



Increase your existing
Health Insurance cover with
Group MediCare – an aggregate
deductible plan



DISTRIBUTED BY
AXIS BANK



WITH YOU ALWAYS

Group MediCare is a comprehensive health insurance product crafted to ensure the complete protection of yourself and your loved ones. A product with many benefits that provides for a secured tomorrow.

Suitability -



This policy covers self, spouse and upto 2 dependent children.



Eligibility is 18 to 55 years for adults & 91 days to 25 years for children.



Policy tenure is 1 year.

Key Benefits *



In-Patient Treatment

Covers Expenses for In-Patient Hospitalization Treatment (including Covid-19 Hospitalization) due to Disease/Illness/Injury up to ₹15 lakhs, ₹20 lakhs and ₹25 lakhs of Sum Insured with an aggregate deductible of ₹2 lakhs.



Pre & Post Hospitalization Expenses

Covers Pre and Post Hospitalization Expenses for consultations, investigations and medicines, for up to 30 and 60 days respectively.



Day Care Procedures

540+ Day Care Procedures are Covered.



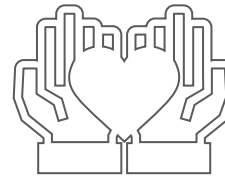
Domiciliary Treatment

Covers Medical Expenses incurred by an Insured Person for availing medical treatment at his home which would otherwise have required hospitalization; if the treatment exceeds beyond three days.



Family Transportation Benefit

We will reimburse up to ₹2000 incurred in transporting one Immediate Family Member from the Insured Person's residence to the Hospital where the Insured Person is admitted, provided that such Hospital is located at least 200 kms away from the Insured Person's residence.



Organ Donor

Covers Medical and Surgical Expenses of the organ donor for harvesting the organ where an Insured Person is the recipient.



Ambulance Cover

We will cover up to ₹1000 per hospitalization for expenses incurred on transportation of Insured Person in a registered ambulance to a Hospital for admission in case of an Emergency or from one hospital to another hospital for better medical facilities and treatment.



Accidental Death and Permanent Total Disability

Covers ₹10 lakhs Sum Insured for self only

Premium Table (inclusive of GST) :

Age Band	18-55
Sum Insured	Premium
₹15 Lakhs	₹4,449/-
₹20 Lakhs	₹5,449/-
₹25 Lakhs	₹6,499/-

Waiting Period & Limitations

Disease wise sublimit	Not Applicable
Room Rent & ICU sublimit	No restriction
First 30 days waiting	Not waived off
Specified diseases	Covered after waiting period of 24 Months
Pre-existing diseases	Covered after waiting period of 24 Months

General Exclusions[^]:

Medical Exclusions -

- Treatment of Obesity and any weight control program.
- Any non-allopathic treatment.
- Growth hormone therapy.

Non-Medical Exclusions -

- Any Insured Person committing or attempting to commit a breach of law with criminal intent .
- Intentional self-injury or attempted suicide while sane or insane.
- Treatment rendered by a Medical Practitioner which is outside his discipline.

[^]Please refer to policy wordings for complete list of benefits and exclusions.

Tax Benefit

The premium amount paid under this policy qualifies for deduction under 80D of Income Tax (Amendment) Act, 1986. This benefit is not applicable for premium paid in cash/ or by demand draft. Tax benefits are subject to changes in Income Tax Law.

Free Look Period

- You have a period of 15 days from the date of receipt of the Policy/Certificate of Insurance to review the terms and conditions of this Policy. If You have any objections to any of the terms and conditions, You have the option of cancelling the Policy/Certificate of insurance stating the reasons for cancellation.
- You will be refunded the premium paid by You after adjusting the stamp duty charges and proportionate risk premium.
- You can cancel Your Policy/Certificate of insurance only if You have not made any claims under the Policy.
- All Your rights under this Policy will immediately stand extinguished on the free look cancellation of the Policy.
- Free look provision is not applicable and available at the time of renewal of the Policy.

Claim Procedure

For any claim related query, intimation of claim and submission of claim related documents,

You can reach out to our in-house Claims Team:

Toll free No: 18002667780 or 1800 229966 (For Senior Citizens).

Email Id: healthclaimsupport@tataaig.com

Address:

TAGIC - INHOUSE Health Claims Processing HUB
Tata AIG General Insurance Company Limited,
5th and 6th Floor, Imperial Towers,
H.No 7-1-6-617/A, GHMC No - 615,616, Ameerpet,
Hyderabad - 500016, Telangana.

On Envelope cover. please mention: Policy No & certificate number, Member ID, Phone Number, sender address

Termination and Cancellation

You may terminate the Policy/Certificate at any time by giving Tata AIG General Insurance Company Limited written notice, and the Policy shall terminate when such written notice is received. If no claim has been made under the Policy, then Tata AIG General Insurance Company Limited will refund premium in accordance with the short rate table given in the Policy wordings. We may cancel the Policy/Certificate of Insurance at any time on grounds of misrepresentation, fraud, nondisclosure of material facts by the insured by giving you 15 Days notice delivered to You, or mailed to Your last address as appears in Our records, stating when such cancellation shall be effective. In the event of cancellation for mis-representation, fraud, non-disclosure of material facts, the policy shall stand cancelled ab-initio and there will be no refund of premium.

No refund of premium will be allowed if claim has been made on the policy.
For more details on cancellation refer to the policy wording.

Terms & Conditions

- Portability shall be allowed under this policy in accordance with portability guidelines defined by the Regulator from time to time.
- Any revision / modification/ withdrawal in the product will be done with the approval of IRDAI and will be intimated to You at least 3 months in advance. In case of withdrawal, you have an option to migrate to our similar health insurance product.

Prohibition of Rebates - Section 41 of the Insurance Act, 1938 as amended by Insurance Laws (Amendment) Act, 2015

- 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 be 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.
- 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.

Grievance Redressal Procedure

As per Regulation 17 of IRDA of India (Protection of Policyholders Interests) Regulation, 2017.

Section 64 VB 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.



Disclaimer: Insurance is a subject matter of solicitation. For more details on benefits, exclusions, limitations, terms and conditions, please read policy wordings carefully available on our website www.tataaig.com before concluding a sale. The benefits and features of the products and services are purely indicative in nature. The purchase of TATA AIG General Insurance Company Limited products by AXIS BANK LIMITED customers is purely on a voluntary basis and not linked to availment of any other facility from the Bank. Customer are advised to exercise discretion for solicitation of the Insurance Products. For clarifications, customers can call on 1800 266 7780 or 1800 22 9966 (for senior citizens only) or write to customersupport@tataaig.com. This information is given by AXIS BANK LIMITED whose registered office is at 'TRISHUL', Third Floor, Opp. Samarsheshwar Temple, Nr. Law Garden, Ellisbridge, Ahmedabad 380006. AXIS BANK LIMITED is a Licensed Corporate Agent (License no. CA0069 CIN: L65110GJ1993PLC020769) of TATA AIG General Insurance Company Limited (IRDA of India Registration no. 108 CIN: U85110MH2000PLC128425). Certificate of Insurance issued under the master policy shall at all times be read in conjunction with the master policy including terms and conditions of the master policy, the sum insured under the master policy and the premium payable under the master policy. The insurance products are underwritten by TATA AIG General Insurance Company Limited.

TATA AIG GENERAL INSURANCE COMPANY LIMITED

Registered Office: Peninsula Business Park, Tower A, 15th Floor, G.K. Marg, Lower Parel, Mumbai – 400013.

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Website: www.tataaig.com | IRDA of India Registration No: 108 | CIN:U85110MH2000PLC128425 | Group MediCare UIN: TATHLGP21248V022021