

Dear Woloo Customer,

We thank you for your trust and confidence in Woloo and sincerely appreciate your choice to protect yourself with **Hygiene Suraksha, which safeguards you against financial loss(es), in case you are hospitalized for more than 24 hours for treatment of Urinary Tract Infection (UTI).**

Studies have shown that generally women contract Urinary Tract Infection (UTI) by using dirty toilets &/ by holding in pee for too long, which cause bacteria to multiply and leads to this disease. At Woloo, your health is Our priority, and we ensure to provide you safety, cleanliness, and hygiene so that you do not have to think twice before walking into a Woloo enabled loo. We strongly believe – **Toilet Jana Zaroori Hai.**

Now that you are covered under **Hygiene Suraksha**, lets see the list of awesome things you are covered for –

S. No.	Coverages	Sum Insured / Limits	Description
Duration of Cover: 1 Year (Your Hygiene Suraksha cover will be activated from the date you submit required information which is necessary for activation) Policy Eligibility: Self only Age Eligibility: 18 to 55 years only			
1	Inpatient Hospitalisation	Covered up to Policy Sum Insured of Rs 50,000	This will pay you for the medically necessary treatment incurred during the hospitalisation for more than 24 hours related to treatment of Urinary Tract Infection (UTI).
2	Room /ICU Rent Capping	NIL	There is no restriction/limit applied in the coverage for the room selected by you during your hospital stay.
3	Pre-Hospitalisation	30 days before hospitalisation	This covers you for the doctor consultation, medicines and diagnostics tests which you spend at doctor's clinic prior to your hospitalisation related to UTI
4	Post Hospitalisation	60 days after hospitalisation	This covers you for the doctor consultation, medicines and diagnostics tests which you spend at doctor's clinic after your hospitalisation related to UTI as follow up visits.
5	Emergency Ambulance	1% of Sum Insured	We know in emergency every minutes counts. This coverage pays you for the expenses incurred on Your road transportation by a Healthcare or an Ambulance Service Provider to a Hospital for UTI treatment following an medical emergency.
6	Initial waiting period	Waived off	We understand that disease can be contracted anytime and considering this we got your insurance coverage valid from day 1. Your Hygiene Suraksha cover will be activated from the date you submit required information which is necessary for activation.
7	Pre-Existing Disease Waiting Period	Covered after 36 months	Any medical advice recommended by physician or on-going treatment going on for UTI prior to the effective date of subscription shall not be covered



We believe in transparency and that's why we want you to know the important stakeholders who is making this insurance protection possible for you.

Insurance Company: Tata AIG General Insurance Company Limited

TPA: In House team of TATA AIG

Insurance Broker – Gallagher Insurance brokers private limited

We hope that you are satisfied with the super awesome insurance coverage given to you...We are sure you are!

Also, anytime during this one year, unfortunately if you will need to avail hospitalization cover related to UTI, then don't worry! Tata AIG General Insurance Company & Gallagher Insurance Brokers are just call away to give you assistance.

Call them at –

Company Name	Contact Number	Timings	Email Id
Tata AIG General Insurance Company	1800-266-7780		customersupport@tataaig.com
Gallagher Insurance Brokers Private Limited	HCM Team 022-68591800		HCM@ajgindia.in

Intimation / Registration of claim:

In any type claim Intimation/Registration process is mandatory. At least 48 hours prior in case of planned Hospitalization & within 24 hours in case of Emergency Hospitalization.

Cashless / Pre-authorization claim:

In case of hospitalization in Tata AIG's network hospitals, you don't need to pay anything to hospital for the covered expenses; Tata AIG will directly pay to the hospital on your behalf.

Steps to follow to avail Cashless facility:

Step 1: Approach Insurance / TPA help desk in Tata AIG's network hospital with required documents.

Step 2: Insurance desk will send Tata AIG the dully filled pre-authorization form along with supportive medical records.

Step 3: On receipt of preauthorization request from hospital, Tata AIG will check payable/admissible amount and approve cashless facility as per policy terms and conditions.

Step 4: After discharge, you can avail pre and post hospitalization medical expenses through Reimbursement process as mentioned below

Claim Intimation process:

To register claim please call Tata AIG's toll-free number - **1800-266-7780** Or Update details by visiting Tata AIG website by yourself at <https://www.tataaig.com/claimregister/>

How to find list of network hospital:

Visit below link and find hospital locator:

<https://www.tataaig.com/health-insurance>

List of documents needed to avail cashless facility:

- Certificate No.
- Customer ID Proof with Photo.
- Customer Address Proof.
- Admission notes from treating doctor.
- Previous OPD consultation papers with reports if any.
- Previous discharge summary or any other medical records available with you.
- Any other document as required by Tata AIG

Contact details:

- Call Centre: 1800-266-7780
- Mail ID: preauth@tataaig.com, customersupport@tataaig.com

Reimbursement Claim:

In case, insured admits in non-network hospital and paid hospitalization expenses directly, then Tata AIG will later reimburse you for the medical bills.

Steps to follow to avail reimbursement facility:

Step 1: Make sure you collect all paid bills with their break up details duly signed and stamped by hospital authority. Also collect a copy of treatment records like indoor case papers / treatment charts / vitals charts etc.

Step 2: Submit / Courier specified documents to the mentioned address for reimbursement

Step 3: within 30 days from discharge date above mentioned documents to be submitted at respective TPA as mentioned in policy schedule

Step 4: In case submitted documents fulfill the need of processing the claim, the settlement of claimed amount will be credited to your account within 15 days on the receipt of last document received.

In case of any deficiency, a letter will be sent to your registered e-mail ID, and if you fail to submit the same within the given period of time, the claim will be closed and read as NO CLAIM.

Contact details:

- Tata AIG Call Centre: 1800-266-7780
- Mail ID: customersupport@tataaig.com

Delisted Hospitals: All expenses incurred by the Policyholder/ Insured Person at the Hospital or any institution about which the Company has expressly notified that the Claim incurred at such Hospital/institution shall not be payable (except reimbursement claims related to accidents and life-threatening conditions). The updated list of such Hospitals can be obtained through the Company's website or Call Center.

- Section 3.3. Non-Medical Exclusions (Xiv) of Medicare, Medicare Premier, Medicare Plus & Group Medicare policy
- Section 3.3. Non-Medical Exclusions (Xiii) of Medicare protect policy
- Section 3.3. Non-Medical Exclusions (vi) of Group Hospicash policy

List of documents needed to avail Reimbursement:

- Duly filled and signed Claim form - Link to Download Claim Forms <https://www.tataaig.com/downloads>
- Insurance Card or Policy Copy
- Medical Certificate signed by the doctor
- Original discharge summary & Original consolidated final bill.
- Break ups required for the submitted final bill.
- Cash paid receipts of hospital/pharmacy/lab.
- Bank details of payee name with printed.
- Supportive investigation reports.
- Any other document as required by Tata AIG

Where to submit/courier the documents:

INHOUSE Health Claims Processing HUB

TATA AIG General Insurance Company Limited, H. No 7-1-6-617/A, 5th and 6th Floor, Imperial Towers, Door No 615,616, Ameerpet, Hyderabad 500016, Telangana.

How to find delisted hospitals:

https://tata-cms.s3.ap-south-1.amazonaws.com/Others_list-of-delisted-hospitals_1998633f24.pdf

In case you would want intervention of senior personnel to listen to you for your grievance, please feel free to call Gallagher Insurance Brokers Private Limited at –

Escalation Level	Name	Contact	Email ID
Level 1	Mr. Rajprasad Mahapatra	+91 90828 39766	rajprasad.mahapatra@ajgindia.in
Level 2	Mr. Jignesh Purohit	+91 91676 63206	jignesh.purohit@ajgindia.in

Stay safe and healthy!

Best Regards,

Loom & Weaver Retail Pvt Ltd

