

Complete health protection for complete peace of mind



Presenting

GROUP
MEDICARE 360

A group indemnity health insurance plan created for **AXIS BANK CUSTOMERS** that offers the right mix of features & coverage levels to guard you against the rising health care expenses



Wider Sum Insured
From INR 10 to 25 Lakh



Restore Sum Insured Benefit
Automatic restoration of base Sum Insured if exhausted. This benefit can be availed once during the Policy Period



Cumulative Bonus
50% post year 1 going upto 100% post year 2 in case of no claims



Critical Illness Cover (CI)
Additional Sum Insured for hospitalization of 15 named Critical Illnesses on indemnity basis



Personal Accident Benefit
Accidental Death & Permanent Total Disability cover for Primary Member



Wellness Services/Program
Unlimited free Tele Consultations with General Practitioner & Health Risk Assessment.

*T&C Apply.



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AXIS BANK



WITH YOU ALWAYS

Plan Details

- ❖ Policy Term – 1 year
- ❖ Sum Insured Options – INR 10 Lakhs, 15 Lakhs, 20 Lakhs & 25 Lakhs
- ❖ Entry age for Adults – 19 to 55 years
- ❖ Entry age for Children – 91 days to 25 years
- ❖ Individual & Floater Options available – Self, Spouse & upto 2 Children (1A, 2A, 1A+1C, 1A+2C, 2A+1C, 2A+2C) (A – Adult, C – Child)

Plan Benefits*

Coverages	Details
In-patient Treatment	Covers in-patient hospitalisation expenses upto the Sum Insured including COVID-19
Restore Sum Insured Benefit	Automatically restores the base Sum Insured if exhausted within the same policy year
Cumulative Bonus	50% post Year1 going upto 100% post Year2 in case of no claims
Critical Illness Cover	Additional Sum Insured (upto Base Insured) in case of listed 15 Critical Illnesses related hospitalisation on indemnity basis
Personal Accident Benefit##	Accidental Death & Permanent Total Disability cover upto base Sum Insured for primary member
Pre & Post Hospitalisation	Covered upto 60 days & 90 days respectively
Domiciliary Hospitalisation	Covered
Day Care Procedures	540+ procedures covered
Organ Donor	Cover for medical and surgical expenses of the organ donor for harvesting the organ where an Insured Person is the recipient
Ambulance Cover	Covered upto 1% of Sum Insured subject to a maximum of INR 10,000 per hospitalisation in case of emergency.
AYUSH Benefit	Covers on an in-patient basis hospitalisation treatments given under Ayurveda, Yoga and Naturopathy, Unani, Siddha and Homeopathy systems
Health Check-up##	Upto INR 2000 per year after every 2 claim free years (for the primary insured member only)
Family Transportation	Covered upto INR 5000
Nursing Allowance	INR 100 per day for 15 days with a deductible of 2 days
Wellness Services/Program**	Unlimited Tele Consultations with General Practitioner, Health Risk Assessment

*T&C Apply.

**Wellness Services/Program will be accessible through the TATA AIG App.

For Primary Member only

Waiting Periods

Conditions	Waiting Periods
Initial Waiting Period	30 days applicable for sickness & critical illness related hospitalisation (not in case of Accidents)
Specified Diseases	24 months applicable
Pre-existing Diseases	24 months applicable (ABCD Cover** post 12 months)
Disease wise capping	Not applicable
Room Rent & ICU	Room Rent – Single Private Room; No restriction on ICU

** ABCD: A–Asthma, B–High Blood Pressure, C–Cholesterol, D–Diabetes

This policy will be underwritten subject to the declaration received from the customer on the questions under the Health Questionnaire in the Enrolment form. Pre-existing diseases waiting period is applicable for conditions accepted as part of the Health Questionnaire confirmed by the customer.

15 Listed Critical Illnesses

Cancer of Specified Severity	Major organ Transplant / Bone Marrow Transplant
Stroke resulting in permanent symptoms	Coma of Specified Severity
End Stage Liver Failure	Permanent Paralysis of Limbs
End Stage Lung Failure	Muscular dystrophy
Myocardial Infarction (First Heart Attack of specific severity)	Myasthenia gravis
Major Brain Surgery	Motor Neuron Disease with permanent symptoms
Kidney Failure Requiring Regular Dialysis	Severe Progressive Supranuclear Palsy
	Third Degree Burns

General Exclusions^:

Medical Exclusions:

- ❖ Growth hormone therapy.
- ❖ Sleep apnoea

Non-Medical Exclusions:

- ❖ Treatment rendered by a Medical Practitioner which is outside his discipline or the discipline for which he is licensed.
- ❖ Any treatment or part of a treatment that is not of a reasonable charge, not medically necessary; drugs or treatments which are not supported by a prescription.

^ Please refer to policy wordings for complete set of benefits & exclusions

Policy Review 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 during the policy review period

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: preauth@tataaig.com, customersupport@tataaig.com

Address:

In - house Health Claims Processing Hub

Tata-AIG General Insurance Co. Ltd. H.No. 7-1-6-617/A, 5th & 6th Floor, Imperial Towers

Door No. 615.616, Ameerpet, Hyderabad 500 016

On the Envelope cover, please mention:- Policy No & Certificate Number, Member ID, Phone Number, Sender Address

Termination & Cancellation

You may terminate the Policy/Certificate of insurance at any time by giving Tata AIG General Insurance Company Limited written notice, and the Policy/Certificate of insurance shall terminate when such 15 days written notice is received. If no claim has been made under the Policy /Certificate of insurance, 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 sending an endorsement 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 /Certificate of insurance 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 wordings

Annual Premium Chart (in INR)

Premium Table - Including GST					
1 Adult					
Age Band /Sum Insured	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000
19-45	8,320	10,650	12,449	13,915	14,938
46-55	11,800	15,340	20,809	23,376	25,237
2 Adults					
19-45	12,154	15,800	18,486	20,704	22,153
46-55	16,874	21,936	32,944	36,976	39,877
2 Adults + 1 Child					
19-45	14,777	18,847	21,994	24,529	26,250
46-55	20,650	26,845	34,776	38,982	41,969
2 Adults + 2 Children					
19-45	18,114	23,090	26,942	30,033	32,118
46-55	24,072	31,294	38,311	42,902	46,125
1 Adult + 1 Child					
19-45	10,792	13,772	16,088	17,958	19,238
46-55	15,045	19,417	22,776	25,528	27,476
1 Adult + 2 Children					
19-45	13,410	17,084	19,949	22,251	23,805
46-55	17,236	22,165	25,968	29,063	31,220

In case of a family floater policy, premium will be charged based on the highest aged member.

Illustration of Benefits

Base Sum Insured - INR 10 Lakh

Period	Base SI	Restore SI	CI SI (2X)	Claim Incidence	Cumulative Bonus	Total SI Available			
						Normal Hospitalisation		CI Hospitalisation	
						SI	X Factor	SI	X Factor
Policy Year 1	10 L	10 L	10 L	No		20 L	2X	30 L	3X
Policy Year 2	10 L	10 L	10 L	No	5 L	25 L	2.5X	35 L	3.5X
Policy Year 3	10 L	10 L	10 L	Yes	10 L	30 L	3X	40 L	4X
Policy Year 4	10 L	10 L	10 L	No	5 L	25 L	2.5X	35 L	3.5X
Policy Year 5	10 L	10 L	10 L		10 L	30 L	3X	40 L	4X

Base Sum Insured - INR 25 Lakh

Period	Base SI	Restore SI	CI SI (2X)	Claim Incidence	Cumulative Bonus	Total SI Available			
						Normal Hospitalisation		CI Hospitalisation	
						SI	X Factor	SI	X Factor
Policy Year 1	25 L	25 L	25 L	No		50 L	2X	75 L	3X
Policy Year 2	25 L	25 L	25 L	No	12.5 L	62.5 L	2.5X	87.5 L	3.5X
Policy Year 3	25 L	25 L	25 L	Yes	25 L	75 L	3X	100 L	4X
Policy Year 4	25 L	25 L	25 L	No	12.5 L	62.5 L	2.5X	87.5 L	3.5X
Policy Year 5	25 L	25 L	25 L		25 L	75 L	3X	100 L	4X

SI - Sum Insured, Sum Insured mentioned in INR Lakh (L), CI - Critical Illness

In case of CI related Hospitalisation, the base Sum Insured will be utilised first and upon exhaustion, the CI Sum Insured will be triggered. Restore Sum Insured will be triggered automatically as per conditions of Restore Sum Insured Benefit.

The Sum Insured illustration mentioned above is for the full policy year and not on a per hospitalisation basis.

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. Samartheshwar 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

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 Group MediCare 360 UIN: TATHLGP22162V012122