

Customer Information Sheet

Title	Description	Refer To Policy Clause Number														
Product Name	Accident Guard Plus															
What is Accident Guard Plus:	This is a Retail Product designed for the specific needs of Individuals to protect themselves and / or to their family from unfortunate events. Policy is for the period of 3 years & the Eligible entry age is from 6 Months upto 70 years. Policy is however renewable for life upon payment of premium. No medical examination is required. 24 Hour World wide cover.															
What am I covered for:	<p>A. Accidental Death</p> <p>a. Death - Covers death due to accident if the accident is the sole and direct cause of death and occurs within 365 days of the accident date.</p> <p>b. Disappearance - Covers disappearance if the body cannot be located within 365 days after forced landing, stranding, sinking or wrecking of a conveyance as a passenger or any other acts of god.</p> <p>B. Permanent Total Disability - Covers Total Disability which is permanent in nature, due to accident if the accident is the sole and direct cause of such Disability and occurs within 365 days of the accident date.</p> <p>C. Permanent Partial Disability - Covers Partial Disability which is permanent in nature, due to accident if the accident is the sole and direct cause of such Disability and occurs within 180 days of the accident date.</p> <p>D. Accidental Hospitalization Expenses - Covers 24 hrs Accidental Hospitalisation as an inpatient upto the hospitalisation limit specified in the policy schedule.</p> <p>E. Temporary Total Disability - Covers weekly benefits for a period of continuous Temporary total disability resulting from an accident.</p> <p>F. Accidental Dismemberment - Covers Dismemberment which is permanent in nature, due to accident if the accident is the sole and direct cause of such Disability and occurs within 365 days of the accident date.</p> <p>G. Ambulance Cost - Covers Utilization of Ambulance service for transporting insured person to hospital in case of an Accident.</p> <p>H. Child Tuition Benefit - Covers Expenses incurred towards tuition/ education of children in case of death of the primary insured due to an accident.</p> <p>I. Loan Shield - Covers the Outstanding loan amount in case of Death of the primary insured upto the limit specified in policy document.</p> <p>J. Hospital Daily Cash - Provides per day benefit for the period of Hospitalization due to accident upto a maximum of 60 days.</p> <p>K. Funeral Benefits and Repatriation of Remains - Covers the expenses related to Funeral and transportation of mortal remains from place of accident to residence.</p> <p>L. Cost Of Crutches/Wheel chair - Covers the cost of crutches/wheel chair necessitated due the disability caused by the Accidental Dismemberment, Permanent Total Disability or Permanent Partial Disability.</p> <p>M. Cost of Artificial Limbs - Covers the cost of artificial limbs necessitated due the disability caused by the Accidental Dismemberment ,Permanent Total Disability or Permanent Partial Disability.</p> <p>N. Coma Benefit - Covers comatose due to accident if the accident is the sole and direct cause of death and occurs within 30 days of the accident date.</p> <p>O. Fractures/ Burns - Covers bodily injury which results in Fractures, dislocation or Burns due to accident, provided Injury to You results in one of the losses shown in the Schedule of Injuries</p> <p>P. Air Ambulance - Covers Utilization of Air Ambulance service for transporting insured person to hospital in case of an Accident</p> <table border="1" data-bbox="442 1810 1207 2126"> <thead> <tr> <th>Variant Name</th> <th>Coverage Category</th> <th>Coverage Details</th> <th>Sum Insured</th> </tr> </thead> <tbody> <tr> <td rowspan="4">Protect</td> <td rowspan="4">Base Benefit</td> <td>Accidental Death</td> <td>100% of Sum Insured</td> </tr> <tr> <td>Permanent Total Disability (PTD)</td> <td>100% of Sum Insured</td> </tr> <tr> <td>Permanent Partial Disability (PPD)</td> <td>% specified in the policy document</td> </tr> <tr> <td>Accidental Hospitalization Expenses (Medex)</td> <td>Upto 10% of the Accidental Death Sum Insured or Rs 5 lacs or actuals whichever is lower</td> </tr> </tbody> </table>	Variant Name	Coverage Category	Coverage Details	Sum Insured	Protect	Base Benefit	Accidental Death	100% of Sum Insured	Permanent Total Disability (PTD)	100% of Sum Insured	Permanent Partial Disability (PPD)	% specified in the policy document	Accidental Hospitalization Expenses (Medex)	Upto 10% of the Accidental Death Sum Insured or Rs 5 lacs or actuals whichever is lower	Section I : Benefits.
Variant Name	Coverage Category	Coverage Details	Sum Insured													
Protect	Base Benefit	Accidental Death	100% of Sum Insured													
		Permanent Total Disability (PTD)	100% of Sum Insured													
		Permanent Partial Disability (PPD)	% specified in the policy document													
		Accidental Hospitalization Expenses (Medex)	Upto 10% of the Accidental Death Sum Insured or Rs 5 lacs or actuals whichever is lower													

Variant Name	Coverage Category	Coverage Details	Sum Insured
	Rider Benefit	Temporary Total Disability	Upto 1% of the Accidental Death Sum Insured or Rs 50,000 whichever is lower upto 104 weeks
Elite	Base Benefit	Accidental Death	100% of Sum Insured
		Permanent Total Disability (PTD)	100% of Sum Insured
		Permanent Partial Disability (PPD)	% specified in the policy document
		Accidental Hospitalization Expenses (Medex)	Upto 10% of the Accidental Death Sum Insured or Rs 5 lacs or actuals whichever is lower
		Temporary Total Disability	Upto 1% of the Accidental Death Sum Insured or Rs 50,000 whichever is lower upto 104 weeks
		Accidental Dismemberment	25% of the Permanent Partial Disability benefit
		Ambulance Cost	Upto Rs 25,000 or actuals whichever is lower
	Rider Benefit	Child Tuition Benefit	10% of the Accidental Death sum insured or actuals maximum upto Rs 1 lac
		Loan Shield	Max upto 25% of the Accidental Death Sum insured or actual outstanding loan amount
Premier	Base Benefit	Accidental Death	100% of Sum Insured
		Permanent Total Disability (PTD)	100% of Sum Insured
		Permanent Partial Disability (PPD)	% specified in the policy document
		Accidental Hospitalization Expenses (Medex)	Upto 10% of the Accidental Death Sum Insured or Rs 5 lacs or actual whichever is lower
		Temporary Total Disability	Upto 1% of the Accidental Death Sum Insured or Rs 50,000 whichever is lower upto 104 weeks
		Accidental Dismemberment	25% of the Permanent Partial Disability benefit
		Ambulance Cost	Upto Rs 25,000 or actuals whichever is lower
		Hospital Daily Cash	0.5% of the Sum Insured or Rs 5000 per day whichever is lower; max upto 60 days
		Funeral Benefits and Repatriation of remains	1% of sum Insured; Max Rs 25,000
		Cost of crutches/ Wheel chairs	10% of Sum Insured or actual expenses incurred; Max 1 lac

	Variant Name	Coverage Category	Coverage Details	Sum Insured	
				Coma Benefit	
			Cost of Artificial limbs	10% of Sum Insured or actual expenses incurred; Max 1 lac	
			Fractures/Burns	% specified in the policy document; Max Rs 10 lacs	
			Air Ambulance	Upto Rs 5 lacs or actuals whichever is lower	
		Rider Benefit	Child Tuition Benefit	10% of the Accidental Death sum insured or actuals maximum upto Rs 1 lac	
			Loan Shield	Max upto 25% of the Accidental Death Sum insured or actual outstanding loan amount	
What are the major exclusions in the policy:	<p>Following is a partial list of the policy exclusions. Please refer to the policy wording for the complete list of exclusions.</p> <p>This entire Policy does not provide benefits for any loss resulting in whole or in part from, or expenses incurred, directly or indirectly in respect of:</p> <p>War or any act of war, nuclear, chemical and biological weapons, radiation of any kind, breach of law with criminal intent, intentional or attempted suicide, participation or involvement in naval, military or air force operation, racing, diving, aviation, scuba diving, parachuting, hang-gliding, rock or mountain climbing, abuse of intoxicants or hallucinogenic substances such as intoxicating drugs and alcohol, treatment of obesity and any weight control program. Any expenses other than accidental in nature.</p>				Section III
Waiting Period:	<ul style="list-style-type: none"> NIL 				
Payment basis:	<ul style="list-style-type: none"> Reimbursement of covered accidental medical expenses up to specified limit. Payout of lump sum benefit amount or payment of covered expenses up to specified limit 				
Loss Sharing :	<ul style="list-style-type: none"> NIL 				
Renewal Conditions:	<ul style="list-style-type: none"> Policy is ordinarily lifelong renewable, subject to application for renewal and the renewal premium in full has been received by the due dates . Grace period of 30 days for renewing the policy is provided. To avoid any confusion any claim incurred during break-in period will not be payable under this policy. There is no maximum cover ceasing age under this Policy. 				Section IV.3
Renewal Benefits:	<ul style="list-style-type: none"> In addition to the sum insured an additional amount of 10% of the Sum Insured will be provided as escalation benefit for every continuous renewal incase no claim has been reported under Accidental Death, Permanent Total Disability or Permanent Partial Disability benefit. The maximum escalation benefit would be 50% of sum insured. This is an annual benefit and would be applicable annually in case of long term policies. This amount would be payable for claims under Accidental Death, Permanent Total Disability or Permanent Partial Disability benefits only. 				Section IV.3.g
Free Look Period:	<ul style="list-style-type: none"> You have a period of 15 days from the date of receipt of the Policy document to review the terms and conditions of this Policy. If You have any objections to any of the terms and conditions, You have the option of cancelling the Policy stating the reasons for cancellation and You will be refunded the premium paid by You after adjusting the amounts spent on any medical check-up, stamp duty charges and proportionate risk premium. You can cancel Your Policy only if You have not made any claims under the Policy. All Your rights under this Policy will immediately stand extinguished on the free look cancellation of the Policy. Free look provision is not applicable and available at the time of renewal of the Policy. 				Section IV.4.c

Title	Description	Refer To Policy Clause Number
Cancellation:	<ul style="list-style-type: none"> • This policy would be cancelled by us on grounds of misrepresentation, fraud, non-disclosure of material facts or non-cooperation by any Insured Person, upon giving 15 days notice. No refund of premium will be allowed if policy is cancelled on the grounds of misrepresentation, fraud, or non-disclosure of material facts. In case policy is cancelled by us on the grounds of non-cooperation or you cancel the policy by giving 30 days notice then you will be refunded balance premium after retaining premium for the period policy was in force on short period rate basis. No refund of premium will be allowed if claim has been made on the policy. 	Section IV.4.b
How to Claim:	<ul style="list-style-type: none"> o You can notify a claim by sending an SMS CLAIMS to 5616181 or by calling our 24x7 toll free helpline 1800-266-7780 or Senior Citizen No. 1800 22 9966. Please use the Claim Intimation Form for intimation of a claim o You can even write to us at general.claims@tataaig.com to initiate claim processing o Please submit claim documents within 30 days of occurrence of incident. o Kindly sent the claim documents to the company address mentioned in our website. • DOCUMENT SUBMISSION: <ul style="list-style-type: none"> o Please submit all documents to the Corporate Office at the address given below: Accident & Health Claims Department Tata-AIG General Insurance Co. Ltd. A-501, 5Th Floor, Bldg No -4, Infinity Park, Dindoshi, Malad (E) Mumbai 400 097 Or Address mentioned in our company website. • Please send a duly signed claim form and all the information / documents to TATA AIG General Insurance Co. Ltd within 30 days 	Section V
Policy Servicing / Grievances / Complaints:	<ul style="list-style-type: none"> • Company Officials: <ul style="list-style-type: none"> o If you are not satisfied with our services and wish to lodge a complaint, please feel free to call our 24X7 Toll free number 1800-266-7780 or Senior Citizen No. 1800 22 9966 (toll free) or you may email to the customer service desk at customersupport@tataaig.com • IRDAI: <ul style="list-style-type: none"> o In case of no reply from Us within 15 days, You can approach Grievance Redressal Cell of the Consumer Affairs Department of IRDA of India by calling Toll Free Number 155255 (or) 1800 4254 732 or send email to complaints@irda.gov.in • Ombudsman: <ul style="list-style-type: none"> o Details as mentioned in the policy wordings or alternatively please refer our web-site (www.tataaig.com). 	Section VI
Insured's Rights:	<ul style="list-style-type: none"> • Free-look period (as mentioned above) • Policy is ordinarily lifelong renewable, subject to application for renewal and the renewal premium in full has been received by the due dates and realization of premium o Please write to us: customersupport@tataaig.com 	
Insured's Obligations:	<ul style="list-style-type: none"> • Please disclose all condition/s before buying a policy. Non-disclosure may result in claim not being paid and termination of Your policy. 	

Legal Disclaimer Note: The information must be read in conjunction with the policy document. In case of any conflict between the CIS and the policy document, the terms and conditions mentioned in the policy document shall prevail.