TATA AIG INSURANCE



A smart top-up for a secure future

Presenting

TATA AIG MediCare Reserve

TATA AIG MediCare Reserve is a smart top-up solution that strengthens your health coverage. With flexible deductible options today and the ability to opt for a waiver of aggregate deductible later, it ensures you stay protected as your needs evolve-seamlessly and without fresh underwriting.

Key Features

Waiver of Aggregate Deductible

Coverage that evolves with you.

Option to waive off the opted aggregate deductible on renewal, upon completion of five continuous Policy Years under the policy.

Pocket Protect

Less out-of-pocket expenses, more support.

Provides a Fixed cash benefit in the event of the Insured Person(s) being hospitalized for a disease/Illness/Injury for a continuous period exceeding 7 days, maximum up to 5 Hospitalizations in a Policy Year, upon completion of 12 months of continuous coverage from the inception date of the first Policy with us.

TransiCare Wallet*

Protection during transition- support when it matters.

Coverage for medical expenses upon termination of the Employer-Employee Group Health Insurance Policy due to resignation or termination of employment.

Inbound Emergency Hospitalization*

Stay safe when visiting India.

Coverage for Medical Expenses incurred towards an emergency arising out of an Accident of the Non-Resident Indian (NRI) or Overseas Citizen of India (OCI) Insured Person whilst on a trip to India.

Consumables Benefit*

Small essentials, big savings on hospital bills!

Coverage for expenses incurred for specified consumables, which are mentioned 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.

*The above-mentioned optional covers are available with the base policy upon payment of an additional premium.

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Benefit Table

Sum Insured options (in ₹)	5/7.5/10/15/20/25/50/75/100/200/300/500 Lakh
Aggregate Deductible options (in ₹)	2/3/5/10/15/20/25/50 Lakh

Benefit Name	Coverage Limit	Benefit Availability Stage
In-Patient Treatment	Up to Sum Insured	Both^
Room Category**	Single Private Room	Both^
Pre-Hospitalization expenses	Up to 90 days, Up to Sum Insured	Both^
Post-Hospitalization expenses	Up to 90 days, Up to Sum Insured	Both^
Day Care Procedures	All Day Care Treatments, Up to Sum Insured	Both^
Organ Donor	Up to Sum Insured	Both^
Domiciliary Treatment	Up to Sum Insured	Both^
AYUSH Benefit	Up to Sum Insured	Both^
Ambulance Cover	Up to Sum Insured	Both^
Wellness Services	1. Teleconsultation – General: Unlimited 2. Teleconsultation – Specialty: Unlimited 3. Diet and Nutrition Consultation 4. Discount on network - Diagnostics, Pharmacy and Consultations & Pharmacy home delivery	Both^
Restore Benefit	Available, Up to Sum Insured	After opting waiver of aggregate deductible
No Claim Bonus	1. Cumulative Bonus - 50% of the base Sum Insured of the expiring Policy, maximum up to 100% (50% decrease in subsequent policy year, in case of a claim) OR 2. 1% Discount in Renewal Premium	After opting waiver of aggregate deductible
Pocket Protect	Cash benefit amount of ₹10,000 per hospitalization up to a maximum of 5 hospitalization in a policy year, • If insured is hospitalized for a continuous period exceeding 7 days, • Without any deductible and subject to a waiting period of 1 Year under this Policy.	Before opting waiver of aggregate deductible
Waiver of Aggregate Deductible	Available at each renewal, commencing from the end of 5th Policy Year.	-

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Optional Covers	Coverage Limit	Benefit Availability Stage
Consumables Benefit	Up to Sum Insured	Both^
TransiCare Wallet	Available, Up to ₹3,00,000, over and above the base Sum Insured, for a continuous period of ninety (90) days from the effective Start Date	Before opting waiver of aggregate deductible
Inbound Emergency Hospitalization	Available, Up to ₹3,00,000, over and above the base Sum Insured, covered without any deductible	Before opting waiver of aggregate deductible
Room Category Select**	Option to select Any Room or Shared Accommodation Room category	Both for 'Shared Accommodation' After opting waiver of aggregate deductible for 'Any Room'

^"Both" in the above table denotes that the benefit shall remain available before as well as after availing the waiver of the Aggregate Deductible.
**Proportionate deduction of Associated Medical Expenses applicable in case insured person is admitted to a room whose category is higher than the eligible room category.

Discounts on Premium

Long Term Discount	5% for a policy term of 2 years		
	7.5% for a policy term of 3 years		
	8% for a policy term of 4 years		
	9% for a policy term of 5 years		
This discount is available only with 'Single' Premium Payment mode.			
Family Floater Discount	1 member	No Discount	
	2 members	22%	
	3 members	Atleast 1 child: 28%	No child: 22%
	3+ members	Atleast 2 children: 32%	
		Atleast 1 child: 28%	No child: 22%
Multi-Individual Discount	5% (Applicable, if more than one member are covered in a policy on individual basis)		
NRI Discount	30%		

All the discounts mentioned above will be applied in Multiplicative Manner.

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Exclusions

Medical Exclusions

- Congenital External Diseases, defects or anomalies.
- Alcoholic pancreatitis or Alcoholic liver disease.

Non-Medical Exclusions

- Intentional self-injury or attempted suicide while sane or insane.
- Expenses for treatment directly arising from or consequent upon any Insured Person committing or attempting to commit a breach of law with criminal intent.
- Treatment rendered by a Medical Practitioner which is outside his discipline.

Waiting Period

Initial Waiting Period (except accident)	30 Days
Pre-Existing Diseases Waiting Period	36 Months
Specified Disease/Procedure Waiting Period	36 Months

Terms And Conditions

- Free Look cancellation of 30 days is available after receipt of the policy document to review the policy terms and conditions.
- In case of any policy related objections, you have the option to cancel the policy and premium would be refunded as per the free-look cancellation clause mentioned in the policy.
- We may apply risk loading based on individual's health status.
- There will be no premium refund in case of cancellation due to established fraud, misrepresentation or non-disclosure of material facts.
- In case you want to port your policy to us, apply at least 30 days before, but not earlier than 60 days from the policy renewal date.
- The policy is renewable except in case of established fraud or non-disclosure or misrepresentation by the Insured Person.
- The Company may revise or modify the terms of the Policy including the premium rates. The Policyholder shall be notified three months before the changes are effected.

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Pre-Policy Medical Check-Up

Pre-Policy Check-up at our network is required. The medical reports are valid for a period of 90 days from the date of Pre-Policy Check-up.

The Company may conduct Tele MER/Video MER/Pre-Policy Check-up based on age/Sum Insured/medical declaration or any other underwriting criteria.

In case of adverse medical declaration or portability, we may call for additional medical tests. We may conduct medical tests at diagnostic centre/through home visit, based on medical disclosure wherever applicable.

100% of TeleMER cost would be borne by the Company, in case of proposal acceptance.

At least 50% of Pre-Policy medical Check-up cost would be borne by TATA AIG in case Pre-Policy Check-up (PPC) is conducted and proposal is accepted.

Financial underwriting may be done in case of higher sum insured options.

Premium Rates & Calculation

The premium will be charged on the completed age of the Insured Person. For family floater, premium is calculated by adding the premium of respective individual members and applying family floater discount.

Please visit www.tataaig.com for Premium Rates

Claim Procedure

- **Intimation & Assistance:** Please contact our designated TPA/Us atleast 48 hours prior to an event which might give rise to a claim. For any emergency situations, kindly contact our TPA/ Us within 24 hours of the event.
- **Claim related information:** For any claim related query, intimation of claim and submission of claim related documents, the Policyholder/Insured Person can contact us through:

Name of Claims Administrator	TAGIC Health Claims
Website	www.tataaig.com
Email	healthclaimsupport@tataaig.com
24x7 Customer Support No.	022 6489 8282 or 1800 267 1955 (For Senior Citizens)
Submit Claim	TATA AIG General Insurance Co. Ltd., 5th and 6th Floor, Imperial Towers, H.No 7-1-6-617/A, No - GHMC 615,616, Ameerpet, Hyderabad – 500016, Telangana, Phone - 040 – 66864900

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Tax Benefit

The premium paid under this policy qualifies for a deduction under Sec 126 of the Income Tax Act, 2025 (Sec 80D of old Income Tax Act). Where opted for old regime of Income tax, an individual can continue to claim a deduction under Section 126 for the payments for Health insurance premiums.

Prohibition of Rebates - Section 41 of the Insurance Act, 1938 as amended by Insurance Laws (Amendment) Act, 2015

1. 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 taking out or renewing or continuing a Policy accept any rebate, except such rebate a may be allowed in accordance with the published prospectuses or tables of the Insurer.
2. 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.

Section 64VB 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

Grievance Redressal Procedure

Please visit *www.tataaig.com* for Customer Grievance Redressal Policy and procedures.

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Disclamer: This is only a summary of the product features. The actual benefits available are as described in the Policy wording and will be subject to the policy terms, conditions, waiting periods and exclusions. Please seek the advice of your insurance advisor if you require any further information or clarification.
Insurance is a subject matter of solicitation. For more details on benefits, exclusions, limitations, terms & conditions and discounts, please read the sales brochure/policy wordings carefully available on our website www.tataaig.com before concluding a sale. The trade logo displayed above belongs to Tata Sons Private Limited and AIG and used by TATA AIG General Insurance Company Limited under License.

TATA AIG GENERAL INSURANCE COMPANY LIMITED

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Website: www.tataaig.com | IRDA of India Registration No: 108 | CIN: U85110MH2000PLC128425
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