









Tata AIG Criti MediCare



Tata AIG Criti MediCare - Snapshot

 Tenure	1 / 2 / 3 Years
 Relationship Covered	Self, Spouse, Son, Daughter, Brother/ Sister, Father/Mother, Parents-in law, Grandchildren, Sister-In Law/ Bother in law, Nephew/ Niece
 Age	18 - 65 Years for adults 91 Days – 18 Years for dependent children allowed only in case of Cancer 360 Degree - Indemnity and Hospital Cash
 Sum Insured	₹5 Lakhs - ₹2 Cr (in multiples of 5 Lakhs) - (for Section A: Critical Illness & Section B: Cancer 360 Degree - Indemnity Cover) ₹500 per day to ₹20,000 per day (in multiple of 500) - for Section C (Hospital Cash)
 Plan Type	Individual / Multi-individual only
 Renewal	Lifelong (unless termination of benefits)

Coverage Sections



A. Critical Illness (Benefit)



C. Hospital Cash (Benefit)



B. Cancer 360 Degree – Indemnity Cover



D. Wellsurance Benefit (Optional)

Minimum one Section from the base benefit sections (A, B, C) has to be chosen by the policyholder.

Product Highlights



Flexibility to opt multiple plans under one policy



Comprehensive cover for Cancer (Indemnity + Benefits Plan)



Multi-Pay feature under Section A: Critical Illness



Waiver of Premium under Section A: Critical Illness



Additional payout for early stage cancer covered under Section A: Critical Illness



Per Day fixed cash benefit under Section C: Hospital Cash



Comprehensive list of 100 Critical Illness covered



Option of 0 Days Survival under Section A: Critical Illness

Section A: Critical Illness

Plan	Smart Century Premier	Smart Half Century
No. of CI	100	50
Critical Illness Sum Insured (₹)	₹5 Lakhs - ₹2 Cr (in multiples of 5 Lakhs) in each category	₹5 Lakhs - ₹2 Cr (in multiples of 5 Lakhs) in each category
Category	Category A	Category A
	Category B	Category B
	Category C	Category C
Multipay Feature	Yes	Yes
Initial Waiting Period	90 days	90 days
Waiver of Premium	Yes	No
Health Check-up (claim free)	1% of S.I up to ₹10,000	1% of S.I up to ₹10,000
Second Medical Opinion	Yes	Yes
Smart Cancer Care (Staggered Pay)	<ul style="list-style-type: none"> • Separate Sum Insured • Smart Cancer Care Sum Insured will be equivalent to Critical Illness Benefit Sum Insured • Staggered payment based on Cancer staging <ol style="list-style-type: none"> Early Stage: 20% of Sum Insured Major Stage: 30% of Sum Insured Advanced Stage: 50% of Sum Insured 	
Survival Period	0/7/15 days	0/7/15 days
PED Wait Period	48 Months	48 Months



Benefit based



Multi-pay option(multiple claims, max up to 3 claims allowed under different categories (A/B/C) during the Policy lifetime;



Two plans

- Smart Century Premier (100 CI)
- Smart Half Century (50 CI)



Staggered Payment in case of Cancer for all stages (maximum 100%)



PA cover of 3 Lakhs for each insured person if no claim reported in expiring policy year

Illustration for Multi-Pay Feature:

For example, an Individual has opted for Smart Century Premier Plan under Section A: Critical Illness with Sum insured of ₹10 Lakhs and Policy Inception date is on 1st May 2021 with Policy tenure of 1 Year.

Critical Illness Claim	Sum Insured available (₹)	Claim Amount (₹)	Conditions applicable
1 st admissible Claims date on 1 st September 2021 under Category A	<ul style="list-style-type: none"> 10 Lakhs for Category A 10 Lakhs for Category B 10 Lakhs for Category C 	10 Lakhs under Category A	In future, no further claims will be payable under Category A in the Policy lifetime, however claims can be paid under Category B/C (one claim each).
2 nd admissible Claims date on 5 th December 2021 under Category B	<ul style="list-style-type: none"> 10 Lakhs for Category B 10 Lakhs for Category C 	10 Lakhs under Category B	<p>In future, no further claims will be payable under Category A and Category B in the Policy lifetime, however claims can be paid under Category C (one claim).</p> <p>In case of multiple claims under Multi-pay Feature, waiting period of 60 days from the date of diagnosis of earlier admissible Critical Illness Claim shall apply.</p>
3 rd admissible Claim on 10 th March 2022 under Category C	<ul style="list-style-type: none"> 10 Lakhs for Category C 	10 Lakhs under Category C	<p>The Coverage under Critical Illness (Section A) will cease to exist upon payment of 3 claims, during the lifetime of the Policy.</p> <p>In case of multiple claims under Multi-pay Feature, waiting period of 60 days from the date of diagnosis of earlier admissible Critical Illness Claim shall apply.</p>

Section B: Cancer 360 Degree – Indemnity Cover

Sum Insured (₹) – ₹5 Lakhs to ₹2 Cr in multiples of 5 Lakhs

BENEFITS

- In-Patient up to S.I
- Pre- Hospitalization Expenses up to 60 days and up to S.I
- Post Hospitalization Expenses up to 90 days and up to S.I
- Day care Procedures up to S.I
- Organ Donor Expenses up to S.I
- **Home Care up to S.I**
- Chemotherapy and Radiotherapy Cover up to S.I
- OPD Cover up to 1% of S.I, maximum up to ₹10,000 per policy year
- **Advanced Treatments for Cancer**
- **Hotel accommodation** for accompanying person/ Insured/ Attendant:
1% of S.I Max up to ₹5,000 Per Day up to 5 days
- **Transportation Expenses:** Max. Up to ₹500 per day, 10 days in a Policy Year
- Ambulance Cover up to ₹5,000 per Hospitalization
- **High End Diagnostics** up to ₹25,000;
- Palliative Care for Cancer: 10% of Sum Insured Maximum up to ₹5 Lakhs in a Policy Year
- **Psychiatric Counselling:** 8 sessions per policy year, up to ₹2,000 per session
- Health Check Up: 1% of S.I for a block of 3 Claim Free Years
- Second Medical Opinion
- **Global Cover**
- Consumable Benefit
- Waiting period of 90 days
- PED wait period of 48 months

Section C: Hospital Cash Benefit



In-Patient Hospital Cash - ₹500 per day to ₹20,000 per day (in multiple of 500's)



Maximum Payable days in a Policy Year - 30 days/ 60 days /180 days



Prolonged Hospital Cash Benefit - ₹10,000 after 10 days of Hospitalization



ICU Cash Benefit - 2x of In-patient Hospital Cash



Accidental Hospitalization Cash Benefit - 2x of In-patient Hospital Cash



Accidental Hospitalization ICU Cash Benefit - 2x of ICU cash Benefit



30 days waiting period/ 2 years waiting period/ 48 months PED waiting period

Section D: Wellsurance Benefit (Optional)

Benefits/Plan	Classic	Supreme	Elite
Minor Surgeries			
Appendectomy/ Removal of Kidney Stones/ Haemorrhoids	₹10,000	₹10,000	₹15,000
Cholecystectomy/ Removal of Gall bladder Stones/ Hernia/ Biopsy or growth	₹15,000	₹20,000	₹20,000
Major Surgeries			
Post Traumatic Surgery	₹50,000	₹75,000	₹1,00,000
Knee Replacement/ Knee Ligament Surgery	₹75,000	₹1,25,000	₹1,50,000
Hip Replacement	₹75,000	₹1,00,000	₹1,50,000
Cosmetic Reconstructive Surgery (in case of Accidents)	₹50,000	₹1,00,000	₹2,00,000
Post Hospitalization Benefit			
Post Operative Physiotherapy (Benefit)	₹3,500	₹5,000	₹7,000
Ambulance Charges	₹2,000	₹2,000	₹2,000

90
DAYS

Initial Waiting Period

48
MONTHS

Pre-Existing Waiting Period

Loading/Discounts

Type of Discount	Details
Long Term Discounts	10% for 3 year policy tenure
	5% for 2 year policy tenure
Multi-Individual Discount	7.5% where > 2 individuals covered in a single policy
Tata Group Employee Discount	5% discount applicable for all Permanent employees of TATA Group, in case business is sourced as direct (no intermediary involved)
E-Policy Discount	2.5%
Multi Cover Discount	2.5% in case more than 1 base sections are opted under the policy
Tata AIG Customer Discount	2.5% in case customer holds any other Tata AIG policy (active)



Product Loading

Loading for Choosing lower Survival Period:
for 7 Days - 5%; for 0 days - 7.5%

Claim Procedure



Intimation & Assistance

Please contact Us at least 48 hours prior to an event which might give rise to a claim.
For any emergency situations, kindly contact Us within 24 hours of the event.



Claim Related Information

For any claim related query, intimation of claim and submission of claim related documents,
You can contact Us through:

Name: TAGIC Health Claims

Email: General.Claims@tataaig.com

Toll Free: 1800 266 7780 or 1800 229 966 (For Senior Citizens)

Website: www.tataaig.com



Submit claim:

A&H Claims Department

TATA-AIG GENERAL INSURANCE CO. LTD

A-501, 5th Floor, Building No. 4, Infinity Park, Gen. A.K. Vaidya Marg, Dindoshi, Malad (East), Mumbai 400 097.

- For list of network hospitals, please visit website.
- Cashless Service is applicable for Cancer 360 Degree-Indemnity Cover.

Underwriting

STP

Section	Age	Sum Insured
Section A: Critical Illness	up to 45 years of age	₹ 25 Lakhs
Section B: Cancer 360 Degree-Indemnity Cover	up to 45 years of age	N.A.
Section C: Hospital Cash	up to 65 years of age	N.A.

Note:

- If Critical Illness is one of the sections opted, then criteria as mentioned above for Section A is applicable.
- In case only Section B and C are opted, criteria for Section B will be applicable.
- These are with No Medical Disclosure
- This medical examination criteria would be reviewed and revised as per underwriting guidelines applicable to the product.
- In case of medical condition disclosure, we may call for Tele-MER/Pre-policy check up (including any additional medical tests).
- We may conduct medical tests at diagnostic centre based on medical disclosure wherever applicable.

Premium Calculation

Illustration 1 **Cover:** Critical Illness- Smart Half Century Plan (with Health Check-up & PA cover of ₹3 Lakhs);
Survival Period of 15 days

Age	Sum Insured	CI - Smart Half Century Plan	Health Check-Up	PA Cover	Cancer 360 Degree-Indemnity Cover	Hospital Cash	Wellsurance Benefit	Gross Premium (Pre Tax)
35 years	₹500,000	₹1,755	₹134	₹76.2	NA	NA	NA	₹1,965.2

₹500,000 (Sum Insured) x 3.51/1000 (Per Millie Rate)

Illustration 2 **Cover:** Critical Illness- Smart Half Century Plan (with Health Check-up & PA cover of ₹3 Lakhs);
Survival Period of 15 days + Cancer 360 Degree-Indemnity Cover + Hospital Cash (For ₹500 per day 30 days)
+ Wellsurance Benefit (Classic)

Age	Sum Insured	CI - Smart Half Century Plan	Health Check-Up	PA Cover	Cancer 360 Degree-Indemnity Cover	Hospital Cash	Wellsurance Benefit	Gross Premium (Pre Tax)
35 years	₹500,000	₹1,755	₹134	₹76.2	₹642	₹370.17	₹363	₹3,340.37

After Multi-cover Discount of 2.5%; Premium = ₹3,257 (Pre-Tax)

Gross Annual Premium (in ₹) per member (Pre-Tax) - Table by Age (in Years) and Sum Insured (in ₹)

Section A: Critical Illness

Critical Illness Cover without Health Check-up (per mille rate) for survival period of 15 days:

Age Band	Smart Half Century	Smart Century Premier
0-18	0.94	1.06
19-25	1.28	1.43
26-30	2.14	2.41
31-35	3.51	3.95
36-40	6.08	6.88
41-45	10.29	11.66
46-50	14.57	16.58
51-55	23.45	26.74
56-60	35.29	40.35
61-65	50.65	58.02
66-70	67.26	77.18
71+	98.51	113.74

Health Check-up for Critical Illness (Smart Half-Century)

Age/SI (in ₹ lakhs)	5	10	15 to 200
0-18	134	269	385
19-25	134	269	383
26-30	134	268	383
31-35	134	268	383
36-40	266	532	762
41-45	265	529	755
46-50	263	525	751
51-55	388	775	1,108
56-60	380	760	1,086
61-65	371	742	1,058
66-70	360	722	1,029
71+	342	683	977