

GET YOURSELF COVERED AGAINST UNCERTAINTIES OF LIFE.

PRESENTING
GROUP MEDICARE



DISTRIBUTED BY
AXIS BANK



WITH YOU ALWAYS

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

Key Features**

- Flat Premium upto 55 yrs of age
- Asthma, Blood Pressure, Cholesterol and Diabetes covered from 31st day
- Health Cover upto ₹5 Lakhs for Individual at ₹7605* & Family at ₹14489*
- No medical tests required, quick policy issuance
- No restriction on Hospital Room Rent and Room Category

Key Benefits**



In-patient Treatment

Covers expenses for inpatient hospitalization treatment upto sum insured (Where Asthma, Diabetes, High Blood pressure and High Cholesterol is covered from day 31st).



Pre & Post Hospitalisation Cover

Covers pre-hospitalisation expenses for up to 30 days and post-hospitalisation expenses upto 60 days.



Day Care Procedure

540+ Day care procedures are covered.



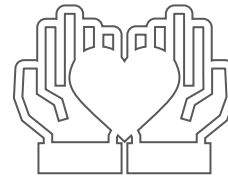
Domiciliary Treatment

Covers Medical Expenses incurred by an Insured Person for availing medical treatment at his home which would otherwise have required hospitalisation.



Family Transportation Benefit

We will reimburse the actual expenses 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.



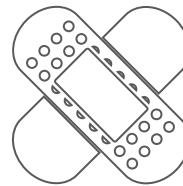
Organ Donor

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 1% of sum insured 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.



Restore Benefit

We will automatically restore the Inpatient Sum Insured upon exhaustion of the Sum Insured during the policy period.



Nursing Allowance

We will pay for expenses related to the services of a registered nurse attending to the Insured Person at the Insured Person's home immediately following his discharge from Hospital up to the limit as specified in the policy schedule/Certificate of Insurance.



AYUSH Cover

This covers expenses incurred on in-patient treatment taken under Ayurveda, Unani, Sidha and Homeopathy.



Health Check-up

We will pay upto ₹2000, in respect of health check-up, during the Policy Year. For self only and after 2 claim free years

**Including Taxes.

**Terms & Conditions Apply.

Waiting period

Disease wise sublimit	Not Applicable
Room Rent & ICU	No capping
30 days waiting	Not waived off
24 months specified disease waiting period	Covered after waiting period of 24 Months
Pre-existing diseases	Covered after waiting period of 24 Months

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.

General Exclusions^:

Medical Exclusions –

- Treatment of Obesity and any weight control program.
- Congenital External Diseases, defects or anomalies.
- General debility or exhaustion or run-down condition.

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

All claims under this policy will be processed and settled by Tata AIG General Insurance Company Limited.

- **INTIMATION & ASSISTANCE:** You can notify a claim by sending an SMS CLAIMS to 5616181 or by calling our 24x7 toll free helpline 1800-266-7780. Please use the Claim Intimation Form for intimation of a claim you can even write to us at general.claims@tataaig.com and scan documents may be submitted at paclaim.support@tataaig.com to initiate claim processing.
- **DOCUMENT SUBMISSION:** Please submit all documents to the Corporate Office at the address given below: Accident & Health Claims Department, Tata AIG General Insurance Co. Ltd., A-501, 5th Floor, Building No-4, Infinity Park, Dindoshi, Malad (E) Mumbai 400 097.
- **INDICATIVE LIST OF CLAIM DOCUMENTS:** Duly filled claim form and other claim documents as specified in the respective sections of the policy wordings.
- **CLAIMS PAYMENT:** We shall make the payment of claim that has been admitted as payable by Us under the Policy terms and conditions within 30 days from the date of receipt of last necessary document.
- All claims will be settled in accordance with the applicable regulatory guidelines, including IRDAI (Protection of Policyholders Interests Regulation), 2017.

Termination and Cancellation

You may terminate the Policy 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 or non-cooperation 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. In the event the policy is cancelled for non-cooperation of the insured or if you cancel the Policy, the premium shall be computed in accordance with Our short period rate table for the period the Policy has been in force, provided no claim has occurred up to the date of cancellation.

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 the subject matter of solicitation. For more details on benefits, exclusions, limitations, terms and conditions, please read sales brochure/policy wordings carefully, before concluding a sale. The benefits and features of the products and services are purely indicative in nature. The purchase of a Tata AIG General Insurance Company Limited product by AXIS BANK LIMITED customers is purely on a voluntary basis. For clarifications, customers can call on 1800 266 7780 or write to customersupport@tataaig.com. This information is given by AXIS BANK LIMITED ('Axis Bank') whose registered office is at 'TRISHUL', Third Floor, Opp. Samaratheshwar 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). The insurance products are underwritten by Tata AIG General Insurance Company Limited. This premium is for 18-55 years age band & for the base product. Family is defined as upto 2 adults and 2 children.

Tata AIG General Insurance Company Limited

Registered Office: Peninsula Business Park, Tower A, 15th Floor, G.K. Marg, Lower Parel, Mumbai – 400013. 24X7

Toll Free No: 1800 266 7780 or 1800 229966 (For Senior Citizens) | Fax: 022 6693 8170 | Email: customersupport@tataaig.com

Website: www.tataaig.com | IRDA of India Registration No: 108 | CIN:U85110MH2000PLC128425 | Group MediCare UIN: TATHLGP19012V011819