



The information mentioned below is illustrative and not exhaustive. Information must be read in conjunction with the product brochures and policy document. In case of any conflict between the Key Features Document and the policy document the terms and conditions mentioned in the policy document shall prevail.

Title	Description	Refer To Policy Clause Number
<p>Product Name</p>	<p>Accident Guard Policy</p>	
<p>What is Accident Guard Policy?</p>	<p>Accident Guard is a unique policy which provides coverage for Accidental Death, Accidental Dismemberment, Permanent Total Loss of Use, Temporary Total Disability & Tuition Benefit.</p> <p>This is a Retail Product designed for the specific needs of Individuals to protect themselves and / or to their family from unfortunate events.</p> <p>Policy is for the period of 1 year & the Eligible entry age is from 6 Months upto 65 years. Policy is however renewable for life upon payment of premium.</p> <p>No medical examination is required.</p> <p>24 Hour coverage World wide.</p>	
<p>What am I covered for:</p>	<p>Accidental Death - covers for Death arising due to an Accident as defined in policy terms & conditions.</p> <p>Accidental dismemberment - covers for the bodily injury resulting in dismemberment of any body part or loss of sight or hearing as per table of losses, occurring within 180 days from the date of accident which caused injury.</p> <p>Permanent Total Loss of Use - covers for the bodily injury resulting in loss of any body part as per table of losses, occurring within 180 days from the date of accident which caused injury.</p> <p>Temporary Total Disability - pays the weekly benefit amount if the bodily injury has resulted to continuous temporary total disability after completion of the Elimination Period.</p> <p>Tuition benefit - Pays upto the 10% of the Sum Insured or the actual tuition charged by the institution whichever is lower, towards Eligible children's education in the event of Accidental Death which has become admissible and payable by the company.</p> <p>The cover mentioned under Tuition Benefit is over and above the sum insured covered under Accidental Death section.</p> <p>Additional Benefits - (with family option)</p> <p>Death which has become admissible and payable by the company.</p> <p>Repatriation of remains - an amount up to a maximum of Rs. 5,000 will be reimbursed for the repatriation of the insured person's remains.</p> <p>Home Alteration and Vehicle Modification benefit - In case of injuries listed in Accidental Dismemberment coverage & Paralysis coverage, an amount up to a maximum of Rs. 1,00,000 will be reimbursed towards the cost of modifying your house or vehicle, to combat disability.</p> <p>Double Dismemberment benefit for children - Children who are insured under this policy, Dismemberment benefit doubles.</p> <p>Family transportation - When as a result of an accident, the principal insured is confined in a hospital outside 150 kms of his residence, we will reimburse the actual transportation expenses incurred by the immediate family member, to reach the insured person up to a maximum of Rs. 50,000.</p>	<p>Part D - Coverage</p>
<p>What are the major exclusions in the policy:</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> <ol style="list-style-type: none"> 1. Suicide, attempted suicide (whether sane or insane) or intentionally self-inflicted injury or illness, or sexually transmitted conditions, or nervous disorder, anxiety, stress or depression; or 2. serving in any branch of the Military or Armed Forces of any country, whether in peace or War, and in such an event We, upon written notification by You, shall return the pro rata premium for any such period of service during the circumstance described in a Hazard; or 3. being under the influence of drugs, alcohol, or other intoxicants or hallucinogens unless properly prescribed by a Physician and taken as prescribed; or 4. participation in an actual or attempted felony, riot, crime, misdemeanor, or civil commotion; or 5. operating or learning to operate any aircraft, or performing duties as a member of the crew on any aircraft; or 	<p>Part B - General Exclusion</p>

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	<p>6. war, civil War, invasion, insurrection, revolution, act of foreign enemy, hostilities (whether War be declared or not) rebellion, mutiny, use of military power or usurpation of government or military power; or</p> <p>7. ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from burning nuclear fuel; or</p> <p>8. the radioactive, toxic, explosive or other dangerous properties of any explosive unclear equipment or any part of that equipment; or</p> <p>9. congenital Internal and External anomalies (known or unknown) or any complications or conditions arising therefrom; or</p> <p>10. participation in winter sports, skydiving/parachuting, hang gliding, bungee jumping, scuba diving, mountain climbing (where ropes or guides are customarily used), riding or driving in races or rallies using a motorized vehicle or bicycle, caving or pot-holing, hunting or equestrian activities, skin diving or other underwater activity, rafting or canoeing involving white water rapids, yachting or boating outside coastal waters (2 miles), participation in any Professional sports, any bodily contact sport or any other hazardous or potentially dangerous sport for which You are untrained.</p>	
Free Look Period	<p>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 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.</p>	Part C, Uniform Provisions 20, Free Look Period
Waiting Period	No waiting Period	
Payout Basis	All benefits under this Policy are payable on Benefit basis	
Renewal Conditions	<p>Policy is ordinarily renewable for life, subject to application for renewal and the renewal premium in full has been received by the due dates and realization of premium.</p> <p>The renewal premium for this policy will not change unless We have revised the premium and obtained due approval from IRDAI. Your premium will also change if you or change the plan or change the Sum Insured.</p> <p>We will not apply any additional loading on your policy premium at renewal based on your claim experience.</p> <p>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.</p>	Part C, Uniform Provisions 3, Renewal conditions
Premium Payment	Premium shall be based on the Sum Insured. Payment to be made by Cheque or Demand Draft or Credit Card or Cash.	
How to Claim	<ul style="list-style-type: none"> o You can notify a claim by sending an SMS CLAIM 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 and scan documents may be submitted at paclaim.support@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 Company Ltd. A- 501, 5th Floor, Building 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. 	Part C, Uniform Provisions 7, Claim Procedure
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 (tolled) or you may email to the customer service desk at customersupport@tataaig.com 	Redressal of Grievance

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	<ul style="list-style-type: none"> • IRDAI: <ul style="list-style-type: none"> o In case of no reply from Us with 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). 	
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 <ul style="list-style-type: none"> 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. 	

Tata AIG General Insurance Company Limited

Registered Office: Peninsula Business Park, Tower A, 15th Floor, G. K. Marg, Lower Parel, Mumbai - 400 013.

24X7 Toll Free No: 1800 266 7780 or 1800 22 9966 (For Senior Citizens) Fax: 022-6693 8170 Email: customersupport@tataaig.com
Website: www.tataaig.com IRDA of India Registration No.: 108 CIN: U85110MH2000PLC128425

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