External Congenital Rider

Prospectus

Section 1: Suitability

- 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, entry age limits, relationships covered under this Rider will be applicable as per the base Policy.

Section 2: Scope of Coverage

In consideration of additional premium paid and notwithstanding the exclusion mentioned under base Policy with respect to Congenital External Diseases, defects or anomalies, We will cover Medical Expenses for Medically Necessary Treatment in a Hospital / Day Care Centre, arising out of External Congenital diseases, defects or anomalies, that requires an Insured Person's admission in a Hospital for In-Patient Care / Day Care Treatment (including their associated Pre & Post Hospitalisation expenses), during the Policy Period subject to terms and conditions of the Rider read in conjunction with the Definitions, Terms, Condition, Exclusion and Waiting Periods of the base Policy.

Sub-Limit per Policy Year, Applicable to Each Insured Person, Basis Sum Insured Opted In the Base Policy	
Specified Diseases	Sub-Limit Applicable
External Congenital Anomaly/Diseases	Up to ₹1,00,000, part of base Policy Sum Insured

Special Condition applicable to the Rider:

1. This Rider is provided on payment of additional premium, if opted by You and mentioned in the Policy Schedule.
2. The coverage will be subject to a Waiting Period of 2 (Two) years and will be available up to the Sub-Limit as specified in the Policy Schedule.
3. For individual as well as Family Floater Policies, this Sub-Limit is individually applicable for each Insured person covered under the Policy.
4. For the purpose of this Rider, External Congenital Anomaly is a Congenital Anomaly which is in the visible and accessible parts of the body. Where Congenital Anomaly means a condition which is present since birth, and which is abnormal with reference to form, structure or position.
5. The scope of coverage under this Rider is restricted to treatment taken in India.

Section 3: 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.

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