



5 Year Guaranteed Renewal Accident and Health Plan

Keep yourself well-protected



1-800-11-9966
(for MTNL/BSNL subscribers)



Tata AIG Life Insurance Company Ltd. (Tata AIG Life) (Regn. No.110)
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KEEP YOURSELF WELL-PROTECTED

Life is full of surprises. But what if those surprises turn out to be unpleasant ones?

Dismemberment due to an accident, a dreaded disease, loss of life... anything can happen to any one, any time. So, we need to be careful and well-prepared at the same time. Presenting Tata AIG Life Health Protector - designed to protect you against most unforeseen casualties through a wide spectrum of benefits. So that you can live worry-free. Not to mention, Tata AIG Life is the first life insurance company in India to offer you a policy with standalone Accident and Health benefits!

GET PROTECTED YOUR WAY

This policy helps you to get protected from unforeseen eventualities. So you can design your own policy by combining any of the benefits given below. What's more, Tata AIG Life Health Protector - pays you the entire amount that you are entitled to under these benefits, irrespective of your actual bill and in addition to any claim that you may make under other medical policies. This is a non-participating term insurance plan.

CRITICAL ILLNESS BENEFIT

Financial cover becomes very crucial when you are deprived of a normal life and are unable to work. In case you are diagnosed with a critical illness, or need surgery, this benefit provides you with a lumpsum amount post a survival period of at least 30 days following the first diagnosis of Critical Illness. 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. You are eligible to avail of this benefit 180 days after you sign up. However, Critical Illness Benefit will cease after one claim is made. The remaining chosen benefits under this policy will continue provided the premium for the same is paid.

Note: Critical Illness Benefit cannot be offered in conjunction with Cancer Care Benefit.

CANCER CARE BENEFIT

In case you are diagnosed with the most dreaded disease - Cancer, this policy will provide adequate soothing.

You can avail of this benefit 180 days after you sign up. This benefit will be paid after a survival period of at least 30 days following the first diagnosis of Cancer. While this benefit ceases after you make one claim, you will continue to receive the remaining chosen benefits as usual provided the premium for the same is being paid.

Note: This benefit cannot be offered if Critical Illness Benefit has been opted for.

ACCIDENTAL DEATH BENEFIT (ADB)

With increasing number of accidents occurring day after day, it is better to be safe than sorry. So it will be prudent to be prepared for this uncertainty. Under this benefit, in case an unfortunate accident causes your death, your family will receive the Sum Assured under this benefit.

Note: You cannot take ADB more than twice the Term Life Benefit.



TOTAL AND PERMANENT DISABILITY BENEFIT (TPD)

In the unfortunate event of total permanent disability due to sickness or accident, this benefit provides you with a lumpsum. This benefit has a waiting period of 12 months from the date of issuance of the policy, should the disability take place.

Policy will terminate upon TPD claim.

TERM LIFE BENEFIT

Want to add a life insurance benefit as well? In the unfortunate event of your death, this Death Benefit entitles your family to the full Sum Assured. So your family can continue to live in the same house, children can continue their education...in short they will be able to live the same kind of lifestyle.

ELIGIBILITY

Anyone between the ages of 18 and 60 years can apply for this plan. The policy is valid for a period of five years,

during which the premiums do not change. Such premium will, however, increase on renewal after five years. Renewal is not guaranteed and is at the sole discretion of the Company.



BENEFIT ILLUSTRATIONS

For a Healthy Male - Age 30; Occupational Class - I;
Premium Mode - Annual.

ACCIDENTAL BENEFIT COVER (in Rs.)		
Benefit	Benefit Cover	Premium
Cancer Care Benefit	1000	2
Accidental Death Benefit (ADB)	15,00,000	1,500
Total & Permanent Disability Benefit (TPD)	10,00,000	1,120
Term Life Benefit	15,00,000	7,470
Total Premium[^]		10,092
Health Insurance Premium [^]		2
Life Insurance Premium [^]		10,090
Total Premium [^]		10,092

CRITICAL ILLNESS AND ACCIDENTAL BENEFIT COVERS (in Rs.)		
Benefit	Benefit Cover	Premium
Critical Illness Benefit	10,00,000	3,280
Accidental Death Benefit (ADB)	1,00,000	100
Total & Permanent Disability Benefit (TPD)	1,00,000	112
Term Life Benefit	1,00,000	498
Total Premium[^]		3,990
Health Insurance Premium [^]		3,280
Life Insurance Premium [^]		710
Total Premium [^]		3,990

CANCER AND ACCIDENTAL BENEFIT COVERS (in Rs.)		
Benefit	Benefit Cover	Premium
Cancer Care Benefit	15,00,000	3,210
Accidental Death Benefit (ADB)	1,00,000	100
Total & Permanent Disability Benefit (TPD)	1,000	1
Term Life Benefit	1,00,000	498
Total Premium[^]		3,809
Health Insurance Premium [^]		3,210
Life Insurance Premium [^]		599
Total Premium [^]		3,809

*The Premiums mentioned above are exclusive of service tax.
[^] Service Tax is payable on insurance premiums 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.*

DEFINITIONS & EXCLUSIONS

"**Total and Permanent Disability (TPD)**" means when as a result of Covered Injury or Covered Illness, and commencing within 365 days from the date of accident or diagnosis, the assured is totally, continuously and permanently disabled and prevented from: (a) engaging in each and every occupation or employment for compensation or profit for which he/she is reasonably qualified by reason of his/her education, training or experience; (b) performing three or more Activities of Daily Living as previously defined either with or without the use of mechanical equipment, special devices or other aids and adaptations in use for disabled persons, if he/she has no occupation at the time of Injury.

"**Critical Illnesses**" mean illnesses, the signs or symptoms of which first commence more than 180 days following the Issue Date or the Commencement Date or the Date of any Reinstatement of this Policy, whichever is the 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.

The following are excluded:

- (i) Tumours treated by endoscopic procedures alone;
- (ii) Tumours classified as carcinoma in situ, prostate tumors classified as T₁ (TNM classification system);
- (iii) T₁N₀M₀ (TNM Classification System) papillary carcinoma of the thyroid less than 1 cm in diameter;
- (iv) Malignant melanomas other than those greater than 1.5 mm in depth;
- (v) Other skin cancers;
- (vi) Tumours that are a recurrence or metastasis of a tumour that first occurred prior to one eighty days (180) days following the later of the Issue Date, the Commencement Date or last reinstatement date;
- (vii) Kaposi's Sarcoma, other tumours associated with HIV infection; and
- (viii) 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 inflammatory diseases 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 CK MB 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 Tumor

A benign intracranial tumour where the following conditions are met:

- (i) The tumour is life threatening;
- (ii) It has caused damage to the brain; and
- (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 and 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

The total and permanent loss of sight in both eyes. Blindness that can be corrected by medical or surgical procedure is excluded.

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 Illnesses and to add or delete illnesses in order to maintain their relevance and importance.

"Physician" or "Registered Medical Practitioner" means only a person holding degrees of Bachelor of Medicine and Bachelor of Surgery (MBBS) or equivalent degrees and is registered and legally authorised by the Medical Council of India or the relevant authority in the geographical area of his practice to render medical or surgical services; but excluding a Physician who is the Covered Member himself or an agent of the Covered Member, an insurance agent, business partner(s) or employer/employee of the Covered Member or a member of the Covered Member's immediate family.

"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 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).

EXCLUSIONS

If the covered member, whether sane or insane, commits suicide within one year from the Issue Date or Commencement Date or Reinstatement Date, whichever is later, our liability shall be limited to the refund of 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 Term Life Benefit above, 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 covered member was diagnosed of Acquired Immuno Deficiency 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 Organisation in 1987,

or any subsequent revision by the World Health Organisation 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 antibodies to such a Virus; (b) assault or murder; (c) riot and civil commotion, industrial action or terrorist activity; (d) war, declared or undeclared, or revolution; (e) service in the armed forces in time of declared or undeclared war or while under orders for warlike operations or restoration of public order; (f) self-destruction or any attempted self-destruction or self inflicted injury while sane or insane; (g) participation in any fight or affray; (h) racing of any kind other than on foot; (i) participation in scuba diving; (j) accident occurring while or because the Covered Member is under the influence of alcohol or any non-prescribed drug; (k) food poisoning or bacterial infection (except pyogenic infection which shall occur with and through an accidental cut or wound); (l) entering, exiting, operating, servicing, or being transported by any aerial device or conveyance except when the Covered Member is on a commercial passenger airline on a regular scheduled passenger trip over its established passenger route; (m) physical defects or abnormalities or mental infirmity existing at the time of insurance application or reinstatement of this Policy; (n) parachuting, hang-gliding, hunting, bungee jumping, rock or mountaineering or climbing requiring the use of ropes or guides; (o) ionizing radiation or contamination by radioactivity from any nuclear fuel or nuclear waste; (p) radioactive, toxic, explosive or other dangerous properties of any nuclear equipment or any part of the equipment; (q) any underwater or subterranean operation or activity; (r) deliberate act(s) of the Policyholder, Nominee or Covered Member; (s) violation or attempted violation of the law or resistance to arrest; and (t) injury sustained as a result of a criminal act of the Covered Member.

2. IN ADDITION, this Policy shall not cover any Critical Illness/Cancer or covered surgery 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/Cancer as defined herein; (b) Any Critical Illness/Cancer the signs or symptoms of which first occurred prior to 180 days following the later of the Issue Date or Commencement Date or last Date of Reinstatement of this Policy; (c) Any congenital defect or abnormalities that has manifested or was diagnosed before the Covered Member

attains 17 years of age; (d) Self destruction or attempted self-destruction or self-inflicted injuries while sane or insane; and (e) Performance of any covered procedure or surgery, which is not Medically Necessary, or which is not performed by a Registered Medical Practitioner.

TAX BENEFITS*

Premium paid under this policy towards Critical Illness/ Cancer Care Benefit are eligible for tax benefits u/s 80D and the rest of the premium paid would be eligible for deduction u/s 80C of the Income Tax Act, 1961 respectively.

Tax laws are applicable as per the Income Tax Act, 1961 and are subject to amendments made therein from time to time. Please consult your tax expert on the same.

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.

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 proportionate risk premium, medical examination and stamp duty charges.

REINSTATEMENT

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

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

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 and have no further value if premium is not paid within the Grace Period.

INSURANCE ACT, 1938, SECTION 45

No policy of life insurance effected before the commencement of this act shall after expiry of two years from the date of commencement of this act and no policy of life insurance effected after the coming into force of this act, shall after the expiry of two years from the date on which it was effected, be called in question by an insurer on the ground that a statement made in the proposal for insurance or in any report of a medical officer, or referee, or friend of the insured, or in any other document leading to the issue of the policy, was inaccurate or false, unless the insurer shows that such statement was on a material matter or suppressed facts which it was material to disclose and that it was fraudulently made by the policy-holder and that the policy-holder knew at the time of making, that the statement was false or that it suppressed facts, which it was material to disclose. Provided that nothing in this section shall prevent the insurer from calling for proof of age at any time if he is entitled to do so, and no policy shall be deemed to be called in question merely because the terms of the policy are adjusted on subsequent proof that the age of the life insured was incorrectly stated in the proposal.

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.

**Tax benefits are applicable as per the current tax laws and are subject to amendments and regulatory changes.*

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.