus	<p>Cumulative Bonus: 50% of expiring year Sum Insured, for every claim free year, maximum upto 100%</p> <p>OR</p> <p>1% Discount in Renewal Premium for every claim free year <i>Cumulative Bonus applies only if Discount in Renewal Premium is not availed.</i></p>
Room Category	Single Private Room
Optional Covers	Coverage Limit
Consumables Benefit	Non-Medical Expenses (<i>specified consumables</i>) covered Up to Sum Insured
Maternity Care	10% of Sum Insured, maximum up to ₹1,00,000 per policy year (<i>Over & Above base sum insured</i>)
Reduction of Maternity Care Waiting Period	Reduction of 'Maternity Care' waiting period to 1 year
Infinite Advantage	Available
Early Access	Available
Room Category Select	Any Room/ Twin sharing Accommodation
Aggregate Deductible Options (in ₹)	10,000/ 25,000/ 50,000/ 1,00,000
Suitability	
Entry Age	Min: 0 Days Max: No Limit
Policy Term	1 Year/ 2 Years/ 3 Years (with lifetime renewal)
Coverage Options & Relationships	<p>Family Floater: Self, spouse and up to 3 dependent children, up to 2 parents/parents-in-law.</p> <p>Individual/Multi-individual: Self, Spouse/Partners, Upto 3 Dependent Children, Parents & parents-in-law, Grandparents, Grandchildren, Siblings (Sister/Brother), Uncle, Aunt, Nephew, Niece, Employee, Domestic Help and Legal Guardian.</p>

AVAILABLE RIDERS[#]



Supercharge Bonus Rider

Get bonus of 100% of Sum Insured every year, irrespective of claims; Max up to specified percentage of base sum insured.



Advanced Cover Rider

Cut the waiting period for specific pre-existing diseases to just 30 days for faster access to treatment.



Preventive Annual Health Checkup Rider

Get cashless annual health check-ups at home or with our providers, keeping health in check every year, ensuring proactive health management.



OPD Care

Get coverage for OPD Consultation, Dental, Vision and teleconsultations for seamless Outpatient Care.



EmpowerHer

Comprehensive coverage for women's health, from gynaecologist visits and PCOD treatment to cancer screenings and vaccinations.



Mental Wellbeing

Holistic mental health care with mental health screenings, psychological therapy, stress management, diet consultations, and addiction cessation programs.

[#]The Riders are provided in lieu of additional premium as applicable and subject to the terms, conditions and exclusions as stated in the Rider wordings in addition to the Policy Terms, Conditions and Exclusions.

DISCOUNTS ON PREMIUM

Long Term Discount	7.5% for a policy term of 3 years	
	5% for a policy term of 2 years	
<i>This discount is available only with 'Single' Premium Payment mode.</i>		
Family Floater Discount	1 member	No Discount
	2 members	22%
	3 members	At least 1 child: 28% No child: 22%
	3+ members	At least 2 children: 32% At least 1 child: 28% No child: 22%
Multi-Individual Discount	5% (Applicable, if more than one member is covered in a policy on individual basis)	
Professional Discount	7.5% (This discount is applicable for salaried customers)	
Young Family Discount	10% (Applicable for policies where all insured persons are of age 40 years or below at first inception. This discount will be effective from the first year of the policy and will continue for the lifetime of the policy, irrespective of claims.)	
Discount In Lieu Of Commission	Upto 15%	
Favorable Experience Discount	20% at the inception of the policy. At Renewal, the Favorable Experience Discount may vary based on established criteria.	

Note : Discounts other than Long Term Discount, Family Floater Discount, Multi-Individual Discount, Favorable Experience Discount and Discount in Renewal Premium (No Claim Bonus) are subject to a maximum cap of 25%.

EXCLUSIONS

Medical Exclusions

- Congenital External Diseases, defects or anomalies.
- Alcoholic pancreatitis or Alcoholic liver disease.

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 committing or attempting to commit a breach of law with criminal intent.
- Treatment rendered by a Medical Practitioner which is outside his discipline.

For complete list of exclusions please refer to the policy wording.

WAITING PERIOD

Initial Waiting Period (except accident)	30 Days
Pre-Existing Diseases Waiting Period	36 Months
Specified Disease/Procedure Waiting Period	24 Months

TERMS AND CONDITIONS

- Free Look cancellation of 30 days is available after receipt of the policy document to review the policy terms and conditions.
- We may apply risk loading based on an individual's health status.
- There will be no premium refund in case of cancellation due to established fraud, misrepresentation or non-disclosure of material facts.
- Grace period of 30 days as per regulation laid down by IRDAI is available for renewal post policy expiry.
- In case you want to port your policy to us, apply at least 30 days before the policy renewal date, and IRDAI portability guidelines shall apply.
- The policy is renewable except in the case of established fraud or non-disclosure or misrepresentation by the Insured Person.
- 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.

PRE - POLICY MEDICAL CHECK - UP

Pre-policy medical check-up at our network may be required based on age, Sum Insured, or medical declaration, and the medical reports are valid for a period of 90 days from the date of Pre-Policy Checkup.

Tele MER/Video MER or additional tests may be conducted as per underwriting criteria.

At least 50% of pre-policy medical checkup cost would be borne by TATA AIG in case where proposal is accepted.

PREMIUM RATES & CALCULATION

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

Please visit www.tataaig.com for Premium Rates.

CLAIM PROCEDURE

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 our available channels mentioned below. You can also upload the required documents through our Self-Service Portal or the TATA AIG Mobile App.

Name of Claims Administrator	TAGIC Health Claims
Website	www.tataaig.com
Email	healthclaimsupport@tataaig.com
24x7 Customer Support No.	022 6489 8282 or 1800 22 9966 (For Senior Citizens)
Submit Claim	TATA AIG General Insurance Co. Ltd., 5 th and 6 th Floor, Imperial Towers, H.No 7-1-6-617/A, No - GHMC 615,616, Ameerpet, Hyderabad – 500016, Telangana, Phone - 040 – 66864900.

TAX BENEFIT

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

PROHIBITION OF REBATES

Section 41 of the Insurance Act, 1938, as amended by the Insurance Laws (Amendment) Act, 2015

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.

SECTION 64VB 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 the IRDA of India (Protection of Policyholders' Interests, Operations and Allied Matters of Insurers) Regulations, 2024.



**With You Like Family,
With You Always.**

Disclaimer: This is only a summary of the product features. The actual benefits available are as described in the Policy wording and will be subject to the policy terms, conditions, waiting periods and exclusions. Please seek the advice of your insurance advisor if you require any further information or clarification.

Insurance is a subject matter of solicitation. For more details on benefits, exclusions, limitations, terms & conditions and discounts, please read the sales brochure/prospectus/policy wordings carefully available on our website www.tataaig.com before concluding a sale. The trade logo displayed above belongs to Tata Sons Private Limited and AIG and used by TATA AIG General Insurance Company Limited under License.

TATA AIG GENERAL INSURANCE COMPANY LIMITED

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Email: customersupport@tataaig.com | Website: www.tataaig.com | IRDA of India Registration No: 108 | CIN: U85110MH2000PLC128425
TATA AIG MediCare Select UIN: TATHLIP25051V012425 | Flexi Shield UIN: TATHLIA25039V012425 | CanCare UIN: TATHLIA25038V012425
Mental Wellbeing UIN: TATHLIA25037V012425 | EmpowerHer UIN: TATHLIA25036V012425 | OPD Care UIN: TATHLIA25035V012425