



WITH YOU ALWAYS



**A health policy that  
cares for you like family**

**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.

## PRODUCT HIGHLIGHTS



**No Entry Age Limit**



## 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 claim during the lifetime of the policy, ensuring complete financial protection.



### 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.

## UPGRADE YOUR PLAN WITH OUR 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.

## OTHER OPTIONAL BENEFITS



### 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.

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### Early Access\*

#### Why Wait? Unlock Your Policy Benefits Now.

For single premium multi-year policies, the Sum Insured of the policy period shall be available anytime during the Policy Period.

## OTHER AVAILABLE RIDERS#



### 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.

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### OPD Care

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

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### EmpowerHer

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

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### Mental Wellbeing

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

*\*The above-mentioned optional covers are available on payment of an additional premium.*

#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.

## 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  |
| Restore Infinity Plus                               | Unlimited restorations during a policy year  |
| Daily Cash for choosing Twin Sharing Accommodation  | ₹1,200 per day<br>(Over & Above base sum insured)  |
| Daily Cash for choosing Multi-Sharing Accommodation | ₹1,500 per day<br>(Over & Above base sum insured)  |
| No Claim Bonus                                      | <b>Cumulative Bonus:</b> 50% of the base Sum Insured of the expiring policy, maximum upto 100% (50% decrease in subsequent policy year, in case of claim).<br><b>OR</b><br>1% Discount in Renewal Premium<br><i>Cumulative Bonus applies only if Discount in Renewal Premium is not availed.</i>   |
| 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 &amp; 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  |
| Aggregate Deductible Options (in ₹)                 | 10,000/ 25,000/ 50,000/ 1,00,000   |
| Suitability   |  |
| Entry Age   | No minimum/ maximum entry age limit  |
| Policy Term   | 1 Year/ 2 Years/ 3 Years (with lifetime renewal)   |
| Coverage Options & Relationships                    | <b>Family Floater:</b> Self, spouse and up to 3 dependent children, up to 2 parents/parents-in-law.<br><b>Individual/Multi-individual:</b> 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. |

\*\*Options to modify room category to Any Room/ Twin sharing Accommodation are available.

## DISCOUNTS ON PREMIUM

|  |  |                          |               |
|--|--|--------------------------|---------------|
| <b>Long Term Discount</b>  | 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> |  |                          |               |
| <b>Family Floater Discount</b>   | 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% |
| <b>Multi-Individual Discount</b>   | 5% (Applicable, if more than one member is covered in a policy on individual basis)  |                          |               |
| <b>Professional Discount</b>   | 7.5% (This discount is applicable for salaried employee of public or a private company)  |                          |               |
| <b>Young Family Discount</b>   | 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.) |                          |               |
| <b>Favorable Experience Discount</b>                                       | 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.

## WAITING PERIOD

|   |           |
|---|-----------|
| <b>Initial Waiting Period</b> (except accident)   | 30 Days   |
| <b>Pre-Existing Diseases Waiting Period</b>       | 36 Months |
| <b>Specified Disease/Procedure Waiting Period</b> | 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.
- In case of any policy-related objections, you have the option to cancel the policy, and the premium would be refunded as per the free-look cancellation clause mentioned in the policy.
- 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](http://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:

|                                     |  |
|-------------------------------------|--|
| <b>Name of Claims Administrator</b> | TAGIC Health Claims  |
| <b>Website</b>                      | www.tataaig.com  |
| <b>Email</b>                        | healthclaimsupport@tataaig.com   |
| <b>Toll Free</b>                    | 1800 266 7780/ 1800 22 9966 (for Senior Citizens)  |
| <b>Submit Claim</b>                 | TATA AIG General Insurance Co. Ltd., 5 <sup>th</sup> and 6 <sup>th</sup> 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.

## GRIEVANCE REDRESSAL PROCEDURE

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

## 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.



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

For internal use only. No business can be solicited basis this information.

TATA AIG MediCare Select UIN: TATHLIP25051V012425 | Flexi Shield UIN: TATHLIA25039V012425 | CanCare UIN: TATHLIA25038V012425  
Mental Wellbeing UIN: TATHLIA25037V012425 | EmpowerHer UIN: TATHLIA25036V012425 | OPD Care UIN: TATHLIA25035V012425

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