

PRODUCT FEATURE DOCUMENT

Individual Accident & Sickness Hospital Cash product A Hospital Cash Policy from Tata AIG General Insurance Company Ltd

- This document has been prepared assist you in understanding of the above 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.

General Information

This is an insurance cover, which offers daily hospital cash for hospitalization due to sickness and / or accident. It also provides reimbursement of medical bills due to accidental injuries, with or without hospitalisation. This plan gives you the benefit of covering you and your family (spouse and two dependant children) as well under the same policy.

It is an annually renewable plan.

Please refer to the policy wordings for the terms and conditions including exclusions.

KEY BENEFITS

1). Benefits Available

Sickness Hospital Cash (SHC)	The product covers hospitalisation expenses due to sickness.
Accidental Hospital Cash (AHC)	The product cover incidental expenses while in hospital due to accidents.
Accident Medical Expense reimbursement (AMR)	Reimbursement of medical bills due to accidental injuries, with or without hospitalisation. This is payable only in case of Accidental Injuries
Renewal Benefit	On Renewal of the policy, additional 5% on the original benefit amount is offered, upto a maximum of 5 years.
Income Tax Benefit	The premium paid under this policy is exempt from income tax under Sec 80D of the Income Tax Act.

2). Other Features

Benefit amounts	<table border="1" style="width: 100%;"> <thead> <tr> <th style="text-align: left;">BENEFIT TABLE</th> <th>Level 1</th> <th>Level 2</th> <th>Level 3</th> <th>Level 4</th> <th>Level 5</th> </tr> </thead> <tbody> <tr> <td>Sickness Hospitalization Cash (SHC) (Per Day) - Rs.</td> <td style="text-align: center;">500</td> <td style="text-align: center;">1000</td> <td style="text-align: center;">2000</td> <td style="text-align: center;">3000</td> <td style="text-align: center;">5000</td> </tr> <tr> <td>Accidental Hospitalization Cash (AHC) (Per Day) - Rs.</td> <td style="text-align: center;">1000</td> <td style="text-align: center;">2000</td> <td style="text-align: center;">4000</td> <td style="text-align: center;">6000</td> <td style="text-align: center;">10000</td> </tr> <tr> <td>Accident Medical Reimbursement upto (AMR) Rs.</td> <td style="text-align: center;">5000</td> <td style="text-align: center;">10000</td> <td style="text-align: center;">15000</td> <td style="text-align: center;">20000</td> <td style="text-align: center;">25000</td> </tr> </tbody> </table> <ul style="list-style-type: none"> ▶ Waiting period of 90 days for Sickness Hospital Cash. ▶ Sickness Hospitalization Cash up to 180 days ▶ Accident Hospitalization Cash up to 180 days ▶ Deductibles - 1 day for SCH, nil for AHC & 5% of benefit amount for AMR 	BENEFIT TABLE	Level 1	Level 2	Level 3	Level 4	Level 5	Sickness Hospitalization Cash (SHC) (Per Day) - Rs.	500	1000	2000	3000	5000	Accidental Hospitalization Cash (AHC) (Per Day) - Rs.	1000	2000	4000	6000	10000	Accident Medical Reimbursement upto (AMR) Rs.	5000	10000	15000	20000	25000
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Eligibility	<ul style="list-style-type: none"> • 18 years – 60 years. Premium will depend on age of Principal Insured. • Can be taken for self and/or spouse and/or 2 dependant children (Dependant children between age 6 months and 18 years or upto 23 years if studying in an accredited institution of higher learning) 																								
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Plan Type	<table border="1" style="width: 100%; border-collapse: collapse; text-align: center;"> <tr> <td style="width: 50%;">Self Coverage</td> <td style="width: 50%;">Self</td> </tr> <tr> <td rowspan="2">Family Coverage**</td> <td>Self + Spouse + 2 Children</td> </tr> <tr> <td>Self 100% , Spouse 100%, Children 50%</td> </tr> </table>	Self Coverage	Self	Family Coverage**	Self + Spouse + 2 Children	Self 100% , Spouse 100%, Children 50%											
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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; text-align: center;"> <thead> <tr> <th style="width: 50%;">Cancellation date</th> <th style="width: 50%;">Refund amount</th> </tr> </thead> <tbody> <tr> <td>Up to 14 days</td> <td>Full premium less Rs 99</td> </tr> <tr> <td>Upto 1 month</td> <td>75% of annual premium</td> </tr> <tr> <td>Upto 3 months</td> <td>62.5% of annual premium</td> </tr> <tr> <td>Upto 4 months</td> <td>50% of annual premium</td> </tr> <tr> <td>Upto 6 months</td> <td>37.5% of annual premium</td> </tr> <tr> <td>Upto 8 months</td> <td>12.5% of annual premium</td> </tr> <tr> <td>After 8 months</td> <td>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>*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.</p> <p>*If You are admitted to a Hospital within 90 days immediately following the Effective Date of Coverage stated in the Schedule, unless hospitalization is caused by Injury</p> <p>*If You are admitted to a Hospital during the first 3 months immediately following the Policy Effective Date as a result of cataract(s), benign prostatic hypertrophy, hysterectomy for menorrhagia or fibromyoma, hernia, hydrocele, fistula in anus, piles, sinusitis and related disorders;</p> <p>*Any Medical treatment taken outside of India.</p> <p>For more details on Exclusions, please refer to the policy wordings</p>																