

Policy Wordings

This Rider is provided in consideration of additional premium and subject to the terms, conditions and exclusions as stated in the Rider wordings and to be read in conjunction with the Definitions, Terms, Conditions and Exclusions of the base Policy.

Coverage:

The total coverage amount will be available up to the enhanced Sum Insured limit equivalent to 'base Sum Insured provided under the Policy' multiplied by 'opted number of times (multiplier)' as specified in the Policy Schedule for claims admissible under below mentioned sections (if opted) for all Insured Person(s) on Individual or Floater basis, as covered under the underlying base Policy:

- i. In-Patient Treatment
- ii. Pre-Hospitalisation Expenses
- iii. Post-Hospitalisation Expenses
- iv. Day Care Procedures
- v. Organ Donor
- vi. Domiciliary Treatment
- vii. AYUSH Benefit
- viii. Ambulance Cover
- ix. Consumables Benefit

Special Conditions applicable to the Rider:

1. The additional amount shall be available for all claims, admissible under the covers that utilise the base Sum Insured under the base Policy.
2. This benefit shall be applied only once during each Policy Year on the base Sum Insured only.
3. Any unutilised additional Sum Insured amount post application of this Rider, shall not be carried forwarded to the subsequent Policy Year.
4. This benefit, if applicable, shall be utilised only after application of Deductible, base Sum Insured and Cumulative Bonus/Supercharge Bonus (as applicable).
5. The continuance of risk cover under the base Policy is a necessary precondition for continuance of cover under Rider.
6. The scope of coverage under this Rider is restricted to hospitalisation in India.

TATA AIG GENERAL INSURANCE COMPANY LIMITED

Registered office: Peninsula Business Park, Tower A, 15th Floor, G.K Marg, Lower Parel, Mumbai - 400013, Maharashtra, India
 24*7 Customer Support No.: 022 6489 8282/1800 267 1955 (For Senior Citizens) • Email: customersupport@tataaig.com • Website: www.tataaig.com
 IRDA of India Registration No.: 108 • CIN: U85110MH2000PLC128425 • Health Multiplier Rider UIN: TATHLIA26055V012526

Illustration:

Sum Insured = ₹5 Lakh

Accumulated Cumulative Bonus = ₹2.5 Lakh

Health Multiplier Rider Benefit (opted) = 3X (i.e. Total Coverage of ₹15 Lakh)

Claim Number (In same Policy Year)	Claim Amount	Claim Status	Claim Paid	Utilised Covers	Balance
1	6 Lakh	Paid	6 Lakh	Base Sum Insured - 5 Lakh Cumulative Bonus - 1 Lakh	Base Sum Insured - Nil Cumulative Bonus - 1.5 Lakh
2	7 Lakh	Paid	7 Lakh	Cumulative Bonus - 1.5 Lakh Health Multiplier Benefit - 5.5 Lakh	Base Sum Insured - Nil Cumulative Bonus - Nil Health Multiplier Benefit - 4.5 Lakh
3	12 Lakh	Partially	9.5 Lakh	Health Multiplier Benefit - 4.5 Lakh Restored amount - 5 Lakh	Base Sum Insured - Nil Cumulative Bonus - Nil Health Multiplier Benefit - Nil Restored Amount - Nil

Disclaimer: Insurance is the subject matter of the solicitation. For more details on benefits, exclusions, limitations, terms & conditions, please read the policy wordings carefully, before concluding a sale. Trade logo displayed above belongs to Tata Sons Private Limited and AIG and used by TATA AIG General Insurance Company Limited under License.

TATA AIG GENERAL INSURANCE COMPANY LIMITED

Registered office: Peninsula Business Park, Tower A, 15th Floor, G.K Marg, Lower Parel, Mumbai - 400013, Maharashtra, India
24*7 Customer Support No.: 022 6489 8282/1800 267 1955 (For Senior Citizens) • Email: customersupport@tataaig.com • Website: www.tataaig.com
IRDA of India Registration No.: 108 • CIN: U85110MH2000PLC128425 • Health Multiplier Rider UIN: TATHLIA26055V012526