

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>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, mental or nervous disorder, anxiety, stress or depression, Acquired Immune Deficiency Syndrome (AIDS), Human Immune deficiency Virus (HIV) infection; 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 circumstances 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 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 7. ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from burning nuclear fuel; or 8. the radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or any part of that equipment; or 	<p>Part B - General Exclusion</p>

Title	Description	Refer To Policy Clause Number
	<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>	
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 or change the plan or change the Sum Insured. • We will not apply any additional loading on your policy premium at renewal based on your claim experience. • 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 3, Renewal Conditions
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 4, Expiration Clause
Premium Payment	<p>Premium shall be based on the Sum Insured. Payment to be made by Cheque or Demand Draft or Credit Card or Cash.</p>	
How to Claim	<p>Call these local helpline numbers in your respective cities from any other line: Mumbai - 66939500, Delhi – 66603500, Bangalore – 66500001, Pune – 66014156, Chennai – 66841050, Hyderabad – 66629882, Ahmedabad - 66610201</p> <p>Email: general.claims@tata-aig.com Website: www.tataaiginsurance.in Toll Free No = 1800 119966/1800 266 7780 from BSNL/MTNL Landline or 1800 22 9966 (only for senior citizen policy holders) SMS “CLAIMS” to 5616181</p> <p>Write to: Tata AIG General Insurance company Ltd. A-501, 5th Floor, Building No. 4, Infinity Park, Gen. A. K. Vaidya Marg, Dindoshi, Malad (E), Mumbai, India - 400 097.</p>	

Tata AIG General Insurance Company Limited

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