Prospectus

1. Suitability:

- This Rider covers persons in the age group 18 Years onwards. This Rider is not applicable for dependent children covered in the Policy.
- This Policy can be issued to an individual and/or family. However, in case of family, the coverage shall be available on individual basis only.
- All the other eligibility conditions, relationships covered under this Rider will be applicable as per the base Policy.

2. Rider Conditions:

- Rider can only be opted along with the base Policy and cannot be opted in isolation or as a separate product.
- The Riders are provided in lieu of additional premium and subject to the terms, conditions and exclusions as stated in the Rider wordings in addition to the Policy terms, conditions and exclusions.
- This Rider, if selected, shall be mentioned in the Policy Schedule and will be available up to the limit specified therein, for all Insured Person(s) covered under the underlying base Policy, unless stated otherwise.
- Cover(s) provided under this Rider and their limits are only with respect to such and so many as indicated in the Policy Schedule.
- Terms and conditions of the Rider are to be read in conjunction with the terms and conditions of the Base Policy.
- The continuance of risk cover under the Base Policy is necessary precondition for continuance of cover under Rider.
- Admission of liability under any cover in this Rider shall not have any bearing on admissibility of a claim under the base Policy on any ground including non-disclosure of material fact or Pre-Existing Disease.

3. Sum Insured Options:

- 5 Lakhs
- 10 Lakhs
- 15 Lakhs
- 20 Lakhs
- 25 Lakhs
- 50 Lakhs
- 75 Lakhs
- 100 Lakhs

4. Benefit:

R1. Cancer Benefit:

In consideration of additional premium paid if an Insured Person is diagnosed with "Cancer of Specified Severity" as defined herein during the Policy Period, then we will pay the Sum Insured specified in the Policy Schedule provided:

i. "Cancer of Specified Severity" which the Insured Person is suffering from occurs or first manifest itself during the Policy Period, post initial waiting period of 30 days, as a first incidence.

ii. The person survives for a period of at least 30 days from the diagnosis of the "Cancer of Specified Severity".

iii. On our admission of claim under this section in respect of an Insured Person, the cover under this section terminates in respect to that Insured Person.

iv. Our liability for a lifetime of an Insured Person under this cover will be limited to the Sum Insured specified against this cover in the Policy Schedule.

v. Initial Waiting Period of 30 days shall also be applicable on the amount by which Sum Insured is increased in case of enhancement of Sum Insured at renewal.

vi. Cancer arising due to Pre-Existing Disease shall not be covered under this Rider.

This benefit has a separate limit (over and above base Sum Insured).

R2. CanCare Booster:

In consideration of additional premium paid if an Insured Person is diagnosed with "Cancer of Specified Severity" as defined herein during the Policy Period, then we will pay the Sum Insured applicable in the Policy Year. The Sum Insured under this cover will be increased by 10% every year subject to below conditions:

i. CanCare Booster Sum Insured increase % will be applied on the CanCare Booster benefit Sum Insured opted for the first time under this Rider. The maximum accrued increased Sum Insured shall not exceed 100% of the Initial CanCare Booster Sum Insured opted, in any Policy Year.

ii. "Cancer of Specified Severity" which the Insured Person is suffering from occurs or first manifest itself during the Policy Period, post Initial Waiting Period of 30 days, as a first incidence.

iii. The person survives for a period of at least 30 days from the diagnosis of the "Cancer of Specified Severity".

iv. In case of Policies with a tenure of one year, the above mentioned increase in Sum Insured shall be applicable at renewal of the Policy along with this cover, without any break.

v. In Policies with a tenure of more than one year, the above-mentioned increase in Sum Insured shall be applicable post completion of each Policy Year.

vi. On our admission of claim under this cover in respect of an Insured Person, the cover will terminate in respect to that Insured Person.

vii. Cancer arising due to Pre-Existing Disease shall not be covered under this Rider.

viii. This benefit has a separate limit (over and above base Sum Insured).

ix. Revision in Sum Insured shall not be allowed any time post inception of the Policy including subsequent renewal of the Policy.

Illustration:

Policy Year	1st Year	2nd Year	3rd Year	4th Year
CanCare Booster (%)	-	10% of CanCare Booster Sum Insured opted	10% of CanCare Booster Sum Insured opted	10% of CanCare Booster Sum Insured opted
Sum Insured under CanCare Booster	₹10,00,000 (Initial Sum Insured Opted)	₹11,00,000	₹12,00,000	₹13,00,000

5. Pre-Policy Medical Check up:

Pre-Policy Check up at our network may be required based upon the age, gender and Sum Insured. 100% of the expenses incurred per Insured Person will be payable by TATA AIG only on the acceptance of the Proposal. The Medical Reports are valid for a period of 90 days from the date of Pre-Policy Check up.

Gender	Age	Sum Insured	Pre-Policy Check up Tests*
Male	Above 45 years	₹50 Lakhs and above	Prostate Specific Antigen (PSA) Test Carcinoembryonic Antigen (CEA) Test
Female	Above 45 years	₹50 Lakhs and above	Cancer Antigen - 125 (CA - 125) Test Carcinoembryonic Antigen (CEA) Test

- In case of adverse medical declaration, we may call for Tele-MER/additional medical tests.
- Tele-MER means Tele Medical Examination Reporting.
- 100% of Tele-MER cost would be borne by the Company, in case of Proposal acceptance.
- *At least 50% of Pre-Policy medical checkup cost would be borne by the Company in case where Proposal is accepted.
- Financial underwriting may be done in case of higher Sum Insured options.

6. Premium Rates (Rate Per Lakh):

a. Cancer Benefit:

Age Band	Premium (In ₹)
18-35	99
36-45	265
46-55	566
56+	1,240

b. CanCare Booster:

Age Band	Premium (In ₹)
18-35	158
36-45	419
46-55	880
56+	1,862

7. Terms and Conditions:

All the general terms and conditions, waiting periods, exclusions and claim procedure shall be applicable as per the base Policy.



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