

Pre-Policy Check-up Grid			
Age (Years)	Sum Insured (Rs.) 2 Lacs	Sum Insured (Rs.) 3 Lacs, 4 Lacs & 5 Lacs	Sum Insured (Rs.) 7.5 Lacs, & 10 Lacs
18-50	Nil	Nil	LEVEL 2 - ME, RUA, FBS, ECG
51-55	LEVEL 1 - ME, FBS, ECG	LEVEL 4 - ME, RUA, FBS, ECG, CBC, TC	LEVEL 4 - ME, RUA, FBS, CBC, ECG, TC
56-60	LEVEL 2 - ME, RUA, FBS, ECG	LEVEL 3 - ME, RUA, FBS, CBC, Lipids, ECG	LEVEL 5 - ME, RUA, FBS, CBC, Lipids, SGOT, TMT, HbA1c, Sr Creat, PSA (males), USG abd(females)
61-65	LEVEL 6 - ME, RUA, FBS, CBC, Lipids, TMT, SGOT, Total Proteins, Sr Creat, PSA (males), USG Abd (females)	LEVEL 7 - ME, RUA, FBS, CBC, Lipids, TMT, SGOT, Total Proteins, Sr Creat, PSA (males), USG Abd (females),HbA1c	LEVEL 8 - ME, RUA, FBS, CBC, Lipids, TMT, LFT,RFT HbA1c, PSA (males), USG Abd (females)

Note: ME = Medical Examination (Report), CBC = Complete Blood Count, ECG = Electro Cardio Gram, FBS = Fasting Blood Sugar, Lipids = Lipid Profile, Sr Creat = Serum Creatinin, PSA = Prostate Specific antigen, RUA = Routine Urine Examination, TMT = Treadmill Test, USG = Ultrasonogram, SGOT - Serum Glutamic Oxaloacetic Transaminase, HbA1c - Glycoslated Hb, TC - Total Cholesterol, RFT= Renal function test, LFT = Liver function test.

Test levels 1 to 4 will be paid fully by Tata AIG General Insurance Company Limited, however for test levels 5 to 8; 50% costs to be paid by the proposed insured to specified diagnostic centers and the rest 50% will be paid by Tata AIG General Insurance Company Limited. If any additional tests are required then 50% of the costs will be paid by the proposed insured to the specified diagnostic centres. In case of a decline; the refund of premium will be done after deducting the medical test cost paid by Tata AIG General Insurance Company Limited. Basis the Pre Policy Check-Up, medical underwriting will be carried out. If you are required to undergo Pre Policy Check-Up, you must carry your photo ID (Original and a photocopy) to the network diagnostic centre. The medical reports are valid for a period of 90 days from the date of PPC.

- Terms and Conditions
- Entry age is 18 years to 65 years for the proposer. The premium rates mentioned in the premium table for age Above 65 ^ years are only for renewal cases.
 - Waiting Period: Policy coverage starts 30 days from the 1st inception of the policy (except accident). Any listed illnesses / treatments will be covered after a waiting period of 24 months. Any pre-existing condition will be covered after a waiting period of 48 months.
 - In MediPrime, you can insure yourself, your spouse, upto 3 dependent children (aged between 91 days to 21 years) and your dependent parents.
 - You can cover a maximum of 5 family members (upto a maximum of 2 adults and 3 children under a single MediPrime family floater policy) and 7 members under individual policy.
 - We may apply a risk loading on the premium payable based upon the declarations made in the proposal form and the health status of the person proposed for insurance. The maximum overall risk loading shall not exceed 150% per person. We will issue policy only after getting your consent in case of risk loading.
 - You have a period of 15 days from the date of receipt of the Policy document to review the terms and conditions of this Policy. If You have any objections to any of the terms and conditions, You have the option of cancelling the Policy stating the reasons for cancellation and You will be refunded the premium paid by You after adjusting the amounts spent on any medical check-up, stamp duty charges and proportionate risk premium. You can cancel Your Policy only if You have not made any claims under the Policy. All Your rights under this Policy will immediately stand extinguished on the free look cancellation of the Policy. Free look provision is not applicable and available at the time of renewal of the Policy.
 - Your Policy is lifelong renewable, unless fraudulent or any misrepresentation.Renew within the due date to ensure renewal benefits like cumulative bonus, coverage for pre-existing diseases and health check-up. Your renewal premium will be basis your revised age band and there will be no extra loadings based on your individual claim.You can renew your policy within 30 days from the expiry of the policy.
 - All applications for renewal must be received by Us before the end of the Policy Period. If the application for renewal and the renewal premium has been received by Us before the expiry of the Policy Period, We will ordinarily offer renewal terms for life unless, We believe that You or any Insured Person or anyone acting on Your behalf or on behalf of an Insured Person has acted in an improper, dishonest or fraudulent manner or any misrepresentation under or in relation to this Policy or the renewal of the Policy poses a moral hazard or non- cooperation by the insured.
 - We may at any time terminate this Policy on grounds of misrepresentation, fraud, non-disclosure of material facts or non-cooperation by You or any Insured Person or anyone acting on Your behalf or on behalf of an Insured Person by sending an endorsement to Your address shown in the Schedule to this Policy. In the event of termination of this Policy

- on grounds of mis-representation, fraud, non-disclosure of material facts, the policy shall stand cancelled ab-initio and there will be no refund of premium. In the event the policy is terminated on grounds of non-cooperation of the insured or If you terminate the Policy, the premium shall be computed in accordance with Our short rate table for the period the Policy has been in force, upon 30 days notice by sending an endorsement to Your address shown in the Schedule provided no claim has occurred up to the date of termination. In the event a claim has occurred in which case there shall be no return of premium.
- Portability: A policy holder desirous of porting (shifting) his policy to us shall apply at least 45 days before the premium renewal date of his existing policy. The accrued benefits and time bound exclusions will also be transferred without any interruption. Portability will be provided in accordance to IRDA of India guidelines issued from time to time.
 - Tata AIG General Insurance Company Limited understands your need to buy a policy basis your life stage and therefore we offer you an option to migrate to similar health insurance Policy with Us and certainly at the time of renewal only, provided that you are covered under this policy as a dependant and are at the end of specified exit age. You will be offered continuity of coverage & suitable credits, if any, for all the previous policy years, provided the policy has been maintained without a break.
 - In the event of revision / modification of the product, you will be informed 3 months before the expiry of the policy. You will have the option to either continue with such modified product or migrate to similar health insurance policy available with us at the time of renewal with all the accrued continuity benefits.
- Section 41 of Insurance Act 1938 (Prohibition of rebates):
- 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 premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectus or tables of the insurer.
 - Any person making default in complying with the provisions of this section shall be liable for penalty which may extend to ten lakh rupees.



24x7 Helpline
1800 209 2001 (Toll Free)

For Senior Citizens
1800 229 966



24x7 Claims Helpline
1800 425 4090 (Toll Free)

For Senior Citizens
040-23552899



Write to us
axisbankhelpline@tata-aig.com

This is only a summary of the product features. The actual benefits available are as described in the policy and will be subject to the policy terms, conditions and exclusions.

Disclaimer: Insurance is the subject matter of the solicitation. For more details on benefits, exclusions, limitations, terms and conditions, please read policy wordings carefully, before concluding a sale.

The benefits and features of the products and services are purely indicative in nature. The purchase of a Tata AIG General Insurance Company Limited product by Axis Bank Limited customers is purely on a voluntary basis. For clarifications, customers can call on 1800 201 2009 or write to insurance@axisbank.com.



Axis Bank Limited is a Licensed Corporate Agent (CA license no. 1891411) of Tata AIG General Insurance Company Limited (IRDA of India registration no.108). The insurance products are underwritten by Tata AIG General Insurance Company Limited ('Tata AIG'), having its registered office at Peninsula Business Park, Tower A, 15th Floor, Ganpatrao Kadam Marg, Lower Parel, Mumbai 400 013. This information is given by Axis Bank Limited ('Axis Bank') whose registered office is at 'TRISHUL', Third Floor, Opp. Samartheshwar Temple, Nr. Law Garden, Ellisbridge, Ahmedabad 380006.

Tata AIG General Insurance Company Limited

Registered Office: Peninsula Business Park, Tower A, 15th Floor, G.K. Marg, Lower Parel, Mumbai – 400013
24X7 Toll Free No: 1800 266 7780 or 1800 22 9966 (For Senior Citizens) Fax: 022 6693 8170 Email: customersupport@tata-aig.com
Website: www.tataaiginsurance.in IRDA of India Registration No:: 108 CIN:U85110MH2000PLC128425

MediPrime UIN :IRDA/NL-HLT/TAGI/P-H/V.I/34/13-14

Visit us at: www.tataaiginsurance.in



Highlights

More than 10 reasons to choose MediPrime

1. Ease of timely claim settlement**
2. Cashless facility across a strong and wide network of hospitals across India#
3. Lifelong renewal***
4. Comprehensive coverage
5. Non-allopathic treatment
6. No sub-limits on inpatient hospitalization expenses
7. No co-pay applicable across any of the benefits payable
8. Nil loading on renewal premium, in case of a claim
9. Tax savings under section 80D##
10. Loyalty benefits like health check-up ^ ^ ^, cumulative bonus ^ ^ ^
11. You can port your existing policy at the time of renewals as per our policy terms and conditions

MediPrime

MediPrime UIN :IRDA/NL-HLT/TAGI/P-H/V.I/34/13-14

TATA AIG INSURANCE

WITH YOU ALWAYS

Health Emergencies come without any advance notice, which you will not be able to prevent but you can certainly prevent it from becoming a financial burden on you and your family. Tata AIG General Insurance Company Limited understands this need and brings to you MediPrime, an open, transparent and comprehensive medical insurance without sub-limits so that you can focus on your family's recovery without any financial worry.

Key Benefits

- Settlement of your claims**: We settle your claims hassle-free and quickly so that you can focus on quality and timely recovery rather than managing the funding of the treatment, subject to submission of all required documents.
- Network of hospitals#: We are equipped to offer you quality health care in your city with our strong network of 3000+ hospitals across India. Kindly carry original photo identity proof along with cashless card to avail cashless hospitalization in network hospitals.
- Lifelong renewal***: We offer you a lifelong renewal for your policy provided premium is paid without any break Your premiums will be basis the age and coverage. Your renewal premium will be basis your revised age band and there will no extra loadings based on your individual claim.
- Optional Two years Term: The longer term option of two years policy is more convenient and economical as we offer a discount* on the premium
- Tax Savings###: If one purchases a health insurance policy for self /spouse/children, he/she can claim a tax deduction of upto Rs. 25000. When one purchases a health insurance policy for parents (a senior citizen), he/she is eligible for an additional tax deduction benefit upto Rs. 30,000. These benefits are covered under section 80D of Income Tax Act 1961. Tax benefits are subject to changes in tax laws.

Salient Features of MediPrime

- In- patient hospitalization including room rent, ICU, nursing, medicines drugs & consumables covered without any sub-limits.
- Pre and Post Hospitalization medical expenses: Expenses incurred upto 30 days immediately before hospitalization and upto 60 days immediately after discharge are covered. The coverage period can be extended upto 60 days before hospitalization & 90 days after discharge by submitting relevant documents to us 5 days or more in advance from the date of hospitalization.
- Day Care Procedures: The policy covers medical expenses for 140 different day care treatments which do not require 24 hours hospitalization.
- Domiciliary Treatment: The policy covers for the medical expenses incurred for availing medical treatment at home which would otherwise have required Hospitalisation.
- Organ Donor: The policy covers In-patient medical expenses incurred on the insured (i.e. recipient) and the organ donor for harvesting (i.e. surgery & storage of organ) and for organ transplantation.
- Accidental Dental Treatment: The policy covers inpatient coverage upto 100% of Sum insured and outpatient treatment upto Rs 5,000 for sum insured between 2lacs to 4lacs and upto Rs. 7,500 for sum insured between 5lacs to 10lacs.
- Ayush Benefit: The policy covers you for medical expenses incurred for In-patient treatment taken under Ayurveda, Unani, Sidha or Homeopathy, upto Rs. 20,000 for sum insured from 2lacs to 4lacs and upto Rs. 25,000 for sum insured from 5 lacs to 10 lacs per policy year.
- Daily Cash for Accompanying an Insured Child: If the insured person hospitalized is a child aged 12 years or less, we will pay a daily cash of Rs. 300 per day & maximum upto Rs. 9,000 per hospitalization for sum insured from 2 lacs to 4 lacs & Rs. 500 per day & maximum upto Rs. 15,000 per hospitalization for sum insured from 5 lacs to 10 lacs.
- Vaccination for Animal bite treatment: The policy covers Inpatient coverage upto 100% of sum insured and outpatient treatment upto Rs. 5,000 per policy year

- Emergency Ambulance: The policy covers expenses incurred for utilizing ambulance service upto Rs. 2,500 per hospitalisation.
- Portability: A policy holder desirous of porting (shifting) his policy to us shall apply at least 45 days before the premium renewal date of his existing policy. The accrued benefits and time bound exclusions will also be transferred without any interruption. Portability will be provided in accordance to IRDA of India guidelines issued from time to time.

Choose to renew with us and avail of the following incentives if you haven't claimed:

- Cumulative Bonus ^ ^ ^ : We appreciate you renewing your policy with us and in appreciation You get a Cumulative Bonus of 10% for every claim-free year accumulating up to 50%. In case of claim during the policy year, the bonus Sum Insured if any will get reduced by 10% at the time of renewal.
- Get a Health Checkup done ^ ^ : Your health is our concern too and to appreciate your renewed faith in us, we offer a health check-up up to 1% of the Sum Insured per Policy subject to a maximum of Rs. 5,000 per Insured Person once at the end of a block of every continuous four claim free years.
- Sum Insured Enhancement – Sum Insured can be enhanced only at the time of renewal subject to no claim have been lodged/ paid under the policy. If you choose to increase the sum insured one grid up, no fresh medicals shall be required. In cases where the sum insured increase is more than one grid up, the case shall be subject to medicals. In case of increase in the Sum Insured waiting period will apply afresh in relation to the amount by which the Sum Insured has been enhanced. However the quantum of increase shall be as per underwriting guidelines of the company.

Indicative list of documents for claims

(1) Signed Claim Form (2) First consultation letter and subsequent prescription (3) Original detailed discharge card (4) Day care summary from the hospital (5) Original Bills / Receipts from Hospital / Medicines / Investigations / Implants and any other document as required for processing claim (6) Original Photo identify proof along with the cashless card.

Contact details for claims

Family Health Plan (TPA) Ltd. Claims Department, Tata AIG General Insurance Company Limited (Tata AIG), Ground Floor, Srinilaya – Cyber Spazio, Road No: 2, Banjara Hills, Hyderabad Pin : 500 034.
FHPL Toll Free Number: 1800 425 4090

Key Exclusions

Intentionally self-inflicted Injury or illness; Conditions related to or arising out of HIV; AIDS; War; Congenital anomalies; Pregnancy and all related conditions; Abuse of drugs and alcohol and addiction or overdose etc. Please refer to policy wordings for complete list of detailed benefits and exclusions available on www.tatataiginsurance.in

Premiums and Discounts

- Premium rates are for a one year policy. Premium are subject to change with prior approval from IRDA of India.
- The premium under individual and floater coverage will be charged on the completed age of the individual insured member and the age of the oldest insured member respectively
- *Get a 10% family discount on individual plans if 3 or more family members are covered.
- *Get an additional 5% discount on premium by choosing a 2 year term

MediPrime Premium Table

Premium chart (inclusive of 18% GST)

Premium table: Individual						
Sl Age	200,000	300,000	400,000	500,000	750,000	1,000,000
0-17	3,016	3,179	3,415	3,710	3,978	4,182
18-35	3,558	4,024	5,214	6,528	7,301	7,738
36-45	4,433	4,977	6,591	8,251	9,228	9,781
46-50	7,224	8,559	10,664	13,347	14,935	15,832
51-55	9,329	11,376	14,177	17,746	19,858	21,052
56-60	10,858	13,201	16,453	20,595	23,045	24,432
61-65	17,708	20,828	25,962	32,498	36,370	38,559
66-70^	22,782	28,641	35,703	44,694	50,024	53,036
>70^	25,252	33,544	41,817	52,346	59,040	62,595

Annual Premium Table MediPrime: Family Floater

Age Oldest	1 Adult + 2 Children					
Member	200,000	300,000	400,000	500,000	750,000	1,000,000
18-35	7,963	8,556	9,774	11,315	12,377	13,065
36-45	8,719	9,452	10,891	12,713	13,942	14,724
46-50	11,001	12,418	14,829	17,868	19,780	20,927
51-55	12,999	15,079	18,430	22,642	25,202	26,692
56-60	14,385	16,747	20,652	25,555	28,504	30,200
61-65	21,711	25,040	30,885	38,326	42,787	45,340
66-70^	26,254	32,036	39,609	49,246	55,013	58,304
>70^	28,466	36,425	45,083	56,100	63,086	66,865

Annual Premium Table MediPrime: Family Floater

Age Oldest	2 Adults					
Member	200,000	300,000	400,000	500,000	750,000	1,000,000
18-35	5,596	6,195	8,642	10,814	12,093	12,817
36-45	6,711	7,518	10,495	13,138	14,693	15,575
46-50	10,559	12,344	15,377	19,248	21,535	22,828
51-55	13,917	16,798	20,931	26,202	29,317	31,080
56-60	16,784	20,379	25,396	31,790	35,573	37,713
61-65	27,335	32,418	40,407	50,581	56,603	60,010
66-70^	36,732	45,491	56,707	70,985	79,448	84,232
>70^	43,771	57,107	71,191	89,117	100,321	106,363

Annual Premium Table MediPrime: Family Floater

Age Oldest	2 Adults + 2 Children					
Member	200,000	300,000	400,000	500,000	750,000	1,000,000
18-35	8,880	9,717	13,519	16,031	17,660	18,665
36-45	10,207	11,222	15,272	18,229	20,119	21,273
46-50	14,923	16,951	20,472	24,956	27,716	29,340
51-55	18,357	21,522	26,418	32,655	36,410	38,574
56-60	21,196	25,087	30,986	38,501	42,992	45,560
61-65	31,497	36,817	45,575	56,727	63,380	67,175
66-70^	40,380	49,177	60,985	76,018	84,977	90,072
>70^	47,034	60,158	74,677	93,159	104,710	110,994

MediPrime: Family Floater

Age Oldest	1 Adult + 1 Child					
Member	200,000	300,000	400,000	500,000	750,000	1,000,000
18-35	5,637	6,109	7,157	8,489	9,353	9,885
36-45	6,410	7,025	8,299	9,918	10,950	11,581
46-50	8,634	9,918	12,045	14,739	16,388	17,353
51-55	10,539	12,458	15,368	19,045	21,251	22,517
56-60	11,873	14,057	17,427	21,683	24,221	25,670
61-65	19,207	22,340	27,693	34,510	38,572	40,883
66-70^	23,848	29,487	36,606	45,667	51,063	54,128
>70^	26,108	33,972	42,199	52,668	59,312	62,874

Annual Premium Table MediPrime: Family Floater

Age Oldest	1 Adult + 3 Children					
Member	200,000	300,000	400,000	500,000	750,000	1,000,000
18-35	10,052	10,753	12,115	13,833	15,069	15,893
36-45	10,783	11,618	13,195	15,184	16,580	17,496
46-50	13,054	14,571	17,173	20,442	22,551	23,843
51-55	15,095	17,282	20,937	25,514	28,334	29,996
56-60	16,525	19,011	23,319	28,708	31,974	33,867
61-65	23,755	27,211	33,405	41,287	46,040	48,778
66-70^	28,142	33,967	41,830	51,834	57,848	61,297
>70^	30,279	38,208	47,117	58,452	65,646	69,566

Annual Premium Table MediPrime: Family Floater

Age Oldest	2 Adults + 1 Child					
Member	200,000	300,000	400,000	500,000	750,000	1,000,000
18-35	7,231	8,122	11,228	13,590	15,059	15,935
36-45	8,497	9,379	13,041	15,865	17,606	18,635
46-50	12,908	14,839	18,166	22,409	24,970	26,450
51-55	16,339	19,398	23,987	29,837	33,328	35,320
56-60	19,206	22,985	28,518	35,570	39,760	42,144
61-65	29,697	34,945	43,407	54,184	60,588	64,225
66-70^	38,894	47,740	59,362	74,157	82,948	87,932
>70^	45,784	59,111	73,539	91,903	103,379	109,594

Annual Premium Table MediPrime: Family Floater

Age Oldest	2 Adults + 3 Children					
Member	200,000	300,000	400,000	500,000	750,000	1,000,000
18-35	10,500	11,419	15,412	18,164	19,970	21,098
36-45	11,827	12,923	17,164	20,361	22,429	23,706
46-50	16,544	18,652	22,365	27,088	30,026	31,773
51-55	19,977	23,224	28,311	34,788	38,721	41,007
56-60	22,816	26,788	32,878	40,633	45,303	47,993
61-65	33,117	38,519	47,468	58,860	65,691	69,608
66-70^	42,000	50,878	62,877	78,150	87,287	92,505
>70^	48,654	61,859	76,570	95,291	107,020	113,428