



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
Product Name	Accident Shield Policy	
What is Accident Shield Policy?	<p>Accident Shield is a unique policy which provides coverage for Accidental Death, Accidental Permanent Total Disability, and Accidental Permanent Partial Disability & Education 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 1/2/3 years & 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>	
What am I covered for:	<p>Accidental Death - covers for Death arising due to an Accident as defined in policy terms & conditions.</p> <p>Permanent Total Disability - covers for the bodily injury resulting in permanent total disability due to an accident, occurring within 1 (one) year from the Date of Loss</p> <p>Permanent Partial Disability - covers for the bodily injury resulting in permanent partial disability due to an accident, occurring within 180 days of the date of Injury.</p> <p>Education Benefit - Pays upto the 10% of the Sum Insured or upto Rs.1 L whichever is lower towards dependent children's education in the event of Accidental Death or Permanent Total Disability which has become admissible and payable by the company.</p> <p>The cover mentioned under Dependent Child Education Benefit is over and above the sum insured covered under death or Permanent Total Disability section.</p>	Part D - Coverage
What are the major exclusions in the policy:	<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) 2. any Pre-existing Disease or any complication arising from it; 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. Intentionally self-inflicted Injury or illness, or sexually transmitted conditions, or nervous disorder, anxiety, stress or depression; or 5. for any loss of which a contributing cause was Your actual or attempted commission of, or willful participation in, an illegal act or any violation or attempted violation of the law or Your resistance to arrest; 6. participation in an actual or attempted felony, riot, crime, misdemeanor, or civil commotion; or 7. operating or learning to operate any aircraft, or performing duties as a member of the crew on any aircraft; or 8. 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 9. ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from burning nuclear fuel; or 10. the radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or any part of that equipment; or 11. congenital Internal and External anomalies (known or unknown) or any complications or conditions arising therefrom; or 12. participation in winter sports, skydiving/parachuting, hang gliding, bungee jumping, scuba diving, mountain climbing (where ropes or guides are 	Part B

Title	Description	Refer To Policy Clause Number
	<p>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; or</p> <p>13. Any loss resulting directly or indirectly contributed or aggravated or prolonged by childbirth or from pregnancy. This however does not include ectopic pregnancy proved by diagnostic means.</p>	
Waiting Period	No waiting Period	
Payout Basis	All benefits under this Policy are payable on Benefit basis	
Renewal Conditions	<ul style="list-style-type: none"> • 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. • The renewal premium for this policy will not change unless We have revised the premium and obtained due approval from IRDA. Your premium will also change if you move into a higher age group, opt for a higher sum insured, change the term or change the plan. • 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. 	Part C Uniform Provisions 4, Renewal Conditions
Renewal Benefits	NA	
Cancellation	<p>This policy would be cancelled on grounds of misrepresentation, fraud, non-disclosure of material facts or non-cooperation by any Insured Person, upon giving 15 days notice.</p> <p>In the event of cancellation for mis-representation, fraud, non-disclosure of material facts, the policy shall stand cancelled ab-initio and there will be no refund of premium. In the event the policy is cancelled for non-cooperation of the insured or If you cancel the Policy, the premium shall be computed in accordance with Our short rate table for the period the Policy has been in force, provided no claim has occurred up to the date of cancellation. In the event a claim has occurred in which case there shall be no return of premium.</p>	Part C Uniform Provisions 5, Expiration Clause
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 9, Free look Period
Premium Payment	Premium shall be based on the Sum Insured. Payment to be made by Cheque or Debit Card or Credit Card or Cash or Demand Draft	
How to Claim	<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) 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). 	

Tata AIG General Insurance Company Limited

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

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Website: www.tataaig.com IRDA of India Registration No.: 108 CIN: U85110MH2000PLC128425

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