

# **Modification of Mandatory Sub-limits**

## **Add On Wordings**

Modification of Mandatory Sub-limits Add On can only be opted along with a TATA AIG Health Supercharge Geo Plan and cannot be opted in isolation or as a separate product. This Add On is provided in consideration of an additional premium and if selected, shall be mentioned in the Policy Schedule and will be available for all Insured Person(s) covered under the underlying base Policy.

### **Benefit**

#### **R1. Modification of Mandatory Sub-limits**

Notwithstanding the 'Mandatory Sub-Limits' for the Ailment/Surgical Procedure applicable in the base Policy, if this Add on is opted, then 'Mandatory Sub-Limits' for the Ailment/Surgical Procedure, specified in the base Policy shall be modified as below.

Table RT1: Mandatory Sub-Limits applicable for Ailment/Surgical Procedure for Geo Plan (*in INR*)

| <b>(Ailment/Surgical Procedure)</b> | <b>Sub limit, as applicable to each Insured Person based on the Sum Insured</b> |                 |                |                |                |
|-------------------------------------|---|-----------------|----------------|----------------|----------------|
|                                     | <b>5 Lacs</b>   | <b>7.5 Lacs</b> | <b>10 Lacs</b> | <b>15 Lacs</b> | <b>20 Lacs</b> |
| Cataract Surgery (per eye)          | 40,000  | 56,000          | 80,000         | 120,000        | 160,000        |

The limits for the following Ailment/Surgical Procedure stands modified upto the Sum Insured as applicable under the base Policy.

- i. Balloon Sinuplasty/ FESS
- ii. Oral chemotherapy
- iii. Immunotherapy- Monoclonal Antibody all forms
- iv. Robotic surgeries
- v. Stem cell therapy for Hematopoietic stem cells for bone marrow transplant for hematological conditions

Above listed Ailment/Surgical Procedure except Cataract Surgery;

- I. Shall not be considered as Sub-Limit under the base Policy.
- II. Shall not be taken in to consideration while calculating the highest of applicable Sub-Limits for the purpose of the special conditions applicable for Mandatory Sub-Limits and Voluntary Sub-Limits of the base Policy.

### **Conditions:**

- Terms and conditions of the Add on cover is to be read in conjunction with the terms and conditions of the base Policy.
- The continuance of risk cover under the base Policy is necessary precondition for continuance of cover under Add on cover. If the underlying base Policy terminates due to any reason, then the attached Add on cover shall also terminate with effect from the same date.
- The applicability of the Add on cover shall be co-terminus with the base Policy.

## Modification of Mandatory Sub-limits Add On Wordings

- There will be no premium refund under the base Policy / Add on cover in the event of claim/ utilization of any benefit under the base Policy/ Add on cover.
- This Add on cover can only be opted at the inception or at the renewal of the base Policy, subject to the Policyholder selecting such Add on cover and on payment of the additional premium towards the Add on.
- If a Policyholder chooses to opt out of the Add on cover, then the same shall not be available for subsequent renewals of the base Policy.