

WELLSURANCE FAMILY

A special health Insurance policy from Tata AIG General Insurance Company Ltd

- ⇒ This document has been prepared to assist you in understanding 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

What is Wellsurance Family policy?

Wellsurance Family is a single policy for you & your family. It's a unique combination of cashless health Insurance & Wellness offers.

- Provides Hospital Cash, Recuperation benefit and child Education benefit all in one policy.
- Offers Cashless hospitalisation in a network of 3000+ hospitals.
- Provides access to a Health Line, Health portal, Health newsletters, response to your Health queries by experts.
- Offers Health discounts at select diagnostic centres, gymnasiums and spas.

It is an annually renewable plan.

Website:

<http://www.tataaigwellsurance.com>

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

KEY BENEFITS

A: Insurance Coverage:

1. **Critical Illness benefits:** Available on diagnosis of specified Critical Illnesses
2. **Hospital Cash benefits:** This is payable basis the number of days the insured is hospitalized. These benefits take care of the incidental expenses incurred during hospitalisation. This benefit will be paid, regardless of the expenses incurred.
3. **Convalescence benefit:** It is paid in lumpsum after every continuous hospitalisation of 5 nights.
4. **Child Education benefit:** It is payable in lumpsum in an unfortunate event of death or permanent disability of the primary insured

B: Value Added Benefits

1. **Free Health Helpline:** You can avail help on Health & wellness related information from expert medical practitioners.
2. **Comprehensive Health Portal (www.tata-aigwellsurance.com):** You can explore a host of benefits like a personalized Health tracker that helps you monitor your Health & fitness levels, get access to exclusive Health & wellness articles. View the list of network hospitals, check and compare cost of various medical services provided by different hospitals. Get your Health queries answered by specialized medical practitioners.
3. **Health Offers & Discounts:** Avail discounts on the network of selected Gyms, Spas, Skin care & Weight Management Centres. List of updated offers available on the portal.
4. **Health Perks:** Get discounts on selected Health check up packages at our wide range network hospitals

C: Tax Benefit

The premium paid under Wellsurance Executive (upto Rs 15,000) is exempted from income tax under Sec 80D of the Income Tax Act.

Sr No	Benefits	Sum Insured (In Rupees)		
		Classic	Supreme	Elite
1	Diagnosed critical Illness (waiting period 90 days, survival period 30 days)			
i>	Cancer	200000	300000	400000
ii>	First Heart Attack	200000	300000	400000
iii>	Stroke	200000	300000	400000
iv>	Kidney Failure	200000	300000	400000
v>	Coma	200000	300000	400000
vi>	Coronary Artery Bypass Grafting (CABG)	200000	300000	400000
vii>	Major Organ Transplant	200000	300000	400000
viii>	Total Blindness	200000	300000	400000
ix>	Paralysis	200000	300000	400000
x>	Multiple Sclerosis	200000	300000	400000
xi>	Major Burns	200000	300000	400000
2	Hospital cash - upto 90 days (Per Day) deductible - 1 day	2000	3000	4000
3	Ambulance Charges while admitting and while discharging from the Hospital	2000	2000	2000
4	ICU Benefit - Max 15 days per policy year (Per Day)	3000	4500	6000
5	Convalescence Benefit payable after minimum hospitalisation of 5 consecutive nights	1500	2500	4000
6	Education Benefit	50000	100000	200000

ELIGIBILITY

- ⇒ 18-65 years at entry
- ⇒ Life time Renewals
- ⇒ Critical Illness benefits are not available for children covered under the policy
- ⇒ All other benefits are reduced by 50% for children covered in the policy

WAITING PERIOD

Waiting period:

- 90 days for all Sickness related hospitalisation benefits
- Nil for Accident related hospitalisation benefits
- Hospital Cash - 1 day deductible for Hospital Cash benefit. Not applicable for hospitalization due to accident

Survival period:

- Survival period of 30 days for all Critical Illness benefits

CANCELLATION RATES AS PER TATA AIG GUIDELINES

Cancellation date	Refund amount	Cancellation date	Refund amount
Up to 14 days	Full premium less Rs 99	Upto 4 months	50% of annual premium
Upto 1 month	75% of annual premium	Upto 6 months	37.5% of annual premium
Upto 3 months	62.5% of annual premium	Upto 8 months	12.5% of annual premium
		After 8 months	No refund

*Cancellation date is from the date of dispatch of the policy document

EXCLUSIONS

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:

* 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.

*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

*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;

* 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.

For more details on Exclusions, please refer to the policy wordings