

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 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 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

Benefit from our other Wellsurance Plans



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Wellsurance Woman



Just like a woman,
an insurance plan that does
so many things well.

Tata AIG Wellsurance

Beyond Health Insurance



WITH YOU ALWAYS

Tata AIG Wellsurance

Beyond Health Insurance



WITH YOU ALWAYS

Presenting Tata AIG Wellsurance Woman

Today's Indian woman is extremely focused - she's a real achiever. As she makes her mark, she balances multiple roles perfectly. Be it a supportive wife, a caring mother or a successful career person, there are very few things that she doesn't have the time for - her health, unfortunately can be one of those things.

That's why we created **Tata AIG Wellsurance Woman**, that looks beyond her health insurance needs and ensures her well being.

Wellsurance Woman Key Benefits

- Benefit amount on diagnosis of any of 11 Critical Illnesses. Higher benefit in case of Cancer
- Cashless hospitalization at over 3000+ network hospitals across India
- Daily Hospital Cash benefit
- Higher Hospital Cash for ICU/CCU admissions
- Convalescence benefit, for post hospitalization treatment
- Cosmetic Reconstruction Surgery benefit for accidental injuries
- Income Tax benefit under Sec 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 Woman Benefits (in ₹)

Benefits	Classic	Supreme	Elite
Diagnosed Critical Illnesses			
Cancer	300000	500000	750000
First Heart Attack / Stroke / Kidney Failure / Coma / Coronary Artery Bypass Grafting (CABG) / Major Organ Transplant / Total Blindness / Paralysis / Multiple Sclerosis / Major Burns	150000	250000	375000
Cosmetic Reconstructive Surgery (Applicable only in case of accident)	50000	100000	200000
Hospital Cash - up to 90 days (1 day - deductible)	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
Ambulance Charges (while admitting and while discharging from the Hospital)	2000	2000	2000
Convalescence Benefit (Payable after five continuous day of hospitalization)	1500	2500	4000

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: 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). 5. 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 6. This policy covers hospitalization in India only. 7. Ambulance benefit is a lump sum amount paid on usage of ambulance during the incidence of hospitalization.

Eligibility Criteria

Female between the age of 18 years and 65 years.

Wellsurance Woman Premium Table* (in ₹)

Age (Yrs)	Classic	Supreme	Elite
18 - 24	2489	4658	8654
25 - 29	2710	4993	9110
30 - 34	3104	5632	10044
35 - 39	3820	6724	11540
40 - 44	5180	8855	14549
45 - 49	5808	9867	16020
50 - 54	9285	16155	27095
55 - 59	11561	19670	32075
60 - 65	18498	31472	51319

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 Woman 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.