Prospectus

1. Suitability

All the eligibility conditions, entry age limits, relationships covered under this Add on will be applicable as per the base Policy

2. Add on Conditions

- TATA AIG Consumables Benefit Add On can only be opted along with a base Policy and cannot be opted in isolation or as a separate product.
- This Add On is provided in lieu of an additional premium and 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.
- Terms and conditions of the Add on Cover is 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 Add on Cover. If the underlying Base Policy terminates due to any reason, then the attached Add on Cover shall also terminate with effect from the same date.
- The applicability of the Add on Cover shall be co-terminus with the Base Policy.
- There will be no premium refund under the Base Policy / Add on cover in the event of claim/utilization of any benefit under the Base Policy/ Add on cover.
- This Add on cover can only be opted at the inception or at the renewal of the base Policy subject to the Policyholder selecting such Add on Cover and on payment of the additional premium towards the Add on.
- If a Policyholder chooses to opt out of the Add on Cover, then the same shall not be available for subsequent renewals of the base Policy

3. Benefit

Consumables Benefit:

Notwithstanding the exclusion "Non payable items as mentioned in Annexure I – List I of optional items available on Our website (www.tataaig.com)", if this Add On is opted, We will pay for expenses incurred towards specified consumables, as listed in Annexure I – List I of optional items (Consumables Benefit), available on Our website (www.tataaig.com), which are consumed during the period of Hospitalization directly related to the Insured Person's medical or surgical treatment of Illness/disease/Injury.

However, any item which is i) neither a medical consumable; ii) nor medically necessary; iii) nor prescribed by the treating medical practitioner shall be excluded.

For this benefit to be payable, there must be an admissible claim under the base policy for In-patient Treatment or Day Care Treatment/ Day Care Procedure, as applicable.

The assessment of payout under this cover shall follow the assessment of claim as followed under the base policy and shall be subject to availability of balance sum insured in the base policy.

4. Premium Rates

Loading of 4% of the base Policy premium shall be applicable for this Add on. No base Policy loading or discount shall be applicable to this Add on. This premium rate is exclusive of taxes.

5. Terms and Conditions

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

Disclaimer: Insurance is the subject matter of the solicitation. For more details on benefits, exclusions, limitations, terms & conditions, please read the Policy Wordings carefully, before concluding a sale. Trade logo displayed above belongs to Tata Sons Private Limited and AIG and used by TATA AIG General Insurance Company Limited under License.