

## 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, insurrection, 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 fertility 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 Spondylosis/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)

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](mailto:wellsurance@tata-aig.com)

Benefit from our other Wellsurance Plans



Tata AIG General Insurance Company Ltd.

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# Wellsurance Family



Health insurance  
that works as hard as you do  
for your family's well being.

**Tata AIG Wellsurance**

Beyond Health Insurance



WITH YOU ALWAYS

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Beyond Health Insurance



WITH YOU ALWAYS

## Presenting Tata AIG Wellsurance Family

You give your family nothing but the best. When it comes to health insurance, it should be no different.

Tata AIG Wellsurance Family pays special attention to each member of your family, to prevent unexpected emergencies from affecting your financial health. From higher daily cash cover if a family member is admitted to the ICU to children's education benefit, this policy does more than just care for your family's health.

It cares for their well being.

### Wellsurance Family Key Benefits

Benefit paid on diagnosis of 11 specified Critical Illnesses.

Cashless Hospitalization at 3000+ hospitals in India.

Daily Hospital Cash benefit, for incidental expenses.

Higher Hospital Cash for ICU / ICCU admissions.

Convalescence benefit, for post hospitalization treatment.

Children's education benefit in case of Accidental death / Permanent total disability of the bread earner.

Income Tax benefit under section 80D.

### Critical Illnesses Covered

Cancer First Heart Attack Stroke Kidney Failure Coma Coronary Artery Bypass Grafting (CABG) Major Organ Transplant Total Blindness Paralysis Multiple Sclerosis Major Burns

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

### Wellsurance Family Benefits (in ₹)

Benefits	Classic	Supreme	Elite
<b>Diagnosed Critical Illnesses</b> Cancer / First Heart Attack / Stroke / Kidney Failure / Coma / Coronary Artery Bypass Grafting (CABG) / Major Organ Transplant / Total Blindness / Paralysis / Multiple Sclerosis / Major Burns	200000	300000	400000
<b>Hospital Cash</b> - upto 90 Days (1 day - deductible)	2000 per day	3000 per day	4000 per day
<b>Ambulance Charges</b> (while admitting and while discharging from the Hospital)	2000	2000	2000
<b>ICU Benefit</b> - upto 15 Days per Policy Year	3000 per day	4500 per day	6000 per day
<b>Convalescence Benefit</b> (Payable after five continuous days of hospitalization)	1500	2500	4000
<b>Education Benefit</b>	50000	100000	200000

Note: **1.** For all sickness hospitalization, waiting period of 90 days is applicable. **2.** No waiting period for Accident related hospitalization. **3.** Hospital Cash : 1 day deductible for Hospital Cash benefit. Not applicable for hospitalization due to any accidents. **4.** Critical Illness benefit available for self & spouse only. **5.** Coverage for children under the policy will be 50% of Sum Insured limits mentioned in the table. **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.** 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 **8.** This policy covers hospitalization in India only. **9.** Ambulance benefit is a lump sum amount paid on usage of ambulance during the incidence of hospitalization.

### Eligibility Criteria

The age bands that follow are for eldest member to be covered under this policy.

The eligible age for children is 6 months – 18 years (23 years in case studying for Higher Education)

**Wellsurance Family Premium Table\***

Family Option -1 : (Self + Spouse + upto 2 Children)

Age (Yrs)	Classic	Supreme	Elite
18 - 24	3784	6680	11629
25 - 29	4309	7460	12662
30 - 34	5365	9039	14765
35 - 39	7070	11570	18122
40 - 44	10560	16771	25033
45 - 49	12219	19250	28334
50 - 54	16740	26005	37323
55 - 59	21737	33414	47143
60 - 65	34779	53462	75428

**Wellsurance Family Premium Table\***

Family Option -3 : (Self + upto 2 Children)

Age (Yrs)	Classic	Supreme	Elite
18 - 24	2632	4647	8090
25 - 29	2998	5189	8808
30 - 34	3732	6288	10271
35 - 39	4918	8048	12606
40 - 44	7346	11666	17414
45 - 49	8500	13392	19710
50 - 54	11645	18091	25964
55 - 59	15121	23244	32795
60 - 65	24194	37191	52472

**Wellsurance Family Premium Table\***

Family Option -2 : (Self + Spouse)

Age (Yrs)	Classic	Supreme	Elite
18 - 24	3126	5519	9607
25 - 29	3560	6162	10460
30 - 34	4432	7467	12197
35 - 39	5840	9557	14970
40 - 44	8724	13854	20680
45 - 49	10094	15903	23406
50 - 54	13828	21483	30832
55 - 59	17956	27603	38944
60 - 65	28730	44164	62310

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

Note: Premium (in ₹) mentioned above is inclusive of applicable service tax and is the total amount for all insured mentioned in the table.



## 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 Family 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](http://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.