

PRODUCT - KEY FEATURE DOCUMENT

CritiCare

A Critical Illness Insurance Policy From Tata AIG General Insurance Company Ltd

- This document has been prepared to assist you in understanding the above mentioned insurance product.
- It should be read concurrently with the policy wordings.
- We recommend that you keep this document for future reference.
- This is only a summary of the key features of the product and should not be construed as an advertisement.

What is CritiCare?

- CritiCare is a Critical Illness insurance policy, which provides coverage for a set of 11 Critical Illnesses & Surgeries.
- It pays out a lumpsum benefit equal to the coverage level (Sum Assured) you have purchased, upon the diagnosis of any of these illnesses.
- You are not required to undergo any medical check up in order to subscribe to the same.
- It is an annually renewable plan and you are not required to undergo any medical check up in order to subscribe to the same. Please note that the policy does not cover any pre-existing medical conditions.

Please refer to the brochure for the terms and conditions including exclusions.

KEY BENEFITS

1. Critical Illnesses Covered	<p>The Critical illness benefit covers any of the following illnesses / surgeries upon diagnosis.</p> <ol style="list-style-type: none">1. First Heart attack2. Cancer (excluding skin cancer)3. Coronary artery Bypass Surgery4. Kidney failure5. Major Organ Transplant6. Total blindness7. Coma8. Major Burns9. Multiple Sclerosis10. Paralysis11. Stroke
2. Sum Insured	<p>The plan pays one lumpsum benefit if you are diagnosed to be suffering from any of the covered illnesses / surgeries and if it is the first incidence. This lumpsum benefit is payable only once under this plan after which the coverage ends. A waiting period of 90 days from the inception of the policy is applicable i.e. The benefit is payable only in respect of illnesses first diagnosed / surgeries conducted after 90 days from the inception of the policy. A survival period of 30 days is also applicable i.e., the sum insured is payable only upon the insured surviving 30 days from the diagnosis of the illness / performance of the surgery. The lump sum benefit for Major Organ Transplant is offered, upon undergoing the actual Transplant procedure as a recipient for the organ from a valid donor. And, after the completion of 90 days waiting period and 30 days survival period.</p>
3. Second Opinion Benefit 4. Tax Benefit	<p>Tata AIG General Insurance Company's will arrange to transfer your medical reports and diagnosis to a special panel of doctors in the USA who will review your case and give an independent opinion on the diagnosis and the line of treatment. The benefit is available only if the diagnoses pertains to one of the 11 covered Critical Illnesses / Surgeries in the plan</p> <p>The premium paid under CritiCare is exempt from income tax under Sec 80D of the Income Tax Act.</p>

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Other Features																	
Sum Assured	<p>Six levels of cover available</p> <table style="width: 100%; border: none;"> <tr> <td style="width: 50%;">* Rs 2,50,000</td> <td style="width: 50%;">* Rs 7,50,000</td> </tr> <tr> <td>* Rs 3,50,000</td> <td>* Rs 10,00,000</td> </tr> <tr> <td>* Rs 5,00,000</td> <td>* Rs 15,00,000</td> </tr> </table>	* Rs 2,50,000	* Rs 7,50,000	* Rs 3,50,000	* Rs 10,00,000	* Rs 5,00,000	* Rs 15,00,000										
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Age	<p>18-60 yrs, at entry</p> <p>The coverage can be availed on renewals till the age of 64 yrs.</p>																
Waiting Period Survival Period	<p>90 Days from the inception of the policy</p> <p>30 days from the diagnosis of illness/performance of surgery.</p>																
Cancellation	<p>The cancellation rates applicable would be as per as per the TATA AIG Cancellation guidelines.</p> <table border="1" style="width: 100%; border-collapse: collapse; margin: 10px 0;"> <thead> <tr> <th style="text-align: center;">Cancellation date</th> <th style="text-align: center;">Refund amount</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">Up to 14 days</td> <td style="text-align: center;">Full premium less Rs 99</td> </tr> <tr> <td style="text-align: center;">Upto 1 month</td> <td style="text-align: center;">75% of annual premium</td> </tr> <tr> <td style="text-align: center;">Upto 3 months</td> <td style="text-align: center;">62.5% of annual premium</td> </tr> <tr> <td style="text-align: center;">Upto 4 months</td> <td style="text-align: center;">50% of annual premium</td> </tr> <tr> <td style="text-align: center;">Upto 6 months</td> <td style="text-align: center;">37.5% of annual premium</td> </tr> <tr> <td style="text-align: center;">Upto 8 months</td> <td style="text-align: center;">12.5% of annual premium</td> </tr> <tr> <td style="text-align: center;">After 8 months</td> <td style="text-align: center;">No refund</td> </tr> </tbody> </table> <p><i>*Cancellation date is from the date of despatch of the policy document</i></p>	Cancellation date	Refund amount	Up to 14 days	Full premium less Rs 99	Upto 1 month	75% of annual premium	Upto 3 months	62.5% of annual premium	Upto 4 months	50% of annual premium	Upto 6 months	37.5% of annual premium	Upto 8 months	12.5% of annual premium	After 8 months	No refund
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Exclusions	<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> <ul style="list-style-type: none"> * Any Pre-existing Condition * Acquired Immune Deficiency Syndrome (AIDS) * Human Immune deficiency Virus (HIV) infection * Suicide * Serving in any branch of the Military or Armed Forces of any country, whether in peace or War, * participation in an actual or attempted felony, riot, crime, misdemeanour, operating or learning to operate any aircraft, or performing duties as a member of the crew on any aircraft; War, civil war, invasion, insurrection, Act of Terrorism;,* Under the influence of drugs or alcohol and more. * Is caused by osteoporosis (porosity and brittleness of the bones due to loss of protein from the bones matrix) or pathological fracture (any fracture in an area where pre-existing Disease has caused the weakening of the bone) if osteoporosis or bone Disease diagnosed prior to the Policy Effective Date. * Congenital anomalies and conditions arising out of or resulting there from; or Confinement in a Hospital which is not Medically Necessary. * Any Illness, sickness or disease , other than specified as Critical Illness, as mentioned in the policy schedule, or * 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 * 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 * 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 * Cosmetic or plastic surgery or any elective surgery or cosmetic procedure that improves physical appearance, surgical and non-surgical treatment of obesity (including morbid obesity) and weight control programs, or treatment of an optional nature; * Special nursing care, routine health checks or convalescence, Custodial Care, general debility, lethargy, rest cure; 																

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*. Any investigation(s) or treatments not directly related to a Covered Illness or Covered Injury or the conditions or diagnosis necessitating hospital admission;

POSTPONEMENT OF EFFECTIVE DATE

No insurance provided by this Policy shall become effective if You are hospital confined or disabled, meaning unable to perform the usual and customary daily duties or activities of a person of like age and sex on the effective date of the policy. The coverage will take effect thirty one (31) Days after such hospital confinement or disability terminates