

Key Exclusions

1. Any Pre-existing Condition, any complication arising from it. 2. Intentionally self-inflicted injury or illness, or sexually transmitted conditions, mental or nervous disorder, anxiety, stress or depression, Acquired Immune Deficiency Syndrome (AIDS), Human Immune-deficiency Virus (HIV) infection; suicide, or 3. War, civil war, invasion, insurance, revolution, act of foreign enemy, hostilities (whether War be declared or not), rebellion, mutiny, use of military power or usurpation of government or military power; or 4. serving in any branch of the Military or Armed Forces of any country, whether in peace or War, and in such an event We, upon written notification by You, shall return the pro rata premium for any such period of service; or 5. Ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from burning nuclear fuel; or 6. The radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or any part of that equipment; or 7. Congenital anomalies or any complications or conditions arising there from; or 8. Professional Sports, Hazardous Activities; or 9. Cosmetic or plastic surgery or any elective surgery or cosmetic procedure, circumcision, (except as a result of an Injury caused by a Covered Accident while Our Policy is in force) that improve physical appearance, surgical and non-surgical treatment of obesity (including morbid obesity) and weight control programs, or treatment of an optional nature; Routine health checks or convalescence, Custodial Care, general debility, lethargy, rest cure; expenses on vitamins, tonics and any other health supplement; vaccination, inoculation of any kind. 10. Any investigation(s) or treatments not directly related to a Covered Illness or Covered Injury or the conditions or diagnosis necessitating hospital admission; or Any surgery done on the organ(s), if they are not infected or affected; 11. Services, supplies, or treatment, including any period of Hospital confinement, which were not recommended, approved, and certified as Medically Necessary by a Physician; or 12. organ transplants that are considered experimental in nature; expenses incurred for hospitalization or surgery for donation of organs ; or 13. pregnancy and all related conditions, including services and supplies related to the diagnosis or treatment of infertility or other problems related to inability to conceive a child; birth control, including surgical procedures and devices; This however does not include ectopic pregnancy proved by diagnostic means and is certified to be life threatening by the Physician; or 14. Medical expenses incurred as the result of alcohol and/or drug abuse, addiction or overdose. 15. Any surgery for donation of organs. 16. Treatment of Spondylitis/spondylitis 17. Cost of Spectacles and contact lens, hearing aids, walkers, crutches, wheel chairs and such other aids 18. Any Ayurvedic, Homeopath or naturopathy treatments.

Please refer to policy wordings for detailed benefits and exclusions.

insurance is the subject matter of the solicitation. For more details on risk factors, terms and conditions, please read sales brochure carefully, before concluding a sale. Tata AIG General Insurance Company Limited. Registered Office Address: Peninsula Corporate Park, Nicholas Piramal Tower, 9th Floor, G.K. Marg, Lower Parel, Mumbai - 400013. Toll Free No. 1800-119966. (From MTNL/BSNL lines only)

Wellsurance Executive



24x7 Helpline
1800 11 9966

(Toll Free from MTNL/BSNL lines only)

24x7 Claims Helpline
1800 103 5252 (Toll Free)

Write to us

wellsurance@tata-aig.com

Benefit from our other Wellsurance Plans



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Ensure your health is not paying
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Tata AIG Wellsurance

Beyond Health Insurance



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Tata AIG Wellsurance

Beyond Health Insurance



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Presenting Tata AIG Wellsurance Executive

Today's environment demands more of anyone looking to make a mark in this competitive world. Somewhere between the pressure to meet demands and the burning desire to excel, one's health is often the first of the compromises.

Tata AIG Wellsurance Executive goes beyond what health insurance policies do, and is designed to take care of the busy executive and his well being.

Wellsurance Executive Key Benefits

- Benefit amount on diagnosis of any of 9 Critical Illnesses.
- Cashless Hospitalization at 3000+ hospitals in India.
- Benefit amount for specified major & minor surgical procedures.
- Higher Hospital Cash for ICU/CCU admissions.
- Daily Hospital Cash benefit.
- Convalescence benefit, for post hospitalization treatment.
- Income Tax benefit under Section 80D

Critical Illnesses Covered

- Cancer • First Heart Attack • Kidney Failure
- Stroke • Major Burns • Multiple Sclerosis
- Paralysis • Total Blindness • Coma

Note: For critical illness benefit, survival period of 30 days from the date of diagnosis is applicable.

Wellsurance Executive Benefits (in ₹)

Benefits	Classic	Supreme	Elite
Diagnosed Critical Illnesses Cancer / First Heart Attack / Stroke / Kidney Failure / Coma / Total Blindness / Paralysis / Multiple Sclerosis / Major Burns	300000	500000	750000
Hospitalization Miscellaneous Nursing Service – upto 90 days / Physician's visit upto 90 days	750 per day	1000 per day	1250 per day
Physiotherapy (while hospital confined) upto 30 days	750 per day	1000 per day	1250 per day
Investigation – MRI	2500	3500	3500
Investigation – C T scan or Doppler study	1250	1750	1750
Investigation – lab test, and or X-ray and or ECG	350	500	750
Operation Charges Anesthetist's fees	2500	5000	7500
Minor Surgeries Appendectomy / Removal of kidney stones / Haemorrhoids	10000	10000	15000
Cholecystectomy / Removal of Gall Stone / Hernia repair / Biopsy of growth	15000	20000	20000

Wellsurance Executive Benefits (in ₹)

Benefits	Classic	Supreme	Elite
Major Surgeries CABG- coronary artery bypass grafting / Angioplasty – PTCA / brain surgery including Craniotomy, tumour removal and intercranial drainage / major organ transplant (Heart, Lung, Liver, Pancreas) / bone marrow transplant	100000	150000	200000
Post traumatic surgery (skull fracture, traumatic amputation of upper and / or lower limb, pelvis fracture / hip fracture, compound communicated fracture of any part where ORIF is required)	50000	75000	100000
Knee replacement (traumatic / septic arthritis, severe irreparable knee injury) / knee ligament surgery - trauma related	75000	125000	150000
Hip replacement (traumatic hip injury- both partial and total)	75000	100000	150000
Spinal surgeries (traumatic spinal injuries)	40000	75000	100000
Enucleation (malignant tumour of eye ball, Severe trauma to eye ball, odontogenic cyst)	40000	60000	75000

Wellsurance Executive Benefits (in ₹)

Benefits	Classic	Supreme	Elite
Heart valve replacement	100000	150000	200000
Pacemaker implant	75000	100000	125000
Outpatient Post operative Physiotherapy Eligibility Min. 2 visits	3500	5000	7000
Chemotherapy and / or radiation Eligibility Min. 3 visits	150000	250000	300000
Kidney Dialysis	150000	200000	250000
Ambulance Charges (while admitting and while discharging from the Hospital)	2000	2000	2000
Hospital Cash (upto 90 days)	2000 per day	3000 per day	4000 per day
ICU Benefit - upto 15 days per policy year	3000 per day	4500 per day	6000 per day
Convalescence Benefit (Payable after five days of continuous hospitalization)	1500	2500	4000

* Annual premium inclusive of applicable service tax

Note: 1. For all sickness hospitalization & minor surgeries waiting period of 90 days is applicable. 2. Waiting period of 120 days applicable for major surgeries. 3. No waiting period for Accident related hospitalization. 4. Miscellaneous expenses are payable while In-hospital. 5. Hospital Cash: 1 day deductible for Hospital Cash benefit. Not applicable for hospitalization due to any accidents. 6. Critical Illness: The benefit for each critical illness will be paid once during the entire life time of the policyholder. On Renewal this benefit will be available for all illnesses except for the one paid in the previous term(s). 7. Kidney dialysis, Chemotherapy: Benefit paid once in lifetime of the policy holder. 8. If an insured suffers a Critical Illness/Sickness/Diseases or has to undergo a surgery for which benefits are payable under more than one such similar policy issued by us, the maximum amount payable under all policies combined will not exceed the amount payable under the policy which pays the largest benefit. 9. This policy covers hospitalization in India only. 10. Ambulance benefit is a lump sum amount paid on usage of ambulance during the incidence of hospitalization.

Eligibility Criteria

Individuals between the age of 18 years and 65 years.

Wellsurance Executive Premium Table* (in ₹)

Age (Yrs)	Classic	Supreme	Elite
18 - 24	2300	3686	4572
25 - 29	2756	4436	5429
30 - 34	3583	5795	7306
35 - 39	5039	8214	10142
40 - 44	7810	12841	16013
45 - 49	9280	15237	19272
50 - 54	12942	21268	27418
55 - 59	16855	27919	34903
60 - 65	26968	44670	55845

Renewable for Life. Contact us for Renewal premium for ages 66 and above

* Annual premium inclusive of applicable service tax

Claim Procedure

For all claims, contact E-Meditek (TPA) Services Ltd. (address below), our appointed service provider for your Health Policy. All admissible claims will be cashless, subject to admission in network hospitals authorized by E-Meditek (TPA) Services Ltd. If admitted to a non-network hospital, submit your bills to E-Meditek (TPA) Services Ltd. for reimbursements upto the specified limits.

E-Meditek (TPA) Services Ltd. has a network of 3000+ hospitals on all India basis.

Address: E-Meditek (TPA) Services Ltd, Plot No.577, Udyog Vihar, Phase V, Gurgaon-122016, Haryana, India

Contact details: 24x7 Toll Free Claims Helpline 1800 103 5252

Wellsurance Executive Advantage**Free Health Helpline**

Reach our expert physicians to avail help on health & wellness related information. Get instant phone access. Call our Toll Free No. 1800 103 5252 Timings: 9:00am to 7:00pm (From Monday to Saturday)

**Tata AIG Wellsurance Website**

Explore a host of benefits like a personalized health tracker that helps you monitor your health & fitness levels. Get access to exclusive articles on health & wellness. Check and compare cost of various medical services provided by different hospitals. Post a health query to our expert physicians. Visit our website at: www.tataaigwellsurance.com

**Health and Wellness Offers**

Get discounts at select Gyms, Spas, Skincare & Weight Management Centers.

**Wellsurance Health Perks**

As our privileged customer, get discounts on selected health check-up packages at our wide range of network hospitals.

**Tax Benefits**

Get tax benefits for premium paid on policies as per section 80D of the Income Tax Act. Tax benefits are subject to Income Tax laws.