

**Pre-Policy Check-up Grid**

Age/Sum Insured	Sum Insured (Rs.) 2 Lacs	Sum Insured (Rs.) 3 Lacs, 4 Lacs & 5 Lacs	Sum Insured (Rs.) 7.5 Lacs, & 10 Lacs
18-45	No medical tests	No medical tests	<b>LEVEL 2</b> - ME, RUA, FBS, ECG
46-55	<b>LEVEL 1</b> - ME, FBS, ECG	<b>LEVEL 4</b> - ME, RUA, FBS, ECG, CBC, TC	<b>LEVEL 4</b> - ME, RUA, FBS, CBC, ECG, TC
56-60	<b>LEVEL 2</b> - ME, RUA, FBS, ECG	<b>LEVEL 3</b> - ME, RUA, FBS, CBC, Lipids, ECG	<b>LEVEL 5</b> - ME, RUA, FBS, CBC, Lipids, TMT, SGOT, HbA1c, Sr Creat, PSA (males), USG Abd (females)
61-65	<b>LEVEL 6</b> - ME, RUA, FBS, CBC, Lipids, TMT, SGOT, Total Proteins, Sr Creat, PSA (males), USG Abd (females)	<b>LEVEL 7</b> - ME, RUA, FBS, CBC, Lipids, TMT, SGOT, Total Proteins, Sr Creat, PSA (males), USG Abd (females) HBA1C	<b>LEVEL 8</b> - ME, RUA, FBS, CBC, Lipids, TMT, LFT, RFT HbA1c, PSA (males), USG Abd (females)

Note: ME = Medical Examination (Report), CBC = Complete Blood Count, ECG = Electro Cardio Gram, FBS = Fasting Blood Sugar, Lipids = Lipid Profile, Sr Creat = Serum Creatinin, PSA = Prostate Specific antigen, RUA = Routine Urine Examination, TMT = Treadmill Test, USG = Ultrasonogram, SGOT - Serum Glutamic Oxaloacetic Transaminase, HbA1c - Glycoslated Hb, TC - Total Cholesterol, RFT = Renal function test, LFT = Liver function test. Test levels 1 to 4 will be paid fully by Tata AIG, however for test levels 5 to 8; 50% costs to be paid by the proposed insured to specified diagnostic centers and the rest 50% will be paid by Tata AIG. If any additional tests are required then 50% of the costs will be paid by the proposed insured to the specified diagnostic centres. In case of a decline; the refund of premium will be done after deducting the remaining 50% of medical test cost. Basis the Pre Policy Check-Up, medical underwriting will be carried out. If you are required to undergo Pre Policy Check-Up, you must carry your photo ID (Original and a photocopy) to the network diagnostic centre. The medical reports are valid for a period of 90 days from the date of PPC.

**Terms and Conditions**

- Entry age is 18 years to 65 years for the proposer. The premium rates mentioned in the premium table for age Above 66 ^ years are only for renewal cases.
- Waiting Period: Policy coverage starts 30 days from the 1st inception of the policy (except accident). Any listed illnesses / treatments will be covered after a waiting period of 24 months. Any pre-existing condition will be covered after a waiting period of 48 months.
- In MediPrime, you can insure yourself, your spouse, upto 3 dependent children (aged between 91 days to 21 years) and your dependent parents.
- You can cover a maximum of 5 family members (upto a maximum of 2 adults and 3 children under a single MediPrime family floater policy) and 7 members under individual policy.
- We may apply a risk loading on the premium payable based upon the declarations made in the proposal form and the health status of the person proposed for insurance. The maximum overall risk loading shall not exceed 150% per person. We will issue policy only after getting your consent in case of risk loading.
- You have a period of 15 days from the date of receipt of the Policy document 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 stating the reasons for cancellation and You will be refunded the premium paid by You after adjusting the amounts spent on any medical check-up, stamp duty charges and proportionate risk premium. You can cancel Your Policy 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.
- Your Policy is lifelong renewable, unless fraudulent or any misrepresentation. Renew within the due date to ensure renewal benefits like cumulative bonus, coverage for pre-existing diseases and health check-up. Your renewal premium will be basis your revised age band and there will be no extra loadings based on your individual claim. You can renew your policy within 30 days from the expiry of the policy.

- All applications for renewal must be received by Us before the end of the Policy Period. If the application for renewal and the renewal premium has been received by Us before the expiry of the Policy Period, We will ordinarily offer renewal terms for life unless, We believe that You or any Insured Person or anyone acting on Your behalf or on behalf of an Insured Person has acted in an improper, dishonest or fraudulent manner or any misrepresentation under or in relation to this Policy or the renewal of the Policy poses a moral hazard or non-cooperation by the insured.
- We may at any time terminate this Policy on grounds of misrepresentation, fraud, non-disclosure of material facts or non-cooperation by You or any Insured Person or anyone acting on Your behalf or on behalf of an Insured Person by sending an endorsement to Your address shown in the Schedule to this Policy. In the event of termination of this Policy on grounds of 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 terminated on grounds of non-cooperation of the insured or If you terminate the Policy, the premium shall be computed in accordance with Our short rate table for the period the Policy has been in force, upon 30 days notice by sending an endorsement to Your address shown in the Schedule provided no claim has occurred up to the date of termination. In the event a claim has occurred in which case there shall be no return of premium.
- Portability: A policy holder desirous of porting (shifting) his policy to us shall apply at least 45 days before the premium renewal date of his existing policy. The accrued benefits and time bound exclusions will also be transferred without any interruption. Portability will be provided in accordance to IRDA guidelines issued from time to time.
- Tata AIG understands your need to buy a policy basis your life stage and therefore we offer you an option to migrate to similar health insurance Policy with Us and certainly at the time of renewal only, provided that you are covered under this policy as a dependant and are at the end of specified exit age. You will be offered continuity of coverage & suitable credits, if any, for all the previous policy years, provided the policy has been maintained without a break.
- In the event of revision / modification of the product, you will be informed 3 months before the expiry of the policy. You will have the option to either continue with such modified product or migrate to similar health insurance policy available with us at the time of renewal with all the accrued continuity benefits.

**Section 41 of Insurance Act 1938 (Prohibition of rebates):**

- "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 premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectus or tables of the insurers".
- If any person fails to comply with sub regulation (1) above, he shall be liable to payment of a fine which may extend to rupees five hundred.

24x7 Helpline  
1800 266 7780

24x7 Claims Helpline  
1800 425 4090 (Toll Free)

Write to us  
customersupport@tata-aig.com

This is only a summary of the product features. The actual benefits available are as described in the policy and will be subject to the policy terms, conditions and exclusions.

**Disclaimer:** Insurance is the subject matter of the solicitation. For more details on benefits, exclusions, limitations, terms and conditions, please read sales brochure/policy wordings carefully, before concluding a sale.

**Tata AIG General Insurance Company Limited**

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

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Visit us at: [www.tataaiginsurance.in](http://www.tataaiginsurance.in)

#Please refer our website for complete details



- Highlights**  
More than 10 reasons to choose MediPrime
- Ease of timely claim settlement\*\*
  - Cashless facility across a strong and wide network of hospitals across India#
  - Lifelong renewal\*\*\*
  - Comprehensive coverage
  - Non-allopathic treatment
  - No sub-limits on inpatient hospitalization expenses
  - No co-pay applicable across any of the benefits payable
  - Nil loading on renewal premium, in case of a claim
  - Tax savings under section 80D##
  - Loyalty benefits like health check-up ^^, cumulative bonus ^^^
  - You can port your existing policy at the time of renewals as per our policy terms and conditions

**Tata AIG MediPrime**  
Best Product Innovation Award  
The Indian Insurance Awards 2013



**WITH YOU ALWAYS**

Health Emergencies come without any advance notice, which you will not be able to prevent but you can certainly prevent it from becoming a financial burden on you and your family. Tata AIG understands this need and brings to you MediPrime, an open, transparent and comprehensive medical insurance without sub-limits so that you can focus on your family's recovery without any financial worry.

### Key Benefits

- Settlement of your claims\*\*:** We settle your claims hassle-free and quickly so that you can focus on quality and timely recovery rather than managing the funding of the treatment, subject to submission of all required documents.
- Network of hospitals#:** We are equipped to offer you quality health care in your city with our strong network of 3000+ hospitals across India. Kindly carry original photo identity proof along with cashless card to avail cashless hospitalization in network hospitals.
- Lifelong renewal\*\*\*:** We offer you a lifelong renewal for your policy provided premium is paid without any break Your premiums will be basis the age and coverage. Your renewal premium will be basis your revised age band and there will no extra loadings based on your individual claim.
- Optional Two years Term:** The longer term option of two years policy is more convenient and economical as we offer a discount\* on the premium
- Tax Savings##:** If one purchases a health insurance policy for self /spouse/children, he/she can claim a tax deduction of upto Rs. 15,000. When one purchases a health insurance policy for parents (a senior citizen), he/she is eligible for an additional tax deduction benefit upto Rs. 20,000. Tax benefit under section 80D of Income Tax Act 1961. Tax benefits are subject to changes in tax laws.

### Salient Features of MediPrime

- In-patient hospitalization** including room rent, ICU, nursing, medicines drugs & consumables covered without any sub-limits.
- Pre and Post Hospitalization medical expenses:** Expenses incurred upto 30 days immediately before hospitalization and upto 60 days immediately after discharge are covered. The coverage period can be extended upto 60 days before hospitalization & 90 days after discharge by submitting relevant documents to us 5 days or more in advance from the date of hospitalization.
- Day Care Procedures:** The policy covers medical expenses for 140 different day care treatments which do not require 24 hours hospitalization.
- Domiciliary Treatment:** The policy covers for the medical expenses incurred for availing medical treatment at home which would otherwise have required Hospitalisation.
- Organ Donor:** The policy covers In-patient medical expenses incurred on the insured (i.e. recipient) and the organ donor for harvesting (i.e. surgery & storage of organ) and for organ transplantation.
- Accidental Dental Treatment:** The policy covers inpatient coverage upto 100% of Sum insured and outpatient treatment upto Rs 5,000 for sum insured between 2lacs to 4lacs and upto Rs. 7,500 for sum insured between 5lacs to 10lacs.
- Ayush Benefit:** The policy covers you for medical expenses incurred for In-patient treatment taken under Ayurveda, Unani, Sidha or Homeopathy, upto Rs. 20,000 for sum insured from 2lacs to 4lacs and upto Rs. 25,000 for sum insured from 5 lacs to 10 lacs per policy year.
- Daily Cash for Accompanying an Insured Child:** If the insured person hospitalized is a child aged between 12 years or less, we will pay a daily cash of Rs. 300 per day & maximum upto Rs. 9,000 per hospitalization for sum insured from 2 lacs to 4 lacs & Rs. 500 per day & maximum upto Rs. 15,000 per hospitalization for sum insured from 5 lacs to 10 lacs.
- Vaccination for Animal bite treatment:** The policy covers Inpatient coverage upto 100% of sum insured and outpatient treatment upto Rs. 5,000 per policy year

- Emergency Ambulance:** The policy covers expenses incurred for utilizing ambulance service upto Rs. 2,500 per hospitalisation.
- Portability:** A policy holder desirous of porting (shifting) his policy to us shall apply at least 45 days before the premium renewal date of his existing policy. The accrued benefits and time bound exclusions will also be transferred without any interruption. Portability will be provided in accordance to IRDA guidelines issued from time to time.

### Choose to renew with us and avail of the following incentives if you haven't claimed:

- Cumulative Bonus ^ ^ ^:** We appreciate you renewing your policy with us and in appreciation You get a Cumulative Bonus of 10% for every claim-free year accumulating up to 50%. In case of claim during the policy year, the bonus Sum Insured if any will get reduced by 10% at the time of renewal.
- Get a Health Checkup done ^ ^:** Your health is our concern too and to appreciate your renewed faith in us, we offer a health check-up up to 1% of the Sum Insured per Policy subject to a maximum of Rs. 5,000 per Insured Person once at the end of a block of every continuous four claim free years.
- Sum Insured Enhancement –** Sum Insured can be enhanced only at the time of renewal subject to no claim have been lodged/ paid under the policy. If you choose to increase the sum insured one grid up, no fresh medicals shall be required. In cases where the sum insured increase is more than one grid up, the case shall be subject to medicals. In case of increase in the Sum Insured waiting period will apply afresh in relation to the amount by which the Sum Insured has been enhanced. However the quantum of increase shall be as per underwriting guidelines of the company.

### Indicative list of documents for claims

(1) Signed Claim Form (2) First consultation letter and subsequent prescription (3) Original detailed discharge card (4) Day care summary from the hospital (5) Original Bills / Receipts from Hospital / Medicines / Investigations / Implants and any other document as required for processing claim (6)Original Photo identify proof along with the cashless card.

### Contact details for claims

Family Health Plan (TPA) Ltd. Claims Department, Tata AIG General Insurance Company Limited (Tata AIG), Ground Floor, Srinilaya – Cyber Spazio, Road No: 2, Banjara Hills, Hyderabad Pin : 500 034.  
FHPL Toll Free Number: 1800 425 4090

### Key Exclusions

Intentionally self-inflicted Injury or illness; Conditions related to or arising out of HIV; AIDS; War; Congenital anomalies; Pregnancy and all related conditions; Abuse of drugs and alcohol and addiction or overdose etc. Please refer to policy wordings for complete list of detailed benefits and exclusions available on [www.tatataiginsurance.in](http://www.tatataiginsurance.in)

### Premiums and Discounts

- Premium rates are for a one year policy. Premium are subject to change with prior approval from IRDA.
- The premium under individual and floater coverage will be charged on the completed age of the individual insured member and the age of the oldest insured member respectively.
- Get a 10% family discount on individual plans if 3 or more family members are covered.
- \*Get an additional 5% discount on premium by choosing a 2 year term.

### MediPrime Annual Premium Table including Service Tax & Education cess @12.36% ( All figures in ₹ )

Premium table: **Individual**

SI Age Group	10,00,000	7,50,000	5,00,000	4,00,000	3,00,000	2,00,000
0-17	3,982	3,787	3,533	3,252	3,026	2,872
18-35	7,369	6,952	6,215	4,966	3,831	3,387
36-45	9,314	8,787	7,856	6,276	4,740	4,221
46-50	15,076	14,221	12,709	10,153	8,149	6,878
51-55	20,046	18,909	16,898	13,499	10,833	8,883
56-60	23,264	21,944	19,610	15,666	12,570	10,340
61-65	36,716	34,631	30,945	24,721	19,832	16,862
66-70 ^	50,501	47,633	42,557	33,997	27,272	21,693
>70 ^	59,604	56,218	49,845	39,818	31,940	24,045

Annual Premium Table MediPrime: **Family Floater**

Age Oldest*	1 Adult + 2 Children					
Member	10,00,000	7,50,000	5,00,000	4,00,000	3,00,000	2,00,000
18-35	12,441	11,785	10,774	9,307	8,147	7,582
36-45	14,020	13,275	12,106	10,371	9,001	8,302
46-50	19,927	18,834	17,014	14,121	11,825	10,475
51-55	25,416	23,998	21,560	17,550	14,358	12,378
56-60	28,756	27,141	24,334	19,665	15,946	13,698
61-65	43,174	40,741	36,495	29,409	23,842	20,673
66-70 ^	55,517	52,383	46,893	37,716	30,504	24,999
>70 ^	63,668	60,071	53,418	42,928	34,685	27,106

Annual Premium Table MediPrime: **Family Floater**

Age Oldest*	2 Adults					
Member	10,00,000	7,50,000	5,00,000	4,00,000	3,00,000	2,00,000
18-35	12,204	11,515	10,297	8,229	5,899	5,328
36-45	14,831	13,992	12,510	9,994	7,158	6,390
46-50	21,737	20,505	18,328	14,642	11,754	10,054
51-55	29,595	27,916	24,949	19,931	15,996	13,252
56-60	35,910	33,873	30,271	24,182	19,405	15,982
61-65	57,142	53,898	48,163	38,475	30,868	26,029
66-70 ^	80,205	75,650	67,593	53,997	43,317	34,976
>70 ^	1,01,279	95,526	84,858	67,788	54,378	41,679

Annual Premium Table MediPrime: **Family Floater**

Age Oldest*	2 Adults + 2 Children					
Member	10,00,000	7,50,000	5,00,000	4,00,000	3,00,000	2,00,000
18-35	17,774	16,816	15,265	12,874	9,253	8,455
36-45	20,256	19,157	17,357	14,542	10,686	9,719
46-50	27,938	26,391	23,763	19,494	16,141	14,210
51-55	36,730	34,670	31,094	25,155	20,493	17,480
56-60	43,382	40,938	36,661	29,504	23,888	20,183
61-65	63,964	60,351	54,016	43,397	35,058	29,991
66-70 ^	85,767	80,915	72,384	58,070	46,826	38,449
>70 ^	1,05,689	99,704	88,706	71,108	57,282	44,786

MediPrime: **Family Floater**

Age Oldest*	1 Adult + 1 Child					
Member	10,00,000	7,50,000	5,00,000	4,00,000	3,00,000	2,00,000
18-35	9,413	8,905	8,083	6,815	5,817	5,368
36-45	11,027	10,427	9,444	7,902	6,689	6,104
46-50	16,523	15,605	14,035	11,470	9,443	8,222
51-55	21,440	20,235	18,134	14,634	11,863	10,035
56-60	24,443	23,063	20,646	16,594	13,385	11,306
61-65	38,930	36,728	32,861	26,370	21,272	18,289
66-70 ^	51,541	48,623	43,485	34,857	28,078	22,708
>70 ^	59,869	56,477	50,151	40,182	32,349	24,860

Annual Premium Table MediPrime: **Family Floater**

Age Oldest*	1 Adult + 3 Children					
Member	10,00,000	7,50,000	5,00,000	4,00,000	3,00,000	2,00,000
18-35	15,134	14,348	13,172	11,536	10,239	9,572
36-45	16,660	15,787	14,458	12,564	11,063	10,268
46-50	22,703	21,473	19,466	16,352	13,874	12,430
51-55	28,562	26,980	24,294	19,936	16,456	14,374
56-60	32,248	30,446	27,336	22,204	18,102	15,735
61-65	46,446	43,839	39,314	31,808	25,910	22,619
66-70 ^	58,368	55,083	49,357	39,831	32,344	26,797
>70 ^	66,241	62,509	55,659	44,865	36,382	28,831

Annual Premium Table MediPrime: **Family Floater**

Age Oldest*	2 Adults + 1 Child					
Member	10,00,000	7,50,000	5,00,000	4,00,000	3,00,000	2,00,000
18-35	15,173	14,340	12,941	10,691	7,733	6,886
36-45	17,744	16,764	15,107	12,418	8,930	8,091
46-50	25,185	23,776	21,338	17,298	14,129	12,292
51-55	33,631	31,735	28,412	22,841	18,470	15,558
56-60	40,129	37,860	33,869	27,155	21,887	18,287
61-65	61,155	57,692	51,594	41,333	33,275	28,277
66-70 ^	83,729	78,983	70,612	56,525	45,459	37,035
>70 ^	1,04,356	98,437	87,511	70,024	56,285	43,596

Annual Premium Table MediPrime: **Family Floater**

Age Oldest*	2 Adults + 3 Children					
Member	10,00,000	7,50,000	5,00,000	4,00,000	3,00,000	2,00,000
18-35	20,090	19,016	17,295	14,676	10,873	9,998
36-45	22,573	21,357	19,388	16,344	12,306	11,262
46-50	30,255	28,591	25,793	21,296	17,761	15,753
51-55	39,047	36,870	33,125	26,957	22,114	19,022
56-60	45,699	43,138	38,691	31,306	25,508	21,726
61-65	66,281	62,551	56,046	45,199	36,678	31,533
66-70 ^	88,084	83,115	74,415	59,873	48,446	39,992
>70 ^	1,08,006	1,01,904	90,736	72,911	58,902	46,328