

The salient features of Canara Group Medicare 360 of M/s Tata AIG General Insurance Company Limited are as follows:

Product Features	Description										
Eligibility	Plan Basis – Individual & Floater (As opted)										
	Family Definition – Self, Spouse, up to 4 Dependent Children, Dependent Parents/Parents in Law (As Opted)										
	Entry age for Self Insured Person, Spouse and Dependent Parents/Parents in law - 18 years to 69 years										
	Entry age for dependent child - 91 days to 25 years										
Sum Insured	1,2,3,4,5,6,7.5,10,12,15 Lakhs										
Renewal Age Eligibility	Lifetime										
Room Rent	1% of SI for Sum Insured less than 5 lakhs & Single Private AC room for sum insured Rs.5 Lakh & above. ICU coverage up to Base SI Limit.										
Pre-Hospitalization	60 days										
Post-Hospitalization	90 days										
Day Care Procedures	541 Day Care Procedures Covered										
Domiciliary Hospitalization	Upto 100% of In-patient Treatment Sum Insured (SI)										
Organ Donor Expenses	As per SI opted										
Road Ambulance	Covered up to Rs.2000/- per hospitalisation										
AYUSH Benefit	Covered in government hospital or in any institute recognized by government and/or accredited by Quality Council of India.										
Restore Benefit	Automatic restore full sum insured if executed within same policy year										
Cumulative Bonus	10% CB per year up to 100% of sum insured. If a claim is made the cumulative bonus shall be reduced in the same proportion by which it was increased in the previous year.										
Hospital Daily Cash	Upto SI 5 lacs - INR 500 per day for maximum up to 30 days										
	Above 5 lacs - INR 1000 per day for maximum up to 30 days										
Preventive Health Check-up Benefit at the end of each year	This benefit is available only to those Insured Persons who were insured in the previous Policy Year with Us and Any claim made in respect of this benefit will not be subject to Inpatient Sum Insured and will not affect entitlement to Cumulative Bonus.										
	SI	1 Lac	2 Lac	3 Lac	4 Lac	5 Lac	6 Lac	7.5 Lac	10 Lac	12 Lac	15 Lac
	Reimb.	1500	2000	2200	2200	2500	2800	3000	3500	3700	4000
Accidental Death	Covered for Primary Insured Member equal to inpatient sum insured										

Permanent Total Disablement	Covered for Primary Insured Member equal to inpatient sum insured.
Critical Illness Cover	Optional
Pre-existing Diseases Waiting Period	36 months
Specific Diseases Waiting Period	24 months
Initial waiting period	30 days (Applicable for all benefits; Not applicable in case of accidents)
Emergency Air Ambulance	Covered up to Rs. 100000/-
<b>SUB LIMITS</b>	
<b>Ailment Grouping</b>	<b>Ailment Type</b>
Bone & musculoskeletal	Total Knee Replacement (TKR) - Bilateral - 270000
	Any joint or ligament disorder, TKR - Unilateral - 135000
	Prolapsed, herniated, or extruded intervertebral disc (PIVD)/ Spinal Disorder - 140000
	Reduction of fractures (Excluding Road Accidents) - 100000
Corrective Surgeries	Cardiac Disorder (including PTCA & cost of stent), CABG For SI below 10 Lac - 200000. <b>(No Limit Applicable for Open Heart Surgery)</b> For SI 10 Lac and above - 300000. <b>(No Limit Applicable for Open Heart Surgery)</b>
	Cataract (including cost of lens) - per eye - 30000
	Deviated Nasal Septum, Balloon Sinuplasty/ Functional Endoscopic Sinus Surgery, Ear Related, Sinusitis, Tonsillitis - 60000
Organ removal - Minor Surgeries	Cholelithiasis/gall bladder surgery, Hernia, any type of Hysterectomy - 75000
	Surgery for renal stone/ Lithotripsy, Piles/Fistula/Anal Abscess/Fissure/Hydrocele - 60000
	Per Robotic surgeries - 100000
Seasonal Ailments	Fever, Typhoid, not leading to other complication - 50000

### RATE CHART

**(RATES ARE INCLUSIVE OF BROKERAGE AND EXCLUSIVE OF GST)**

NCR + Mumbai - Self Only										
SI-Rs Lacs/Age Band-Yrs	100000	200000	300000	400000	500000	600000	750000	1000000	1200000	1500000
5'-35	3,238	4,499	5,569	6,215	6,895	8,072	9,449	11,619	12,803	14,108
36-45	5,280	7,334	9,080	10,132	11,241	13,159	15,404	18,944	20,866	22,981
46-50	6,480	9,001	11,144	12,416	13,796	16,149	18,905	23,249	25,608	28,204
51-55	7,476	10,385	12,856	14,325	15,917	18,632	21,810	26,823	29,529	32,510
56-60	7,753	10,770	13,332	14,855	16,507	19,322	22,617	27,816	30,623	33,714
61-65	12,546	17,429	21,576	24,040	26,713	31,269	36,602	45,015	49,557	54,560
66-70	15,575	21,636	26,784	29,843	33,161	38,817	45,437	55,881	61,520	67,730
Greater Than 70	15,575	21,636	26,784	29,843	33,161	38,817	45,437	55,881	61,520	67,730
<b>Critical illness Cover on indemnity basis for named illnesses (if opted)</b>										
Sum Insured	100000	200000	300000	500000						
Premium/member	857	997	1,466	2,059						

Rest Of India – Self only										
SI-Rs Lacs/Age Band-Yrs	100000	200000	300000	400000	500000	600000	750000	1000000	1200000	1500000
5'-35	2,730	3,816	4,638	5,079	5,635	6,610	7,753	9,667	10,665	11,766
36-45	4,450	6,222	7,562	8,282	9,189	10,778	12,641	15,762	17,378	19,161
46-50	5,461	7,636	9,281	10,149	11,277	13,227	15,514	19,345	21,327	23,516
51-55	6,303	8,811	10,705	11,709	13,010	15,260	17,898	22,315	24,594	27,104
56-60	6,536	9,137	11,101	12,142	13,492	15,826	18,561	23,141	25,505	28,108
61-65	10,578	14,786	17,966	19,650	21,833	25,611	30,037	37,450	41,274	45,487
66-70	13,131	18,356	22,302	24,392	27,104	31,793	37,287	46,490	51,237	56,466
Greater Than 70	13,131	18,356	22,302	24,392	27,104	31,793	37,287	46,490	51,237	56,466
Critical illness Cover on indemnity basis for named illnesses (if opted)										
Sum Insured	100000	200000	300000	500000						
Premium/member	745	867	1,275	1,785						
NCR +Mumbai –Floater										
Sum Insured (Floater)-Rs Lacs/Age Band-Yrs	100000	200000	300000	400000	500000	600000	750000	1000000	1200000	1500000
5'-35	9,474	11,506	13,155	13,558	15,043	17,520	20,406	24,563	26,984	29,646
36-45	15,447	18,760	21,450	22,110	24,525	28,564	33,269	40,048	43,987	48,313
46-50	17,634	21,417	24,487	25,199	27,998	32,609	37,980	45,718	50,215	55,153
51-55	17,787	22,283	25,477	26,218	29,131	33,929	39,516	47,568	52,238	57,368
56-60	18,385	23,032	26,334	27,099	30,110	35,070	40,844	49,167	53,994	59,296
61-65	30,128	37,742	43,154	44,408	49,343	57,470	66,932	80,570	88,481	97,169
66-70	35,033	43,886	50,179	51,513	57,375	66,825	77,828	93,686	1,02,885	1,12,988
Greater Than 70	35,033	43,886	50,179	51,513	57,375	66,825	77,828	93,686	1,02,885	1,12,988
Critical illness Cover on indemnity basis for named illnesses (if opted)										
Sum Insured	100000	200000	300000	500000						
Premium/member	857	997	1,466	2,059						
Rest Of India – Floater (Up to 2 Adults + 4 Children)										
Sum Insured (Floater)-Rs Lacs/Age Band-Yrs	100000	200000	300000	400000	500000	600000	750000	1000000	1200000	1500000
5'-35	8,025	9,788	11,232	11,619	12,891	15,045	17,558	21,243	23,347	25,660
36-45	13,084	15,957	18,313	18,947	21,016	24,528	28,627	34,634	38,056	41,816
46-50	14,936	18,216	20,906	21,593	23,992	28,001	32,680	39,538	43,445	47,736
51-55	15,066	18,954	21,753	22,467	24,963	29,135	34,002	41,138	45,193	49,651
56-60	15,573	19,591	22,484	23,222	25,802	30,114	35,145	42,521	46,712	51,320
61-65	25,519	32,105	36,846	38,055	42,283	49,349	57,592	69,679	76,549	84,098
66-70	29,674	37,331	42,844	44,143	49,166	57,383	66,968	81,023	89,010	97,789
Greater Than 70	29,674	37,331	42,844	44,143	49,166	57,383	66,968	81,023	89,010	97,789
Critical illness Cover on indemnity basis for named illnesses (if opted)										
Sum Insured	100000	200000	300000	500000						
Premium/member	745	867	1,275	1,785						

<b>*Parent's Plan - To cover either Self's 2 parents or his/her 2 parents in law on family floater basis.</b>										
<b>Parent's Plan - NCR + Mumbai</b>										
Sum Insured (Floater)-Rs Lacs/Age Band-Yrs	100000	200000	300000	400000	500000	600000	750000	1000000	1200000	1500000
36-45	15,362	18,591	21,167	22,110	24,101	28,045	32,634	39,200	42,943	47,041
46-50	17,537	21,223	24,164	25,199	27,514	32,017	37,255	44,751	49,023	53,702
51-55	17,692	22,092	25,161	26,218	28,655	33,345	38,804	46,616	51,065	55,940
56-60	18,287	22,835	26,007	27,099	29,618	34,466	40,108	48,183	52,782	57,820
61-65	29,967	37,420	42,618	44,408	48,536	56,479	65,726	78,958	86,495	94,751
66-70	34,845	43,511	49,556	51,513	56,438	65,674	76,425	91,811	1,00,575	1,10,175
Greater Than 70	34,845	43,511	49,556	51,513	56,438	65,674	76,425	91,811	1,00,575	1,10,175
<b>Critical illness Cover on indemnity basis for named illnesses (if opted)</b>										
Sum Insured	100000	200000	300000	500000						
Premium/member	857	997	1,466	2,059						
<b>Parent's Plan - Rest of India</b>										
Sum Insured (Floater)-Rs Lacs/Age Band-Yrs	100000	200000	300000	400000	500000	600000	750000	1000000	1200000	1500000
36-45	12,999	15,787	18,031	18,947	20,593	24,010	27,991	33,786	37,012	40,544
46-50	14,840	18,023	20,585	21,593	23,508	27,409	31,955	38,570	42,253	46,285
51-55	14,971	18,764	21,435	22,467	24,487	28,550	33,290	40,186	44,020	48,223
56-60	15,474	19,395	22,156	23,222	25,310	29,510	34,409	41,537	45,500	49,844
61-65	25,358	31,782	36,307	38,055	41,477	48,359	56,386	68,067	74,562	81,680
66-70	29,486	36,956	42,218	44,143	48,229	56,231	65,565	79,148	86,700	94,976
Greater Than 70	29,486	36,956	42,218	44,143	48,229	56,231	65,565	79,148	86,700	94,976
<b>Critical illness Cover on indemnity basis for named illnesses (if opted)</b>										
Sum Insured	100000	200000	300000	500000						
Premium/member	745	867	1,275	1,785						
*Family floater policy will have the Sum Insured floating on all members in aggregate & premium will be charged as per the age of the eldest member. Please note that Parents policy premium will remain same irrespective of policy being family floater or individual.										
Please note - Premiums given above are excluding GST etc. and are applicable for maximum 1 year and subject to change with age or revision in applicable tax rates as specified from time to time by The Government of India or premium revision by the Insurer with prior intimation.										