









Tata AIG Criti MediCare



Tata AIG Criti MediCare - Snapshot

 Tenure	1 / 2 / 3 Years
 Relationship Covered	Self, Spouse, Son, Daughter, Brother/ Sister, Father/Mother, Parents-in law, Grandchildren, Sister-In Law/ Bother in law, Nephew/ Niece
 Age	18 - 65 Years for adults 91 Days – 18 Years for dependent children allowed only in case of Cancer 360 Degree - Indemnity and Hospital Cash
 Sum Insured	₹5 Lakhs - ₹2 Cr (in multiples of 5 Lakhs) - (for Section A: Critical Illness & Section B: Cancer 360 Degree - Indemnity Cover) ₹500 per day to ₹20,000 per day (in multiple of 500) - for Section C (Hospital Cash)
 Plan Type	Individual / Multi-individual only
 Renewal	Lifelong (unless termination of benefits)

Coverage Sections



A. Critical Illness (Benefit)



B. Cancer 360 Degree - Indemnity Cover



C. Hospital Cash (Benefit)



D. Wellsurance Benefit (Optional)

Minimum one Section from the base benefit sections (A, B, C) has to be chosen by the policyholder.

Product Highlights



Flexibility to opt multiple plans under one policy



Comprehensive cover for Cancer (Indemnity + Benefits Plan)



Multi-Pay feature under Section A: Critical Illness



Waiver of Premium under Section A: Critical Illness



Additional payout for early stage cancer covered under Section A: Critical Illness



Per Day fixed cash benefit under Section C: Hospital Cash



Comprehensive list of 100 Critical Illness covered



Option of 0 Days Survival under Section A: Critical Illness

Section A: Critical Illness

Plan	Smart Century Premier	Smart Half Century
No. of CI	100	50
Critical Illness Sum Insured (₹)	₹5 Lakhs - ₹2 Cr (in multiples of 5 Lakhs) in each category	₹5 Lakhs - ₹2 Cr (in multiples of 5 Lakhs) in each category
Category	Category A	Category A
	Category B	Category B
	Category C	Category C
Multipay Feature	Yes	Yes
Initial Waiting Period	90 days	90 days
Waiver of Premium	Yes	No
Health Check-up (claim free)	1% of S.I up to ₹10,000	1% of S.I up to ₹10,000
Second Medical Opinion	Yes	Yes
Smart Cancer Care (Staggered Pay)	<ul style="list-style-type: none"> • Separate Sum Insured • Smart Cancer Care Sum Insured will be equivalent to Critical Illness Benefit Sum Insured • Staggered payment based on Cancer staging <ol style="list-style-type: none"> I. Early Stage: 20% of Sum Insured II. Major Stage: 30% of Sum Insured III. Advanced Stage: 50% of Sum Insured 	
Survival Period	0/7/15 days	0/7/15 days
PED Wait Period	48 Months	48 Months

Benefit based

Multi-pay option(multiple claims, max up to 3 claims allowed under different categories (A/B/C) during the Policy lifetime;

Two plans

- Smart Century Premier (100 CI)
- Smart Half Century (50 CI)

Staggered Payment in case of Cancer for all stages (maximum 100%)

PA cover of 3 Lakhs for each insured person if no claim reported in expiring policy year

Illustration for Multi-Pay Feature:

For example, an Individual has opted for Smart Century Premier Plan under Section A: Critical Illness with Sum insured of ₹10 Lakhs and Policy Inception date is on 1st May 2021 with Policy tenure of 1 Year.

Critical Illness Claim	Sum Insured available (₹)	Claim Amount (₹)	Conditions applicable
1 st admissible Claims date on 1 st September 2021 under Category A	<ul style="list-style-type: none"> 10 Lakhs for Category A 10 Lakhs for Category B 10 Lakhs for Category C 	10 Lakhs under Category A	In future, no further claims will be payable under Category A in the Policy lifetime, however claims can be paid under Category B/C (one claim each).
2 nd admissible Claims date on 5 th December 2021 under Category B	<ul style="list-style-type: none"> 10 Lakhs for Category B 10 Lakhs for Category C 	10 Lakhs under Category B	<p>In future, no further claims will be payable under Category A and Category B in the Policy lifetime, however claims can be paid under Category C (one claim).</p> <p>In case of multiple claims under Multi-pay Feature, waiting period of 60 days from the date of diagnosis of earlier admissible Critical Illness Claim shall apply.</p>
3 rd admissible Claim on 10 th March 2022 under Category C	<ul style="list-style-type: none"> 10 Lakhs for Category C 	10 Lakhs under Category C	<p>The Coverage under Critical Illness (Section A) will cease to exist upon payment of 3 claims, during the lifetime of the Policy.</p> <p>In case of multiple claims under Multi-pay Feature, waiting period of 60 days from the date of diagnosis of earlier admissible Critical Illness Claim shall apply.</p>

Section B: Cancer 360 Degree – Indemnity Cover

Sum Insured (₹) – ₹5 Lakhs to ₹2 Cr in multiples of 5 Lakhs

BENEFITS

- In-Patient up to S.I
- Pre- Hospitalization Expenses up to 60 days and up to S.I
- Post Hospitalization Expenses up to 90 days and up to S.I
- Day care Procedures up to S.I
- Organ Donor Expenses up to S.I
- **Home Care up to S.I**
- Chemotherapy and Radiotherapy Cover up to S.I
- OPD Cover up to 1% of S.I, maximum up to ₹10,000 per policy year
- **Advanced Treatments for Cancer**
- **Hotel accommodation** for accompanying person/ Insured/ Attendant:
1% of S.I Max up to ₹5,000 Per Day up to 5 days
- **Transportation Expenses:** Max. Up to ₹500 per day, 10 days in a Policy Year
- Ambulance Cover up to ₹5,000 per Hospitalization
- **High End Diagnostics** up to ₹25,000;
- Palliative Care for Cancer: 10% of Sum Insured Maximum up to ₹5 Lakhs in a Policy Year
- **Psychiatric Counselling:** 8 sessions per policy year, up to ₹2,000 per session
- Health Check Up: 1% of S.I for a block of 3 Claim Free Years
- Second Medical Opinion
- **Global Cover**
- Consumable Benefit
- Waiting period of 90 days
- PED wait period of 48 months

Section C: Hospital Cash Benefit



In-Patient Hospital Cash - ₹500 per day to ₹20,000 per day (in multiple of 500's)



Maximum Payable days in a Policy Year - 30 days/ 60 days /180 days



Prolonged Hospital Cash Benefit - ₹10,000 after 10 days of Hospitalization



ICU Cash Benefit - 2x of In-patient Hospital Cash



Accidental Hospitalization Cash Benefit - 2x of In-patient Hospital Cash



Accidental Hospitalization ICU Cash Benefit - 2x of ICU cash Benefit



30 days waiting period/ 2 years waiting period/ 48 months PED waiting period

Section D: Wellsurance Benefit (Optional)

Benefits/Plan	Classic	Supreme	Elite
Minor Surgeries			
Appendectomy/ Removal of Kidney Stones/ Haemorrhoids	₹10,000	₹10,000	₹15,000
Cholecystectomy/ Removal of Gall bladder Stones/ Hernia/ Biopsy or growth	₹15,000	₹20,000	₹20,000
Major Surgeries			
Post Traumatic Surgery	₹50,000	₹75,000	₹1,00,000
Knee Replacement/ Knee Ligament Surgery	₹75,000	₹1,25,000	₹1,50,000
Hip Replacement	₹75,000	₹1,00,000	₹1,50,000
Cosmetic Reconstructive Surgery (in case of Accidents)	₹50,000	₹1,00,000	₹2,00,000
Post Hospitalization Benefit			
Post Operative Physiotherapy (Benefit)	₹3,500	₹5,000	₹7,000
Ambulance Charges	₹2,000	₹2,000	₹2,000

90
DAYS

Initial Waiting Period

48
MONTHS

Pre-Existing Waiting Period

Loading/Discounts

Type of Discount	Details
Long Term Discounts	10% for 3 year policy tenure
	5% for 2 year policy tenure
Multi-Individual Discount	7.5% where > 2 individuals covered in a single policy
Tata Group Employee Discount	5% discount applicable for all Permanent employees of TATA Group, in case business is sourced as direct (no intermediary involved)
E-Policy Discount	2.5%
Multi Cover Discount	2.5% in case more than 1 base sections are opted under the policy
Tata AIG Customer Discount	2.5% in case customer holds any other Tata AIG policy (active)



Product Loading

Loading for Choosing lower Survival Period:
for 7 Days - 5%; for 0 days - 7.5%



Intimation & Assistance

Please contact Us at least 48 hours prior to an event which might give rise to a claim. For any emergency situations, kindly contact Us within 24 hours of the event.



Claim Related Information

For any claim related query, intimation of claim and submission of claim related documents, You can contact Us through:

Name: TAGIC Health Claims

Email: healthclaimsupport@tataaig.com

Toll Free: 1800 266 7780 or 1800 229 966 (For Senior Citizens)

Website: www.tataaig.com



Submit claim:

TATA AIG General Insurance Company Limited,
5th and 6th Floor, Imperial Towers, H.No 7-1-6-617/A, GHMC No - 615,616,
Ameerpet, Hyderabad - 500016, Telangana, Phone - 040-66864900

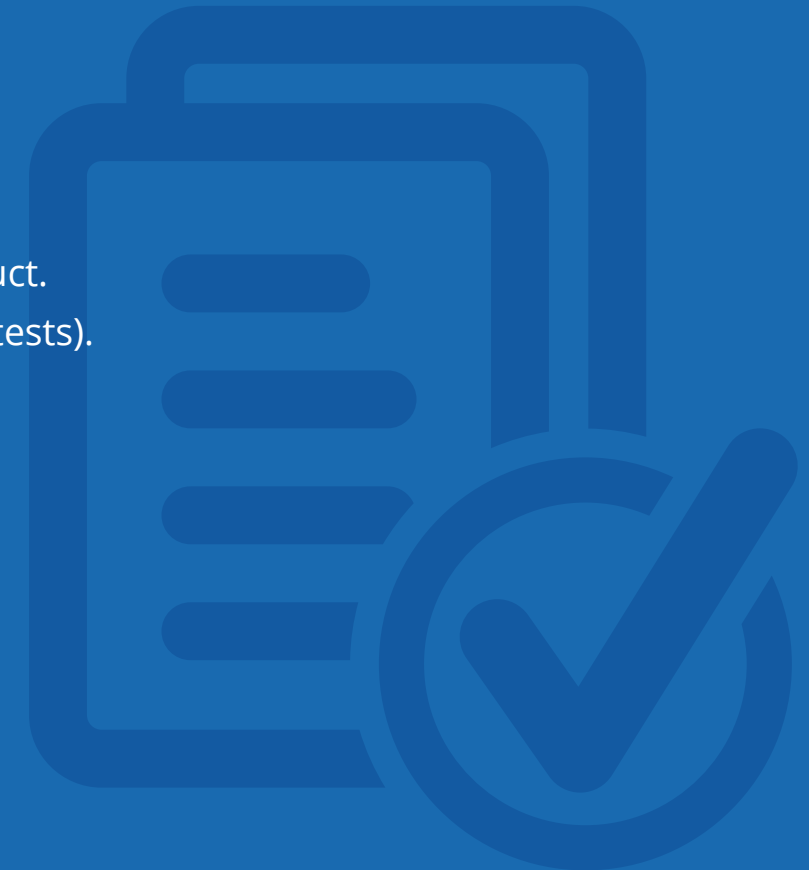
- For list of network hospitals, please visit website.
- Cashless Service is applicable for Cancer 360 Degree-Indemnity Cover.

STP

Section	Age	Sum Insured
Section A: Critical Illness	up to 45 years of age	₹ 25 Lakhs
Section B: Cancer 360 Degree-Indemnity Cover	up to 45 years of age	N.A.
Section C: Hospital Cash	up to 65 years of age	N.A.

Note:

- If Critical Illness is one of the sections opted, then criteria as mentioned above for Section A is applicable.
- In case only Section B and C are opted, criteria for Section B will be applicable.
- These are with No Medical Disclosure
- This medical examination criteria would be reviewed and revised as per underwriting guidelines applicable to the product.
- In case of medical condition disclosure, we may call for Tele-MER/Pre-policy check up (including any additional medical tests).
- We may conduct medical tests at diagnostic centre based on medical disclosure wherever applicable.



Premium Calculation



Illustration 1

Cover: Critical Illness- Smart Half Century Plan (with Health Check-up & PA cover of ₹3 Lakhs);
Survival Period of 15 days

Age	Sum Insured	CI - Smart Half Century Plan	Health Check-Up	PA Cover	Cancer 360 Degree-Indemnity Cover	Hospital Cash	Wellsurance Benefit	Gross Premium (Pre Tax)
35 years	₹500,000	₹1,755	₹134	₹76.2	NA	NA	NA	₹1,965.2



₹500,000 (Sum Insured) x 3.51/1000 (Per Millie Rate)



Illustration 2

Cover: Critical Illness- Smart Half Century Plan (with Health Check-up & PA cover of ₹3 Lakhs);
Survival Period of 15 days + Cancer 360 Degree-Indemnity Cover + Hospital Cash (For ₹500 per day 30 days)
+ Wellsurance Benefit (Classic)

Age	Sum Insured	CI - Smart Half Century Plan	Health Check-Up	PA Cover	Cancer 360 Degree-Indemnity Cover	Hospital Cash	Wellsurance Benefit	Gross Premium (Pre Tax)
35 years	₹500,000	₹1,755	₹134	₹76.2	₹642	₹370.17	₹363	₹3,340.37



After Multi-cover Discount of 2.5%; Premium = ₹3,257 (Pre-Tax)

Gross Annual Premium (in ₹) per member (Pre-Tax) - Table by Age (in Years) and Sum Insured (in ₹)



Section A: Critical Illness

Critical Illness Cover without Health Check-up (per mille rate) for survival period of 15 days:

Age Band	Smart Half Century	Smart Century Premier
0-18	0.94	1.06
19-25	1.28	1.43
26-30	2.14	2.41
31-35	3.51	3.95
36-40	6.08	6.88
41-45	10.29	11.66
46-50	14.57	16.58
51-55	23.45	26.74
56-60	35.29	40.35
61-65	50.65	58.02
66-70	67.26	77.18
71+	98.51	113.74

Health Check-up for Critical Illness (Smart Half-Century)

Age/SI (in ₹ lakhs)	5	10	15 to 200
0-18	134	269	385
19-25	134	269	383
26-30	134	268	383
31-35	134	268	383
36-40	266	532	762
41-45	265	529	755
46-50	263	525	751
51-55	388	775	1,108
56-60	380	760	1,086
61-65	371	742	1,058
66-70	360	722	1,029
71+	342	683	977



Section A: Critical Illness

Health Check-up for Critical Illness (Smart Century Premier)

Age/SI (in ₹ lakhs)	5	10	15 to 200
0-18	134	269	385
19-25	134	269	383
26-30	134	268	383
31-35	134	268	382
36-40	266	532	760
41-45	265	528	754
46-50	262	523	748
51-55	386	771	1,102
56-60	377	754	1,075
61-65	366	731	1,045
66-70	354	708	1,012
71+	332	666	951

Personal Accident Cover of Sum Insured ₹300,000 (applicable for Section A)

Age Band	Smart Half Century	Smart Century Premier
0-18	76.31	76.31
19-25	76.29	76.29
26-30	76.26	76.25
31-35	76.2	76.18
36-40	76.09	76.05
41-45	75.92	75.85
46-50	75.72	75.63
51-55	75.34	75.18
56-60	74.83	74.58
61-65	74.18	73.86
66-70	73.51	73.08
71+	72.22	71.58



Section B: Cancer 360 Degree Indemnity Cover

Age/SI (in ₹ lakhs)	5	10	15	20	25	30	35	40	45	50
0-18	229	420	558	615	672	707	742	776	811	846
19-25	306	543	702	803	908	971	1,034	1,096	1,159	1,222
26-30	448	771	963	1,151	1,342	1,456	1,571	1,685	1,800	1,914
31-35	642	1,083	1,323	1,628	1,938	2,124	2,310	2,496	2,682	2,868
36-40	1,135	1,934	2,377	2,900	3,434	3,753	4,072	4,390	4,709	5,028
41-45	1,763	2,955	3,555	4,462	5,388	5,941	6,494	7,046	7,599	8,152
46-50	2,197	3,666	4,382	5,563	6,765	7,485	8,204	8,924	9,643	10,363
51-55	3,766	6,242	7,462	9,523	11,620	12,876	14,131	15,387	16,642	17,898
56-60	5,760	9,438	11,195	14,457	17,791	19,782	21,774	23,765	25,757	27,748
61-65	8,806	14,329	16,920	22,040	27,275	30,401	33,527	36,654	39,780	42,906
66-70	12,758	20,663	24,355	31,892	39,594	44,195	48,795	53,396	57,996	62,597
71+	19,554	31,515	37,178	48,877	60,834	67,976	75,118	82,261	89,403	96,545



Section B: Cancer 360 Degree Indemnity Cover

Age/SI (in ₹ lakhs)	55	60	65	70	75	80	85	90	95	100
0-18	880	914	949	983	1,017	1,106	1,195	1,284	1,373	1,462
19-25	1,284	1,347	1,409	1,472	1,534	1,695	1,856	2,018	2,179	2,340
26-30	2,028	2,142	2,257	2,371	2,485	2,780	3,075	3,370	3,665	3,960
31-35	3,053	3,238	3,424	3,609	3,794	4,273	4,752	5,231	5,710	6,189
36-40	5,346	5,664	5,981	6,299	6,617	7,439	8,261	9,082	9,904	10,726
41-45	8,703	9,254	9,804	10,355	10,906	12,334	13,762	15,190	16,618	18,046
46-50	11,078	11,794	12,509	13,225	13,940	15,804	17,668	19,532	21,396	23,260
51-55	19,147	20,397	21,646	22,896	24,145	27,393	30,640	33,888	37,135	40,383
56-60	29,732	31,715	33,699	35,682	37,666	42,800	47,934	53,067	58,201	63,335
61-65	46,021	49,136	52,250	55,365	58,480	66,540	74,599	82,659	90,718	98,778
66-70	67,180	71,763	76,346	80,929	85,512	97,373	1,09,233	1,21,094	1,32,954	1,44,815
71+	1,03,660	1,10,774	1,17,889	1,25,003	1,32,118	1,50,530	1,68,942	1,87,353	2,05,765	2,24,177



Section B: Cancer 360 Degree Indemnity Cover

Age/SI (in ₹ lakhs)	105	110	115	120	125	130	135	140	145	150
0-18	1,524	1,585	1,647	1,708	1,770	1,831	1,893	1,954	2,016	2,077
19-25	2,452	2,564	2,675	2,787	2,899	3,011	3,123	3,234	3,346	3,458
26-30	4,165	4,369	4,574	4,778	4,983	5,187	5,392	5,596	5,801	6,005
31-35	6,521	6,852	7,184	7,516	7,848	8,179	8,511	8,843	9,174	9,506
36-40	11,295	11,864	12,434	13,003	13,572	14,141	14,710	15,280	15,849	16,418
41-45	19,034	20,021	21,009	21,996	22,984	23,972	24,959	25,947	26,934	27,922
46-50	24,546	25,831	27,117	28,403	29,689	30,974	32,260	33,546	34,831	36,117
51-55	42,626	44,869	47,111	49,354	51,597	53,840	56,083	58,325	60,568	62,811
56-60	66,890	70,445	74,000	77,555	81,111	84,666	88,221	91,776	95,331	98,886
61-65	1,04,360	1,09,941	1,15,523	1,21,104	1,26,686	1,32,268	1,37,849	1,43,431	1,49,012	1,54,594
66-70	1,53,028	1,61,242	1,69,455	1,77,668	1,85,882	1,94,095	2,02,308	2,10,521	2,18,735	2,26,948
71+	2,36,927	2,49,678	2,62,428	2,75,178	2,87,928	3,00,679	3,13,429	3,26,179	3,38,930	3,51,680



Section B: Cancer 360 Degree Indemnity Cover

Age/SI (in ₹ lakhs)	155	160	165	170	175	180	185	190	195	200
0-18	2,115	2,152	2,190	2,228	2,266	2,303	2,341	2,379	2,416	2,454
19-25	3,526	3,595	3,663	3,732	3,800	3,868	3,937	4,005	4,074	4,142
26-30	6,130	6,254	6,379	6,504	6,629	6,753	6,878	7,003	7,127	7,252
31-35	9,709	9,912	10,114	10,317	10,520	10,723	10,926	11,128	11,331	11,534
36-40	16,766	17,114	17,462	17,810	18,158	18,505	18,853	19,201	19,549	19,897
41-45	28,526	29,129	29,733	30,336	30,940	31,544	32,147	32,751	33,354	33,958
46-50	36,903	37,688	38,474	39,260	40,046	40,831	41,617	42,403	43,188	43,974
51-55	64,182	65,552	66,923	68,294	69,665	71,035	72,406	73,777	75,147	76,518
56-60	1,01,059	1,03,232	1,05,404	1,07,577	1,09,750	1,11,923	1,14,096	1,16,268	1,18,441	1,20,614
61-65	1,58,005	1,61,416	1,64,827	1,68,238	1,71,650	1,75,061	1,78,472	1,81,883	1,85,294	1,88,705
66-70	2,31,968	2,36,987	2,42,007	2,47,026	2,52,046	2,57,065	2,62,085	2,67,104	2,72,124	2,77,143
71+	3,59,472	3,67,264	3,75,057	3,82,849	3,90,641	3,98,433	4,06,225	4,14,018	4,21,810	4,29,602

₹ Section C: Hospital Cash Benefit

For ₹500 per day without Prolonged Hospitalization

Age Band	Max No. of Days		
	30	60	180
0-18	189	223	254
19-25	200	235	268
26-30	210	247	283
31-35	284	334	382
36-40	358	421	481
41-45	462	544	621
46-50	566	666	760
51-55	653	769	878
56-60	719	846	966
61-65	791	931	1,063
66-70	949	1,117	1,275
71+	1,138	1,340	1,530

Prolonged Hospitalization Cash Benefit

Age Band	Gross Premium (₹)
0-18	57.38
19-25	60.57
26-30	63.77
31-35	86.17
36-40	108.58
41-45	140.11
46-50	171.62
51-55	198.22
56-60	218.03
61-65	239.83
66-70	287.8
71+	345.35

Note: Gross Premium for other Sum Insured (in multiple of ₹500's) can be found by multiplying the above rates.



Section D: Wellsurance Cover in ₹ (Optional)

Age/Plan	Classic	Supreme	Elite
18	277	312	597
19-25	315	355	680
26-30	343	386	738
31-35	363	411	783
36-40	392	442	845
41-45	406	458	875
46-50	428	483	922
51-55	440	495	946
56-60	462	522	995
61-65	472	532	1,017
66-70	480	543	1,035
71+	489	551	1,052