

Policy Wordings

Section 1: Preamble

Rider can only be opted along with the base Policy and cannot be opted in isolation or as a separate product. The Riders are provided in lieu of additional premium and subject to the terms, conditions and exclusions as stated in the Rider wordings in addition to the Policy terms, conditions and exclusions.

These Rider(s), if selected, shall be mentioned in the Policy Schedule and will be available up to the limit specified therein, for all Insured Person(s) covered under the underlying base Policy, unless stated otherwise.

The Riders shall offer coverage during the Policy Period subject to below conditions:

- Terms and conditions of the Riders are 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 Riders.
- The scope of coverage under these Riders are restricted to the geography of India.
- Admission of liability under any Rider shall not have any bearing on admissibility of a claim under the base policy on any ground including non-disclosure of material fact or pre-existing disease.
- Coverage/ services under this Rider can be availed only during the policy period.
- Benefits under this Rider have separate limits (over and above the base Sum Insured), as specified in the Policy Schedule, and does not affect cumulative bonus in the base Policy, if applicable.

Section 2: General Definitions

All Standard and Specific Definitions as defined in the respective base Policy shall also apply for Riders, wherever applicable.

Additional Specific Definitions:

1. Health Care Professional:

A Health Care Professional is a person who holds a valid qualification from regulatory body as set up by the Government of India or a State Government or any other relevant authority and is engaged in actions with an objective of maintaining and improving individual's good health

2. Service Provider:

Service Provider means the providers empanelled and engaged by Us for arranging/providing services under Riders mentioned in the base Policy Schedule.

Section 3: Rider Covers

R1. Mental Health Screening

In consideration of additional premium paid, We/Our empanelled service provider will arrange for Mental Health Screening of the Insured Person, once in a Policy Year provided the Policy is in force with us. Such screening shall include:

- a) One evaluation with psychiatrist
- b) An online questionnaire for personality assessment
- c) Below mentioned diagnostic tests, if prescribed by the consulting psychiatrist:
 - i. Thyroid function Test
 - ii. Liver Function Test
 - iii. Kidney Function Test
 - iv. ECG
 - v. Serum Electrolyte Test
 - vi. Blood Sugar

R2. Psychological Therapy and Procedures

In consideration of additional premium paid, We/Our empanelled service provider will arrange for psychological therapy/talking therapy session with a registered psychiatric/psychologist for management of mental/behavioural/psychiatric or psychological disorders including but not limited to anxiety, depression, stress, bipolar disorder, substance use/abuse, subject to the below conditions:

- i. The condition has been diagnosed and confirmed by the treating Health Care Professional/Medical Practitioner.
- ii. Psychiatric counselling has been prescribed by the treating Medical Practitioner.

R3. Vocational Rehabilitation

In consideration of additional premium paid, and notwithstanding the exclusion mentioned under "Rest cure, rehabilitation and respite care (Code- Excl 05)" of the base Policy:

If an illness or injury impacts mental health of the Insured Person affecting the career/job performance, then We will cover expenses for vocational rehabilitation of the Insured Person and improve overall mental wellbeing subject to the same being prescribed by the Health Care Professional/Medical Practitioner.

R4. Diet Consultation Rider

In consideration of additional premium paid and with an objective of maintaining good health, We/Our empanelled service provider will arrange for a consultation with a nutritionist/dietitian during the Policy Period.

Consultation will be provided through various specified modes of communication (including but not limited to) like in person, audio, video, online portal, chat, customer application or any other digital mode.

R5. Stress Management Rider

In consideration of additional premium paid, We/Our empanelled service provider will arrange for consultative services to Insured Person by a Health Care Professional to maintain good health through Stress Management Program including but not limited to sessions on work/life balance, awareness sessions on mental wellbeing, mental health screening and fitness coach.

Consultation will be provided through various specified modes of communication (including but not limited to) like audio, video, online portal, chat, customer application or any other digital mode.

R6. Addiction Cessation Program

In consideration of additional premium paid, We/Our empanelled service provider will arrange for consultative services to Insured Person by a Health Care Professional related to controlling substance addiction with the objective of helping quit substance addiction through the cessation program including but not limited to expert counselling, and consultations.

Consultation will be provided through various specified modes of communication (including but not limited to) like audio, video, online portal, chat, customer application or any other digital mode.

Disclaimers

1. Any service under this Rider will only be provided on the request of the Insured Person through our empanelled Service Providers on cashless basis only.
2. Availing the services under this Rider is upon the Insured Person's sole discretion and risk.
3. For services that are provided through empanelled Service Providers, we are acting as a facilitator; hence would not be liable for any incremental costs or the services. Any additional services availed, or expenses incurred on such services or benefits which are other than those covered under this policy and explicitly excluded by this Policy, shall not be covered under this Policy and all expenses incurred shall be borne by the Insured Person.
4. We shall not be responsible for or liable for, any action, claim, demand, loss, damage, cost, charges and expenses which Insured Person claims to have suffered, sustained or incurred, by way of and/or on account of the benefit. We shall not be liable for any deficiency or discrepancy in the services provided by empanelled Service Provider/Network Provider under this Policy.
5. Insured Person may consult any medical/service professional at any network provider/empanelled Service Provider at his/her sole discretion. The cost of service arising out of Insured Person choice of medical professional at any Network Provider/empanelled Service Provider shall be completely borne by the Insured Person unless covered otherwise. However, the services under this Policy should not be construed to constitute medical advice and/or substitute the Insured Person's visit/consultation to an independent Medical Practitioner/Healthcare professional.
6. The medical/service Practitioner may suggest/recommend/prescribe over the counter medications based on the information provided, if required on a case-to-case basis. Provided that any recommendation under this Policy shall not be valid for any medico legal purposes.
7. The Insured Person is free to choose whether or not to act on the recommendation after seeking consultation.
8. Any advice, recommendation or suggestion made by any medical/service professional shall be solely based on the information and documentation provided by the Insured Person to such medical/service professional. We shall not be liable towards any loss or damage (immediate or consequential) arising out of or in relation to any opinion, advice, prescription, actual or alleged errors, omissions and representations made by the medical/service professional from whom we have availed services or taken benefit or for any consequence of any act or omission in reliance thereon.

9. Above mentioned services are non-portable, annual contracts, independent of Policy contract and not lifelong renewable. The services provided may be added/deleted/modified at our discretion.
10. Provision of these services is subject to availability as per the duration specified by Us/the empanelled Service Provider. Details are available on our website (www.tataaig.com).
11. Any service availed by the Insured Person under these Benefits will not impact Cumulative Bonus under the base policy, if applicable.
12. We reserve the right to change any Service Provider during the currency of the Policy or at renewal. The same shall be intimated to the Insured Person atleast 15 days prior to the effective date of change. During such change, all the credits earned by the Insured Person shall be transferred to the new Service Provider.
13. In case We or the Assistance/empanelled Service Provider fails to provide any of the services as mentioned in this Policy or is unable to implement, in whole or in part due to Force Majeure, non-availability of Services, change in law, rule or regulations which affects the Services, or if any regulatory or governmental agency having jurisdiction over a party takes a position which affects the services, then the Assistance Services' suspended, curtailed or limited performance shall not constitute Breach of Contract and the Company or the assistance/empanelled Service Provider shall have no liability whatsoever including but not limited to any loss or damage resulting therefrom.
14. We shall not accept any liability towards quality of the services made available by Service Provider. The Service Provider is responsible for providing the availed services and We are not liable for any defects or deficiencies on the part of the Service Provider.
15. The above-mentioned assistance services, as applicable are purely on referral or arrangement basis, We/Our empanelled Service Provider shall not be responsible for any third-party expenses incurred and it shall be the responsibility of the Insured Person.



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