



Accident Guard Plus - Prospectus

1. Suitability:

- a. This policy covers persons in the age group 18 years onwards (Dependent children between 6 months and 23 years can be insured only when both parents are getting insured). The maximum entry age is 70 years.
- b. There is no maximum cover ceasing age under this policy for renewals.
- c. The policy will be issued for a period 1/2/3 years.
- d. This policy can be issued to an individual and/or family.
- e. The family includes spouse, economically dependent children
- f. The policy offers coverage on individual basis.
- g. There is no limit for number of children to be covered under this policy.

2. Key Benefits:

- a. **Accident Insurance Cover:** Covers Death, Disability and other benefits related to accident as mentioned in Salient features below
- b. **Lifelong renewal:** We offer you a lifelong renewal for your policy provided premium is paid without any break. Your premiums will be basis sum insured, plan, tenure and occupation and there will be no extra loadings based on your individual claim.
- c. **Escalation Benefits :** 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 applicable to each insured member 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.

3. Discounts on premium:

- a. 10% family discount on the premium if 2 members are covered in the same policy with individual sum insured options
- b. 15% family discount on the premium if 3 members are covered in the same policy with individual sum insured options
- c. 20% family discount on the premium if 4 or more members are covered in the same policy with individual sum insured options



- d. 10% long term discount on premium in case insured opts policy term of 3 years
- e. 5% long term discount on premium in case insured opts policy term of 2 years

4. Salient Features:

- a. Accidental Death- If during the period of insurance an insured person sustains bodily injury which directly and independently of all other causes results in death within twelve (12) months of the date of loss, then the company agrees to pay to the Insured persons beneficiary or legal representative the compensation stated in the schedule, including escalation benefits if any.

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.

- b. Permanent Total Disability- Covers Total Disability which is permanent in nature, due to accident if the accident results in such Disability and occurs within 365 days of the accident date.
- c. Permanent Partial Disability -When as the result of Injury occurring during the policy period and commencing within 365 Days from the date of the Accident, You suffer a Permanent Partial Disability, We will pay, provided such disability has continued for a period of 12 consecutive months and is continuous and Permanent, at the end of this period, a percentage of the Sum Insured shown in the Policy Schedule if Injury to You results in one of the losses shown in the Scale below less any other amount paid or payable under the Permanent Total Disability sections of this Policy as the result of the same Accident. When more than one form of disability results from one Accident, We add the percentages from each together. However, We will not pay more than 100% of the Sum Insured shown in the Policy Schedule. If claim is payable for loss or loss of use of a whole member of the body, a claim for parts of that member cannot also be made.

Nature of loss	% of Accidental Death Sum Insured
1. Loss of an arm above elbow joint	75%
2. Loss of an arm beneath the elbow joint	65%
3. Loss of a hand at the wrist	40%
4. Loss of four fingers and thumb of one hand	30%
5. Loss of four fingers	20%
6. Loss of Thumb	10%



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7. Loss of Index Finger only	10%
8. Loss of middle finger only	5%
9. Loss of ring finger only	5%
10. Loss of little finger only	4%
11. Loss of leg above mid- thigh	50%
12. Loss of leg upto mid thigh	50%
13. Loss of a leg above mid calf	40%
14. Loss of a foot at the ankle	30%
15. Loss of all Toes	25%
16. Loss of Great Toe only	5%
17. Other than great Toe, if more than one toe lost, each	1%
18. Loss of an eye	50%
19. Loss of hearing of one ear	25%
20. Loss of hearing of both ears	50%
21. Loss of sense of smell	5%
22. Loss of sense of Taste	5%

- d. Accidental Dismemberment- Covers Dismemberment which is permanent in nature, resulting out of an accident and occurs within 365 days of the accident date, an additional 25% of the amount payable under Permanent Partial Disability is paid. Dismemberment means actual severance of the body part.
- e. Temporary Total Disability – Covers weekly benefits for a period of continuous Temporary total disability resulting from an accident upto 1% of the Sum Insured or Rs 50,000/- per week whichever is lesser for a maximum of 104 weeks.
- f. Accidental Hospitalization Expenses (Medex)- Covers Hospitalization expenses due to accident for period more than 24 hours as per hospitalization benefits subject to 10% of the Sum Insured or Rs 5 lacs or actual whichever is lesser.
- g. Hospital Daily Cash- Provides per day benefit of Rs 5,000 or 0.5% of the Sum Insured whichever is lesser for the period of Hospitalization due to accident upto a maximum of 60 days.
- h. Coma Benefit - If during the period of insurance an insured person sustains bodily injury which directly and independently of all other causes results him being in a Comatose State.
- i. Funeral Benefits and Repatriation of Remains- Covers the expenses related to Funeral and transportation of mortal remains from place of accident to residence upto 1% of the Sum insured or Rs 25,000/- whichever is lesser.



- j. Child Tuition Benefit- Covers Expenses incurred towards tuition/ education of children in case of death of the primary insured due to an accident upto 10% of the Sum Insured or actual Tuition fees or Rs 1 lac whichever is lesser per year per child for maximum 4 consecutive years.
- k. Loan Shield- Covers the outstanding loan amount in case of death of the primary insured up to a capping of 25% of the sum insured or actual loan amount whichever is lesser
- l. Ambulance Cost- Covers Utilization of Ambulance service for transporting insured person to hospital in case of an Accident upto Rs 25,000/- or actual expenses whichever is lesser
- m. Air Ambulance - Covers Utilization of Air Ambulance service for transporting insured person to hospital in case of an Accident upto Rs 5 lacs or actual expenses incurred.
- n. Cost Of crutches/ wheel chair- Covers the cost of crutches/wheel chair necessitated due the disability caused by the Permanent Total Disability or Permanent Partial Disability upto Rs 1 lac or 10% of the accidental death benefit Sum Insured or actuals whichever is lesser
- o. Cost of Artificial Limbs- Covers the cost of artificial limbs necessitated due the disability caused by the Permanent Total Disability or Permanent Partial Disability upto 10% of the accidental death benefit Sum Insured or Rs 1 lac or actuals whichever is lesser
- p. Fractures / Burns- If during the period of insurance an insured person sustains bodily injury which directly and independently of all other causes results in a fracture, dislocation or burns, then we will pay the Sum Insured as per below Table of losses

List of Fractures and Burns	
A. Hip or Pelvis (excluding Thigh or coccyx)	
Loss	% of Sum Insured for Fracture/ Burns
1. Multiple Fractures atleast one Open compound and one complete involving 2 different bones	100%
2. Multiple Fractures atleast one Open compound	50%
3. Multiple fractures, atleast one closed Compound	30%
4. Multiple Fractures atleast one Complete fracture	20%
5. At least one Complete fracture	10%

B. Thigh or Heel	
1. Multiple Fractures atleast one Open compound and one complete involving 2 different bones	80%



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2. Multiple Fractures atleast one Open compound	40%
3. Multiple fractures, atleast one closed Compound	25%
4. Multiple Fractures atleast one Complete fracture	15%
5. At least one Complete fracture	7%

C. Lower leg, clavicle, Ankle, elbows, upper or lower arm (including wrist but excluding Colles- type fractures)	
1) Multiple Fractures atleast one Open compound and one complete involving 2 different bones	60%
2) Multiple Fractures atleast one Open compound	35%
3) Multiple fractures, atleast one closed Compound	20%
4) Multiple Fractures atleast one Complete fracture	10%
5) At least one Complete fracture	5%

D. Skull	
1. Multiple Fractures of the skull needing surgical Intervention	50%
2. Multiple Fractures of the skull not needing surgical Intervention	25%

E. Colles type fracture of the lower arm	
1) Open Compound fracture	30%
2) Closed Compound fracture	15%

F. Shoulder blade, knee cap, sternum, hand (excluding fingers and wrist), foot (excluding toes or heel)	
1. Open Compound fracture	30%
2. Closed Compound fracture	15%

G. Spinal Column (Vertebrae but excluding coccyx)	
1. All compression fractures	45%
2. All spinous, transverse process of pedicle fractures	40%
3. Fracture leading to permanent neurological damage	35%
4. All other vertebral fractures	15%

H. Lower Jaw	
1. Multiple fractures, at least one Open compound	20%



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2. Multiple fractures, at least one Closed compound	12%
3. Multiple fractures, at least one complete	7%
4. All other fractures	3%

I. Rib or ribs, cheekbone, coccyx, upper jaw, nose, toe or toes, finger or fingers	
1. Multiple fractures, at least one Open compound	15%
2. Multiple fractures, at least one Closed compound	10%
3. Multiple fractures, at least one complete	7%
4. All other fractures	3%

J. Burns- 2 nd or 3 rd degree burns on	
1) at least 27% of body surface	100%
2) at least 18% of body surface	50%
3) at least 9% of body surface	25%
4) at least 4.5% of body surface	10%

K. Dislocations requiring surgery under anesthesia*	
1. Spine or back, diagnosed by X-ray	25%
2. (excluding slipped disc)	
3. Hip	25%
4. Knee	20%
5. Wrist or Elbow	15%
6. Ankle, shoulder blade or collarbone	10%
7. Fingers, toes or jaw	5%
*limit of one payment for each of (1) to (6) in any twelve consecutive months.	

L. Internal Injuries	
1) Internal injuries resulting in open abdominal or thoracic surgery excluding hernia	30%

5. Planwise Coverages

Variant Name	Coverage Category	Coverage Details	Sum Insured
Protec	Base	Accidental Death	100% of Sum Insured



WITH YOU ALWAYS

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t	Benefit	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
	Rider Benefit	Temporary Total Disablement	Upto 1% of the Accidental Death Sum Insured or Rs 50,000, per week 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 Disablement	Upto 1% of the Accidental Death Sum Insured or Rs 50,000, per week 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 per year per child for 4 consecutive years.
		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 actuals whichever is lower
		Temporary Total Disablement	Upto 1% of the Accidental Death Sum Insured or Rs 50,000, per week 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	1% of sum Insured; Max Rs 25,000



	remains	
	Cost of crutches/Wheel-chairs	10% of Sum Insured or actual expenses incurred;Max 1 lac
	Coma Benefit	10% of the Accidental Death Sum Insured upto Rs 5 lacs whichever is lower.
	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 per year per child for 4 consecutive years.
	Loan Shield	Max upto 25% of the Accidental Death Sum insured or actual outstanding loan amount

6. Rider Benefits:

Below coverages are optional and can be opted by the member by paying an additional premium.

Name of Variant	Rider
Protect	Temporary Total Disability
Elite	Child Tuition Benefit
	Loan Shield
Premier	Child Tuition Benefit
	Loan Shield

- All rider benefits are applicable only for Self and Spouse covered under the policy.
- Member can opt riders either for self or spouse or both

7. Sum Insured options:

- Rs 5 lacs to Rs 5 crores in the multiples of 5.
- Maximum Sum Insured allowed in the policy is 10 times of annual income for a salaried individual and 20 times of annual income for self employed individuals.



8. Risk Classification:

- Occupation Class I - Individuals in non-hazardous occupations with office or travel duties, such as executives, senior management of companies with administrative functions, bankers, accountants, lawyers, and similar occupations.
- Occupation Class II – Individuals facing limited exposure to occupational hazards with superintending, engineering or medical duties, such as plant superintendents, engineers, physicians, inspectors and similar occupations.
- Occupation Class III - Individuals with occupational hazards, such as industrial workers, most of whom are skilled or semi-skilled workers using machinery. Also in this group will be found filling station attendants, farmers, tradesmen and delivery clerks.
- Occupation Class IV - Individuals with occupational hazards, such as industrial workers using heavy machinery or unskilled laborers.
- Occupation Class V – members who are not engaged in any occupation for livelihood including retired members, non-earning children, housewives, dependent parents etc
- If a member has more than one occupation (eg: farmer who owns a retail shop) the higher of the two occupation classes would be considered for rating

9. Renewal Incentives:

- a. 10% increase of Sum Insured for every continuous renewal upto 50% incase no claim has been reported under Accidental Death, Permanent Total Disability or Permanent Partial Disability benefit by any of the member insured under the policy. This is an annual benefit applicable to each insured member and would be applicable annually in case of long term policies. This benefit amount would be applicable for claims under Accidental Death, Permanent Total Disability or Permanent Partial Disability benefits only.

10.Free Look Period:

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 canceling the Policy stating the reasons for cancellation and You shall 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 shall 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.

11. General Exclusions:

This Policy does not provide benefits for any loss resulting in whole or in part from, or expenses incurred, directly or indirectly, in respect of:

1. Losses that do not occur within the policy period
2. Ionising radiation or contamination by radioactivity from any nuclear waste from combustion of nuclear fuel; or The radioactive, toxic, explosive or other hazardous properties of any explosion nuclear assembly or nuclear component, thereof
3. Asbestosis or other related sickness or disease resulting from the existence, production, handling, processing, manufacture, sale, distribution of asbestos or other products thereof.
4. War or any act of war, invasion, act of foreign enemy, war like operations (whether war be declared or not or caused during service in the armed forces of any country), civil war, public defence, rebellion, revolution, , insurrection, military or usurped acts, nuclear weapons/materials.
5. Any Insured Person's participation or involvement in naval, military or air force operation or professional or semi-professional sporting, racing, aviation, scuba diving, parachuting, hang-gliding, rock or mountain climbing, winter sports, bungee jumping, sky diving, 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 activity involving white water rapids, yachting or boating outside coastal waters (2 miles). Participation in any professional sports, any bodily contact sport or potentially dangerous sport for which you are untrained.
6. suicide, attempted suicide (whether sane and insane) or intentionally self-inflicted injury or illness
7. Mental or nervous disorder , anxiety , stress or depression
8. Following the consumption of liquor or drugs , alcohol or other intoxicants
9. Whilst engaging in Adventure Sports
10. Whilst engaging in aviation or ballooning, whilst mounting into, dismounting from or traveling in any balloon or aircraft other than as a passenger (fare paying or otherwise) in any duly licensed standard type of aircraft anywhere in the world
11. Through deliberate or intentional, unlawful or criminal act, error, or omission, participation in an actual or attempted felony , riot , crime , misdemeanor, civil commotion



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12. Arising out of your participation in any police ,naval, military or air force operations whether peace or in war in the form of military exercises or war games or actual engagement with the enemy, Whether foreign or domestic
13. infections (except pyogenic infections which shall occur through an Accidental cut or wound) or any other kind of Disease;
14. medical or surgical treatment except as necessary solely and directly as a result of an Accident.
15. Incase of any change in the occupation class from the date of proposal and policy issue date or during the policy period, and such change in occupation class falls under our declined class (4) wherein you have not communicated this change to us in writing.

12.Claim Procedure:

a. Intimation & Assistance:

You can notify a claim by sending an SMS **CLAIMS** to **5616181** or by calling our 24x7 toll free helpline **1800 266 7780**.

b. Claim Related Information:

For any claim related query, intimation of claim and submission of claim related documents, You can contact us through:

- Website : www.tataaig.com
- Email : general.claims@tataaig.com
- Toll Free : 1800 266 7780

Submit claim : Claims Department,
Accident & Health Claims Department
Tata AIG General Insurance Co. Ltd.,
A-501, 5th Floor, Building No.4,
Infinity Park, Gen. A.K. Vaidya Marg,



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Dindoshi, Malad (East)

Mumbai 400 097

c. Claim settlement Procedure:

We shall make the payment of claim that has been admitted as payable by Us under the Policy terms and conditions within 30 days from date of receipt of last necessary document. All claims will be settled in accordance with the applicable regulatory guidelines, including IRDAI (Protection of Policyholders' Interests) Regulation, 2017.

In the case of delay in the payment of a claim, We shall be liable to pay interest from the date of receipt of last necessary document to the date of payment of claim at a rate 2% above the bank rate. For the purpose of this clause, 'bank rate' shall mean bank rate fixed by the Reserve Bank of India (RBI) at the beginning of the financial year in which claim has fallen due.

13. Renewal Terms:

- a. The Policy is ordinarily lifelong renewable unless the Insured Person or any one acting on behalf of an Insured Person has acted in a fraudulent manner or any misrepresentation, non co-operation under or in relation to this policy or renewal of the Policy poses a moral hazard.
- b. The Policy may be renewed by upfront payment of the total premium specified by Us, which premium shall be at Our premium rate in force at the time of renewal. Renewal premium is subject to change with prior approval from the Regulator. Change of plans within same product are permissible only at the time of renewal..
- c. Grace Period of 30 days for renewing the Policy is provided under this Policy. However coverage would not be available for the period for which no premium has been received. In case any accidental injury or disability is contracted during the grace period, such injury or disability shall not be covered upon subsequent renewals.
- d. We, however, are not bound to give notice that it is due for renewal. Unless renewed as herein provided, this Policy shall terminate at the expiration of the period for which premium has been paid.
- e. **Sum insured enhancement:**
 - Sum Insured can be enhanced at the time of renewal basis Our underwriting guidelines. However the acceptance of request/quantum of increase shall be as per underwriting guidelines of the company.
- f. There will be no extra loadings based on your individual claim.
- g. **Escalation Benefits-** 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



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Permanent Partial Disability benefit. The maximum escalation benefit would be 50% of sum insured. This is an annual benefit applicable to each insured member 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.

14. Withdrawal of the policy:

In the likelihood of this product being withdrawn in future, we will intimate you about the same 90 days prior to expiry of the policy. You will have the option to migrate to similar personal accident insurance policy available with us at the time of renewal with all the accrued continuity benefits such as escalation benefits. provided the policy has been maintained without a break.

15. Option to Migrate

There is an option to migrate to similar Personal accident insurance Policy with Us provided that:

- i. Insured Person has been insured with Us for first time under this Policy as a dependant.
- ii. This option for migration to similar Personal Accident insurance policy shall be exercised by the Insured Person only when he / she is at the end of specified exit age, and certainly at the time of renewal only.
- iii. Insured Person will be offered continuity of coverage & suitable credits, if any, for all the previous policy years, provided the policy has been maintained without a break.

16. Requirement:

- Completed proposal form,
- Supporting Income Tax returns/ Financial proof (as applicable)

17. Premium Rates and Plan

- a. The premium will be charged basis the occupation class/ Sum Insured/ plan and tenure of the insured.
- b. Premium rates are subject to change with prior approval from IRDAI.
- c. The premium for the policy will remain the same for the policy period as mentioned in the policy schedule.



d. In case of multiple individuals premium for each member would be computed separately

18. Termination:

You may terminate this Policy at any time by giving Us written notice, and the Policy shall terminate when such written notice is received. The cancellation shall be from the date of receipt of such notice. If and only if no claim has been made under the Policy, then We will refund premium in accordance with the table below:

Length of time Policy in force	Year		
	1	2	3
Upto 1 Month	75.00%	87.50%	91.5%
>1 month & Upto 3 Months	50.00%	75.00%	88.5%
>3 months & Upto 6 Months	25.00%	62.50%	75%
>6 months & Upto 12 Months	Nil	50.00%	66.5%
>12 months & Upto 15 Months	NA	25%	50%
>15 months & Upto 18 Months	NA	12.5%	41.5%
>18 months & Upto 24 months	NA	Nil	33%
>24 months & Upto 30 months	NA	NA	8%
Exceeding 30 months		NA	Nil

We may at any time terminate this Policy on grounds of misrepresentation, fraud, non-disclosure of material facts or non-cooperation by You or any Insured Person or anyone acting on Your behalf or on behalf of an Insured Person, by sending an endorsement to Your address shown in the Schedule to this Policy. In the event of termination of this Policy on grounds of misrepresentation, 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 terminated on grounds of non-cooperation of the insured, the premium shall be computed in accordance with Our short rate table for the period the Policy has been in force, upon 15 days notice by sending an endorsement to Your address shown in the Schedule provided no claim has occurred up to the date of termination. In the event a claim has occurred in which case there shall be no return of premium.



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The coverage for the Insured Person shall automatically terminate if:

- In the case of your demise. However the cover shall continue for the remaining Insured Persons till the end of Policy period.
- If the Insured Person is no longer eligible on grounds of age or dependency, however the insured member will be eligible to apply for a new policy and enjoy eligible continuity benefits.

19. Section 41 of Insurance Act 1938 (Prohibition of Rebates):

1. No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the prospectus or tables of the insurer.
2. Any person making default in complying with the provision of this section shall be liable for penalty which may extend to ten lakh rupees.

Disclaimer:

This is only a summary of the product features. The actual benefits available are as described in the policy wordings, and will be subject to the policy terms, conditions and exclusions. Please seek the advice of your insurance advisor if you require any further information or clarification.

“Insurance is the subject matter of the solicitation”. For more details on benefits, exclusions, limitations, terms & conditions, please refer sales brochure/ policy wordings carefully, before concluding a sale.”

Commencement of risk cover under the policy is subject to receipt of premium by Tata AIG General Insurance Company Limited.

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