

## Tata AIG Life—A New Look At Life

Tata AIG Life Insurance Company Limited (Tata AIG Life) is a joint venture company, formed by the Tata Group and American International Group, Inc. (AIG). Tata AIG Life combines the Tata Group's pre-eminent leadership position in India and AIG's global presence as the world's leading international insurance and financial services organization. The Tata Group holds 74 per cent stake in the insurance venture with AIG holding the balance 26 per cent. Tata AIG Life provides insurance solutions to individuals and corporates. Tata AIG Life Insurance Company was licensed to operate in India on February 12, 2001 and started operations on April 1, 2001.

*\*Service Tax is payable on insurance premium as per applicable laws. Tata AIG Life Insurance Company Limited reserves the right to recover from the Policyholder, any levies and duties (including service tax), as imposed by the government, by premium adjustment. The service tax component payable by the policyholder at applicable rates will be stated in the premium notice and the premium receipt for the information of the policyholder. The company reserves the right to recover from the Policyholder any related insurance levies and duties as imposed by the government, by premium adjustment or other forms, as it deems appropriate.*

*Insurance is the subject matter of the solicitation.*

*This product is underwritten by Tata AIG Life Insurance Company Ltd.*

*Note: Conditions apply. Please contact your Tata AIG Life Insurance Advisor or us for full details of the benefits provided under this product.*

*This brochure should be read along with the sales benefit illustration which mentions about the exclusions on this policy.*

For details



**1-800-11-9966**

(for MTNL/BSNL subscribers)

**ACCIDENT & HEALTH**

Tata AIG Life Insurance Company Limited (Regn. No. 110)  
Registered & Corporate Office: Peninsula Towers, 6<sup>th</sup> Floor, Peninsula Corporate Park,  
Ganpatrao Kadam Marg, Lower Parel, Mumbai 400 013.  
Visit us at [www.tata-aig-life.com](http://www.tata-aig-life.com) or call toll-free on 1800-11-9966.

Insurance is the subject matter of the solicitation.

**TATA  
AIG  
L I F E**

*A new look at life*

Tata AIG Life

**HEALTH INVESTOR**

110N058V01



## Health Protection now comes with a Return!

**Lumpsum benefit on diagnosis of 12 Critical Illnesses**

**Cover in case of unfortunate death**

**100% Return of Premium in case of no claim**

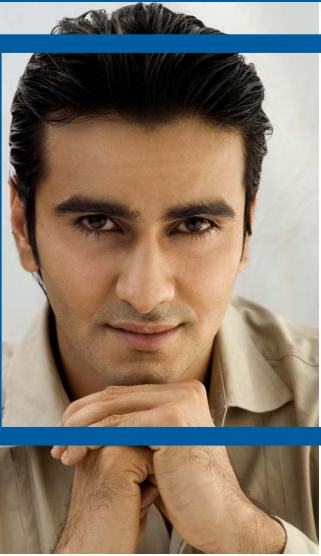
**5% increase in the Critical Illness Sum Assured, every year**

**Limited premium payment period**

PRBR00371  
Unique Reference No: L&C/Advt/2009/Feb/115

**TATA  
AIG  
L I F E**

*A new look at life*



"Whenever I thought of buying health insurance, I would always think again. Because there's always a 50% chance of nothing happening and I didn't want to take a risk and write off all that money, just for the other 50%! That's when a friend of mine told me about this new policy from Tata AIG Life, where you have absolutely nothing to lose! So I could get my health insurance knowing that I would win either way—100%!"

**Mr. Kumar - 32 years**  
**Profession: Photographer**

### Unique benefits, with Tata AIG Life Health Investor!

Hospital rooms. Doctor's bills. Stress. Worry. Tears. Frustration. Life seems to be over the moment one is diagnosed with a critical illness.

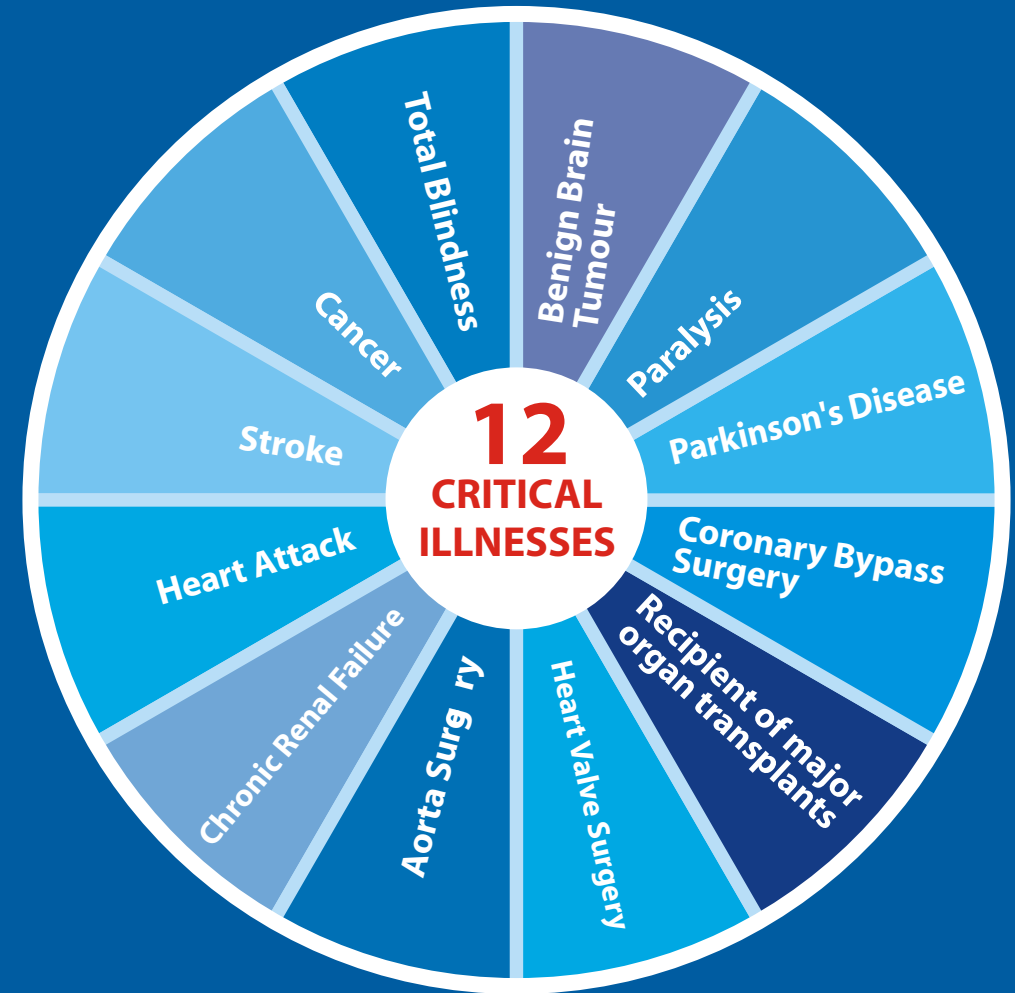
But, with Tata AIG Life Health Investor, life doesn't come to a standstill. Because the financial cover it offers plays a large role in contributing to your peace of mind and subsequent recovery.

What's more, if you are fortunate enough never to be diagnosed with a Critical Illness, the premiums you pay will never go to waste as they will be refunded in case there is no claim.

**Stay protected against 12 Critical Illnesses. Get your life back—and your money! Only with Tata AIG Life Health Investor.**

### Tata AIG Life Health Investor—the key benefits:

- Lumpsum benefit on diagnosis of 12 Critical Illnesses
- Cover in case of unfortunate death
- 100% Return of Premium in case of no claim
- 5% increase in the Critical Illness Benefit, every year up to 50%
- Limited premium payment period
- Tax benefits u/s 80C (as per current tax laws)
- Level Premium



## Protection against 12 Critical Illnesses

Life is unpredictable and one can never be too careful. Critical illnesses, like cancer or heart attack are extremely unpredictable and can strike anytime, anywhere.

If you are ever diagnosed with any of the 12 Critical Illnesses, or need surgery, this special benefit provides you with a lumpsum amount, provided you survive for a minimum of 30 days after you are diagnosed with the illness or are operated upon.

The Critical Illnesses covered under this policy, include Benign Brain Tumour, Paralysis, Parkinson's Disease, Total Blindness, Cancer, Stroke, Heart Attack, Chronic Renal Failure, Coronary Bypass Surgery, Heart Valve Surgery, Aorta Surgery and Recipient of major organ transplant of Heart, Lung, Liver, Kidney, Pancreas or Bone Marrow. The coverage under critical illness benefit would be available only after 180 days from the issue/reinstatement date. However, this policy will cease after one claim is made.

So, invest a little in your health now and stay protected and worry-free. Don't worry, if nothing happens, you get all your money back!

## Cover in case of unfortunate death

In case of death, during the policy period, the nominee will get the Sum Assured (or "Total Premiums Paid"\* , whichever is higher). So, God forbid, if something were to happen to you during the policy term, your family would not be left to fend for themselves.

By 2010, Indians will undergo the highest number of heart surgeries in the world.

1 out of every 7 Indians is likely to suffer from some form of cancer.

15% of Indians are likely to suffer from respiratory or digestive system illnesses leading to surgery.

Indians affected by Parkinson's disease have doubled in the last 5 years.

Source - WHO

**DID  
YOU  
KNOW?**

## 100% return of premium, in case of no claim

If, during the policy term you have not been diagnosed with a Critical Illness, and have never needed to make a claim, your money does not get wasted. You get a return of "Total Premiums Paid"\* when the policy matures.

## 5% increase in Critical Illness Benefit every year

We have taken into account the day-to-day increase in medical expenses, and have thus included the 5% increase each year of the original Sum Assured of Critical Illness Benefit (subject to maximum of 50% of the original Sum Assured).

\*"Total Premiums Paid" means amount equal to the total premiums paid as if the Policy were on annual premium basis regardless of the Policy's modal premium. Such amount should be including all extra premiums for medical and/or occupational loadings (if any) but without interest, tax and service fees.

## Level Premium

This plan offers you level premium amounts throughout the policy term

## Limited premium payment period—additional years of coverage

Tata AIG Life Health Investor gives you additional years of coverage even after you have stopped paying premiums. You pay premiums for five years but get covered for 10 years. Similarly, pay premiums for 10 years, but get covered for 15 years. You can choose your term of 10, 15, 20 or 25 years.

| Policy Term | Premium Payment Term |
|-------------|----------------------|
| 10          | 5                    |
| 15          | 10                   |
| 20          | 15                   |
| 25          | 20                   |

### Policy details - at a glance.

|                         |                        |
|-------------------------|------------------------|
| Minimum Sum Assured     | 100,000                |
| Maximum Sum Assured     | 20,00,000              |
| Term                    | 10, 15, 20 and 25 yrs. |
| Minimum Age at Entry    | 18                     |
| Maximum Age at Maturity | 65                     |

### Illustrative Premium Table:

Below are the premium rates for a healthy male Sum Assured Rs. 2,50,000 under Tata AIG Life Health Investor for various ages for 15 year term.

| Age | Premium Payment till Age | Coverage till Age | Annual Premium | Critical Illness Benefit* | Death Benefit | No Claim Benefit at Maturity |
|-----|--------------------------|-------------------|----------------|---------------------------|---------------|------------------------------|
| 30  | 40                       | 45                | 11,575         | 2,50,000                  | 2,50,000      | 1,15,750                     |
| 35  | 45                       | 50                | 15,088         | 2,50,000                  | 2,50,000      | 1,50,880                     |
| 40  | 50                       | 55                | 19,663         | 2,50,000                  | 2,50,000      | 1,96,630                     |

For a healthy person, age of life insured, Sum Assured and the Premium paying term. The premium rates mentioned here are excluding any tax and service fee.

The premium rates are guaranteed for 5 (five) years from the Policy Date and are subject to review thereafter based on the Critical Illness experience only.

\*5% increase in Critical Illness Benefit, every year up to 50%.

## As per a survey conducted by Tata AIG Life across consumers in India

72% of respondents will not be able to manage for more than a year on savings, insurance payments, or money from family/ friends if the main income source was eliminated due to sickness/accident.

69% of individuals have not provided for medical coverage post-retirement.

So, ensure you and your family stay protected.

## Here is how much you can get out of Tata AIG Life Health Investor

If a 35 year old man takes a 15-year term Tata AIG Life Health Investor policy, for a Sum Assured of Rs. 2,50,000 and pays the annual premium of Rs. 15,088 for only 10 years. He will benefit, either way, in case he makes a claim or even if he doesn't.

| Claims                                      |    | No Claims           |
|---|----|---------------------|
| Diagnosed with a CI in the 4th year         | OR | Death (in any year) |
| Rs. 2,87,500 (2,50,000 + 5% of CI benefit*) |    | Rs. 2,50,000        |
|   |    | On Maturity         |
|   |    | Rs. 1,50,880        |

\*5% increase in Critical Illness Benefit, every year up to 50%.

## 15-day Money-Back Guarantee (Free Look Period)

This plan is supported by a money-back guarantee. In case you change your mind, simply return the policy document within 15 days of receipt, and your premium will be refunded subject to deduction of medical examination, stamp duty charges and other administration charges.

## Grace Period

Tata AIG Life allows a Grace Period of 31 days for all modes of payment from the due date for you to make the premium payment. The policy will remain in force during the period. The policy shall lapse if premium is not paid within the Grace Period.

## Reinstatement

In case your policy has lapsed, you may reinstate the same at the absolute discretion of Tata AIG Life within two years after the due date of the first unpaid premium. However, the Company would require:

- A written application from you for reinstatement
- Current health certificate and other evidence of insurability
- Payment of all overdue premiums with interest
- Repayment or reinstatement of any indebtedness outstanding on the due date of the unpaid premium plus interest

## Convenient payment options

You have various convenient payment options to choose from: Cheque, Demand Draft, Credit Card and Electronic Clearing Service (ECS) for all payment modes.

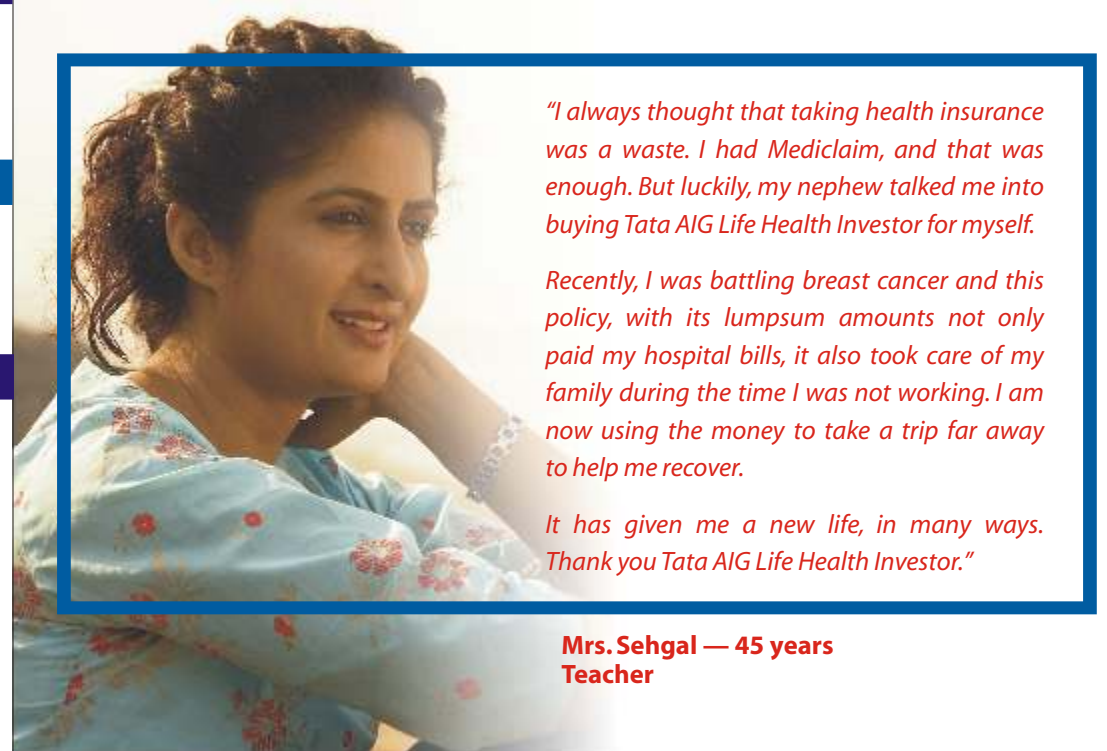
## Guaranteed Surrender Value

You can surrender your plan after three years' premiums have been paid for, in full.

In this case, the minimum Guaranteed Surrender Value that you are entitled to is 30% of the "Total Premiums Paid"\* excluding the premium for the first policy year.

For exact surrender value, please refer the policy contract.

\*"Total Premiums Paid" means amount equal to the total premiums paid as if the Policy were on annual premium basis regardless of the Policy's modal premium. Such amount should be including all extra premiums for medical and/or occupational loadings (if any) but without interest, tax and service fees.



*"I always thought that taking health insurance was a waste. I had Mediclaim, and that was enough. But luckily, my nephew talked me into buying Tata AIG Life Health Investor for myself.*

*Recently, I was battling breast cancer and this policy, with its lumpsum amounts not only paid my hospital bills, it also took care of my family during the time I was not working. I am now using the money to take a trip far away to help me recover.*

*It has given me a new life, in many ways. Thank you Tata AIG Life Health Investor."*

**Mrs. Sehgal — 45 years  
Teacher**

## NON-FORFEITURE PROVISIONS

### ELECTIVE NON-FORFEITURE PROVISIONS

If you fail to pay the premium within the Grace Period, after premiums have been paid for at least three(3) consecutive years and this policy has acquired a Cash Value, you may elect one of the following non-forfeiture options by writing to us within 90 days after the due date of the premium in default:-

Option 1 : Cash Value - In the event of policy surrender, the cash value payable is equal to the Refund of Premium as set forth under the Benefits Provisions Item 3.

Option 2 : Reduced Paid-Up Insurance - To continue this Policy in force for a reduced coverage, the reduced coverage for each benefit shall be as follows: -

i. Critical Illness Benefit - the Critical Illness Benefit payable in a given Policy Year as set forth under the Benefits Provisions Item 1 multiplied by the Paid-Up Factor as defined below. The Critical Illness Benefit will remain level after exercising the reduced paid-up option.

ii. Death Benefit - the Face Amount as shown on the Policy Information Page or any subsequent endorsement attached to the Policy multiplied by the Paid-Up Factor as defined below and Total Premiums Paid, whichever is higher.

iii. Maturity Benefit - Total Premiums Paid.

Paid-Up Factor shall be defined as the number of premiums actually paid divided by the total number of premiums originally payable as stipulated for in the Policy.

The Policy will no longer have any Cash Value after the Reduced Paid-Up insurance is opted for.

Option 3 : Premium Loan - To advance the premium due as a loan so long as the Cash Value is equal to or greater than the premium in default plus any Indebtedness; and to continue to extend a premium loan at subsequent due dates provided the Cash Value is sufficient. Premium loans advanced under this Option are subject to the Loan Provisions of the Policy except modified by this Provision.

### AUTOMATIC NON-FORFEITURE PROVISION

If premium is not paid within the Grace period, and no non-forfeiture option has been elected, Option 2 will be deemed elected and this Policy will be converted into a Reduced Paid-Up Insurance accordingly.

## Definitions & Exclusions

**“Critical Illness”** means illness, the signs or symptoms of which first commence more than one eighty (180) days following the Issue Date or the Commencement Date of this Policy, whichever is latest, and shall include either the first diagnosis of any of the following illnesses or first performance of any of the covered surgeries stated below:

### 1. Cancer

The first occurrence of a histologically confirmed invasive malignant tumour exhibiting invasion of adjacent tissues, including leukaemia, but excluding the following:

- (i) Tumours treated by endoscopic procedures alone;
- (ii) Chronic lymphocytic leukaemia of less than Rai stage 3;
- (iii) Tumours classified as carcinoma in situ, prostate tumours classified as T1 (TNM classification system);
- (iv) T1N0M0 (TNM classification system) papillary carcinoma of the thyroid less than 1 cm in diameter;
- (v) Malignant melanomas other than those greater than 1.5 mm in depth;
- (vi) Other skin cancers;
- (vii) Tumours that are a recurrence or metastasis of a tumour that first occurred prior to one eighty (180) days following the later of the Issue Date or the Commencement Date;
- (viii) Kaposi's sarcoma, other tumours associated with HIV infection;
- (ix) Tumours that pose no threat to life and for which no treatment is required.

### 2. Stroke

The first occurrence of an acute neurological event caused by a cerebral or intracranial haemorrhage, cerebral embolism or cerebral thrombosis where the following conditions are met:

- (i) There is an acute onset of objective and ongoing neurological signs that results in the permanent inability to perform independently at least two of the “Activities of Daily Living”; and
- (ii) Findings on magnetic resonance imaging, computerised tomography, or other reliable imaging techniques, demonstrate a lesion consistent with the acute haemorrhage, embolism or thrombosis.

Brain damage due to an Accident, infection, vasculitis or an inflammatory disease are excluded.

### 3. Heart Attack

The first occurrence of an acute myocardial infarction where the following conditions are met:

- (i) A history of typical chest pain;
- (ii) The occurrence of typical new acute infarction changes on the electrocardiograph progressing to the development of new pathological Q waves; and
- (iii) Elevation of cardiac troponin (T or I) to at least 3 times the upper limit of the normal reference range or an elevation in CKMB to at least 200% of the upper limit of the normal reference range.

### 4. Coronary Bypass Surgery

The actual undergoing for the first time of open chest coronary artery bypass grafting surgery to one or more coronary arteries due to disease of those arteries. Angioplasty, stent insertion, laser or other intra-arterial procedures are excluded.

### 5. Chronic Renal Failure

Chronic irreversible failure of both kidneys requiring either permanent renal dialysis or kidney transplantation.

### 6. Major Organ Transplant

The receipt, of a transplant of:

- (i) Human bone marrow using haematopoietic stem cells preceded by total bone marrow ablation; or
- (ii) One of the following whole human organs: heart, lung, liver, kidney or pancreas, as a result of irreversible end stage failure of the relevant organ.

Other stem cell transplants and transplants of part of an organ are excluded.

## 7. Aorta Surgery

The actual undergoing of medically necessary surgery for a disease of the aorta needing excision and surgical replacement of the diseased aorta with a graft. For the purpose of this definition, aorta shall mean the thoracic and abdominal aorta but not its branches.

## 8. Benign Brain Tumour

A benign intracranial tumour where all of the following conditions are met:

- (i) The tumour is life threatening;
  - (ii) It has caused damage to the brain;
  - (iii) It has undergone surgical removal or, if inoperable, has caused a permanent neurological deficit.
- The following are excluded: cysts, granulomas, vascular malformations, haematomas, tumours of the pituitary gland or spine, and tumours of the acoustic nerve.

## 9. Heart Valve Surgery

The undergoing of medically necessary open-heart surgery to replace or repair a heart valve as a consequence of a heart valve defect. Balloon or catheter techniques are excluded.

## 10. Paralysis

The total and permanent loss of the use of both arms or both legs, or one arm or one leg, due to spinal cord injury or disease, except where such injury is self-inflicted.

## 11. Parkinson's Disease

The occurrence of Parkinson's Disease where there is an associated neurological deficit that results in the permanent inability to perform independently at least two of the "Activities of Daily Living".

## 12. Total Blindness

Total irreversible loss of sight of both eyes, duly certified by an ophthalmologist's report, as result of sickness or accident. Loss of sight will be deemed to have occurred if the degree of sight remaining after correction in both eyes is 6/60 or less on the Snellen scale, or equivalent measure.

Over time, advances in medical science change the manner in which diseases are diagnosed and, in some cases, the seriousness of some diseases. The Company therefore, reserves the right to change the definitions of Critical Illness and to add or delete illnesses in order to maintain their relevance and importance.

"Activities of Daily Living" shall have the following meanings:

- (a) Transfer: Getting in and out of a chair without requiring physical assistance.
- (b) Mobility: The ability to move from room to room without requiring any physical assistance.
- (c) Continence: The ability to voluntarily control bowel and bladder functions such as to maintain personal hygiene.
- (d) Dressing: Putting on and taking off all necessary items of clothing without requiring assistance of another person.
- (e) Bathing/Washing: The ability to wash in the bath or shower (including getting in or out of the bath or shower) or wash by any other means.
- (f) Eating: All tasks of getting food into the body once it has been prepared.

"Medically Necessary" means health services, procedures or materials that are determined by the Company to be:

- (i) Necessary to investigate or treat current symptoms, signs, injuries or medical conditions;
- (ii) Not of a preventive, cosmetic or screening nature;
- (iii) Consistent with current standards of professional medical care and of proven medical benefits;
- (iv) Approved by all relevant regulatory authorities in India for that purpose;
- (v) Unable to be reasonably rendered out of hospital (if admitted as an In-Patient).

Whenever the context requires, masculine form shall apply to feminine and singular term shall include the plural.

## EXCLUSIONS

**Suicide:** If the Insured, whether sane or insane, commits suicide within one year from the Issue Date or Commencement Date, whichever is later, our liability shall be limited to the refund of Total Premiums Paid less any Indebtedness without interest. In the case of reinstatement, such refund of premium shall be calculated from the Commencement Date.

1. Except for the Death Benefit, no benefit shall be payable under this Policy for any event caused directly or indirectly, wholly or partly, by any one of the following:

(a) Where in our opinion the Insured was diagnosed of Acquired Immunodeficiency Syndrome (AIDS) or infection by any Human Immunodeficiency Virus (HIV).

For the purpose of this Policy:-

- (i) The definition of AIDS shall be that used by the World Health Organization in 1987, or any subsequent revision by the World Health Organization of that definition.
- (ii) Infection shall be deemed to have occurred where blood or other relevant test(s) indicate in the opinion of the Company either the presence of any Human Immunodeficiency Virus or Anti-bodies to such a Virus.

2. IN ADDITION, this Policy shall not cover any Critical Illness related to or caused directly or indirectly, wholly or partly, by any of the following occurrences:

- (a) Any illness other than the occurrence of Critical Illness as defined herein;
- (b) Any Critical Illness, the signs or symptoms of which first occurred prior to one eighty (180) days following the later of the Issue Date or Commencement Date of this Policy;
- (c) Any congenital defect or abnormalities that has manifested or was diagnosed before the Insured attains 17 years of age;
- (d) Self-destruction or attempted self-destruction or self-inflicted injuries, while sane or insane.